

Inside

This Issue

- Tip of the Month pg 2
- Teen Driver Corner pg 2
- FAQ: When I purchase a new car should I call you? .. pg 2

DID YOU WIN

"Dinner for Two?"

See Page 3 to find out if you won!

- Thank You! .. pg 3
- Client News / Agency News pg 3
- WIN, WIN, WIN!** pg 3
- Emergency Contact Program pg 4
- Spencer Life Rates and Questionnaire pg 5
- Spencer Referral Reward\$ Program pg 6
- Circle of Safety Update pg 7
- Share Your News pg 8

"THE CIRCLE OF SAFETY" CONSUMER AWARENESS ADVISOR

For Friends and Clients of The Spencer Insurance Agency

Spencer Insurance Agency Presents Check



Charlie and Steve Spencer present Abington Township Police Athletic League a check for \$250. Pictured left to right: Officer Chris Posey, Lt. Patrick Molloy, Charlie Spencer, Melissa Gargan, Officer Alan Freed and Steve Spencer. Spencer Insurance Agency donated \$5 for each referral received from our clients during the 4th quarter of 2011.

Spencer Insurance Agency

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



"Best Insurance Agency"
 "Best Life Insurance Agent"

2012 Spencer Referral Reward\$ Big \$pin Winner



Pictured is Jim Bradley with Charlie Spencer. Jim was our January 2012 Spencer Referral Reward\$ Big \$pin Winner. Jim won a \$50 Gift Card to Outback Steak House.

EVERYONE CAN BE A WINNER when you tell a friend, relative, or colleague to call us.

YOU WIN: three lottery tickets, and a chance to win "The Spencer Big Spin" (awarded each month), **AND** a chance to win the Grand Prize a **42" LCD HDTV** and \$5 will be 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 Spin Wheel and Win \$100 in Cash or a \$50 Gift card to a local restaurant!

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

Helping Teens Drive Safely

I wanted to bring to your attention many of the resources Spencer Insurance offers to help parents teach their teens to be safe drivers. You are welcome to share these resources with your family and friends.

Parent of Teen Driver Website

Check out our website designed specifically for the parents of teen drivers. Go to our website at www.spencerinsurance.com and click on the "Have a Teen Driver? Click Here" icon. This will take you to our website filled with tools to help teach your child to be a better driver. This website is full of safety tips and lessons to prepare your teen to be a safe driver. Try out our "Teenager/Parent Driving Contract."

New Driver Welcome Kits

When you call and tell us your child was just licensed or got a permit we will send you our "New Driver Welcome Kit." This kit is full of ideas on how to help your teen become a safe driver. The kit includes our "Safe Teen Driver Guide" with 16 valuable pre-planned lessons, a CD of an interview with a young driver, and an online "Distracted Driving Training Module" provided free to our clients.

Driver Seat Email Newsletter

A monthly newsletter emailed to you providing ongoing valuable tips for you and your teen driver. If you would like to be added to our email list simply email us at info@spencerinsurance.com and we will make sure you get our monthly newsletter.

When you add a teen driver to your policy make sure you discuss your coverage with us. We understand that price is important and that your rates will increase with a teen driver. **Spencer Insurance** wants to make sure you do not reduce your coverage at a time when it will become very valuable to you.

If you need more information on any of the resources above give our office a call today at 215-885-2200. We are glad to assist you.

Be Safe, Charles J. Spencer, CLU

Tip of the Month

Our Website Got a Facelift!

Check out the new design of our website at www.spencerinsurance.com. It was designed with our clients in mind. **Spencer Insurance** wants to provide the capability for our clients to communicate with us 24 hours a day, seven days a week.

We are very excited to release this new version of our website which will allow you to:

- Contact us for a:
 - Policy change
 - Billing question
 - ID Card
 - Certificate of Insurance request
 - Account review
 - Quote
- Get a listing of toll free phone numbers for all our insurance companies so you can report a claim or pay a bill immediately
- Get information for life changing events such as:
 - Getting Married
 - Having a Baby
 - Sending your child to college
 - Preparing for retirement
- Get answers to Frequently Asked Questions (FAQ)
- Find Links to the PA, NJ and DE Department of Transportation and other important sites
- Get Free Reports including:
 - Spencer's Tips on "How To Save Money On Your Car Insurance"
 - Spencer's Tips on "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"
- Find out about many of our valuable programs including:
 - The Spencer Insurance Emergency Contact Program
 - Spencer Referral Reward\$ Program

Although we want to be available for you 24 hours a day, we do not want to be an online site that just processes your requests. We want to maintain the personal service on which our agency was built. **Spencer Insurance** wants to be able to consult with you concerning your insurance needs and to make sure you have the proper coverage.

