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"THE CIRCLE OF SAFETY" CONSUMER AWARENESS ADVISOR

For Friends and Clients of The Spencer Insurance Agency

Is Your Bottle of Water Environmentally Safe?

Drinking bottled water is part of a healthy lifestyle for millions of Americans. But, like so many things we consume, bottled water has an impact on the environment. So how can we still enjoy the benefits of drinking water from a pure source, while reducing our environmental impact or "footprint?"

Eco-consciousness starts with becoming an informed consumer and understanding the very processes and improvements being made in the production of goods we use day-to-day. Consumers can support the movement towards "greener" bottled water. Here is a glossary of terms that savvy bottled water shoppers should know when purchasing bottled water and examples of how new initiatives are currently being implemented:

PET Containing Bottles — Bottles made in whole or in part from post-consumer recycled material. Evian will use 25 percent post-consumer recycled polyethylene terephthalate (PET – Recycling code No. 1) in its most popular bottle sizes.

Compactable Bottles — Bottles designed to

compact more easily and thus facilitate deposit into recycling bins after use. Evian was the first bottled water to implement this practice and continues to use this design in its 1.5 liter bottle.

Smart Transport — The use of transportation systems, like railways and barges, which produce far less pollution than other transportation alternatives, such as trucks.

Water Protection — Protecting the source of bottled water, and large bodies of water worldwide. For decades, Evian has taken measures to protect its own unique resource in Évian-les-Bains, France. With the creation of the Evian Water Protection Institute, Evian aims to foster knowledge on the sustainable management of water resources and help the world's populations preserve their wetlands. Working in conjunction with the Ramsar Convention on Wetlands, the Evian Water Protection Institute's first three projects will focus on the La Plata basin in Argentina, Nepal's Jagadishpur Reservoir in the heart of the Himalayas and Bung Khong Long Lake in Thailand.

To learn more about bottled water and the environment, visit www.evian.com.

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Using Botox for Lower Back Pain?

Most of us associate Botox with the cosmetic treatment of facial wrinkles. But did you know that neurologists have safely used it to treat serious medical conditions for over 28 years? The American Academy of Neurology has released a new set of guidelines on how this drug can be used to help make a real difference in people's health and the way they live. Here are some of the conditions that can benefit from this treatment.

Lower Back Pain. Many people suffer from lower back pain for a variety of reasons. According to Dr. Markus Naumann, Professor of Neurology and a member of the American Academy of Neurology, botulinum toxin might be effective in relieving low back pain and therefore may be considered as a treatment option.

Cervical Dystonia. Cervical dystonia is the invol-

untarily twisting or tilting of the neck and shoulders. Botulinum toxin can help people who have head, neck and shoulder problems by blocking the nerve signals that cause the uncontrollable tightening and movements of these muscles.

Overactive Bladder. If you suffer from an overactive bladder associated with neurological disorders such as spinal cord injury or multiple sclerosis, you can use botulinum toxin to help increase bladder control. Research shows reduced incontinence episodes which can help dramatically improve quality of life.

Even though Botox is most popularly known in cosmetic circles for reducing wrinkles and keeping men and women looking young, it is also a useful treatment for serious medical conditions. For more information, visit www.AAN.com.

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

Tip of the Month

Safety Reminders for your Home

By Charles J. Spencer CLU

Your home is probably your most valuable asset. It is also a huge risk for you financially. So you need to protect your home from many hazards.

Recently I learned from a friend that the home of one of their family members was totally destroyed by fire. The cause of the fire was spontaneous combustion when oily rags were left in an attached garage. Fortunately, everyone was safe but the fire continues to be a traumatic experience for their entire family. A few years ago my cousin also lost his home to a fire with the same cause. These events sparked me to dedicate this month's article on home safety.

