



SPENCER INSURANCE AGENCY'S

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



Summer is here. This is one of my favorite times of year as our family (Tammy and I, our children, and grandchildren) get ready for our annual vacation to the lakes of Maine. This year we have a small set of waterskies and hope to introduce water skiing to some of the grandchildren. I love the time I spend on our boat on the lake. I hope you can get some time this summer to unwind and recharge.

Many of us have those summer toys like boats, jet skis, RV, and motorcycles. Contact us to make sure you have the proper coverage before you set out to use them.

Congratulations to our Big Spin winners and trivia contest winner. You could be the next one to receive up to \$100 for sending a referral to us or a \$25 gift card to guess our trivia question correctly. Check out the newsletter for details.

Summer can be a time that families slow down a bit. This may be a good time to get a life, auto or homeowner's insurance review. Contact us now to set up a review.

For some of you this is an exciting and stressful time for you as you get ready to send your child off to college. Check out our "Tip of the Month" to see how this can affect your auto, home, and life insurance.

Thank you for your business and for answering our surveys on how we are doing. If you have any suggestions on how we can improve our service **email me** or call me at **(215) 885-2200**. We strive to continue to improve and change with the times.

Have a great summer. Talk to you again this fall.

Charlie

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Visit Charlie's Blog

Tip of the Month

Getting ready to take your child to college? Congratulations on your child's achievement! This is a very exciting and potentially stressful time in their lives and your life.

All of us at Spencer Insurance Agency are excited for you. We know you have a lot going on at this time and wanted to remind you that sending a child to college can affect your insurance coverage.

I remember the days of moving our children into college. The stuffed minivan, loading, and unloading. Your child is taking some of the contents from your home to college. Contact us to find out what coverage your child has while the contents are at the dorm or apartment.

We suggest you consider an inexpensive renters' policy for your child to cover what they have at school.



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Your Protection and Peace of Mind is Our Only Business!

(215) 885-2200

www.spencerinsurance.com

info@spencerinsurance.com



Did you have a great experience with someone at our agency? Please post an online review on **Google** or our **Facebook Page**.

Spencer Trivia

3rd Quarter's Trivia Question: "The summer's Dog Days are named after whom?"

Send your Answer to cspencer@spencerinsurance.com. If you email the correct answer by **September 1st**, your name will be entered into a drawing for a \$25 Gift Card. Good Luck!

Last Month's Question was: "Cinco de Mayo has become a party day in our country. What does Cinco de Mayo commemorate?"

Answer: Cinco de Mayo, or the fifth of May, is a holiday that celebrates the Mexican army's victory over France at the Battle of Puebla on May 5, 1862, during the Franco-Mexican War.

Several people emailed the correct answer, and **Katie Munizza's** name was picked as the winner. Congratulations, **Katie!**



Agency News

Our move was completed in May. Effective May 1, 2022, we moved into a new suite in our building. The new suite number is Suite 108. We are on the first floor. Stop by and say hello.

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Fax (215) 887-9538
Text (855) 287-2200
info@spencerinsurance.com

Client News

Congratulations to Melissa Niemczura and Brendan Einhorn on the birth of their daughter Matilda Ann.



Tip of the Month Continued

This way if there is a loss on the renter's policy it will not affect the rates on your homeowner's policy. A claim on your homeowner's policy could mean you lose some discounts for being claim free and increase the cost of your policy. So, **contact us** for a renter's quote.

Your auto insurance rates can also be affected. Is your child taking a car to college? Will your child only be driving your car when they are back home? If so, there may be some applicable discounts. **Contact us** to find out.

Another area of concern for our clients are college loans. If a parent co-signs a private college loan, then that parent is responsible for that loan until it is paid off. Even if your child were to pass away you would still be responsible to pay off that private student loan. An easy solution is to purchase an inexpensive term **life insurance policy** on your child. The cost may be less than \$150 per year.

So, **contact us** today to discuss your insurance coverage and make sure you have the proper coverage while your child is away at school.

Thank You

Thank you to all our clients who graciously told their family, friends, and associates about us! Shawn McKenna, Mike Crane, Chris Kwon, Jeff Zimmerman, Julia Love, Jeff Beyer, Ben Waters, Bob Arnold, Mark Donathan, Craig Atkins, Brittini Sennet and Scott Wolfertz.

Review us online!

Rewards Program

We build our agency on your positive comments and are truly grateful for your loyalty and faith in us! If you know some one who would benefit from the same great service you have come to expect, please have them contact us! For **EVERY** friend or family member you send our way, you will receive

- \$10 gift card
- \$5 donation to a local charity
- An entry for a chance to win a spin on our Prize Wheel where you could win **\$100 Cash, or a \$50 Gift Card!**



One Big Spin winner will be picked each month! Start now to increase your chances to win!

Big Spin Winners

Congratulations to our March winner, **Donna McHugh!** Donna won \$50 cash!



Congratulations to our April winner, **Christopher Kwon!** Christopher won \$50 gift card!



Congratulations to our May winner, **Brittni Sennett!** Brittni won \$50 cash!



Charity Spotlight



Thank you to all of you who supported team “Take it in Stride” during the NAMIWalks 2022. Our team was able to raise over \$5,000 for NAMI of Montgomery County.

During the 3rd Quarter of this year Spencer Insurance will highlight **Cathy’s Kids Foundation** and pledge to donate \$10 for each referral we

receive from our clients and friends during the 3rd quarter of this year. The mission of the **Cathy's Kids Foundation** is to provide comfort and joy to children currently suffering from the effects of cancer. We strongly embrace the idea that HOPE is the best weapon to fight cancer. Our annual Cathy Garry Memorial Golf Tournament raises funds in Cathy’s memory. All proceeds raised will help to send a child and his/her family to Walt Disney World. Please help us bring HOPE to a family in need. Go to **Cathy’s Kid’s Foundation website** to donate and help make dreams come true.



Like us on our Facebook page!

3rd Quarter

2022

Spencer Online



- **Summer Tips**
- **Cathy's Kids Foundation**
- **Tips for your child leaving for college**
- **Insuring those summer toys**
- **Is Long Term Care Insurance right for you?**



Did You Know You Can Text Us?

You can text Spencer Insurance Agency at **(855) 287-2200**. We wanted to give you another option to communicate with us.

You can still call us at **(215) 885-2200**, contact us through our **website**, fax us at **(215) 887-9538**, or **email us**.

Texting you can be a very convenient way for us to communicate with you about information we may need from you. It is also a great way for our clients to provide us with information they need to give us or ask us a question about their coverage.



Please be aware that coverage cannot be bound or changed through voice mail, text, email, fax, or online on our web site, and is not effective until confirmed directly with a licensed agent.