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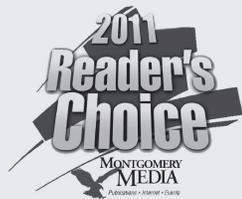
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Spencer Insurance Agency

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www.spencerinsurance.com
www.youtube.com/user/spencerinsuranceinc



NSACE
National Society of Agents for
Consumer Education



"Best Insurance Agency"
"Best Life Insurance Agent"

"THE CIRCLE OF SAFETY" CONSUMER AWARENESS ADVISOR

For Friends and Clients of The Spencer Insurance Agency

Tip of the Month: Do you use independent contractors in your business?

Question: I am a contractor and I am thinking about converting a couple of employees to independent contractors. Could I get into trouble if I proceed with the Workers' Compensation Policy?

Yes. More than ever! It is never a good idea to attempt to cut costs by misclassifying employees as independent contractors. In addition, recent laws passed in Pennsylvania have both:

- Defined new criteria to recognize an employee classified as an independent contractor, and
- Has strengthened the penalties for misclassification.

Effective Feb. 10, 2011, the Pennsylvania Construction Workplace Misclassification Act (HB 400) spells out:

- How to determine if an individual is an independent contractor v. an employee,
- Civil and criminal penalties in the event of an intentional infraction.

The Construction Workplace Misclassification Act defines an independent contractor for purposes of workers' compensation and unemployment compensation laws. An individual who performs services for remuneration in the construction industry can be considered an independent contractor only if he or she:

- Has a written contract to perform the services.
- Is free from control or direction over performance of the services, both under the contract and in fact,
- Is customarily engaged in an independently established trade, occupation, profession or business with respect to the services performed.

To be "customarily engaged in an independently established trade, occupation, profession or business," the individual must:

- Possess the essential tools, equipment and other assets necessary to perform the services independent of the person for whom the services are performed.
- Have an arrangement in which he or she realizes a profit or suffers a loss as a result of performing the services.
- Perform services through a business in which he or she has a proprietary interest.
- Maintain a business location that is separate from the location of the person for whom services are performed.
- Have previously performed the same or similar services for another person, in with accordance the four above points, while free from direction or control over performance of the services OR must hold himself or herself out to other persons as available and able – and must be available and able – to perform the same or similar services in accordance with the four above points, while free from direction or control over performance of the services.
- Maintain at least \$50,000 in liability insurance during the term of the contract.

Failure to withhold income taxes, to contribute to unemployment compensation, or to pay workers' compensation premiums for someone should not be considered when determining whether that person is an employee or an independent contractor in the construction industry.

What all this means to you is that some of your independent contractors could soon be reclassified as employees. Spencer Insurance Agency encourages you to familiarize yourself with the new law by contacting your trade association or other sources. It is also suggested you review your contracts in light of these new conditions, and assess if any of your subcontractors could be impacted.

Spencer Insurance provides insurance to businesses. Contact us today to discuss what con-

Be sure to friend Spencer Insurance on Facebook to get valuable tips. Follow Charlie on Twitter.

News and Tips to Make Your Life Easier, Safer, and Happier...

Teen Driver Corner

Summer Safety Tips for Parents of Teen Drivers

Charles J. Spencer, CLU

Schools will be done for the summer shortly which means we will have more teen drivers on the road for more hours a day.

The Insurance Institute for Highway Safety (www.iihs.org) has some tips for parents of teen drivers:

- **Don't rely solely on Driver Education** – Take time out this summer to continue to teach your teens how to be a safe driver. Parents have much more influence than typically is credited to them.
- **Know the law** – Become familiar with your state's restrictions on young drivers, then enforce these restrictions
- **Restrict night driving** – Most teen drivers' nighttime fatal crashes occur between 9 PM and Midnight. Consider driving new teen drivers to where they are going if you think they will be returning during these hours.
- **Restrict passengers** – Teen fatalities rise sharply when there is more than one passenger in the vehicle with your teen driver. Many states have restrictions on the number of passengers a teen driver can have in their vehicle.
- **Remember that you are a role model** – New drivers learn by example, so practice driving your self. Teenagers who have crashes and violations often have parents with poor driving records.
- **Require seat belt use.**
- **Choose vehicles with safety, not image in mind.**

For more tips for parents of teen drivers go to our website at www.spencerinsurance.com and click on the banner "Make Your Teen a Safe Driver!"

