



Greg Marcyniuk
Agency Owner

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Greg Marcyniuk's Insurance Update



A Monthly Newsletter For Friends and Clients of Heritage Insurance

February 2012

February....The Month For Love!

We sure can't complain about the winter weather so far this year; other than one cold week, it's been great. Matthew on the other hand would like some snow so he can try out his new snow MX.

I recently received a call from a client asking what could be done, her identity has been stolen. She said she received a call from what seemed to be a reputable big name company. They stated

that they detected a virus in her computer and would rectify the problem immediately and at no charge. They then asked her to go to her computer go to a site and give them control of her computer. Her identity was then stolen in just a few short minutes. Don't let this happen to you.

This month's article talks about the above scam what to do and not do, along with nine other scams. Please take the time to read them so you to don't



"Matthew and Dad celebrating his 9th birthday while Mom as usual takes the photo, and yes it was a yummy cake."

become a victim like the lady above.

As always thank you for choosing Heritage Insurance and please be safe out there.

Greg, Sheila, Matt & Taco

P.S. Guys ,don't get yourselves in the doghouse - remember Valentine's Day and ladies, you may just have to remind them!

Four Scams for 2012

Another year, another scam? Fraudulent acts, scams and other schemes can be costly for Canadian consumers. A recent study by Norton found that in Canada, more than 7.3 million people fell victim to cybercrime scams in 2010, suffering \$840 million in direct financial losses.

Scammers, whether online or in person, don't appear to be taking a sabbatical this year. The Better Business Bureau, Consumer Protection BC and BC Crime Prevention Association have jointly developed a list of top ten scams to be on the lookout for this year. While the scams do have differences, many focus on how scammers can use misrepresentation to gain consumers' trust.

"We are seeing trends towards spoofing well-known brands and 'scams of the moment' which capture people's attention because the topic is in the public consciousness," says Lynda Pasacreta, BBB President and CEO. "Scammers are capitalizing by using false pretenses to get our attention and steal our trust."

1. Brand Spoofing

Brand spoofing (aka phishing) is a general term for e-mail, text messages and websites fabricated and sent by criminals and designed to look like they come from well-known and trusted businesses, financial institutions and government agencies in an attempt to collect personal, financial and sensitive

information. If the recipient follows the link provided and connects with the fraudulent website, any information entered into the data fields (account #, PIN, contact information, social insurance number etc.) could be recorded, collected and used for fraudulent purposes. Additionally, some variants of phishing scams make use of Trojan horses to infect recipient computers with malware.

QUICK TIP: If you receive these messages just delete them and

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Russ MacDonald
Life Insurance Agent

"My bounty is as boundless as the sea, My love as deep; the more I give to thee, The more I have, for both are infinite."

William Shakespeare,
Romeo and Juliet

Did You Know?

Shakespeare wrote 154 sonnets dealing with love, time, beauty and mortality.

"Love is composed of a single soul inhabiting two bodies."

- Aristotle

TOP 5 TIPS TO ENHANCE YOUR RRSP FOR 2012

It's hard to believe another year has gone by. Since RRSP season is quickly approaching I have decided to give you some tips for you to enhance your savings for 2012.

Tip #1

Automatic monthly payments (Auto pay). By contributing in increments you can take advantage of the downturns in the market giving you the potential to average a solid return.

Tip #2

Employ tax splitting strategies such as spousal RRSP's. If your spouse is in a lower tax bracket you can potentially save tax at withdrawal while receiving the credit at your higher tax rate.

Tip #3

Consolidate your RRSP account's into one. Not only do you save on fees but you ensure that you stay on the same page as your advisor vs 3 or 4 different advisors.

Tip #4

Take advantage of your carry forward room. You can contribute 18% of your income annually. To see how much room you have available locate your notice of assessment from your previous tax year.

Tip #5

Ensure you have the proper investments as per your risk tolerance. The recent market volatility has caused much uncertainty. If you have a good mix of funds & time on your side you can feel confident in riding it out. If not you may want to look at less risky investments to protect your capital.

If you have any questions or concerns relating to your investments this year and beyond please feel free to contact me for a review.

Russ, Heritage Insurance Ltd

Wonders For Your Love Life

Here are some of the best romantic tips:

Recreate the magic of first date - Very few things can get as romantic as re-creating the first date. Do everything you did for the first time in a relationship. Get a DVD of the first movie you watched. Go to the same restaurant you went on past. Steal out a moment to get intimate, share your love thoughts.

