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"THE CIRCLE OF SAFETY" CONSUMER AWARENESS ADVISOR

For Friends and Clients of The Spencer Insurance Agency



We Are Moving!

Spencer Insurance is on the move! We will be moving our office on Thursday August 30th. Our office will close at Noon on Wednesday August 29th to prepare for the move and will re-open on Tuesday September 4th.

Our new location is 115 West Ave Suite 204 Jenkintown, PA 19046.
Our mailing address and phone numbers will remain the same: PO Box 54 Jenkintown, PA 19046-0054 Phone: (215) 885-2200 Fax: (215) 887-9538

During the move we will be checking our voicemail and email so if you need to reach us call (215) 885-2200 and leave a message. You can also email us at info@spencerinsurance.com. We will get back to you as soon as possible.

If you need to report a claim or pay a bill please go to the "Client Services" section of our website at <http://spencerinsurance.com/client-services>.

There is a list of phone numbers for our companies on this page so you can call them directly if necessary.

You can also leave a message and we will call you back. If you have an emergency call us at (215) 287-8731.

We look forward to servicing your needs at our new location. Stop by and visit us!

Spencer Insurance Agency

100 Old York Road
Suite 3-112
PO Box 54
Jenkintown, Pa 19046
Phone: (215) 885-2200
www.spencerinsurance.com
www.youtube.com/user/



YouTube LinkedIn

MONTGOMERY MEDIA



"Best Insurance Agency"
"Best Life Insurance Agent"

Help us help a great local fire company!

From July 1st to September 30th, Spencer Insurance Agency will donate \$5 for each



referral received to Weldon Fire Company located in Glenside, Pa. In addition, Spencer Insurance Agency will donate \$1 for the first 200 new Facebook "likes" on it's Facebook Page during this time period (search for

Spencer Insurance Agency).

October is fire prevention month and Spencer Insurance wants to get started early so we can present a check to Weldon Fire Company in October.

Weldon Fire Company is part of the group of fire companies protecting Abington Township and has a rich tradition dating back to 1904.

Spencer Insurance thanks all firefighters for their dedicated service to our communities. Help us thank them in a special way by sending us your referrals and by "Liking" or Facebook page. To learn more about Weldon Fire Company go to their website at www.weldonfireco.com.

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

FAQ:

I am driving into Canada this summer. Is my auto ID card valid in Canada?

A: NO! Canadian ID cards, also known as **Non-Resident Inter-Province Motor Vehicle Liability Insurance Cards**, are **required** for individuals using their cars to travel to Canada. U.S. insurers file a **Power of Attorney and Undertaking (PAU)** with Canadian authorities, in which the company agrees to certain conditions.

One of these conditions is to **meet the minimum third-party liability limits required in the province or territory** where the accident took place (in most Canadian jurisdictions the **compulsory third-party liability limit is C\$200,000; Nova Scotia is C\$500,000**). Companies which have filed a PAU can then order and issue a **Canadian Non-resident Inter-provincial Motor Vehicle Liability Card** (the "Canadian ID Card") to their insureds for driving into Canada.

This insurance card is used as evidence of insurance coverage if a traveler is stopped by enforcement officials or involved in an accident in Canada. Without it, the traveler may be fined for driving without adequate insurance (**Courtesy of IA&B**).

If you are taking your car into Canada, call our office (215) 885-2200 to get your Canadian ID Card.

Teen Driver Corner**A Costly Mistake – Placing Your Teen Driver on a Separate Policy**

Once parents have received a quote on how much adding a teen driver will increase their family policy, this is usually one of the first options they consider. The logic being that the insurance rates on their other vehicles will not increase, they'll just be paying a higher rate for their teen driver's car.

While this may be true, the rate on the teen driver's car is going to be even higher because you won't qualify for a **multi-car or multi-policy discount**, and you may have to buy the insurance from a **'high-risk' insurer**. **'High-risk' insurance companies** charge rates that can be more than double the rates of a standard company.

But that's only part of the problem. The bigger issue is that you can't buy limits that are high enough for a teen driver from **'high-risk' insurance companies**. Typically the **liability limits are \$100,000 per person, \$300,000 per accident and \$50,000 for property damage**.

If you have an **umbrella policy** and your teen has **low limits** then your teen may not be covered on the **umbrella policy**.

If your child causes an accident that **exceeds these limits**, you will most likely be personally sued by the injured parties.

As long as your child is considered a dependent, you will find yourself potentially liable.

The smartest way to insure your teen driver is on your policy with the **highest liability limits available**. Depending on your financial situation, you probably should also have an **umbrella**.

Call our office and our experts will discuss your options. **Don't forget** to check out our **website** designed specifically for the parents of **Teen Drivers**. Go to www.spencerinsurance.com and click the **starburst** that asks if you have a teen driver.

Have a Safe Summer,

Charles J. Spencer, CLU

Tip of the Month: Downsizing and/or Preparing for Retirement?

