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# "THE CIRCLE OF SAFETY" CONSUMER AWARENESS ADVISOR

For Friends and Clients of The Spencer Insurance Agency

## Winter Mood Makeovers: 4 Healthy Tips To Boost Your Mood

**S**tress can come from anywhere at any-time. This time of year it can creep up unexpectedly and wreak havoc in many areas of your life. Now that the stress of the holidays is over you are faced with bills, cold days, long nights, and many weeks until warmer weather brings a welcome respite. So, while stress is actually a natural reaction for everyone, when it persists, it can feel overwhelming and take a toll on your well-being.

All too commonly, these times are when we



are least thoughtful about what we put into our bodies. A recent study by the American Psychological Association (APA) found that in times of stress, one in four Americans turn to unhealthy comfort foods, which are usually high in fat and sugar. Here are some simple tips for mood makeovers that can help give a natural boost:

**Ditch Downer Diets:** Some diets like the Master Cleanse™ or Atkins™ can cause low mood and energy because the body is deprived of essential nutrients like vitamin B.

A balanced diet with plenty of fresh, colorful fruits and green leafy vegetables is key.

**Crave Good Carbs:** With the popularity of low-carb diets, many people have eliminated or lowered the level of carbs in their diet. But not all carbs are bad. Complex carbs such as squash, potatoes, beans and whole grain breads can help increase serotonin activity when eaten with protein foods such as a milk or turkey that contain tryptophan. By combining these two types of foods, many believe they work together to increase blood and brain serotonin. Serotonin activity in the brain can help support feelings of relaxation.

**B Good To Yourself:** B vitamins (folic acid, B6 and B12) are important for many processes in the body, especially when it comes to brain and nervous system functions. Lack of these nutrients can negatively affect the mood. Good sources of B vitamins are lean meats, whole grains and leafy vegetables.

**O-Mega Good:** Salmon, tuna and flaxseed are some of the more bountiful sources of omega-3 fatty acids. Some studies have shown that Omega-3 fatty acids can help improve mood and brain function.

So the advice your grandmother gave you about eating right and getting enough exercise turns out to be true! What you eat really does affect your mood! To battle the winter blues and minimize stress try these helpful suggestions or ask your physician about simple things you can do to reduce stress in your life.

*Quote: "Always bear in mind that your own resolution to succeed is more important than any one thing". – Abraham Lincoln*

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

## Tip of the Month

by Charles J. Spencer CLU

### Are you a procrastinator?? It could devastate your family and your finances!

I don't know about you but by now I have made and probably broken several New Year's Resolutions. We all have great intentions but the follow through proves much more difficult.



Here are a few resolutions that I suggest you put on the top of your list. Don't procrastinate as you could cripple your family's finances if you wait. As the Boy Scout

motto proclaims: BE PREPARED!

Think about the gifts you received during the holidays. Did you get a piece of jewelry, a fur coat, a car (I am still waiting for my Lexus with the big bow on it) or some collectibles? If you did, call us to make sure your valuables are insured properly.

Review your wills, living wills and power of attorney. When was the last time you pulled them out of the safe deposit box? Many events in your life can make these documents outdated. Check them before your family needs to use them to make sure they are current.

Check your group benefits you receive at your job. Many times we are rushed into making quick decisions because of the short window of the open enrollment process. Did you understand all the benefits that were being offered?

Now is a good time to sit down and review your benefits to make sure you understand

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## Professionals Prepared to Give Up Leisure Time to Increase Workplace Productivity

As people head back to work after the holidays, many will sacrifice leisure time and social activities to increase their productivity at the office, according to a study conducted for Office Depot.

While more than half of respondents think they are already productive, a full 48 percent will attempt to further increase their efficiency this winter to deliver first quarter business results — and one in three will give up personal interests to do so.

The trend towards longer hours and diminished personal time is not new, but reinforces the need for professionals to be mindful of tools and techniques that can enable them to be effective at work and still enjoy balance. The number one recommendation is to become more organized. Being organized is more than knowing where that important file is under the napkins next to your coffee. It means making a committed effort to manage your time so you can stay focused on high leverage projects.