Tip of the Month Con't: Do you use independent contractors in your business?

cerns you have about your business and how to protect yourself from these concerns.

Are other agents just quoting and matching your present coverages?

Is your agent suggesting other coverages where you may have gaps?

Has your agent reviewed your policies with

you recently?

If not, contact us today at (215) 885-2200 for a free, no obligation review of your business insurance. Remember, the True Cost of Insurance includes the money you need to pay because you did not have the right protection!

Stephen P. Spencer, CIC

Bankruptcy in Elkins Park has many brides scrambling!

This was the headline in the Philadelphia Inquirer on April 19, 2011 as a popular wedding venue filed for Chapter 11. Many of the bride's deposits were lost! Protect your financial investment in your wedding day by purchasing wedding insurance. Call us today for a Free.

Frequently asked Questions:

I am going on vacation this summer and I am renting a car. Should I purchase the LDW (Loss Deductible Waiver)?

Spencer Insurance cannot make this decision for you; however we will provide you some guidance. It may make sense to purchase this coverage but it will cost you some additional money.

Advantages of purchasing LDW:

- Waives responsibility for all losses to the car, loss of use, towing and storage fees, etc.
- You do not pay a deductible.
- You have an immediate settlement and do not have the aggravation of filing a claim with your Personal Auto Insurance Company.
- Protects the renter's Personal Auto Policy. Since you did not make a claim on your personal auto policy your rates will not increase due to the accident.
- Most Personal Auto Policies only cover you when you are in the United States, Puerto Rico or Canada.

Disadvantages of purchasing LDW:

- The cost
- Coverage is voided for restricted use or unauthorized driver.

Disadvantages of relying on your Personal Auto Policy:

- If you do not have physical damage coverage on any of your personally owned cars you have no physical damage on the rental car since the coverage for the rental car follows the coverage on your personal auto.
- Loss of use is limited or excluded
- Towing and storage fees limited or excluded
- You pay a deductible
- Problems with settlement
- Possible premium increase
- You may be delayed at the rental car counter when you return the car

You need to decide if paying the additional cost for the LDW is warranted.

Hopefully this summary will guide you in your decision.

Please call our office to discuss this topic **BEFORE** you rent the car. Let us make sure your coverage will extend to the car you are renting.

Charles J. Spencer, CLU

Discover How to Make Your Teen A Safe Driver!

Check out this Website:

www.teendriversinsurance.com/spencer

Spencer Insurance Agency • 100 Old York Road • Jenkintown, Pa 19046 • (215) 885-2200

Were you a winner of our “Dinner for Two”?

Our agency is nothing without your loyalty and faith in us. Even if your name doesn't appear below, please accept our heartfelt “thanks” for your support. We truly appreciate it.

Our Winners:

February Mark Donathan

March Maureen Schultz

(Who's next? Hint ... it could be you! Watch this space for the announcement. Up to \$100 value.)

See page 4 for details on our

“Spencer Referral Rewards Program”

Thank You! Thank You! Thank You! Thank You!

Thanks to all our clients who graciously referred their family, friends and associates to our agency.

We build our agency on your positive comments. We couldn't do it without your help!

Dave and Kathy Gyza	Bud Salmon
Maureen Schultz	Gerry Fanic
Marc Rosenberg	Joan Haines
Mark Donathan	Dave Shinton
Katie Santarelli	Dennis Logan

Did you know Spencer Insurance can help you with your Business Insurance?? Call us for a Business Insurance Review at (215) 885-2200

News from Our Clients

Client News

Many of our clients and their children, including my nephew Fran Doyle, donated to and participated in **The Penn State IFC/Pan-Hellenic Dance Marathon**, affectionately referred to as THON. Since 1977 THON has raised more than \$78 million for pediatric cancer.

Spencer Insurance was pleased to send a donation to THON for \$300. This represented a pledge we made if we reached 250 “likes” on our agency Facebook page and a donation of \$5 for each referral we received between January 1st and March 31st, 2011.

