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Who Won a Chance at the "BIG SPIN"

See Page 3 and find out how you can win!

WIN, WIN, WIN! pg 3

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"THE CIRCLE OF SAFETY" CONSUMER AWARENESS ADVISOR

For Friends and Clients of The Spencer Insurance Agency



Pictured above is the GYAC team that was sponsored by Spencer Insurance Agency. All of us at Spencer Insurance believe in giving back to the community. Congratulations on a great season!

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www.spencerinsurance.com

www.youtube.com/user/
spencerinsuranceinc



YouTube LinkedIn

5 TIME WINNER
MONTGOMERY MEDIA



"BEST INSURANCE AGENCY"
"BEST LIFE INSURANCE AGENT"



Spencer Insurance Agency's staff and their families had a great time at the IronPigs Game. Some of our staff are pictured here in the Dugout Suite with the IronPigs Mascot, FERROUS.

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

Teen Driver Corner

School is out! Time for a talk with your teen driver. . .

Summer brings a break from school and an increase in the time your teen drivers spend in the car. Here are a couple tips:

- Spend some time with your teen driver in teaching them how to merge onto an expressway or interstate highway and practice changing lanes. Many of us will travel to vacation spots this summer and use interstate highways.

Why not use this as a teaching moment for your teen driver?

- Set the rules for Teen Driving. Remind them of the National Highway Traffic Safety Administration's "5 to Drive Rules."
- No cell phones while driving
- No extra passengers
- No Speeding
- No Alcohol
- Always buckle up

Most accidents are caused by driver inattention and distraction. Stress safe driving habits with your teen driver. Review the Parent/Teen contract on our website to set expectations for your teen driver. For more tips for parents of teen drivers go to our website at www.spencerinsurance.com and click the "Have a Teen Driver" starburst to go to our website full of information for the parents of teen drivers.

Have a safe and enjoyable summer!

Charles J. Spencer, CLU

Tip of the Month

Summer Tips

Summer is upon us! "Summer Tips" you should know.

- **Beach and Pool:** Skin Cancer is a serious problem. Make sure you use sunscreen, UVA/UVB sunglasses, and wear a hat to avoid prolong exposure to the sun.
- **Grill Safety:** Keep an eye on that gas grill and make sure the hose has not been chewed by animals. Make sure to clean the grill periodically as grease buildup can cause flare ups and fires. Charcoal grills are more dangerous than gas grills. Be careful when applying the lighter fluid. The location of your grill is critical. Keep it away from your house and garage. Be careful if you grill on the deck especially with charcoal grills. A house on my street had a fire that was caused by a coal that escaped from the bottom of the charcoal grill and fell under the deck. The coal smoldered until later that night when flames shot up the side of the house.
- **Water safety:** Learn more about pool and boat safety. The American Red Cross offers tips on their website at www.redcross.org/prepare/disaster/water-safety. The U.S. Coast Guard offers many tips for boater's safety. Consider taking a Coast Guard safety course which are offered locally. Check out the Coast Guard website at www.uscgboating.org.
- **Make sure you check on your elderly neighbors and family.** Make sure their homes are properly ventilated with

fans or air conditioning to keep them cool and safe.

- **Pets:** Make sure you protect your pets from the heat. Keep them in shady areas and do not do any strenuous exercising with them when it is hot. Stay away from asphalt and sandy areas as their paws could burn. Make sure they have plenty of water even when you travel or take them with you on a summer picnic. Make sure you protect them from fleas and ticks as you don't want your home to become infested with these annoying bugs.

Spencer Insurance Agency has many valuable reports on our website at www.spencerinsurance.com. Some of the topics we discuss on our website are:

- Taking your child to college? How is your insurance coverage affected?
- Should I purchase the extra coverage for the car I rent while on vacation?
- School is out! Time for that talk with your teen driver (see our teen driver corner in this newsletter).
- Are your "Summer Toys" properly covered? (Boats, jet ski, motorcycle, ATV or golf cart)

Spencer Insurance Agency is always ready to discuss your safety and protection with you. Call us today with any questions at (215) 885-2200. You can also email us or visit our website for more tips.

