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DID YOU WIN

“Dinner for Two?”

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You Tube Linked in

MONTGOMERY MEDIA

2012



“Best Insurance Agency”
“Best Life Insurance Agent”

“THE CIRCLE OF SAFETY” CONSUMER AWARENESS ADVISOR

For Friends and Clients of The Spencer Insurance Agency

Happy Thanksgiving, from the Spencer Family



This is one of my favorite pictures of my children when they were a bit younger. They were told to make funny faces for the annual Halloween picture. It reminds me of one of the many things for which I am thankful.

We will be celebrating Thanksgiving shortly (check out the Trivia section of our newsletter for the Thanksgiving Trivia question and email me your answers). It is time to reflect on all our blessings. I want to thank all of you, our clients. We are grateful that you put your trust in our agency. At **Spencer Insurance** we are committed to providing you the proper protection at a very competitive price. If we ever fail to provide the service you deserve I hope you will call or email me.

We also thank you for the referrals you send our way. Thank you

for recommending your friends and family to our agency. We set up our **Spencer Referral Rewards Program** to provide a small thank you to you. Hopefully, you will be our **Grand Prize Winner in January**.

I also want to thank our staff. **Joan, Beth, Denise, Steve, and Chuck** all contribute to provide the kind of service you have come to expect from our agency. Their professionalism makes my job much easier.

I hope you can spend a few moments reflecting on all for which you are thankful. All of us at **Spencer Insurance** wish you and your families a **Happy Thanksgiving!**

Charlie Spencer

**Your family comes first at Spencer Insurance.
Be safe this Holiday Season.**

FAQ: I am preparing for retirement and downsizing. How does that affect my insurance?

There are many items you need to evaluate as your prepare for retirement. You need to review your auto and homeowner's insurance to make sure you are taking advantage of all discounts and carry the proper coverage. You need to review your life insurance, will, and Long Term Care needs. For more detailed

information on Downsizing and Preparing for Retirement, go to our website at: www.spencerinsurance.com. Go to the Resource Tab, then Life Changing Events. There you will find our report on Downsizing/Preparing for Retirement. Call us to arrange for a review of your insurance.

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

Spencer Insurance has long been an advocate for the Parents of Teen Drivers. I wanted to put the spotlight on one resource we can provide that is very valuable to the parent of a teen driver.

Have you seen our "Safe Teen Driver Guide?"

Our **Safe Teen Driver Guide** is a must for parents who are getting started in training a teen to be a safe driver. The guide provides parents a **16 Lesson Plan**. Each lesson can be the basis for a one hour driving session with your teen driver. Some of the lessons include tips for teaching teens to drive at night, in bad weather, on city streets and country roads. It also provides lessons on what to do when an accident happens and vehicle orientation and maintenance.

Lesson 12 is a very timely lesson: **Driving in Bad Weather**. This time of year, with wet leaves and snow, provides a great opportunity for parents to help their teen practice to drive in bad conditions. Many of us avoid taking our teens out in these conditions. Eventually they will need to learn how to drive in these conditions so why not try it out in a controlled area like a parking lot?

The **Guide** starts with an introduction, instructions on obtaining a **PA Learner's Permit and the Top 5 Mistakes** teen drivers make.

This **Guide** is available to our clients at no cost. Just email or call us for your copy. We will also send a copy to your friends and family. Just pass the information on to them and have them call our office for their free copy. Make sure they tell us you told them to call us.

A parent's responsibility to teach their teen to drive does not stop when their teen gets their license. Continue to drive with your teen and practice driving in all types of conditions. Make sure they master these 16 lessons even if they are already licensed. **Remember, driving is a privilege not a right.** Discuss with your teen consequences of their actions which could lead to them losing this privilege. Let us help you. Call us today to learn how we can help.

Support the Greater Glenside Patriotic Association's Independence Day Celebration



All over our country there are numerous 4th of July Celebrations. One of the best is a local **Independence Day Celebration** hosted by the **Greater Glenside Patriotic Association**.

For over 100 years the **GGPA** has sponsored **Glenside's 4th of July Celebration**. The celebration starts with a children's program in the morning, a parade in the late afternoon and then Fireworks. The annual cost for this outstanding event is now around **\$50,000**. The **GGPA** needs your support and **Spencer Insurance** is leading the way.

For the 4th quarter of 2012 (October 1st through December 31st) **Spencer Insurance** will donate \$1 for the first 500 new "Facebook Likes" on its business page to the **GGPA**. Also, for each referral **Spencer Insurance** receives during this time, **Spencer Insurance** will donate \$5 to the **GGPA**.

So spread the word to your friends to go on the **Spencer Insurance Agency's Facebook page** and "Like" it. Send a message to all your Facebook and other social media friends to do the same.

I remember going to the parade and fireworks when I was a kid many, many years ago. Let's keep this tradition alive by supporting the **GGPA**. In addition to sending us referrals and Facebook "Likes" you can also contribute to this great event through their website at: <http://glensidejuly-4thevent.com>.

