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## Spencer Insurance Agency

100 Old York Road  
Jenkintown, Pa 19046  
Phone: (215) 885-2200  
www.spencerinsurance.com



# "THE CIRCLE OF SAFETY" CONSUMER AWARENESS ADVISOR

For Friends and Clients of The Spencer Insurance Agency

## Tip of the Month:

### Reward yourself with our Referral Program Makeover

Spencer Insurance not only wants to thank you for your referrals, we want to reward you for your referrals. We have done a complete makeover of our Referral Program formerly known as the "Just Keep Talking" referral program.

Our new program is the **"Spencer Referral Reward\$ Program."**

You now have multiple opportunities to win prizes for referring your friends, families and business associates. Why refer your friends to us? We all want the best for our friends and families. Recently my daughter Patty announced to Tammy and I that we are going to be grandparents for the first time. She is due in May. We are extremely excited about this news. As her father (and insurance advisor) I wanted to make sure her family was properly protected. So naturally I discussed the importance of life insurance with Josh and Patty. Wouldn't you do the same for your family and friends? I think so. We deeply appreciate the trust you have in our agency when you refer your family and friends to us. We promise to provide your referrals the same great service and advice

that you have become accustomed to. We will treat your referrals like family. Check out page four of our newsletter for complete details of how we reward you. We have two new features of our referral program. First, for every referral you provide we will donate \$5 in your name to a charity that our clients have chosen. We will target four charities throughout the year. Secondly, we now have a Spencer Big Wheel. The first week of each month we will draw a name from all those who referred someone to us the previous month. The winner will then receive **"A Spencer Big Spin."** The winner will have a chance to win **\$100 cash, \$50 cash, or a \$50 Gift Card to a restaurant.** We will do this each month. Some things remain the same. For every referral you send us you receive **three lottery tickets** and a chance for our **Grand Prize, a 32" LCD HDTV.**

The more referrals you send us the more chances you have to win. So start early and increase your chances. Thank you for your trust!

*Charlie J. Spencer CLU*

## Insuring peace-of-mind mobility

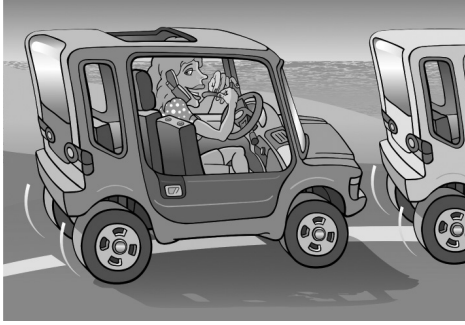
If you drive a vehicle adapted for disability, or use a scooter or other mobility equipment, you'll have special insurance needs. While, as with regular auto insurance, it's compulsory to insure a vehicle that uses the highway, this may not be so for scooters. Yet, they still run the risk of theft, accident, injury or damage to others.

Premiums are not especially high and can be reduced by selecting a deductible. Sometimes they offer up to three years' coverage on a single payment. They can provide for recovery after an accident or if the scooter fails. If you already have a policy, it's worth noting that this may need updating if you change your machine.

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

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

## Teen Driver Corner



The topic of Distracted Driving is in the news almost daily. Cell phones and smart phones have changed the way we communicate and have changed our driving habits. I wish I could say it was for the better, but statistics do not bear this out. Spencer Insurance wants to educate you and your family about the dangers of distracted driving.

**How can we help you?** Spencer Insurance has partnered with a local company to provide our clients with a very valuable online module illustrating the dangers of “**Distracted Driving.**” You will come away with a new understanding of the dangers of distracted driving with this informative, interactive and animated module. The retail price of the module is \$14.95; however Spencer Insurance was able to negotiate a special price for our valued clients for \$5.95! Go to our website today at [www.spencerinsurance.com](http://www.spencerinsurance.com) and click on the link for this Distracted Driving module. Gather all the drivers in your home to watch and interact with this video. Then when the video is over discuss the dangers of distracted driving with your family and discuss what changes in driving habits you will make. This video and discussion could save the life of a family member. **Check out my Special Offer** at the end of this article for you, our valuable clients, reading this newsletter.

Think about it. . . How often are you on the phone while driving? How many times did you get aggravated because the traffic light changed to green too soon? How many times were you annoyed by a distracted driver?

When discussing distracted driving, most people talk about cell phones and texting. This is a major part of distracted driving but only one part of the problem.

## Teen Driver Corner (con't)

Distracted driving can include texting while driving, eating while driving, reaching for something in the car, applying makeup, tuning the radio, reading a map or navigation system or turning to talk to a passenger in your car. Distracted driving is not just a Teen Driver problem but a problem for drivers of all ages and experience levels. Yes, the inexperienced driver has more trouble handling distractions, however we all participate in activities that distract us from driving and we all will benefit from this lesson. Parents need to discuss the dangers of distracted driving with their teen drivers. Make sure you are providing a good example. As they say, don't just talk to your family. Walk the Talk!! Your Teen drivers and their friends observe you while riding in your car as a passenger. Make sure you set a good example during these teaching moments.

