



# SPENCER INSURANCE AGENCY'S

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



Hello All,

Summer along with the hot and humid weather has arrived. Time to jump in that pool. I hope you can relax and unwind this summer. Whether you travel on vacation or just enjoy a staycation, I hope the time spent relaxes you.

Stay in touch with us this summer, especially if you are using those summer toys like motorcycles, boats, jet skis or RVs. We are here to make sure you have the proper coverage.

Are you aware of a new law that was passed in Pennsylvania regarding using your cell phone while driving? It is called **“The Paul Miller Law.”** Check out our **“Tip of the Month”** so you don’t get a citation.

Want to win a \$25 gift card? Try our Trivia Game. If you send us the correct answer your name will be entered into our drawing for the gift card. Try it out and have some fun.

As the summer passes many of you will be sending a child back to college or off to college for the first time. **Contact us** to discuss how this affects your insurance coverage. If you cosign a college loan, then find out how life insurance can help you.

Enjoy your summer.

*Charlie*

## Visit Charlie's Blog

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### Did You Know?

Long-Term Care costs can bankrupt you! According to Genworth, the average costs for different long-term care costs in our area are:

- In home care with a home health aid is \$80,080 per year
- Assisted Living Community is \$98,490 per year
- Nursing home care is \$159,323 per year for a semi-private room.

How long before would you run out of money if you were paying these long-term care costs? Don't be fooled as insurance will not pay for these costs and Medicare provides very limited coverage and only coverage for skilled care.

Forget about what you have heard about long-term care insurance as today's policies are a vast improvement over the plans in the past where premiums increased annually. If you are 50 years or older you should **Contact us** today to see if long-term care insurance is right for you. Don't wait until it is too late.

Your Protection and Peace of Mind is Our Only Business!

(215) 885-2200

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**More Than Half**  
of people **are concerned about paying**  
for long-term care services, but only  
**14% own** long-term care insurance.

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

## Spencer Trivia

**2nd Quarter's Trivia Question:** Who famously quit their job on August 9, 1974, becoming the only person who worked that job to ever resign from it?

Send your Answer to [cspencer@spencerinsurance.com](mailto: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 Quarters Question was:** What famous baseball poem was published in the San Francisco Examiner on June 3, 1988?

**Answer:** Casey at the Bat.

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

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## Like us on Twitter!

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### Tip of the Month: Are you familiar with Paul Miller's law?

**Paul Miller's Law** took effect on June 5, 2025. As a primary offense, drivers can be stopped by the police if they have a mobile device in their hand while driving, including anytime the motor vehicle is temporarily stationary because of traffic, a traffic control device (e.g., a traffic light or stop sign), or other momentary delays.

According to the Commonwealth of Pennsylvania, until June 5, 2026, the penalty is a written warning, but after that the fine will be \$50 plus court cost and other fees. If a driver is convicted of homicide by vehicle while distracted, they may be sentenced to five additional years in prison.

Pennsylvania already has a texting law on the books, but now you can be cited for holding a cell phone while driving even if you are just talking on the phone. Fortunately, most new cars offer hands free devices so you can avoid handling your phone while driving. Distracted driving is a major cause of accidents today. If you need to text or make a call on your cell phone and don't have a hands-free device, pull over and park while you text or make a call. It could save your life or the life of the person you hit.



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## Review us Online!

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# 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 March winner, **Elliott Seidman!** Elliott won \$50 Cash!



Congratulations to our April winner, **Julia Love!** Julia won \$100 Cash!



Congratulations to our May winner, **Timothy Quigley!** Timothy won \$50 Cash!

# Thank You

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

Julia Love, Matt Sherlock, Elliott Seidman, Bernie Rooney, Melanie Panasiuk, Mitchell & Jeanne Solomon, Gary Scardino, Tim Quigley, Lisa Gurski, Barb McDonald, Dan Madonna, and Daniel Leibbreid,

# Charity Spotlight: Cathy's Kids Foundation



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 this quarter for 2025.

The mission of **Cathy's Kids Foundation** is to provide comfort and joy to children currently suffering from the effects of cancer. They strongly embrace the idea that **HOPE** is the best weapon to fight cancer. Their annual **Cathy Garry Memorial Golf Tournament** raises funds in Cathy's memory.

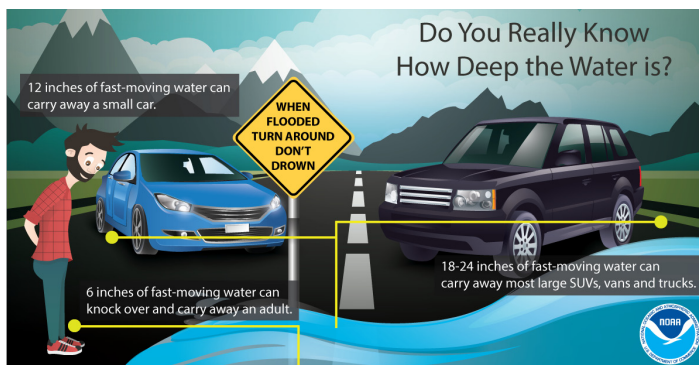
All proceeds raised will help send a child and his/her family to Walt Disney World. This year's tournament will be held on **Monday August 5, 2025**. Please help us bring **HOPE** to a family in need. Go to **Cathy's Kid's Foundation** website to donate and make dreams come true.

## Like us on our Facebook Page!

## Spencer Online



- **Information on Long Term Insurance**
- **Paul Miller Law on Texting**
- **Know Your Flood Risks**
- **Review your Insurance when these Life Changes happen**
- **Donate to Cathy's Kids Foundation**



## FAQ: Can I get flood insurance if I am not in a designated flood zone?

While flood zones still exist and are depicted on Flood Insurance Rate Maps (FIRMs), the National Flood Insurance Program (NFIP) now uses a new risk rating methodology called **Risk Rating 2.0**.

This approach focuses on individual property risk rather than solely relying on broad flood zone designations. **Risk Rating 2.0** incorporates more detailed data and technology to assess each building's unique flood risk and cost to rebuild, leading to potentially adjusted premiums for some properties.

Everyone should consider flood insurance. Most of us are familiar with the common causes of flooding such as storms and storm surge but there are other less common but just as devastating causes of flooding. Some less common causes are drought conditions followed by heavy rain, urbanization and land use changes, infrastructure failures like water main breaks and dam breaks.

**Contact us** today to get a flood insurance quote.

