



Greg Marcyniuk's Insurance Update



A Monthly Newsletter For Friends and Clients of Heritage Insurance

February 2018

Greg Marcyniuk, Agency Owner
*Save up to 20% more
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 insurance with us!*
 Heritage

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- ✓ Tenant
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- ✓ Antique Vehicles
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- ✓ Apartment Buildings
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- ✓ Townhouses
- ✓ Restaurant Buildings
- ✓ Retailers & Strip Plazas
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 Deductibles to \$750, \$1000!
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February - the Month of Love

February is the time of year to show your appreciation and love to your significant other. I'm still trying to decide what Matthew and I should do for Sheila this year. I'm sure between the two of us we should be able to surprise her. I've included a few tips for Valentine's Day just to make it a little easier to plan.

We recently experienced another Identity theft claim. So I've included the top 25 most frequently used passwords that

hackers use to get into ones computer or try. Please take the time to read these tips and feel free to share with family and friends.



Beautiful Lake Sunrise

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

Greg, Sheila, Matthew and Taco

25 THINGS 2 KNOW

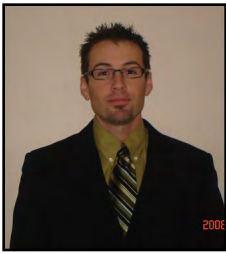
25 Most Commonly Stolen Passwords

Presented to you by [B_Officialname]

How clever is your password? If it's on the list below, your password is just as easily stolen as it is remembered. Protect yourself by making sure you're not using one of the top 25 most commonly stolen passwords of 2017, as determined by IT security firm SplashData.

To create a more secure password, make sure you are not relying only on numbers, and try to avoid simple keyboard patterns. You may also want to avoid easy-to-find information such as birthdays, favourite sports teams and addresses. Attempt to create a password that is eight or more characters long, and avoid using the same password for multiple access points.

- | | |
|--------------------|--------------------|
| 1 123456 | 15 abc123 |
| 2 password | 16 starwars |
| 3 12345678 | 17 123123 |
| 4 qwerty | 18 dragon |
| 5 12345 | 19 passw0rd |
| 6 123456789 | 20 master |
| 7 letmein | 21 hello |
| 8 1234567 | 22 freedom |
| 9 football | 23 whatever |
| 10 iloveyou | 24 qazwsx |
| 11 admin | 25 trustno1 |
| 12 welcome | |
| 13 monkey | |
| 14 login | |



Russ MacDonald
Life/Retirement
Specialist Agent

Our Customers Say It Best:

"Always great service and phone calls returned. Love reading the newsletters and insurance tips. No Hassle!"

Dale Renz, Weyburn, Sask, AL

Save Early, Save Often. Time is Money When Saving for the Future.

Has life gotten in the way of saving for the future? You know the benefits of contributing to an RRSP, and you still have time on your side to plan for a successful retirement. Your financial comfort during retirement could depend on how effectively you save today.

As you know, it's important to save regularly to help meet your financial goals. The more frequently you save, the more you'll have in the end. But coming up with a lump-sum amount each year can be difficult. It's easy to put saving on the backburner with the assumption that you'll get to it later.

What if you could do something more to accelerate your current savings strategy? A pre-authorized contribution to your savings plan can help you do just that. It helps take some of the thought out of saving by allowing you to contribute to your plan regularly, automatically and directly from your bank account. It's the idea of "paying yourself first" by getting in the habit of treating saving like any bill or re-occurring payment.

If you increase the frequency of your contributions to your RRSP now, before the Mar. 1, 2018 deadline, you could save considerably more. Sometimes, a regular contribution that fits seamlessly into your monthly budget is easier than making a large annual RRSP contribution. Together, we'll create a retirement savings plan to work for you now and in the future.

If you have questions about your financial security plan or your RRSP contributions, please don't hesitate to contact me.

Russ MacDonald, Heritage Insurance Ltd., 306-631-9738

Heritage Insurance In YOUR Community

Pier pictured with Melissa MacNeil from Moose Jaw Medical Mission to Guatemala .

Heritage Insurance is happy to support the Moose Jaw Medical Mission to Guatemala and many other community organizations!



Valentine's Day Tips for the Clueless Husband

Did you give your wife a riding lawn mower or a new 70" Flat Screen TV for Christmas? If you are in the doghouse for not giving your sweetheart that special gift for Christmas, you still have a chance to redeem yourself on February 14.

