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"THE CIRCLE OF SAFETY" CONSUMER AWARENESS ADVISOR

For Friends and Clients of The Spencer Insurance Agency

5 Steps To Cut Back Spending This Holiday

One tradition that may bring more anxiety than excitement this season is the anticipation of holiday spending and gift giving.

It should come as no surprise to most that economists are predicting significantly less spending this holiday season than in previous years. Facing growing financial concerns, a lack of confidence in the economy, and rising food and fuel costs, many shoppers will be much more conservative with their holiday spending.

Here are five simple ways to cut back on costs this holiday season without having to cut back on giving:

1. Be Thrifty!

Believe it or not, it is possible to get top of the line items without paying top of the line prices. Seek gifts from consignment shops and thrift stores. Savvy shoppers can find everything from designer clothes and shoes to home appliances and furniture, all for highly discounted prices. Often these items can be found brand new.

2. Stay Alert.

Just because a deal seems too good to be true doesn't mean it is. Utilize retailer incentives and in-store promotions. Offers such as free shipping, buy-one-get-one-free or "the more you spend the more you save" are great ways to save excess funds, particularly when buying multiple gifts at once or when buying in bulk.

3. Shop Smart for Practical Items.

Buying gifts during the holidays is often just the tip of the iceberg. It's the food and other every-

day items that add up too. The good news is you don't have to skimp on quality to save on cost. Shop smart and choose brands that offer great performance at a lower price. Take batteries, for instance. Americans will spend more than \$600 million on them this holiday season. But there's an easy way to save. Rayovac batteries are proven to last just as long as the top two brands but cost less. So that remote control car for Johnny may cost an arm and a leg, but the batteries don't have to.

4. Create a List.

This is probably the easiest and yet most underestimated tool there is — create a list and stick to it. Creating a list accomplishes a couple of very important things: it helps shoppers stay organized and focused, and it serves as a good tool for managing a budget. Take extra time upfront to carefully think through who will be on the list and how the set budget will break out overall. It will make shopping a breeze and ultimately alleviate unnecessary stress along the way. And isn't that the best gift of all?

5. Shop Online.

Online shopping has many benefits beyond avoiding crowded stores and checkout lines. A number of online couponing sites now make it quicker and easier than ever to shop online and save big. Shoppers can often browse by their favorite store or category to find coupon codes for discounted prices, free shipping and more. And you can achieve this from the comfort of home, where the gas prices don't matter.

Holiday Safe Cooking Tips: What every cook should know.

It might seem like common sense, but in the heat of the kitchen and the Holiday crunch it's easy to forget simple safe food handling steps. This holiday season keep these guidelines on your refrigerator or posted where you can see them while you are cooking.

Always wash your hands before you begin AND in between handling meat, poultry or fish and then handling vegetables.

Avoid cross contamination by using different cut-

ting boards for meat, poultry, fish and vegetables. Keep meats on the bottom rack of your refrigerator so if the juices accidentally leak they won't land on unprotected food. Remember to keep thawing meat on a plate too.

Check the temperature of your refrigerator and freezer with an appliance thermometer. The refrigerator should be at 40 °F or below and the freezer at 0 °F or below.

Have a safe and healthy holiday season!

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

Tip of the Month

Check out our two recently redesigned websites

By Charles J. Spencer CLU

We have been very busy the last few months designing a new website for Teen Driver Safety and redesigning our original website.

Check out our new and improved website www.spencerinsurance.com. We know you have a busy schedule and can not always reach us from 9 to 5. Our website was designed with this in mind. We wanted to make it even easier for you to contact us.

Use this website to:

- Get an ID Card
- Contact us with a change to your policy
- Make a billing inquiry about a policy
- Get a quote for life, disability, long term care, auto and home insurance.
- Find claim reporting numbers and websites for all our carriers.
- Provide Free Reports which educate you on a number of topics
- Provide web links to the Department of Motor Vehicles, Kelly Blue book and more.
- Contact us by email with a question
- Check out Charlie's weekly Blog

Check out our new website at www.teendriverinsurance.com/spencer designed to help parents instruct their teen on becoming a safe driver.