**I have a special offer for our clients reading this newsletter.** The first 15 clients to call or email me at [cspencer@spencerinsurance.com](mailto:cspencer@spencerinsurance.com) will get this module, valued at \$14.95, **FREE**. Call me for your special coupon which will allow you to watch the module for free. Take advantage of this offer and help protect your family from the dangers of Distracted Driving. Many companies offer safe driver discounts and accident forgiveness, but our goal at Spencer Insurance is to help you maintain your safe driver discounts with the hope you will never need accident forgiveness. Call or email us today at 215-885-2200!

*Charles J. Spencer CLU*

## Frequently asked Questions:

### What do you do with my email address?

Email has become a valuable means of instant communication for many of our clients. However, some clients do not have email addresses or do not check their email addresses frequently. Therefore, rest assured, we will continue to contact you by phone, fax or mail if necessary. Our privacy notice clearly states that we will not share our client information, so be assured we will not pass on your email address.

Email addresses have allowed us to instantly send forms and information to our clients. Have you ever been in a spot where you needed your auto ID card and could not find it? We will email it to you so you have it instantly. Email also allows us to follow up with you about

information you requested.

Email allows Spencer Insurance to send you valuable tips on how to avoid or reduce claims saving you money (your deductible) and time. We may also alert you about a potential hazard such as a Tropical Storm or flood.

Send us an email to [info@spencerinsurance.com](mailto:info@spencerinsurance.com) to make sure we have your current email address. If you have multiple email addresses let us know which one you would like us to use. Email addresses change frequently so email us to make sure we have your current valid email address. Lastly, make sure you add our email to your safe sender list so it does not get lost in your spam or junk folders.

*Charles J. Spencer CLU*

**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 • 100 Old York Road • 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:

August ..... Jeff Richman

September ..... Mike Pone

October ..... Eyan Cost

November ..... Jamie Freed

(Who’s next? Hint ... it could be you! Watch this space for the announcement. \$50 Value)

See page 4 for details on our

### “Just Keep Talking 2010” Referral 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!

Tony Hourmouzis	Eyan Cost
Fredric Schwartz	Mike Pone
Melissa Nidosik	Chris Kwon
Janelle Williams	Bob Smith
Jane Backoften	Dan Wancio
Elliott Seidman	Mike Owens
Ted Pietrowicz	Jim Randall
Roger Harless	Jamie Freed
Jeff Richman	Kathy Danno

**If your group, club or organization needs a speaker on topics of insurance call Charlie or Steve at (215) 885-2200**

## News from Our Clients

### Client News

Congratulations to Cat and Scott Mattingly on the birth of their son Richard Jack Mattingly.

### Agency News

All of our staff offer you a Healthy and Happy New Year !

## A Not-So-Trivial Pursuit

Spencer Insurance is sponsoring a Trivia Contest and offering you a chance to win a valuable prize. Test your knowledge! Just one correct answer and you could be this month’s winner.

Anyone who sends in the correct answer by February 1st will have their name entered into a drawing for a \$10 gift card.

Email your answer to [cspencer@spencerinsurance.com](mailto:cspencer@spencerinsurance.com), Good luck!

**Question: What are the names of the twin Mars explorers that landed on the planet in 2004. Which one is still working?**

**Winner of our Sept/October Trivia Question: (By what name is the musical instrument called a French harp better known?) was Anna Weise. Anna was the first person to respond with the correct answer which was Harmonica. Anna received a \$10 Gift card.**

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

# Spencer Referral Reward\$ Program

## Win a New 32" LCD HDTV!

That's right, the next time that you hear someone complain about their insurance,

**Refer them to us! Provide them the same great service you have come to expect!**

For your effort, we have our 2011 Referral program. We're going to make their heads spin with the service we provide! **EVERYONE IS A WINNER** when they tell a friend, relative, or colleague to call us. We could give our advertising dollars to newspapers, ad agencies, etc., 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!

### #1 Chance

Tell a friend, a colleague, a relative, an acquaintance ... whoever ... about us. When they contact us and tell us you sent them (don't worry, we ask how they heard about us):

- YOU WIN: ♦ **3 free lottery tickets,** AND
- ♦ 1 chance to win "The Spencer Big \$pin" (awarded each month), AND
  - ♦ 1 chance to win the Grand Prize **32" LCD HDTV**  
\$5 donated to a local charity in your name



The first week of each month we'll randomly draw from all of last month's Chance #1 qualifiers.

- ♦ THE WINNER will receive **A Spencer Big \$pin.** Come into our office and Spin the Spencer Big \$pin Wheel and Win \$100 in Cash or a \$50 Gift card to a local restaurant! Either way, enjoy dinner on us.

### Grand Prize

In January 2012, we'll conduct a random drawing from all entries for the Grand Prize qualified from January 1, 2011 through December 31, 2011.

- ♦ **THE GRAND PRIZE WINNER** wins the **32" LCD HDTV**

(\*We reserve the right to **INCREASE** the value of the Grand Prize because you deserve it!)

For your use, we have included our referral cards. Just write your name on the card and give it to the person that you are referring. If you need more cards, just let us know and we will get them in the mail to you.

#### **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.

**Start early to increase your chances!**

**Can't reach us from 9 – 5? Check us out 24 hours a day  
at [www.spencerinsurance.com](http://www.spencerinsurance.com)**