Your home is insured for its replacement cost, are you?

When we are discussing homeowner's insurance we talk about the **replacement cost of your home**. The **replacement cost of your home** is the amount of money you will need to rebuild your home if it was totally destroyed. You insure it for that amount because you don't want to lose one of your largest assets, your home.

Can you answer this question? **What is your Replacement Cost?** No, not your home's replacement cost but **YOUR** replacement cost. What will it take to **replace your income** if you die or become disabled?

The chance of a house fire is 2 in 100. The chance that you will become disabled is 12 in 200. The chance of you needing assisted living is one in two and the chance that you will die is **100%**.

Think about that: We all insure our homes for **replacement value**, but do you insure yourself for **your replacement value?** You buy medical insurance so your doctor and hospital get paid if you are sick or injured. Do you buy insurance so your family will continue to receive your income if you are sick, injured, or deceased?

Your future income is your family's largest asset. But most often people insure it for just a fraction of its true value or not at all. We can sit down with you and do a simple review of your replacement value. Make sure your family is properly protected.

Don't wait! Don't ask yourself "How much Life Insurance do I need now?" Remember the death rate is still 100%. It is not a matter of "If" I will die, but "When" I will die! **Ask yourself** "When I die how will my family survive without my income?" Then call us so we can sit down and see how much life insurance your family needs you to have when you die.

Even if you have some life insurance, let us review it with you. We may find out that the beneficiary is not the person you intended or that you can purchase more protection for the price you are paying now.

Make this commitment to your family, "I will review my life insurance needs NOW!" Nobody wants to buy life insurance, but most of us want our families to continue to receive our income if we die. Call us today so we can make that happen.

**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:

August Liam Seal

September Wendy Ward

(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!

Dan and Peggy Imms

Liam Seal

Mike and Liz Webb

Wendy Ward

Pat Wise-Strehle

Mike Silverman

Beth Sedgwick

Adam Schwartz

Stacey Condeelis

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

Congratulations to Beth Sedgwick on her engagement to John Olejkowski! Beth is one of our outstanding Customer Service Representatives that speaks with you, our clients, every day. We at Spencer Insurance are very happy for her!

Client News

Congratulations to Kelly and David Slentz on the birth of their daughter Julia Rose.



**Have we reviewed your Business Insurance?"
Phone: (215) 885-2200 Email: Info@spencerinsurance.com**

Spencer Trivia: WIN, WIN, WIN!

This Month's Question: *What Native Indian Tribe helped the Pilgrims survive their first year? Grateful for their assistance, the Pilgrims invited them to the First Thanksgiving celebration.*

Send your Answer to cspencer@spencerinsurance.com. If you email me the correct answer by **December 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 city was declared a temporary United States capital on September 13, 1788?*

Correct Answer: *New York City.*

What is keeping you from getting Life Insurance?

Facts from LIMRA:

- Three in ten American households are uninsured and half say they need more insurance.
- More than half of Gen X and Y households need more life insurance.
- One-third of wives own no life insurance at all — despite the fact that 7 in 10 households are dual-income households and nearly 30 percent of wives earn more than their husbands.

Why should I review my life insurance policies?

- You quit smoking.
- Your health has improved.
- You recently married, had a child, bought a house, divorced, downsized or are considering retirement.
- You have a partner or a key employee in your business.
- You have coverage through your employer

Are you relying on the life insurance that your employer provides?

Note: Open enrollment for most employers is happening soon. Contact us now as it can take 6 to 8 weeks for your life insurance to be approved. Compare and apply now before you need to commit to your employer's plan for another year!

- If you are having premiums deducted from your paycheck for life insurance provided by an employer give us a call to review the cost of that policy
 - You will find the rates change, usually every 5 years, and can become very expensive as you age.
 - Many times we can provide you the same coverage for less than you are spending now or provide more coverage for the same amount you are spending now.
- Major problems with employer coverage
 - Price increases as you age
 - Not portable, meaning if you change jobs you may lose your life insurance. What happens if your health has changed and you can't get life insurance or purchasing life insurance on your own is now very expensive?

Solution:

Call us for a review of your life insurance needs. Today's economy has demonstrated how precarious a family's finances can be. Think how tough it will be for your family if they lose your income! Don't procrastinate; we all think we are invincible. Go to our website and read Rachel's story. Her story which she was so kind to share with me will demonstrate why you can't wait (go to the life page of our website for her story).

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.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!

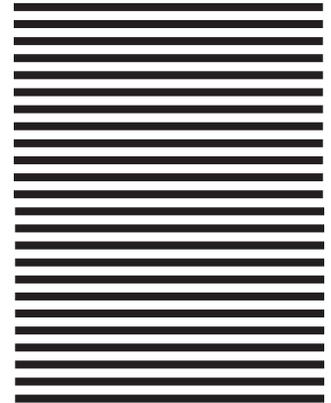
Name: _____

Daytime Phone: _____ Evening: _____ Email: _____

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

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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