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www.spencerinsurance.com

www.youtube.com/user/
spencerinsuranceinc



YouTube LinkedIn

5 TIME WINNER
MONTGOMERY MEDIA



"BEST INSURANCE AGENCY"
"BEST LIFE INSURANCE AGENT"

"THE CIRCLE OF SAFETY" CONSUMER AWARENESS ADVISOR

For Friends and Clients of The Spencer Insurance Agency

National Fire Prevention Award: Spencer Ins. donated \$500 to your favorite Fire Company!

Congratulations to **Wissahickon Fire Company**, the winner of the **Spencer Insurance Agency's** Firehouse Voting! **Wissahickon Fire Company** will receive a **\$500** check from Spencer Insurance Agency.

Wissahickon Fire Company received 224 of the 1135 votes cast. **Trevoise Fire Company** was a close second with 189 votes and **Willow Grove Fire Company** came in third with 88 votes.

Thank you to all who voted for their favorite Fire Company. **Spencer Insurance** thanks all the volunteer fire fighters for their service to our local communities.



Then: Chemical and Hose Wagon of **Wissahickon Fire Company.**



Now: **Wissahickon Fire Company Ladder 7**

FAQ: Why is it important to choose an Independent Insurance Agency?

A **Spencer Insurance Agency** customizes your insurance package to reflect the risk you face in your business and at home. As Independent Insurance Agents, **Spencer Insurance Agency** represents several top rated insurance companies and can choose the company that has the right insurance package for your needs. We do the research for you. We may not be the lowest or highest price, but you can rest assured you have

the proper protection at a very competitive price.

If an agent only represents one insurance company how can you be sure you are getting the proper protection?

At **Spencer Insurance Agency**, "Your Protection and Peace of Mind is our only Business."

Call us today (215) 885-2200

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

Teen Driver Corner

Looking For A Safe



Car For Your Teen Driver?

Insurance Institute for Highway Safety (IIHS) research found that 83% of parents who buy a car for their teen driver buy a used car. Further research has shown that teen drivers aren't driving safe cars. The institute has put together a list of affordable vehicles that meet important safety criteria and have released their **2014 Top Safety Picks for used cars**.

Their recommendation was based on four basic principles:

- Young drivers should stay away from high horsepower.
- Electronic Stability Control (ESC) is a must. This helps the driver maintain control of the vehicle on curves and slippery roads.
- Bigger, heavier vehicles protect better in a crash.
- Vehicles should have the best safety rating possible.

To view the entire article go to www.spcr.in/safeteencar

If you are shopping for a car for your teen driver make sure you check out the *list!*

Charles J. Spencer, CLU

Tip of the Month

A few end of the year thoughts. . .

As 2014 comes to an end, all of us at Spencer Insurance Agency want to thank you for your business and referrals. We are humbled by the faith you put in our agency and will strive to provide you the highest quality advice and service. However, we are not perfect so I ask you to let me know if you feel neglected or feel you did not receive our standard of providing the highest quality service. I welcome your comments and suggestions. Please send them to me at cspencer@spencerinsurance.com.

All of us at Spencer Insurance Agency wish you a wonderful holiday season. We hope your Thanksgiving, Christmas and New Year's holidays bring you some time for quiet reflection, happiness and peace in your families. We wish you a healthy and successful 2015!

As the year winds down I wanted to give you a few tips:

Send us your Annual Renewal Checklist. You should have received a mailing from us with our annual Privacy Notice and Annual Renewal Checklist. In order for us to make the best recommendation for your insurance needs we need to know of any changes taking place in your life. Please complete the Annual Renewal Checklist and return it to us. I have also included the Annual Renewal Checklist in this newsletter for your convenience.

Change all batteries in your smoke detectors. Inspect your smoke detectors to make sure they are not dusty. Consider buying new ones if you have had them for a long while. Inspect your fire extinguisher to make sure it is still up to date. If you are not sure if it is up to date buy a new one or have it serviced.

Winter storm Power outage tips: Remember the "Ice Storm."

- Have flashlights and extra batteries handy. Buy some smaller ones which are easy to carry around the house to supplement the larger flashlights.
- Have some emergency candles and a long lighter similar to the ones used to light a grill.

Be careful with the candles and make sure you have them in proper containers or on a plate. Make sure you do not use a propane lantern inside the house.