Spencer Insurance congratulates all who participated in this event and all of our clients who referred someone to our agency. Because of your support, we donated \$300 to THON.

Agency News

Spencer Insurance thanks you for all the referrals you send to us. We will send a donation of \$5 to Cathy's Kids for each referral we receive between April 1st and June 30th, 2011.

The mission of the **Cathy's Kids Foundation** is to provide comfort and joy to children currently suffering from the effects of cancer. We strongly embrace the idea that **HOPE** is the best weapon to fight cancer. The annual **Cathy Garry Memorial Golf Tournament** raises funds in Cathy's memory. All proceeds raised will help to send a child and his/her family to Walt Disney World. Please help us bring **HOPE** to a family in need.

To learn more about **Cathy's Kids Foundation** and how you can make a donation, go to their website at <http://golfforcathy.com/>

Spencer Trivia

This Month's Question: *What new method of reading and writing was devised in 1825?*

Last Month's Winner: **Evelyn Stern** won a \$25 Gift Card for the correct answer to our Trivia question.

Last Month's Trivia Question: **When should you have a tetanus shot? Yearly, every 10 years, whenever you suffer an open wound?**

Correct Answer: **Every 10 years**

Send your Answer to cspencer@spencerinsurance.com. If you email me the correct answer by June 10th your name will be entered into a drawing for a \$25 Gift Card. Good Luck!!

Email us at info@spencerinsurance.com

News and Tips to Make Your Life Easier, Safer, and Happier...

Spencer Referral Reward\$ Program

Win a New 32" LCD HDTV!

That's right, the next time that you hear someone complain about their insurance,
Refer them to us! Provide them the same great service you have come to expect!

For your effort, we have our 2011 Referral program. We're going to make their heads spin with the service we provide! **EVERYONE IS A WINNER** when they tell a friend, relative, or colleague to call us. We could give our advertising dollars to newspapers, ad agencies, etc., but we'd rather give them to you, because **YOU** are the best advertising we can get! Here's how it works...

3 Chances, 3 Prizes for YOU to WIN!

#1 Chance

Tell a friend, a colleague, a relative, an acquaintance ... whoever ... about us. When they contact us and tell us you sent them (don't worry, we ask how they heard about us):

- YOU WIN: ♦ **3 free lottery tickets**, AND
- ♦ 1 chance to win "The Spencer Big \$pin" (awarded each month), AND
 - ♦ 1 chance to win the Grand Prize **32" LCD HDTV**
\$5 donated to a local charity in your name



The first week of each month we'll randomly draw from all of last month's Chance #1 qualifiers.

- ♦ THE WINNER will receive **A Spencer Big \$pin**. Come into our office and Spin the Spencer Big \$pin Wheel and Win \$100 in Cash or a \$50 Gift card to a local restaurant! Either way, enjoy dinner on us.

Grand Prize

In January 2012, we'll conduct a random drawing from all entries for the Grand Prize qualified from January 1, 2011 through December 31, 2011.

- ♦ **THE GRAND PRIZE WINNER** wins the **32" LCD HDTV**

(*We reserve the right to **INCREASE** the value of the Grand Prize because you deserve it!)

For your use, we have included our referral cards. Just write your name on the card and give it to the person that you are referring. If you need more cards, just let us know and we will get them in the mail to you.

Referral Program Rules

- † There is no limit on the number of chances you can create for yourself. Odds of winning are entirely dependent on the quantity of qualified chances created during the contest periods.
- † This contest and the rewards provided are open to any human being on the planet who refers a prospect to our agency. You do NOT have to be a client to receive your free lottery tickets or to be entered for a chance to win any of the random draw prizes. You do NOT have to be present at the drawings to win the prizes.
- † The prospects referred do NOT have to become our client for the referring party to receive any of the rewards and/or chances in this program.
- † We are not responsible if the law says you can't win due to age or anything else.

Start early to increase your chances!

Check out this Website: www.teendriverinsurance.com/spencer

Spencer Insurance Agency's ...**Circle of Safety Update**

Save MONEY & Protect what matters most: your home, family, business...and your money!

