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## Spencer Insurance Agency

100 Old York Road  
Jenkintown, Pa 19046  
Phone: (215) 885-2200  
www.spencerinsurance.com



"Best Insurance Agency"  
"Best Life Insurance Agent"

# "THE CIRCLE OF SAFETY" CONSUMER AWARENESS ADVISOR

For Friends and Clients of The Spencer Insurance Agency

## New Campaign to Keep Teen Drivers Safe

By Charles J. Spencer CLU

I am very excited to announce to you today our new program to protect Teen Drivers! I want to share a story with you that will help explain why I believe so strongly about Teen Driver safety.

A few years ago, our local township police came to my door at 11:00 PM. You see, I am committed to protecting what is most important in my clients' lives. I used to think about the material things in their lives—their homes, cars, and other assets. It wasn't until that visit from the police, that I realized I really wasn't helping protect the most important thing in any parent's life, their children.

The police knocked at my door to ask if I owned a Buick LeSabre. They informed me it was involved in a serious accident, hitting and knocking down a telephone pole. I asked if my son was okay and they responded they did not know since he was not at the site of the accident. My wife and I were horrified. A friend and I searched the area with the police and it was not until an hour later that we found my son. He had walked a couple miles to find a telephone to call us. He was safe! We were very fortunate that my son had worn his seat belt. That seat belt and the airbag saved his life. We thanked God that our message to wear a seat belt got through to him.

I'll never forget that visit and from then on, I knew I had to do something to help my clients to never have the same experience in their lives. I have developed a special Website on Teen Driver Safety. I urge you to visit this site at [www.teendriverinsurance.com/spencer](http://www.teendriverinsurance.com/spencer). The website is only part of our campaign. Stay tuned for more details coming soon!

I'm sure, as parents of a Teen Driver, you have all kinds of concerns in your mind. Concerns about your child's safety. Concerns about paying outrageous insurance rates. Concerns about

whether you are protected.

The first thing you need to keep in mind is this is a very exciting time in your child's life. They will always remember this new rite of passage and it's up to you to make sure their memories will be great ones. By taking the right steps, this can be a wonderful experience for your entire family.

Please feel free to forward this website or newsletter to parents of Teen Drivers — especially those parents of your teen's friends. You never know when your teen will be in the car of another teen driver that could have used the safety tips I provide.

Visit our Website today and subscribe to **VIP ACCESS**. By subscribing to our **VIP ACCESS**, you will be able to get many free reports and a **FREE** subscription to my **E-Zine**, "Driver's Seat". The **E-Zine** is a monthly e-mail magazine for parents of Teen Drivers.

I will give you the latest tips and techniques you can use to keep your teen driver safe. You will also get an invitation to our next Safe Teen Driver Seminar—provided seats are available. Our clients will get early registration rights. We expect it will fill up fast!

I would love to hear about your Teen Driver experiences. Email or mail your stories to me. Let me know if I can share them. I have 10 interactive computer CDs from AAA Foundation for Traffic Safety providing realistic full motion graphics, exciting footage filmed from the drivers perspective and other details that create a high end gaming experience. Teens will be challenged as they face a wide range of risks, from a child chasing a ball into the street to aggressive tail-gating drivers. I will give the first 10 people who send me their story a free copy of this CD (a \$20 Value).

Let me know what you think of our new website. Have a great summer!

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

## 8 Easy Tips to Protect Your Home & Business!

Your home doesn't have to be an open invitation to thieves; in fact, it can be the opposite. Here are ways you can make your residence one in which burglars will have no interest.

**Outdoor Lighting** — Illuminate your home's entry points (doors and windows) and make sure the lights shine on the house, not in the eyes of any "observers."

**Burglar Alarms** — For thieves, these alarms are a hassle, a big hassle, especially if the system is sophisticated.

**Landscaping** — Don't give burglars hiding places. Trim bushes away from doors and windows, and at least two feet up from the ground.

**Doors** — A strong lock installed in a weak door isn't a strong deterrent. Outside doors should be metal or solid hardwood and at least 1 3/4 inches thick. Frames should be made of equally strong material, and doors should fit their frames securely.

**Locks** — The best bet here are deadbolts with heavy strike plates secured with three-inch steel screws.

**Marked Valuables** — Make your property harder for thieves to sell, for example, by engraving an identifying mark such as your driver's license number on your valuables.

**Secure Windows, Sliding Glass Doors** — Drill through the corners of the sashes of double-hung windows and insert a removable metal pin. Secure sliding glass doors with a dowel placed in the lower track and flathead screws in the upper track.

**Neighborhood Watches** — Participate in or organize a neighborhood watch program. A decal placed on a window near the entry points of your home will convey to burglars that they possibly are being watched.

## Wanted: Apartment Manager or Leasing Office Personnel

*Please help us! Spencer Insurance is looking for introductions to Apartment Complex Managers and leasing office personnel so we can offer them our services particularly renters insurance for their tenants.*

*If you know anyone who works in a management/leasing office please call Steve or Charlie.*

## Protect Yourself from Pool and Trampoline Dangers

**D**id you know that many home insurers won't cover customers with trampolines and have restrictions for those with a pool. Check with your insurance agent before buying a trampoline or pool — and let your agent know if you've already purchased one. If you file an insurance claim involving a trampoline or pool (especially one your insurance company didn't know about), you not only risk higher insurance bills in the future; you could have trouble finding an insurance company willing to underwrite your future coverage.