- Have a portable radio with extra batteries so you can hear the news or any warnings.
 - Learn how to cook on a grill or fire in case your stove is out of commission. Have a manual can opener available to open cans.
 - Store some water for emergencies.
 - If you have a landline, have at least one phone with a cord. Most portable phones will not work when the power is out.
 - Keep your gas tank in your car filled when a storm approaches. Fill your extra gas container but be sure to store these containers in a safe place. Do not put gas containers in an attached garage.
 - After you lose power unplug major appliances as well as televisions, computers and other sensitive electronics to avoid a power surge when the power is restored.
 - Keep your refrigerator and freezer closed during a power outage and consider purchasing a portable generator.
 - **Save money on your heating bills this winter.** Our weather reporters are predicting another cold and white winter. Here are a few tips to remember to help save on your heating bill:
 - Lower the thermostat especially when you leave the house for work and at bedtime.
 - Make sure your fireplace damper is closed when you are not using it.
 - Do not block heating vents and keep them clean. Replace your heater's filter at least once a month or more often depending on how much you use it.
 - Dress warmer and in layers and put an extra blanket on the bed. Exercise in front of the TV instead of being a couch potato.
 - Search your house for drafts and caulk windows and doors if necessary.
- Be sure to give us a call at (215) 885-2200** if you have any questions or concerns about your insurance protection. Your protection and peace of mind is our only business!

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

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

Our agency is nothing without your loyalty and faith in us. Even if your name doesn't appear below, please accept our heartfelt "thanks" for your support. We truly appreciate it.

Our 3rd Quarter Winner: Felix Tuccillo

Felix won \$150.00 cash prize. Congratulations, Felix!

Big \$pin Next drawing: Jan 5th

Will you be our next winner? See page 6 for more details.

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!

Erin & John Burkholder

Joe Martin

Jennifer Quinn

Chris Kwon

Vickie Hodge

John Nucero

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

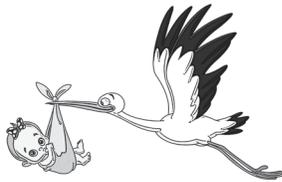
News from Our Clients

Client News



Congratulations to Mark & Amy Donathan on the birth of their son, Jack Allen and to

Heather and Adam Feldman on the birth of their daughter Lucy



Wishing you all Happy Holidays!



Have we reviewed your Business Insurance?

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

Spencer Trivia: WIN, WIN, WIN!

This Month's Question: *Which United States president issued a Thanksgiving Proclamation setting aside the last Thursday of November as the national day of Thanksgiving and what year was that proclamation made?*

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. **Jamie Freed's** name was picked from the group of people who answered the question correctly and he won a \$25 Gift Card. **Congratulations, Jamie!**

Last Month's Trivia Question: *Which famous U.S. Landmark opened to the public on October 9th, 1888?*

Correct Answer: *The Washington Monument officially opened to the public on October 9, 1888.*

Email us at info@spencerinsurance.com

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



SPENCER INSURANCE AGENCY, INC. RENEWAL CHECKLIST

Spencer Insurance Agency, Inc. wants to make sure you are properly protected. Life changes and we need to know about these changes to make sure your insurance is up to date. Our goal is to provide you with the proper coverage at a competitive price. We understand that price is important to you however the “**True Cost of Insurance**” includes the out of pocket costs you incur when you do not have the proper protection.

Please complete this **Annual Renewal Checklist** and return it to us today. We will contact you to address any changes or concerns. Let us worry about providing you the protection you need so you can enjoy the things you like to do most! You can return this form to us through **Fax: (215) 887-9538, Email: info@spencerinsurance.com, or Mail: PO Box 54 Jenkintown, PA 19046.**

Name: _____ **Email address:** _____

Best Phone number: _____ **Best time to call:** _____

YOUR PROPERTY INSURANCE

| | | |
|--|-----|----|
| If we do not insure your home, would like us to give you a quote? | YES | NO |
| Have any members of the household recently married, moved out, separated, or divorced? | YES | NO |
| Do you own any additional properties? | YES | NO |
| If so, are they titled in a trust or LLC? | YES | NO |
| Have you remodeled your home, added an addition, built any detached structures/pools/garages, or finished your basement? | YES | NO |
| Do you feel it would cost more to rebuild your home than the amount it is insured for? | YES | NO |
| Flood, Earthquake, and Back up of Sewer and Drains are some of the exclusions in a Homeowner's policy. Do you need any of these coverages? | YES | NO |
| Do you have a sump pump? | YES | NO |
| If so, does it have a battery back up? | YES | NO |
| Do you own any trailers, watercrafts, jet skis, recreational vehicles, snowmobiles, ATVs, or motorized golf carts? | YES | NO |
| Is your jewelry, fur, silverware, musical instrument, stamp/coin/gun/fine art collection listed on your Homeowner's policy? | YES | NO |
| Have you added an alarm system? | YES | NO |
| Are any members of your household not related to you? | YES | NO |
| If you have children, are any of them full time college students? | YES | NO |
| Are any of the members of your family living in an Assisted Living Facility? | YES | NO |
| Do you have a home-based business? | YES | NO |
| Do you baby-sit or operate a child daycare in your home? | YES | NO |
| Do you have professional tools or equipment at your home? | YES | NO |
| Have you refinanced, changed your mortgage company, or paid off your mortgage? | YES | NO |
| Are you concerned about protecting your assets if you are sued? | YES | NO |