This website includes:

- Free Reports on many Teen safety topics
- 101 ways to keep your Teen safe
- Home study driving safety course with 16 pre planned lessons
- Information on a GPS Teen Driver Monitoring System
- Teenager/Parent Driving Contract and Careless Driving Consequences
- Access to Charlie's monthly email newsletter, "Driver's Seat"

The websites are available 24/7 for your convenience, but don't worry, you can still call us or leave a voicemail. We will return your call promptly; just leave us the best phone number for us to reach you. I appreciate your feedback. If at anytime you are not completely pleased with our service I want to know. Email me or call and ask for me. I will get back to you. **Your protection and Peace of Mind is our only business!**

Include Life Insurance in Your 'Must Have' Budget

As you re-examine your monthly expenses to cover the escalating costs of food and fuel, it's important to consider life insurance in your plans. While it may be tempting to think a life insurance policy is out of reach in today's economy, it's actually more affordable than you think — especially if you plan for it in the same way you budget for everything else.

The reason for doing so is simple. Most of us dream of being financially secure to enjoy life's pleasures and to protect loved ones. We all hope to achieve milestones such as purchasing a home, having children, enjoying vacations, sending the kids to college and having a nest egg for retirement.

We also have the best of intentions to save and put money aside if emergencies arise, but as we all know, it's very challenging. However, preparing a financial plan can help you navigate through life's events to achieve these goals. A critical component of a sound plan is life insurance, the backbone of financial security.

Budget-friendly Protection

How do you put aside money for life insurance when your wallet is already being stretched? Start by creating a month-by-month budget, setting a savings goal and projecting your financial needs. A qualified professional financial advisor can help you assess your situa-

tion, determine future goals and show you how to achieve these milestones.

Minor adjustments to everyday spending habits can also have a big impact. For example, if you choose to carpool to save on gas, consider a similar adjustment to pay for life insurance, such as going out to dinner less often. Say you eat out once a week and the bill averages \$50. By sacrificing one dinner a month, you can afford a quality life insurance policy and provide needed protection for you and your family.

Including life insurance in your budget can help keep you and your loved ones financially healthy for whatever the future may bring, filling the gap between financial needs and financial realities.



Everyone, no matter whether you are single, married and starting a family, or entering retirement, needs life insurance because it provides financial protection for an uncertain future.

Discover How to Make Your Teen A Safe Driver!

Check out this Website:

www.teendriverinsurance.com/spencer

Is your child settled into college?

Now that your child is settled into college life you need to make sure you are properly protected. Call our office today to make sure your college student's belongings are properly covered. Also, ask us about your auto insurance. Many insurance carriers give you a discount if your child is a student at a college over 100 miles away from your home.

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 Anthony & Eleanor Pileggi

September Carol & Robert 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!

Bob Allen

Lynette Allen-Collins

Pat Ferris

Joan Hollenbach

Pat Konen

Anthony Pileggi

Bill Reardon

Dave Kinnaird

Janeen Olsen

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

Charlie and Tammy Spencer welcome **Jennie Roach** to the Spencer Family.

Charlie's son Brian and Jennie were married on October 12th.

Agency News

Check out our redesigned website and **Charlie's Blog** at www.spencerinsurance.com.

Teen Corner

Recently there have been news articles pushing for the minimum age for a teen driver to be pushed up to 17 nationwide. The reasoning is that Teen Driver deaths would go down significantly.

Another recent push has been to increase to 100 the number of hours needed before driving unsupervised. I think we all agree our teens benefit from more supervised time behind the wheel. However as parents we struggle and are given little guidance on what to do with this valuable time. Driver training schools typically provide only 6 to 8 hours of training. What do we do with the other 92? **Let us help you. Call our office today at 215-885-2200 for our “Safe Teen Driver Guide” which contains 16 lessons. These lessons provide a step by step outline of driving skills and practice exercises** that parents can use to teach their teen to drive. By using this guide, parents can spend time with their child and make the experience more enjoyable. Plus it gives parents the peace of mind of knowing that their child is a safe driver. **We want to help you make your teen a safe driver. Call us 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 \$100 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!