Charles J. Spencer, CLU

"Your Protection and Peace of Mind is our only Business!"

FAQ: Should I call you when I purchase a new car?

Answer: Always give **Spencer Insurance** a call when you are purchasing a new car. In the last couple of months, two of our clients called to find out why their new car was not on their insurance policy. It turns out that the dealer told them they would call our office to add the car, but the dealer never made the call. Fortunately, in these cases we became aware of the purchase before there was an accident or claim.

Always call us **BEFORE** you drive a new car off the lot to confirm you have coverage on your car insurance policy. Leaving it up to the dealer, leaving a voicemail or email is not recommended without a follow up call to our office. No coverage is bound until you talk to someone at our office. We will contact you and send you a letter confirming that the change was made.

**Discover How to Make Your Teen A Safe Driver!
Check out this Website:**

www.teendriverinsurance.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:

December Shannon Gaul

January Jim Bradley

(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!

Elliott Seidman

Lou Mayer

Keith Edwards

Rick Fetzer

Ted Piotrowicz

Jim Bradley

Joe Frabizzio

Denise Sands

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

Agency News

Thank you for your help! Thanks to your referrals and the number of "Facebook likes" we received on our agency's Facebook page in the fourth quarter of 2011, Spencer Insurance Agency donated \$250 to the Abington Township Police Athletic League. The Abington Township PAL does a wonderful job helping the youth of our community. To learn more about the Abington Township PAL or to make a donation contact them at www.abingtonpal.org. During the 1st quarter of 2012 we will donate to the Saint Vincent DePaul Society. This is another great organization where neighbor helps neighbor. To learn more about the Saint Vincent DePaul Society go to their website at www.svdphila.info.

Client News

Congratulations to Sean and Marjorie Cottrell on the birth of their son, Brady.



"Have we reviewed your Business Insurance?"

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

Spencer Trivia: WIN, WIN, WIN!

This Month's Question: *The first motorcycle with a gas-powered engine was created by? Gottlieb Daimler in 1885, Thomas Edison in 1881, Michel Eugene Werner in 1897 or by Leonardo Da Vinci in 1503?*

Send your Answer to cspencer@spencerinsurance.com. If you email me the correct answer by April 15th your name will be entered into a drawing for a \$25 Gift Card. Good Luck!!

Need Coverage for your Motorcycle? Give us a call at 215-885-2200 to make sure you have the right coverage at a competitive price!

Last Month's Winner: Tom Perkins, won a \$25 Gift Card for the correct answer to our Trivia question.

Tom's name was pulled out of a hat containing the names of all our clients who had the correct answer.

Congratulations Tom!

Last Month's Trivia Question: *How many men have walked on the moon?*

Correct Answer: *12, in six successful missions, the last one of which was 1972.*

Email us at info@spencerinsurance.com

The Spencer Insurance Agency Emergency Contact Program Disaster Preventer

1 Your latest contact information.

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.

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: _____

**PLEASE - Just email, fax (215) 887-9538
or mail this form to us
Thank you!**

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

RECENT SURVEY REVEALS: DEATH RATE IS STILL 100%

Don't Risk It – Protect Your Family!!

Contact us today for your FREE, Personalized Life Insurance QUOTE!

Ask us for our Special Report, "How to Protect Yourself and Your Family if You Die... What Everyone Must Know About Life Insurance."

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

CALL RIGHT NOW!

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 215-885-220 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:

**Send it to us four ways: Fax: (215) 887-9538 Email: Info@spencerinsurance.com
Phone: (215) 885-2200 Mail: Spencer Insurance, Inc P.O. Box 54 Jenkintown, PA 19046**

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

Spencer Referral Reward\$ Program

Win a New 42" 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 2012 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 **42" 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 2013, we'll conduct a random drawing from all entries for the Grand Prize qualified from January 1, 2012 through December 31, 2012.

- ♦ **THE GRAND PRIZE WINNER** wins the **42" LCD HDTV**

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

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.teendriversinsurance.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!

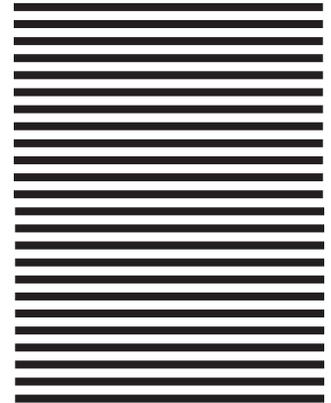
Name: _____

Daytime Phone: _____ Evening: _____ Email: _____

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

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Horsham, PA
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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