**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**

YOUR CAR INSURANCE

| | | |
|---|-----|----|
| If we do not insure your cars, would like us to give you a quote? | YES | NO |
| Have you acquired any new vehicles not listed on your policy? | YES | NO |
| Do you or any of your family members own any vehicles that are not included on your current policy? | YES | NO |
| Do you have any classic or antique cars? | YES | NO |
| Do you own a motorcycle? | YES | NO |
| Do you have a company car? | YES | NO |
| Are any of the vehicles listed on your policy owned by someone other than you? Do you need any of these coverages? | YES | NO |
| Have you changed jobs or retired recently? | YES | NO |
| If your car is damaged in an accident, do you want to be able to rent a replacement car? | YES | NO |
| Do you use any of your vehicles for your business (includes snow plowing or pizza delivery)? | YES | NO |
| Do you understand the difference between Full and Limited Tort? | YES | NO |
| Have you lost your medical insurance? | YES | NO |
| Are all drivers listed on your policy? | YES | NO |
| Are any of your vehicles customized? | YES | NO |
| If you are 55 or older, have you taken a PA Defensive Driver Course? | YES | NO |
| If you have Teen Drivers, are you familiar with our "Parents of Teen Drivers" program? | YES | NO |

FINANCIAL SERVICES

| | | |
|---|-----|----|
| Have you reviewed your life insurance policies, beneficiaries, and wills recently? | YES | NO |
| Would you like us to review your life insurance? | YES | NO |
| Do you have life insurance to pay off the mortgage? | YES | NO |
| Do you have life insurance for your burial or to provide family income? | YES | NO |
| Have you reviewed the life and disability insurance you receive from your employer for possible gaps? | YES | NO |
| Do you have Long Term Disability to protect your family if you are disabled? | YES | NO |
| Would you like to learn more about Long Term Care insurance? | YES | NO |
| Do you want to learn how to protect your assets from a lawsuit? | YES | NO |

AGENCY SURVEY

| |
|--|
| What do you like most about Spencer Insurance Agency? |
| What three adjectives would you use to describe our agency? |
| What could we do better to service your insurance needs? |
| Are you getting our email alerts? YES NO |
| Please provide us with any additional concerns or comments. |

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



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

Thank you for your feedback!

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

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



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

What stays the same?

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

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

Start referring now to increase your chances to win!

Referral Program Rules

- † There is no limit on the number of chances you can create for yourself. Odds of winning are entirely dependent on the number of referrals received.
- † This program is open to anyone except employees of Spencer Insurance and their families. You do not have to be a client to enter.
- † The person referred does not have to become a client of Spencer Insurance Agency, Inc.
- † We reserve the right to deny a prize if required by law.

Check out our website: www.spencerinsurance.com

Spencer Insurance Agency's ...

Circle of Safety Update

**CALL RIGHT
NOW!**

Save MONEY & Protect what matters most: your home, family, business...and your money!

37% of all unpaid claims happen because people have dangerous **gaps** in their insurance. *Don't let that happen to you, your family or your business!* Here at Spencer Insurance Agency we're constantly on the prowl for ways for you to **save money and get better protection**. Now I need you to do your part! Take a moment to review this Update. Then give us a call or fax this back to our office. That's all you need to do!

Remember, changes in the law, changes in insurance products...changes in your personal or business life demand a *constant review* of your protection. Take a minute now, please!

Yes, Steve and Charlie! Please get me *free information* about the protection I've marked below!

What if you get SUED? What do you have to lose? Whatever the answer, *you could lose it all* if you're not properly protected. Why risk it? Protect yourself and your family with what we call "Umbrella Coverage." Personally, I think it's the best buy in the industry. How much? Literally, pennies a day! PS: The courts are jammed with stupid lawsuits. If you're not covered, give us a call or check here and fax this back – *immediately!* Ask about **Umbrella Coverage**.

Protect your family's future! What could be more important? If you don't have life insurance – or don't have enough – what could be more urgent? Rates have never been lower and you can lock them in now for up to 10 years! Get rock solid protection for just pennies a day. Don't leave your family stranded...give us a call!

"Spencer Tips on how to Save Money on Your Car Insurance!" I've just updated my **special client report** on how to save money. Get your copy FREE! Even better, we now offer an **exclusive new program** that might save you BIG MONEY on your auto insurance. Give us a call or check here: FREE Report..... Get me a quote on insurance!

Protect that Earnings Potential! Call us today for a free disability income insurance quote. We will send you our Free Report "Spencer Tips on How to Protect your Family when You Become Disabled." Contact us...we'll help!

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

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

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

4 Quick Ways to Get In Touch With Us:

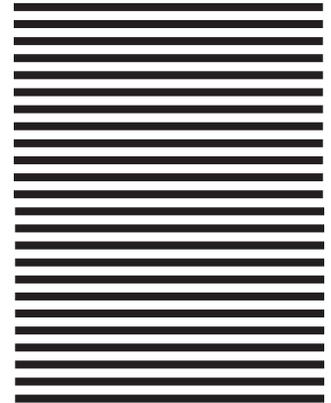
 Fax: (215) 887-9538  Phone: (215) 885-2200

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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