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### DID YOU WIN

#### "Dinner for Two?"

See Page 3 to find out if you won!

Thank You!

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## Spencer Insurance Agency

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YouTube LinkedIn

MONTGOMERY MEDIA



"Best Insurance Agency"  
"Best Life Insurance Agent"

# "THE CIRCLE OF SAFETY" CONSUMER AWARENESS ADVISOR

For Friends and Clients of The Spencer Insurance Agency

## What is Long-Term Care and How Do I Prepare for It?

Are you concerned about Long-Term Care? You should be. According to Medicare, at least 70% of people over 65 will need long-term care services at some point. Long-term care includes medical and non-medical care for people who have a chronic illness or disability. Non-medical care includes non-skilled personal care assistance, like help with everyday activities, including dressing, bathing, and using the bathroom.

### You have auto and homeowner's insurance. Did you know?...

- Chance of a house fire is 1 in 300
- Chance of an auto accident is 1 in 30
- Chance you will need Long-Term Care is 4 in 10 AND
- **Chance you will need Long-Term Care if you are over 65 is 7 in 10!**

According to Genworth's Compare the Cost Report, the state median annual costs of services in Pennsylvania for 2012 are:

- Homemaker Services \$44,616

- Home Health Aide \$45760
- Adult Day Health Care \$14,300
- Assisted Living Facility (Private, one bed room) \$39,015
- Nursing Home (semi private room) \$91,652

### How many years would it take to deplete your retirement savings?

There are many ways to pay for Long-Term Care. Do you know all the options? Have you discussed the options with your family? Does it make sense for you? Only you can decide after researching. Let us help you. **Call us today at (215) 885-2200 so we can discuss your options.** As Independent Agents, Spencer Insurance Agency represents many top rated insurance companies and will help you decide which one offers you the plan you need. Don't rely on an agent who only represents one choice. At Spencer Insurance we understand that the True Cost of Insurance can be much higher if you are not properly protected.

-Charles J. Spencer, CLU

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



### Congratulations to John Mervin, our 2012 Spencer Referral Reward\$ Grand Prize Winner!

John won a 42 inch HD LCD TV. I would also like to congratulate all our monthly Big \$pin winners. To find out how you could be our 2013 Grand Prize winner, check out page 6 of this newsletter or go to our website at www.spencerinsurance.com and click "Referral Program."

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



**Charlie and Steve present Al Hermann of the Greater Glenside Patriotic Association a check for \$250.**

Spencer Insurance donated \$5 to the GGPA for every referral and \$1 for each new Facebook "Like" on our Spencer Insurance Facebook page that we received from October 1st to December 31, 2012.

GGPA sponsors the Glenside Fourth of July parade and fireworks. The Glenside 4th of July parade is one of the oldest in the country, running over 100 years.

For more information on the parade and how you can donate, check out the website at: <http://glensidejuly4thevent.com>.

## Teen Driver Corner

### 7 Costly Mistakes Parents Make When Buying Insurance for Teen Drivers

I don't have space to discuss all 7 Costly Mistakes. Call our office and we will send you the full report. I want to concentrate on the 3 Most Costly mistakes parents make when buying car insurance for teen drivers.

#### #3 Insuring your home and cars with 2 different agents

If you insure your home and cars with two different companies then you may be paying 25% more than you need to pay. Since the price of car insurance for a policy that includes teen drivers is higher, that 25% extra could add up to a lot of your hard earned money. An advantage of using an independent agent is that your agent can look at your entire account and place your insurance with the company that gives you the most competitive rates and the proper coverage. On some occasions that may be two different companies but your independent agent can research which companies are best for you.

#### #2 Lower Liability Limits to Save Money

This mistake can be a financial disaster! We get many requests to lower coverage to save a few bucks. However, when you have a teen driver that is the time you

need those higher limits. Teen drivers are five times more likely to have an accident and the cost of a teen driver claim is 3 times higher. As the saying goes. . . Don't be penny wise and pound foolish. A little savings now could cost you dearly in the future!

#### #1 Using an insurance employee as an agent

Don't trust your hard earned money with someone who works directly for an insurance company. Does that employee have your best interest at heart or the insurance company's best interest? You need an agent that can find ways to save you money even if that means splitting up your coverage with multiple companies. The insurance company employee can only offer you one company. At Spencer Insurance we have many top notch insurance companies to offer you. Our goal is to give you the proper protection at a very competitive price. "Your Protection and Peace of Mind is our only Business." Make sure your family and friends have the proper coverage. Pass this information to them and have them give us a call. We reward you for your referrals!

### FAQ: I received a nice piece of jewelry; do I need to insure it separately?

**Answer:** The Homeowner's policy limits the amount of coverage you have on many types of property. For example don't keep your cash in your mattress because your Homeowner's policy may only pay you \$200 for cash if your home is destroyed in a fire. Money, jewelry, furs, guns, boats, fine arts, antiques and collectibles are just some of the types of property that have limited coverage on the Homeowner's policy. Talk to us today to make sure you have this property covered properly. There are separate policies available to give you the proper protection for these types of property.

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

**Check out this Website:**

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

**Spencer Insurance Agency • 115 West Ave Suite 204 • 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 ..... Noreen Martin and Jim Rose

January ..... Patricia Fuller

(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!