Here are some tips on how to protect yourself and your loved ones from these common warm-weather hazards.

### Trampolines = Trouble

A recent study found 531,378 kids got hurt on trampolines from 2000 to 2005. The American Academy of Pediatrics Web site states, "Adult supervision will not adequately prevent injuries on home trampolines. Trampolines should be used only in supervised training programs for gymnastics, diving or other competitive sports."

Homeowners should also consider the liability of a backyard trampoline, in addition to the potential for injury. Trampolines aren't just dangerous, they're also virtually impossible to secure and

adequately supervise.

### Protect Your Pool and Yourself

Another backyard hazard is swimming pools. According to the Insurance Information Institute (III), about 43,000 people are injured annually in and around swimming pools each year and half of pool fatalities occur in yards of single-family homes.

### Many insurers require the following before they will cover a pool:

An in-ground pool must have a fence with a locking gate that meets state height requirements.

An above-ground pool requires a self-latching and locking gate (if there's a deck) or removable ladder (if no deck).

Pool entrances must be locked when the pool is not in use.

Pools must be well supervised when in use.

Pools with diving boards and slides generally need to be eight feet or deeper.

In addition, the III suggests pool owners check often for hazards like glass bottles and toys, and use caution with electrical devices. Don't let anyone swim alone, especially during bad weather or if they've been drinking alcohol. And keep children away from pool filters.

## Discover How to Make Your Teen A Safe Driver!

Check out this Website:

[www.teendriverinsurance.com/spencer](http://www.teendriverinsurance.com/spencer)

## Thank You For Your Vote!!

Once again you voted Spencer Insurance Agency the Best in the 2008 Montgomery Newspapers Readers Choice Awards. This year you voted Spencer Insurance the "BEST" in three categories: "Best Insurance Agency", "Best Life Insurance Agent", and "Best Investment Broker."

We thank you for your confidence in our agency and pledge to continue to offer you "the Best Service." Tell your friends about us and get a chance to win our Grand Prize 32" LCD HDTV. (see page 4 for details of our "2008 Just Keep Talking" referral program)

*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:

April ..... Barbara McDonald

May ..... Jane and Pat Luddy

(Who's next? Hint ... it could be you! Watch this space for the announcement. \$50 Value)

See page 4 for details on our

**"Just Keep Talking 2008" Referral 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!

Jeff Angelucci Ed Schmidt

Bruce Neumann Chris Burke

Meyer Silverman Linda Fields

Barbara Mc Donald Joseph Battle

Jane and Pat Luddy Linda Johnson

Mary and Ed Cottrell

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

## News from Our Clients

### Client Corner

Okay, we goofed! Our fax number listed on the enclosed card was wrong in the last few newsletters. Our correct Fax number is 215-887-9538. We are sorry if you tried to fax some news to us and it did not go through. Please send us your news for the next issue of our newsletter. See the enclosed "Share your news with us" card. We want to hear from you!!

Charlie Spencer has some news: Charlie's son Brian finished his first year teaching Physics at Abington Senior High School. Brian and his fiancé Jennie will be married in October. Charlie's daughter Patty finished up her first year teaching 4th grade at Prince of Peace Parish School just outside Harrisburg. Patty and her fiancé Josh will be married in June 2009.

### Agency News

Brian Carini from our office is now a Notary Public. If you need the services of a Notary Public stop by our office. Please call Brian first so he knows you are coming.

Spencer Insurance now has a Toll Free Number (877-885-2201). If you are ever out of the area and need to call us please use our Toll Free number to save you from any long distance charges.

Spencer Insurance has partnered with a new company Grange Insurance of Columbus Ohio. Grange offers life, auto, home and other products. We look forward to working with Grange Insurance. As independent agents we offer many top rated carriers.

## Not getting our Emails??

Spencer Insurance Agency sends forms, Auto ID Cards, applications and other information using email, however occasionally a client calls us to say they did not receive our email. Check your Spam Filter program to make sure our emails are not going into your junk or bulk mail folders. Check with your email provider to see how you can add our email address to your safe senders list so our emails will always get through to you. Send us your email address at [info@spencerinsurance.com](mailto:info@spencerinsurance.com).

*Email us at [info@spencerinsurance.com](mailto:info@spencerinsurance.com)*

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

# Win a New 32" LCD HDTV!

## Spencer Insurance Agency's

### Just Keep Talking 2008 Referral Program

That's right, the next time that you hear someone complain about their insurance, **just keep talking** and refer them to us.

For your effort, we have our 2008 Referral program. We're going to make **EVERYONE 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!

### Chance

**#1** 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 Dinner for Two (awarded each month), AND
- 1 chance to win the Grand Prize **32" LCD HDTV**

### Chance

**#2** The first week of each month we'll randomly draw from all of last month's Chance #1 qualifiers. THE WINNER will receive **Dinner for Two** at a local restaurant – a **\$50** value!

## Grand Prize!

In January 2009, we'll conduct a random drawing from all entries for the Grand Prize qualified from January 1, 2008 through December 31, 2008.

- **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.

**Grand Prize Winner of our 2007 Just Keep Talking Referral Program**  
**Bruce Neumann**

*Bruce was our winner of a 30" HDTV*

**Our Grand Prize for 2008 is BIGGER THAN EVER A 32" LCD HD TV**

#### 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!**