All of us at **Spencer Insurance Agency** hope you have a safe and enjoyable summer!

Check out our ALL NEW Spencer Insurance Referral Reward\$ Program. See page 6 for details.

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

Spencer Insurance Agency • 115 West Ave Suite 204 • Jenkintown, Pa 19046 • (215) 885-2200

Were you a winner of our "Spencer Referral Reward\$ Program"

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.



Big \$pin

Next drawing: July 1st

Will you be our next winner?

See page 6 for more details.

Our Winner:

April Susan Sloan

Susan won a \$100 Gift card.

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!

Melissa Niemczura

Marc Gaw

Stan Huberfeld

Ilene Young

Tim Nikander

Vicki Hodge

Need Boat Insurance? Give us a call at (215) 885-2200 to make sure you have the right coverage at a competitive price!

News from Our Clients

Client News

A former employee and resident of Glenside, Dan Dougherty is being recognized by a national health organization. Dan is a person with epilepsy for 32 years and an advocate for this mysterious disorder. In 2013, Dan spoke to 26 organizations about living with epilepsy and also had his story published

in a number of publications (Notably WHYY's News works.com).

HealthCentral.com found Dan's story and thought it was perfect story for educating the public about epilepsy through a documentary video. A production crew came to Dan's house to interview him and his parents in May. Dan's story will be up and running in July on www.healthcentral.com

Have we reviewed your Business Insurance?

Phone: (215) 885-2200 Email: Info@spencerinsurance.com

Spencer Trivia: WIN, WIN, WIN!

This Month's Question: *The Declaration of Independence begins with what words?*

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

Last Month's Winner: We had several people email us the correct answer. **Michael Titchnell's** name was picked from the group of people who answered the question correctly and he won a \$25 Gift Card. Congratulations, Michael!

Last Month's Trivia Question: *How should the American Flag be displayed on Memorial Day?*

Correct Answer: *Memorial Day the flag should be hung at half-staff until noon, at which time it should be raised to the top of the staff.*

Email us at info@spencerinsurance.com



SPENCER INSURANCE AGENCY, INC.

EMERGENCY CONTACT PROGRAM

DISASTER PREVENTER

1 Your latest contact information.

1 If an emergency does occur, we want to be able to reach you quickly, so let's make sure we have the most current ways to get in touch with you. Can you take a moment and get this information to us right away? Thanks!

Your Name: _____

Home Phone: _____ Work Phone: _____

Email: _____ Cell Phone: _____

2 Your EMERGENCY CONTACT information.

2 What happens in case of an emergency...*and we can't find you?* We call your **EMERGENCY CONTACT**. Or, an **EMERGENCY CONTACT** may become aware of an emergency concerning you, your property or your family... they can contact us and we'll get your protection rolling immediately. Can you give us the name(s) of at *least one or more relatives, trusted friends, neighbors or colleagues* who can serve as your **Emergency Contact**? If something does go wrong, it may be the most important thing you've done! (Their name will be held in confidence in your personal file.) If you don't have all the information, *that's okay*. You can always add more later. One contact is enough...three is better! Just get us what you can now, so we have something immediately!

Their name: _____ Relationship: _____

Address: _____

City, State, Zip: _____

Home Phone: _____ Work Phone: _____

Email: _____ Cell Phone: _____

Their name: _____ Relationship: _____

Address: _____

City, State, Zip: _____

Home Phone: _____ Work Phone: _____

Email: _____ Cell Phone: _____

Their name: _____ Relationship: _____

Address: _____

City, State, Zip: _____

Home Phone: _____ Work Phone: _____

Email: _____ Cell Phone: _____

Ask us for our special report: SPENCER'S TIPS: "What You Need to Know about Life Insurance: How to Make Sure the People You Intended to Get Your Life Insurance Benefits Actually Get the Benefits!"