Here are a few tips:

- ◆ Store all rags, paints, paint thinners, gas, lawn mowers and other potentially flammable materials in a detached shed or detached garage away from your main house.
- ◆ Throw out faulty appliances such as toasters, toaster oven and waffle irons that no longer work.
- ◆ Clean all vents and chimneys in your house on a regular basis including dryer vents. Make sure these vents are not clogged by animal or bird nests.
- ◆ Have an evacuation plan and make sure everyone in your home knows about the plan. Discuss a place to meet outside your home in the event of a fire.
- ◆ Be careful not to overload an outlet or extension cord. Make sure you are using the proper type of extension cord for the use.
- ◆ Check your smoke/carbon monoxide detectors to make sure they are working properly and the battery is still working. Check your fire extinguisher to make sure the pressure is still good. Replace old ones.
- ◆ Change all your locks when you move into a new home and upgrade to dead bolts if necessary. You don't know with whom the former resident shared a key.
- ◆ Take pictures or video of the inside and outside of your home and keep it at the office or at a friend's home. Call us for a Free Brochure on how to inventory your house.

Make sure you have provided us with at least one emergency contact. Spencer Insurance has an Emergency Contact Program for our clients so we can get in touch with you if you are on vacation or not at home. Call us for details.

Online Etiquette: 8 Things You MUST Know



New laws about online harassment have put online bullying center stage in the headlines recently. While much of the recent news focuses on adolescents and teenagers being bullied on the Internet instead of the playground, the problem of online bullying transcends age. It can affect anyone participating in blogs, social networks or even those using e-mail.

Fortunately, some of what might be seen as bullying could just be a case of improper etiquette. Following proper online etiquette can help those on the Internet navigate the virtual world with social grace and manners, no matter the level of their online activity.

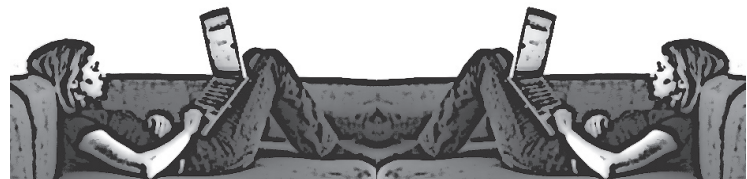
In today's office most of us use interoffice email as a primary means of communicating with staff and co-workers. We don't consider the consequences of our comments. We multi-task and type as fast as we think; so when we compose an email or communicate through instant messaging it's easy to write and post something that can be misunderstood.

There are guidelines and proper manners when communicating online.

1. Use good grammar and punctuation.
2. Use language you would use in person.
3. Follow the golden rule and communicate online as you would want others to communicate with you.
4. Be aware of the recipient's values when you send e-mail jokes, political cartoons or religious stories.
5. Remember, the Web is a public medium. Be careful that what you say is not too private.
6. Don't gossip or spread rumors.
7. Don't harass people with too many e-mails.
8. Avoid sharing intimate feelings.

Following these manners can help Web users find harmony in their lives and business relationships. Today most people expect you to be aware of the rules of online communication. When you know and follow the rules everyone benefits.

For more information on online etiquette visit: <http://www.onlinenetiquette.com/>



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:

June Bill & Kathy Edwards

July Larry & Cindi Kianka

(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!

| | |
|----------------------|------------------|
| John Scolari | Giovanna Cornely |
| Jeff Angelucci | Ronald Cohen |
| Svetlana Shlyak | Joseph Battle |
| Bruce Neumann | Tom Cornely |
| Tom Barkmeyer | Bill Munizza |
| Peggy Mlodzinski | Linda Fields |
| Bill & Kathy Edwards | Tom Miller |
| Larry & Cindi Kianka | Greg Diaz |

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 Maureen and Jerry Vorobec on the birth of their son **Patrick Gerald**. Patrick weighed in at 6lbs 10 oz. The proud parents tell us



"He is the light of our lives."

Agency News

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

Teen Corner

The 7 Costly Mistakes Parents Make When Buying Insurance For Teen Drivers

- #7 Carrying low deductibles
- #6 Not taking advantage of all the discounts
- #5 Placing the Teen Driver on a separate policy
- #4 Insuring your auto and car with two different agents
- #3 Not taking advantage of your good credit rating
- #2 Lowering liability limits to save money
- #1 Using an insurance company employee as an agent

For more details and information visit our "Parents of Teen Driver's Website" at www.teendriversinsurance.com/spencer.

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!