



SPENCER INSURANCE AGENCY'S

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



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Your Protection and Peace of
Mind is Our Only Business!

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Hello all! As I sit here, we just received our first significant snow fall in two years. Although it was only a couple inches, it's a start. I always like to have one big snowstorm that shuts every thing down for a day because it can be so peaceful. A little pre planning can save you a claim, so check out Spencer Online to find a link to our winter tips. "Even with good coverage a claim can be an inconvenience."

Congratulations to our Big Spin winners who won up to \$100 in cash. You could be our next winner! Our monthly Big Spin winner is picked from all those who sent us a referral that month.

Check out our Agency News section as we welcome our newest staff member, Jacqui Bayer. I am excited to have her be a part of our great staff. Try our Trivia contest for a chance to win a \$25 gift card.

Having an insurance policy review occasionally is very important. **Contact us** to set up a review.

If you like snow, enjoy the winter. If not, pray for an early spring. Talk to you soon,

Charlie

Visit Charlie's Blog!

Tip of the Month: Downsizing and/or preparing for retirement?

If you are in your 50s or 60s, you may be thinking about and planning for retirement. There are many things to consider and how does the timing of my retirement affect:

- My income
- My home, auto, life and health insurance
- The need for long term care insurance
- My social security benefits.

One suggestion that I have is that you consult a financial planner who can help you make these decisions. If you don't know one, let me know, I know one that is very helpful and professional. I can send you his contact information. A good financial planner can review your assets and let you know if you are ready to retire financially.

Another suggestion is to set up an online account with Social Security so that you know your projected retirement age and the projected benefits you will receive.

Contact us to have a review of your auto and homeowner's policies, as retirement can offer some discounts.

Also, consider having a life insurance review with us. Is the life insurance you carry still needed, and does it need to be revised? Continued on page 2.

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

Spencer Trivia

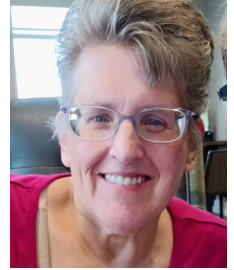
1st Quarter's Trivia Question: "Which leader started leap year and what year was the first leap year?"

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

Last Quarters Question was: "Which state made apple cider their official beverage?"

Answer: New Hampshire.

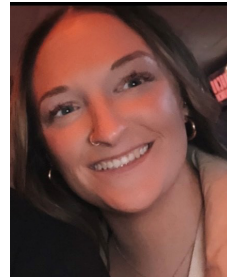
Several people emailed the correct answer, and **Jeanne Solomon's** name was picked as the winner. Congratulations, **Jeanne!**



Agency News

Spencer Insurance Agency is pleased to welcome our newest staff member, **Jacquelyn Bayer**.

Jacqui was excited to start her new journey with Spencer Insurance Agency in October 2023. The knowledge she gained from her background in health insurance and the auto and towing industry has helped her transition into her role as a Licensed Account Manager. She earned her Property and Casualty Insurance License in December of 2023. Her primary responsibilities include managing client accounts, servicing policies, and maintaining quality customer relations. In her free time, she likes to focus on her three kids and plays in a weekend softball league in the spring/summer. Jacqui looks forward to continuing to learn and grow with the agency.



Charity Spotlight: Society of St. Vincent de Paul



For our 1st quarter charity spotlight, Spencer Insurance Agency wanted to help people here in our own neighborhood. We hear about people around the world that need our help and sometimes forget that we can help those right in our community.

