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NSACE

National Society of Agents for Consumer Education



"THE CIRCLE OF SAFETY" CONSUMER AWARENESS ADVISOR

For Friends and Clients of The Spencer Insurance Agency

Is Your Prescription Medication Safe?

Almost everyone has taken prescription medication at some point. Your doctor gives you a brief explanation and the pharmacist tells you a little more, but do you know what you're taking? What kind of side effects might it have? Will it interfere with other medications you're taking? These are important questions for you and your loved ones. Any danger can be avoided easily by taking a few simple steps and asking some basic questions. You can greatly reduce the chance of harm that may be caused by drug interactions, allergies, or other potential problems.

The U.S. Pharmacopeia (USP) — an official public standards-setting body for prescription and over-the-counter medications in the United States — recommends the following "things to know" about any prescription medications you are taking:

Know Why You Are Taking a Medication — Although it sounds obvious, many people do not fully understand their diagnosis or condition — the reason they're taking the medication in the first place. Ask your doctor to explain your condition in detail to you, and how he or she expects the medication to improve the course of your illness or its symptoms.

Know What to Expect — Ask when you should expect to start feeling better or see an improvement, as well as potential side effects that may occur. Find out what you should do if you are not seeing the expected results within a certain timeframe or are experiencing side effects.

Know How to Take the Medication — Your doctor or pharmacist should give you instructions for taking your medication. These are also listed on the bottle. However, it may require some extra vigilance to ensure you're getting the most out of your medication. You should also ask whether you should get a refill; whether you can stop taking the medication once you start to feel better; what to do if you miss a dose; how to minimize any side effects; and whether there are any special blood or other tests required while you are taking the medication, e.g., a liver test if you are on a "statin" drug.

Know About the Medication — Patients should know the category of drugs the medicine belongs to, the brand and generic name, the active ingredients it contains (some people are allergic to certain ones), and any potential complications it may cause if you are pregnant. Detailed information about a medication is available in the information packet/insert stapled to the prescription bag. Patients should read this to get a good idea of what the medication is and understand important precautions to take.

Know Your Pharmacist — Your pharmacist is a key part of your treatment team — and the expert on topics such as how the medication prescribed will treat your condition, possible side effects, drug interactions and allergic reactions. Ask to speak to your pharmacist when getting a prescription filled. He or she is a wealth of information and often your most valuable resource.

Did You Know . . . We Sell Wedding Insurance.

Of all the days, your Wedding Day should be perfect! Insure it! Why Wedding Insurance? You've put so much into your wedding—your heart, your time, and your money. But what if the bridal salon loses your dress? Or your caterer backs out? Or severe weather rolls in? Wedding insurance can protect your special day. Call Spencer Insurance Agency today and learn how to protect your investment in your wedding for as little as \$160.

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

Tip of the Month

by Charles J. Spencer CLU

Does your business have a will?

If you own a business, have a partnership or are a shareholder in a small closed corporation you need to consider what happens to your business if you die. Your business may be your largest asset.

If you are married your spouse may be relying on the sale of this asset for her/his future income should you die or become disabled. What happens if your partner or another shareholder dies? Partnerships dissolve upon the death of a partner so planning is essential.



If you have multiple shareholders you could find that your new partner is a family member of the deceased shareholder.

Let's face it when you set up the corporation you chose your business associates carefully. Now upon your associate's death their spouse, son or daughter could be your new partner. Is that what you both wanted??

A **Buy-Sell Agreement** is the answer for most businesses. The agreement eliminates a lot of the headaches that occur when an owner dies. You need to talk to your attorney and accountant to get advice on how to set up this agreement properly. A **Buy-Sell Agreement** allows for a smooth transition of the business after the death or disability of an owner. By agreeing up front on the sale price, timing and details of the sale, your family will receive the proceeds of the sale in a much more timely fashion. The agreement also provides a

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Attention Clients: You should have received an "Emergency Contact Program" letter from our agency in a yellow envelope. It is very important that you return this form so we have your emergency contact information. We have included an insert in this newsletter about the program in case you misplaced the original. If you have not already sent the form back, please take some time now to complete the form and email, fax or mail it back to us. It is very important that we can contact someone if we can not get in touch with you. Thank you for your help.