Valentine's Day is one of the best holidays to show your loved one how much they mean to you. The best way to do this is to give them an extra special personal gift. I know you are thinking...how do I know what to get? The easiest answer is to get them something that they want! Most women give little hints throughout the year. It's a good idea to jot them down and keep the notes in a safe place for Valentine's Day. If you didn't catch their hints, here are some questions to consider: What do they like? Do they have any new interests? What makes them smile?



I would like: _____
for Valentine's Day!

Ladies, help us out. Please fill out the above form, then leave it somewhere that we will find it. Like, in our wallet, on the seat of our car or just hand it to us.

2018 Referral Contest

4 Big Screen TV's. (8, iPad Air, or a Monitored Home Alarm System - *Your Choice!*)

(Motion, Fire, Temperature, Water Sensor along with one year Monitoring Fees, and additional discount on your home insurance)

Anyone can refer a friend and be entered to win either a TV, iPad Air or a Monitored Home Alarm System!

Tell Your Friends & Family About Heritage Insurance and You Can Win Too!

Heritage Insurance **"Referrer of the Month"** Winner: Roy Krueger - iPad!



Next Month's

Winner:

This could

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TF: 1-800-667-7640
PH: 306-693-7640
FAX: 306-692-3661
Email: contactus@heritageinsurance.ca

www.heritageinsurance.ca

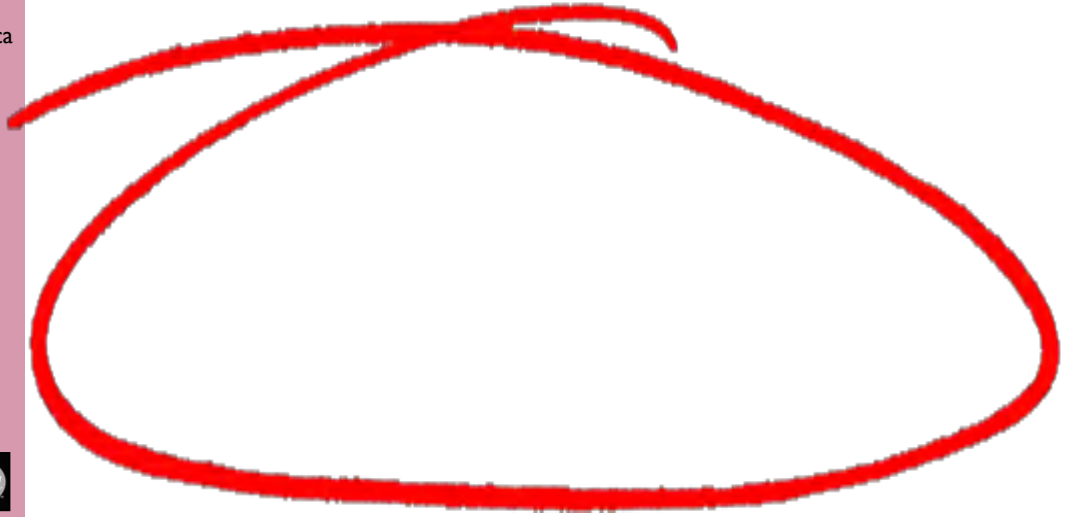
Monday - Friday
8:30 - 6:00

Saturday
9:00 - 4:00

Plenty of Free Parking!



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Return undeliverable mail to:
Heritage Insurance
100A Fairford St W
Moose Jaw SK S6H 1V3

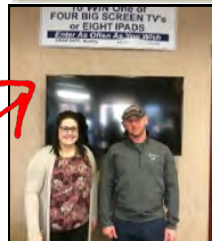


Check out the 2018 Referral Winners! Tell Your Friends & Family About Heritage Insurance and You Can Win in

Hours of Operation:

Monday - Friday
8:30 - 6:00

Saturday
9:00 - 4:00



Christopher Hurschman - 50"



Roy Krueger - iPad Air!



Derek McKenzie - iPad Air 2!



Linda Goby - 50" TV!



Terry Stevens - iPad Air 2!



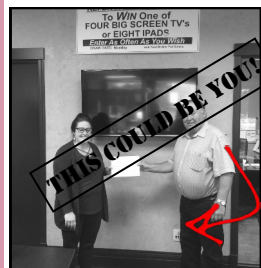
Abner Mangaoil - iPad 2!



Dave Tillie - iPad 2!



Kerri Friesen - 50" TV!



Garry Setrum - iPad Air 2!



Joenie Santiago - iPad 2!



Shirley Stenko - iPad 2!



Dorothy Fishbook - 50" TV!



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