Joe & Susan Price

Pat Strehle

Ted Piotrowicz

Justin Gaul

Mike Costante

Chris Kwon

Felix Turccillo

Nick Bres-

lin

Patricia Fuller

Ryan Berger

Shannon Gaul

Jason Mukai

Stan Biletsky

John Scolari

**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

Congratulations to Bill Ferst of First Place Painting, who will appear on The Food Network's Restaurant Impossible on March 10. Bill is the painting contractor selected in the restaurant's makeover.

Congratulations to Bernadette and Neil Dougherty on the birth of their Grandson Rory Patrick Dougherty. Rory is the son of Brendan and Katie Dougherty. Congratulations to all!

### Agency News

We want to thank our clients for their loyalty and trust! This October Spencer Insurance will celebrate its 50th Anniversary. Our agency was founded in October of 1963 by Ed Spencer. Stay tuned for details as we celebrate throughout the year!

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

## Spencer Trivia: WIN, WIN, WIN!

**This Month's Question:** *When and where was the first St. Patrick's Day Parade?*

Send your Answer to [cspencer@spencerinsurance.com](mailto:cspencer@spencerinsurance.com). If you email me the correct answer by April 10th your name will be entered into a drawing for a \$25 Gift Card. Good Luck!!

**Last Month's Winner: Kirt Thallman!** Kirt's, name was picked from the group of people who answered the question correctly. Kirt won a \$25 Gift Card for the correct answer to our Trivia question. **Congratulations Kirt!**

**Last Month's Trivia Question:** *Which of the following is not affected by wind chill?*

**Correct Answer:** *Car Radiator. Wind chill is the combination of wind and temperature and is based on the rate of heat loss from exposed skin such as that of a person or animal. As the wind increases, heat is carried away from the body at an accelerated rate, driving the body temperature down. Wind chill has no effect on cars or other objects.*

## What is Long Term Care and how do I prepare for it?

# CRITICAL BENEFITS

### What is Long-Term Care?

The best way to answer this question is to quote the Federal Publication — **Medicare and You**.

“Long-term care includes medical and non-medical care for people who have a chronic illness or disability. Non-medical care includes non-skilled personal care assistance, like help with everyday activities, including dressing, bathing, and using the bathroom. At least 70% of people over 65 will need long-term care services at some point. Medicare and most health insurance plans, including Medicare Supplement Insurance (Medigap) policies, don't pay for this type of care, also called custodial care. Long-term care can be provided at home, in the community, in an assisted living facility, or in a nursinghome. It's important to start planning for long-term care now to maintain your independence and to make sure you get the care you may need in the future.”

The federal government makes clear the importance of planning for your long-term care. You plan for other disasters such as a house fire and auto accident. Did you know. . .

- Chance of a house fire is 1 in 300
- Chance of an auto accident is 1 in 30
- Chance you will need Long-Term Care is 4 in 10

**You called us to insure your home and auto, call us now to protect your retirement assets from becoming depleted by long-term care expenses!**

According to **Genworth's Compare the Cost Report**, the state median annual costs of services in Pennsylvania for 2012 are:

- Homemaker Services \$44,616
- Home Health Aide \$45,760
- Adult Day Health Care \$14,300
- Assisted Living Facility ( Private, one bedroom) \$39,015
- Nursing Home (semi private room) \$91,652

**How many years would it take to deplete your retirement savings?**

**Get started today**

### How will you pay for your Long-Term Care?

- Personal Resources — Savings, Retirement Accounts, Stocks?
- Medicare — Don't count on it!
- Medicaid — May turn out to be an option
- Private Options — Long-Term Care Insurance, Annuity, Accelerated Death Benefit.

**Does Long-Term Care Insurance make sense for you?** Only you can decide after researching. Let us help you. Call us today so we can discuss your options. As Independent Agents, Spencer Insurance Agency represents many top rated insurance companies and will help you decide which one offers you the plan you need. Don't rely on an agent who only represents one choice. At Spencer Insurance we understand that the True Cost of Insurance can be much higher if you are not properly protected.

**Call us today at (215) 885-2200 to review your situation.**

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

*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](http://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](http://www.spencerinsurance.com).

## **Spencer Insurance Agency, Inc. Life Insurance Questionnaire**

Our Questions	Your Answers	Quick Tips
<b>1</b> 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.
<b>2</b> 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.
<b>3</b> 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.
<b>4</b> 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.
<b>5</b> 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.
<b>6</b> 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.
<b>7</b> 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.
<b>8</b> 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.
<b>9</b> 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](mailto: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 2013 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!

Simply write your name on a referral card and give 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](http://www.teendriverinsurance.com/spencer)

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](http://www.spencerinsurance.com) for tips when you have a life changing event.

### 4 Quick Ways to Get In Touch With Us:

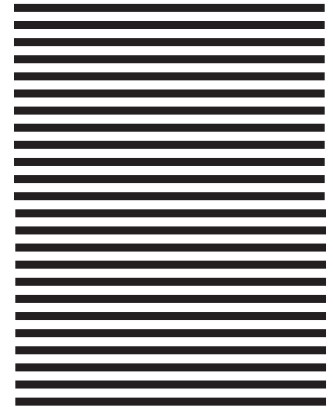
Fax: (215) 887-9538 Phone: (215) 885-2200

PO Box 54 Jenkintown, PA 19046 Email: [Info@spencerinsurance.com](mailto:Info@spencerinsurance.com)

*Check out our You Tube Page: [www.youtube.com/user/spencerinsuranceinc](http://www.youtube.com/user/spencerinsuranceinc)*

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115 West Ave Suite 204  
PO Box 54 Jenkintown, PA 19046

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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](mailto: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**