SPRING INTO A NEW CAREER

The time when a person stayed at the same company for 20 years is over. More and more people are job hopping after 3 or 4 years with the same company. The reasons for job hopping are different for everyone, but most people give more money as their primary reason for changing jobs.

Another trend is the career change after 40. Baby boomers are the biggest leaders in this trend. Most have worked for the same firm and are near or at retirement age and ready to fulfill their dream of doing what they love versus doing what they have to provide for their loved ones.

So what should you do if you are considering making a change in your career?

First do your research. There are many ways to find out what careers are up and coming and many of them can be found on the web. Getting the facts before you make a change will save you time and money.

Get your finances in order. Can you afford to make a change right now? Do you have adequate savings to see you through the lean times? Do you have

a second income you can count on? Don't take any chances when it comes to your income; make sure you have at least 3 months of household expenses on hand before you quit your day job!

Do you need more training? Your skills may need to be updated especially if you've been in the same position for some time. Fortunately many community colleges offer continuing education or community learning classes in computer technology and other business applications and the cost is usually low.

Update your resume. When was the last time you revised your resume? Make sure the dates are correct, add on any new skills or classes you've taken and be sure to update your references too.

Changing careers or starting a new career doesn't have to be scary. It can be invigorating and exciting! With some planning you could soon be doing what you love instead of what you have to do!

For information of career trends check out: <http://www.bls.gov/emp/>

Is Your Prescription Medication Safe?

(con't from page 1)

One other important point is to keep an up-to-date list of all medications you are on and their dosages. This should be shared with your doctors, pharmacist and a family member or trusted friend. This can help prevent dangerous drug

interactions and may be critical should a medical emergency occur.

For brochures on patient safety and more information about prescription medications, **visit www.usp.org and select "I am a Consumer."**

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:

December Jim Dodaro

January Bob and Carol Gordon

(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!

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!

- | | |
|-------------------------|------------------|
| Jessica Hoch | Pat Oliveto |
| Jack Fleming | Jim Dodaro |
| Jeff Angelucci | Bridgett Mullin |
| Carol Kluchinski | Peggy Mlodzinski |
| John Paul Bradley | |
| Maureen Ginley Vorobec | |
| Robert and Carol Gordon | |

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 Suzanne and Ken Jennings on the birth of their son Thomas Ryan.

Way to go Ted! After years of yearning to attend a Phillies Spring Training Trip to Clearwater, Florida, this “Boy of Summer” (Ted Montrella) will see that dream fulfilled.

For his 80th birthday celebration, his daughter Eileen and her family will accompany Ted to Clearwater in March for a memorable and joyous occasion.

Have a great trip!

Tip of the Month (con't from page 2)

buyer for your stock which could become worthless without an agreement.

Funding the Buy-Sell Agreement is the next issue. You have a few choices. You can use personal savings to buy out the partner, set up a fund to pay off your partner or purchase life insurance to fund the Buy-Sell. Without proper planning on the funding of the Buy-Sell Agreement the agreement is worthless.

Talk to me to learn how to fund the Buy-Sell Agreement with life insurance.

Your business also needs to plan for the death of a key employee and the disability of an owner. How will the business' bills get paid if an owner becomes disabled? Will the business continue your salary if you are disabled? Contact me so we can sit down and discuss the future of your business should you become disabled or die. Don't leave these details to your family after you die. Call me today!

Not getting our Emails??

Spencer Insurance Agency sends forms, Auto ID Cards, applications and other information using email, however occasionally a client calls us to say they did not receive our email. Check your Spam Filter program to make sure our emails are not going into your junk or bulk mail folders. Check with your email provider to see how you can add our email address to your safe senders list so our emails will always get through to you. Send us your email address at info@spencerinsurance.com.

Email us at info@spencerinsurance.com

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.

Grand Prize Winner of our 2007 Just Keep Talking Referral Program
Bruce Neumann

Bruce was our winner of a 30" HDTV

Our Grand Prize for 2008 is BIGGER THAN EVER A 32" LCD HD TV

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!