Considering retirement and downsizing can have an impact on many things including your insurance coverage. Consider the following:

Your job – Are you ready to retire? When does Social Security begin? Do I need to apply for Medicare?

Your home – Will I move? Will someone move in with me? Will I move in with my children?

Your Auto – Did you know PA allows for a 5% discount on your auto insurance if you are over 55 and take a driver's safety course?

Check out AARP for a location near you.

Your Life Insurance – Is your will up to date? Do you need to adjust your life insurance? When was the last time you reviewed your life insurance?

Check out our Website <http://www.spencerinsurance.com> and click on the **"Valuable Links for Seniors."** You will find this information handy. Preparing for retirement should be an exciting time of your life. Start planning now so your years in retirement will be very enjoyable for you and your family.

Discover How to Make Your Teen A Safe Driver!

Check out this Website:

www.teendriverinsurance.com/spencer

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 Matt Karr

May Rosalind Craigg

(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!

Lynda & Clyde Basham

Matt Karr

Krystyna Davydov

Dave Gyza

Denise Delzingaro

Chris Kwon

Dawn Abbamond

Trish Mayer

Rosalind Craigg

Anne Morath

Elliott Seidman

Laurie Drosky

Stan Huberfeld

Dawn Palilonis

**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

Agency News

Spencer Insurance Agency was voted “#1 Insurance Agency” and the “#1 Life Insurance Agent” in the 2012 Montgomery Media Reader's Choice Awards. This is the 5th year in a row we were voted the Best! Thank you for voting for us. We appreciate the trust you put in our agency.

While we may not always be the cheapest price, Spencer Insurance will make sure you have the proper coverage at a competitive price. We know that “Your True Cost of Insurance” can be much higher if you do not have the proper coverage.

Client News

Congratulations to Pam Orris. Her business, Aunt Selma's Candy, was voted Best of South Jersey in the 2012 Courier-Post Reader's Choice Awards.

Congratulations to Andrew and Jocelyn Kerekovic on the birth of their son Luka.

Congratulations to Jim and Rory Quigley on the birth of their daughter Maura.

Have we reviewed your Business Insurance?”

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

Spencer Trivia: WIN, WIN, WIN!

This Month's Question: *“What was the date the first Major League Baseball All-Star Game was played and in what City and Ballpark?”*

Send your Answer to cspencer@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 this month. **Joan Hollenbach's**, name was picked from the group of people who answered the question correctly. **Joan** won a \$25 Gift Card for the correct answer to our Trivia question. **Congratulations Joan!**

Last Month's Trivia Question: *“What was the name of the commercial fishing vessel that was lost at sea with all hands during the “Perfect Storm” of 1991?”*

Correct Answer: *The Andrea Gail.*

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!

If you know someone who would benefit from the same great service you have come to expect, refer them to us! To show our appreciation, we have our 2012 Referral Reward\$ Program. We could give our advertising dollars to newspapers, ad agencies, 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!

1st Chance

Tell a friend, a colleague, a relative, an acquaintance about us. When they contact our agency and tell us you referred them (don't worry, we'll ask), **YOU WIN:**

- ◆ **3 free lottery tickets**
- ◆ 1 chance to win "The Spencer Big \$pin" (awarded each month)
- ◆ 1 chance to win the Grand Prize **A New 42" LCD HDTV**
- ◆ \$5 donated to a local charity in your name

2nd Chance

The first week of each month, we will hold a random drawing from the previous month's #1 Chance qualifiers. **THE WINNER** will receive:

◆ **A Spencer Big \$pin!**

Come into our office and Spin the Spencer Big \$pin Wheel for your chance to win either:

- ◆ **\$100 in Cash**
- OR
- ◆ **\$50 Gift Card** to a local restaurant!

Grand Prize!

Each January, we'll conduct a random drawing for the Grand Prize. **THE GRAND PRIZE WINNER** will receive:

◆ **42" LCD HDTV**

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

Start referring now to increase your chances!

To help you get started, we have included our referral cards. Simply write your name on the card and give it to the person you are referring. If you need more cards, let us know.

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.

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!

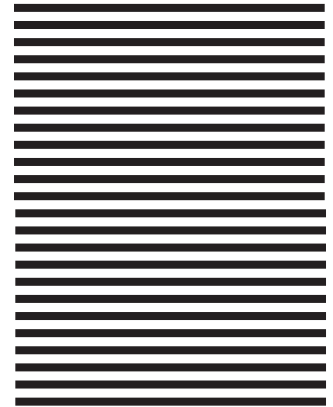
Name: _____

Daytime Phone: _____ Evening: _____ Email: _____

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

Spencer Insurance Agency, Inc.
115 West Ave Suite 204
PO Box 54 Jenkintown, PA 19046

PRSRT STD
U.S. POSTAGE
PAID
Horsham, PA
PERMIT NO. 90



“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