**CALL RIGHT
NOW!**

(215) 885-2200 OR www.spencerinsurance.com

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
35	\$7.22	\$9.90	\$15.29
45	\$10.96	\$18.34	\$30.62
55	\$22.30	\$40.52	\$75.03

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

*Please contact us to see if you qualify for these rates.

Rates are shown as of May 10, 2011 with Genworth 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 at 215-885-2200 or at www.spencerinsurance.com.

Spencer Insurance Agency, Inc. Life Insurance Questionnaire

Our Questions	Your Answers	Quick Tips
1 How much life insurance do you need?	\$ _____	Many consumer consultants use a Rule of Thumb of 8 to 10 times your annual income for the amount of insurance an individual should have to protect their loved ones.
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"/> Current User <input type="checkbox"/> Over 3 years ago <input type="checkbox"/> Over 1 year ago <input type="checkbox"/> Over 2 years ago <input type="checkbox"/> Over 5 years ago <input type="checkbox"/> Over 10 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"/> Very Good <input type="checkbox"/> Excellent <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.

Name: _____

Best Number: _____ Best Time to Call: _____

Email Address: _____

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

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



Spencer Referral Reward\$ **ALL NEW FOR 2014!**

Thank you for your feedback!

Based on your responses, we are reinventing our **Spencer Referral Reward\$** Program for 2014.

Our Spencer **Big \$pin** just got BIGGER!



Each quarter we will randomly pick the name of a person who has referred someone to our agency in the previous quarter. That person wins the opportunity to come to our office and spin the Spencer Wheel for a chance to win an Apple iPad Mini, \$150 in Cash, or a \$100 Gift Card!

What stays the same?

Spencer Insurance will continue to highlight a local charity each quarter. We will send \$5 for each referral we receive during that quarter to that charity.

If you know someone who would benefit from the same great service you have come to expect, refer them to us! We would rather reward our clients for referrals than spend money on advertising. Thank you for your referrals!

Start referring now to increase your chances to win!

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 number of referrals received.
- † This program is open to anyone except employees of Spencer Insurance and their families. You do not have to be a client to enter.
- † The person referred does not have to become a client of Spencer Insurance Agency, Inc.
- † We reserve the right to deny a prize if required by law.

Check out our website: www.spencerinsurance.com

Spencer Insurance Agency's ...

Circle of Safety Update

**CALL RIGHT
NOW!**

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!
- "Spencer Tips on how to Save Money on Your Car 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 "Spencer Tips on How to Protect your Family when You Become Disabled." Contact us...we'll help!

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

- | | |
|--|---|
| <input type="checkbox"/> protecting my home, condo or apartment with insurance | <input type="checkbox"/> protecting our Business 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 teen driver or children at college | <input type="checkbox"/> protecting our income with disability insurance |
| <input type="checkbox"/> protecting our Retirement Funds with Long Term Care | <input type="checkbox"/> protecting our jewelry, art and valuables with insurance |

PLUS: Having a baby, getting married, separated or divorced? Have a teen driver or a child going to college? Downsizing or preparing for retirement? Check out our website www.spencerinsurance.com for tips when you have a life changing event.

4 Quick Ways to Get In Touch With Us:

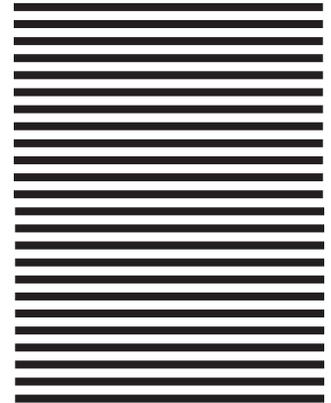
 Fax: (215) 887-9538  Phone: (215) 885-2200

PO Box 54 Jenkintown, PA 19046  Email: Info@spencerinsurance.com

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

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“Your Protection and Peace of Mind is our only Business!”

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