37% of all unpaid claims happen because people have dangerous **gaps** in their insurance. **Don't let that happen to you, your family or your business!** Here at Spencer Insurance Agency we're constantly on the prowl for ways for you to **save money and get better protection**. Now I need you to do your part! Take a moment to review this Update. Then give us a call or fax this back to our office. That's all you need to do! Remember, changes in the law, changes in insurance products...changes in your personal or business life demand a **constant review** of your protection. Take a minute now, please!

Yes, Steve and Charlie! Please get me **free information** about the protection I've marked below!

- What if you get SUED?** What do you have to lose? Whatever the answer, **you could lose it all** if you're not properly protected. Why risk it? Protect yourself and your family with what we call "Umbrella Coverage." Personally, I think it's the best buy in the industry. How much? Literally, pennies a day! PS: The courts are jammed with stupid lawsuits. If you're not covered, give us a call or check here and fax this back – **immediately!** Ask about **Umbrella Coverage**.
- Protect your family's future!** What could be more important? If you don't have life insurance – or don't have enough – what could be more urgent? Rates have never been lower and you can lock them in now for up to 10 years! Get rock solid protection for just pennies a day. Don't leave your family stranded...give us a call!
- "11 Ways to Save Money on Your Automobile Insurance!"** I've just updated my special client report on how to save money. Get your copy FREE! Even better, we now offer an exclusive new program that might save you BIG MONEY on your auto insurance. Give us a call or check here: FREE Report..... Get me a quote on insurance!
- Protect that Earnings Potential!** Call us today for a free disability income insurance quote. We will send you our Free Report "Special Report on Disability Insurance." Contact us...we'll help!

Hey, Charlie and Steve, please rush me some information on

- | | |
|--|--|
| <input type="checkbox"/> protecting my home with insurance | <input type="checkbox"/> protecting our condominium with insurance |
| <input type="checkbox"/> protecting my family's future with life insurance | <input type="checkbox"/> protecting my boat, RV or other equipment |
| <input type="checkbox"/> protecting my children at college | <input type="checkbox"/> protecting our income with disability insurance |
| <input type="checkbox"/> protecting our future with Long Term Care | <input type="checkbox"/> protecting our jewelry, art and valuables |

PLUS, FREE Resources...special reports on everything you need to know about car insurance rental insurance homeowner's insurance condominium insurance disability insurance. Be a Smart Consumer... part of our **"Circle of Safety Program"** for Spencer Insurance Agency's clients!

Name: _____

Daytime Phone: _____ Evening: _____ Email: _____

Check out our You Tube Page: www.youtube.com/user/spencerinsuranceinc

News and Tips to Make Your Life Easier, Safer, and Happier...

Spencer Insurance Agency, Inc. Life Insurance Questionnaire

CONFIDENTIAL!!! V.I.P Client Protection Profile

Did You Make a New Year's Resolution to Do Something about Your Life Insurance? There's Still Time!

Our Questions	Your Answers	Quick Tips
1 How much life insurance do you need?	\$ _____	Life insurance is used for many reasons including final expenses, debt repayment, education and income replacement. (For every \$6000 of income you need to replace you need \$100,000 of life insurance.) Call me to help you calculate how much life insurance you need.
2 How long do you want the rates guaranteed? (check one)	<input type="checkbox"/> 10 years <input type="checkbox"/> 20 years <input type="checkbox"/> 30 years	A longer guarantee makes budgeting easier but the rates are higher.
3 Would you like Term or Permanent coverage?	Term Permanent (circle one answer)	Term is just as it sounds. You chose how long you want the coverage. Permanent has the premium locked-in for the remainder of your lifetime.
4 Your Gender (circle one answer) Your Birthday (fill in date)	Male Female Mo ____ Day ____ Year ____	Female rates are lower than male rates. Exact date of birth is important because some companies use "actual" age and some "nearest" age. Our computer sorts them out automatically to get you the lowest rates.
5 Your Height (fill in) Your Weight (fill in)	_____ ft _____ in _____ lbs	Accurate height and weight will help us provide an accurate quote. Good height/weight ratios = lower rates.
6 Have you EVER used Nicotine or Tobacco? (check one box)	<input type="checkbox"/> Never <input type="checkbox"/> Over 3 years ago <input type="checkbox"/> Current User <input type="checkbox"/> Over 5 years ago <input type="checkbox"/> Over 1 year ago <input type="checkbox"/> Over 10 years ago <input type="checkbox"/> Over 2 years ago	The longer it's been since you've used tobacco, the lower your rates will be. Current use will be determined by urinalysis.
7 Describe your General Health (check one box)	<input type="checkbox"/> Superior <input type="checkbox"/> Excellent <input type="checkbox"/> Very Good <input type="checkbox"/> Average	Make your best estimate. Blood and urine tests as well as your Doctors' statements will be the determining factors.
8 In the past two years have you participated in any skydiving, scuba, rodeos, hang gliding, or piloting?	Yes No (circle one answer)	On the average, those who participate in hazardous activities have a higher incidence of premature death.
9 Have any of your Immediate family members (parent, brothers, sisters) died from heart disease prior to age 60?	Yes No (circle one answer)	If yes, Preferred Rate may not be available.