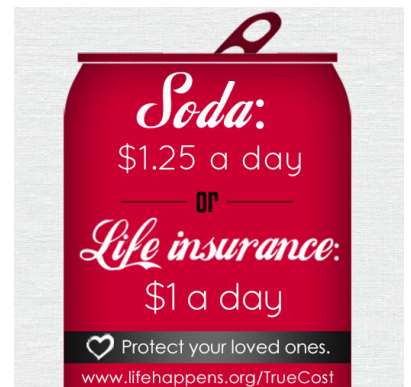
With that in mind, Spencer Insurance Agency will spotlight a charity with the motto "Neighbors helping Neighbors." The Society of St. Vincent de Paul works with families in our neighborhood to help get them through a temporary situation. Spencer Insurance will donate \$10 for each referral we receive during the first quarter of 2024. If you would like to donate **Contact Society of St Vincent de Paul.**

Tip of the Month, continued from page 1

Do you need long term care insurance rather than life insurance? This helps to ensure that the retirement assets you have accumulated do not disappear, due to a long-term care need. You also need to make sure that your Will, Power of Attorney (POA), and Medical Directives are up-to-date. Review these documents with a good estate attorney.

Although we do not offer health insurance, our agency works with some very professional brokers who can assist you in obtaining Medicare and a Medicare advantage plan or supplement. Let us know, we can send you their contact information.

Contact us with any questions you have as you prepare for your retirement. This is an exciting time, but could be stressful if you don't seek the assistance you need.



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 Winners

Congratulations to our September winner,

Sharon Slusarski!

Sharon won \$100 Cash!



Congratulations to our October winner,

Stephanie Linn!

Stephanie won a \$50 Gift Card!

Congratulations to our November winner,

Steve Gardner!

Steve won a \$50 Gift Card!

Congratulations to our December winner,

Melissa Niemczura!

Melissa won a \$50 Gift Card!



Thank You

Thank you to all our clients who graciously told their family, friends, and associates about us!

Elliott Seidman, Julia Love, Maritza Garrabtes, Sharon Slusarski, Donna Arnold, Jeff Zimmerman, Shawn McKenna, Izzy Barish, Steph Linn, Melanie Panasiuk, Chris Kwon, Frank Higgins, Steve Gardner, Ben Waters, Melissa Niemczura, Nicole Wilson, Patty Williard, Barbara Goetz, Janice Malloy

Did you know? Think renter's insurance isn't important? Check out this testimonial.

Spencer Insurance Agency has always been there for me, but when it comes to renter's insurance, they really came through. After college, I moved into my first apartment in University City. My roommate and I had never heard of renter's insurance and had no idea it was something we should get. Lucky for us, my dad and Spencer Insurance Agency were there to keep us covered. Now, I must admit, my dad is the owner of Spencer Insurance Agency which obviously makes me bias. However, what follows is 100% true and will hopefully convince anyone that renter's insurance is crucial for any renter, even if you don't use Spencer Insurance Agency.

In January of 2007, a fire broke out in the row home connected to ours. The firewall between our two apartments kept the fire from spreading into ours, but it did not stop the smoke. It also did not stop the water from flooding into the apartment through the hole the firefighters cut in our ceiling to release the smoke as they put out the fire. When all was said and done, we started the process of cleaning the things that could be cleaned and replacing the things that needed replacing as we searched for a new apartment. Before the fire, when I was first told how much coverage we should get, Continued on page 4

Like us on our Facebook page!

1st Quarter

2024

Spencer Online



- Downsizing/Preparing for retirement?
- Winter Tips
- Setting up your online account with Social Security
- Contact us for an insurance review.



Did you know? Continued page 3

I laughed at my dad thinking there was no way the old second-hand stuff I had collected while in college was worth that much. However, the cost of coverage was cheap and I trusted my dad's advice. When the final costs of the fire had been settled, I realized I had spent close to \$15,000 cleaning and or replacing everything and was very happy I had taken his advice. I didn't pay for a thing, just my renter's insurance and a small deductible.

Hopefully my story will convince anyone on the fence that renter's insurance is well worth the cost. If you decide to get it, I highly recommend Spencer Insurance Agency. Yes, Charlie is my dad, but that doesn't change the fact that he is one of the most honest men I have ever met and he will provide you the same level of service he does to his own son.

Brian Spencer, Lansdale PA