Cook for your beloved - As goes the saying "Way to a man's heart is through his stomach", cooking for your beloved can be a brilliant romantic idea. Win your beloved's heart and stomach; try out new delicacies in the kitchen. Set the table with candles and go for it. Get more romantic and cozy, try out the idea of cooking together and create a storm in the kitchen filled with romance.

Surprise your Partner - Go for a long drive in the late hours of night and enjoy the breezy night amidst the calmness of the streets. Spend some quality time together and bring back memories of the first date you had,

most importantly speak love. You can even take a stroll under the shining stars in a moonlit street or get conventional with a carriage ride.

Get romantic in the most personalized way - Give it a personal touch, a mere touch of your emotions can turn the tiniest gift into the most cherished one. Everybody loves gifts with a personal touch. Make greeting cards and pen down your words of love and see it weaving the magic of love like never before.

Express with flowers - Flowers have long been associated with love and romance as these never failed to weave the magic of love. Express your desire and undying passion and make it special. Infuse romanticism in the air with a bunch of flowers. Flowers do not need any occasion; it can even turn a normal day to a romantic day. Gift flowers, utter a few lines of romance and see the magic. Say it with roses, as expressing love through roses and igniting romance never fails to create its wonders.

Heritage Insurance In YOUR Community

Greg is seen here presenting a cheque to Elaine from the Moose Jaw Kiwanis club for club activities.

Heritage Insurance Is Always Proud To Support
The Various Charitable Organizations That
Help Others In Times Of Need!





Four Scams for 2012

(Continued from page 1)
do not click on any links, and hang up on callers you aren't familiar with. Never give credit information online or over the phone unless you are sure of the identity of the caller. If you are a victim of ID theft, call your financial institutions to have them cancel your cards and re-issue new ones. Contact your local police and Canada's main credit reporting agencies: TransUnion Canada at tuc.ca (1-800-663-9980) and Equifax Canada at equifax.ca (1-800-465-7166).

2. Advance Fee Loans

Consumers have reported losing substantial sums of money responding to advertisements that "guarantee" loans to people, often online. Consumers complete credit applications and are told the loan (from \$5,000 to \$100,000) has been approved and the promised funds will be received once a fee is paid. After payment, the loan is never received as promised.

QUICK TIP: It is illegal for a company to charge a fee in advance to obtain a loan, even if that fee is disguised as the first or last month's payment. Watch for claims of "guaranteed" loans even if you have bad credit, no credit, or a bankruptcy, and demands that you wire or send money before you can have a loan offer confirmed in writing. Report any suspected fraudulent schemes to your local police and the Canadian Anti-Fraud Centre (CAFC) at 1 (888) 495-8501 or antifraudcentre-centreantifraude.ca

3. Gold Buying Schemes

When the BBB was created in 1912, the average price of gold was \$18.93 per ounce (and it had been so for about 100 years before). In 2011, the price of gold soared, rapidly fluctuating and averaging over \$1735 per ounce. Similar to

gold rushes of the past, a strained economy and high demand for gold resulted in many consumers selling, trading and receiving unfair returns when cashing in their gold and jewelry.

QUICK TIP: Before cashing in on the gold rush it is important to do your research. When choosing an appraiser, find someone locally whom you know and trust. Know that the true price of gold may not be what you will be paid for every ounce of gold you own. Get multiple appraisals and compare prices before selling. Be sure that jewelry of differing karats is weighed and priced separately. Have jewels such as diamonds priced separately from the gold they are contained in.

4. Virus Fixing Scheme

In the case of the alleged caller from Microsoft, he/she claim to be phoning about a serious problem with the person's computer. The caller warns that if the problem is not solved, the computer will become unusable. In order to "fix" it, the computer owner is directed to a website and told to download a program, plus pay a fee for a subscription to this preventative service. The catch: there was never anything wrong with the computer, the caller is not working for Microsoft, and the owner has downloaded to their computer damaging malware and spyware.

QUICK TIP: Treat all unsolicited phone calls with skepticism. Check with the organization directly that the caller is claiming to be from, using the contact numbers found on their website. Do not provide any personal information to avoid identity theft. Never provide credit or debit card information for payment. Report any fraudulent activity to the Canadian Anti-Fraud Centre at 1 (888) 495-8501 or www.antifraudcentre.ca.

We Are Always In The Mood For Referrals!

By telling others about us and YOU Could WIN! Remember, there is NO limit to the number of people you can REFER or the number of times your name can be entered to win. MULTIPLE referrals count as multiple chances to win!

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Heritage Insurance "Referrer of the Month" Winner:

Brad Sitavanic won a \$50 Gift Certificate!



2012 Contest:

4 TVs! 4 iPads! 4 Dinners!

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Heritage Insurance and You Can Win!**

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