First Name		Last Name	
Address	City	State	Zip
Home Phone	Work Phone/ext	Fax	Email
Best time to call			

**Can't reach us from 9 – 5? Check us out 24 hours a day
at www.spencerinsurance.com**

RECENT SURVEY REVEALS: DEATH RATE IS STILL 100%**Don't Risk It – Protect Your Family!!****FREE, Instant Quotes in 3 MINUTES or Less****Hurry – CALL Today (215) 885-2200****Monthly Term Plus a 10-Year Rate Guarantee!!***Male, Preferred (No Tobacco)*

Your Age	\$100,000 Insured Amount	\$250,000 Insured Amount	\$500,000 Insured Amount	\$1,000,000 Insured Amount
35	\$8.05	\$12.47	\$20.56	\$35.00
40	\$11.90	\$15.97	\$27.56	\$50.75
45	\$13.21	\$23.84	\$43.31	\$82.25
50	\$18.55	\$37.63	\$70.88	\$137.88
55	\$26.51	\$51.63	\$98.88	\$189.88

If you are younger than age 35, your rates may be even lower!

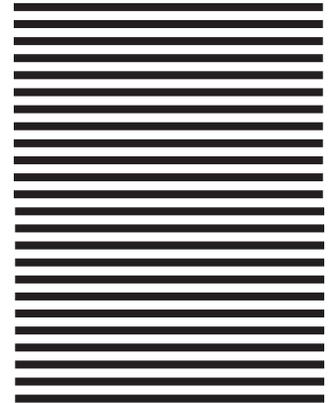
**Ask Us Today For Your FREE,
Personalized Life Insurance Quote**

Rates are shown as of November 8, 2005 with First Colony Life Insurance Company and are guaranteed for the first 10 policy years subject to qualifying for the rate. Further underwriting may apply. Other face amounts are available. Premium may be paid annually, semi-annually, quarterly or monthly. A no-cost medical exam may be required depending on age, health, or amount of coverage requested. Premiums are subject to change after the 10th policy year. This policy has exclusions, limitations, and terms which affect coverage. For costs and complete details of coverages, call our Agency today.

**3 Quick Ways to Get In Touch With Us: Fax: (215) 887-9538
Phone: (215) 885-2200 Email: Info@spencerinsurance.com**

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News and Tips to Make Your Life Easier, Safer, and Happier...

Share your news with us!!

“Client Corner” is a section of our newsletter where Spencer Insurance congratulates our clients, their friends and family, on achievements in their lives. This section of our newsletter is for news about YOU! We want to know what is happening in your life. Did you or a family member get married, have a baby, get a new job/promotion open a business or win an award??? Share your excitement with us!

Let us know by mailing, emailing info@spencerinsurance.com or faxing (215) 887-9538 this slip to us.

Client's Name _____

Tell us what happened: _____

(By returning this slip to us you are giving us permission to print the information in our newsletter)

If your group, club or organization needs a speaker on topics of insurance call Charlie or Steve at (215) 885-2200