Begin with setting overall objectives, delegating tasks and managing time. Here are three suggestions:

**Realize that no one has “unlimited” time.** Good organization is a series of choices. It is the ability to differentiate

what you need to do from what you might like to do.

**Use your downtime wisely.** A significant portion of our lives is spent waiting. There is time before business appointments, at doctors' offices, in bank lines and elsewhere. Identify things you can do in five or 10 minutes and dig in — whether that means making an appointment, reading an important article, or writing a short note or e-mail to a team member or client.

**Spend money on people and products that save you time.** Just as specialists can generally do their jobs more efficiently, the right products can help you remain productive to meet deadlines and complete tasks. Use them — they are worth it.

**Once you get organized stay that way!** You won't believe the difference it will make in your business and in your personal life. You'll feel ready to take on more projects or more important projects. Your loved ones will benefit from more time with you. Your clients will appreciate it too! Happy clients mean more referrals and a better bottom line.

For more information on how you can organize your office and your appointments visit: [www.nfib.com](http://www.nfib.com)

## Businesses Wanted:

If your business or the business for which you are employed is looking to increase sales then contact Charlie or Steve. We are members of a networking group and the sole purpose is to provide new business referrals to each of the members.

There can be only one member representing any profession or business in the group. There are some business categories available in our group. If you have a business or profession that is looking for more new business referrals then contact Steve or Charlie for more information.

## 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:

October..... Bruce Neumann

November ..... Carolina Knight

(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 2008” Referral Program**

## Thank You! Thank You! Thank You! Thank You!

Thank you for your referrals. As I mentioned in our September/October newsletter, Spencer Insurance would donate \$5 for each referral that was received during the months of October and November.

We are pleased to tell you that Spencer Insurance has sent a check totaling \$100 to the Young Survivors Collation which is a local group that benefits Breast Cancer Survivors. The Collation and Spencer Insurance thank you for your referrals!!

**Jim Gaynor**

**Brian Tierney**

**John Fletcher**

**Susan Walsh**

**Jack McDermott**

**Jeff Angelucci**

**Bruce Neumann**

**Bill Halstead**

**Keith Pietrak**

**Carolina Knight**

**Victor Johnson**

**Bill Mulvey**

**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 Corner

Congratulations to Tim & Julie McGoldrick on the birth of their son, Charles Thomas.

Congratulations to Martin & Kim Dean on the birth of their son Declan Michael.

Congratulations to Peggy Mlodzinski on the Grand Opening of her new business Home Sweet Homemade.

As Peggy says “I take pride in providing my customers with cookies that are made from scratch with a taste that is reminiscent of the mouthwatering cookies mom used to bake in her kitchen.” Home Sweet Homemade will make cookie trays for any occasion.

Call Peggy at 215-694-8312. Check out her website at: [www.hshcookies.com](http://www.hshcookies.com)

## Tip of the Month (con't)

them. Call us for a benefit consultation. You may need to supplement your benefits with some outside coverage. Let us help you!

Review your insurance policies! Make sure you read and understand your auto, home, life, disability, long term care and other insurance policies. Call us with any questions.

One resolution I made this year was to make sure I thank each and every one of you for your business and referrals. We appreciate the trust you put in our agency. The many referrals we receive from you each month demonstrate to us that trust. It is because of you that we are in business. Your protection and peace of mind is our only business!

Let our seasoned staff help you with any questions or concerns that you have about any of your insurance needs. Call us today!

On behalf of our staff I offer all of you a Happy and Healthy New Year!

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

# Win a New 32" LCD HDTV!

## Spencer Insurance Agency's Just Keep Talking 2008 Referral Program

That's right, the next time that you hear someone complain about their insurance, **just keep talking** and refer them to us.

For your effort, we have our 2008 Referral program. We're going to make **EVERYONE 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!

### Chance

**#1** 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 Dinner for Two (awarded each month), AND
- 1 chance to win the Grand Prize **32" LCD HDTV**

### Chance

**#2** The first week of each month we'll randomly draw from all of last month's Chance #1 qualifiers. THE WINNER will receive **Dinner for Two** at a local restaurant – a **\$50** value!

## Grand Prize!

In January 2009, we'll conduct a random drawing from all entries for the Grand Prize qualified from January 1, 2008 through December 31, 2008.

- **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!**