



Greg Marcyniuk's Insurance Update



A Monthly Newsletter For Friends and Clients of Heritage Insurance

Greg Marcyniuk, Agency Owner

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Heritage

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- ✓ Special Event Liability
- ✓ Auto
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- ✓ Antique Vehicles
- ✓ Snowmobile
- ✓ Apartment Buildings
- ✓ Condominium Buildings
- ✓ Townhouses
- ✓ Restaurant Buildings
- ✓ Retailers & Strip Plazas
- ✓ Professional Offices
- ✓ Fitness Centers/Clinics
- ✓ Life Insurance
- ✓ Disability Protection
- ✓ Critical Illness
- ✓ Mortgage Protection
- ✓ Financial Planning

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Off YOUR Insurance Policy by
INCREASING Your
Deductibles to \$750, \$1000!
Call (306) 693-7640

Inside this issue:

Consolidation...Simplify your Life & Save Money	2
Heritage Insurance In YOUR Community	2
2017 Referral Contest	3
2017 Referral Contest	4

October 2017

October - the Month to be Thankful

Amazing how quick the year is going by and only a few months away from Christmas. Matthew is getting settled in as a high school student, both Sheila and I are busy planning for next year.

As October is not only a month to be thankful for it's also Fire Safety month. That being said I've included fire safety tips in this month's newsletter and please feel free to share with family and

friends.

As always, thanks for choosing Heritage Insurance - without awesome clients such as you, we would not be where we are today, so again thank you!

Greg, Sheila, Matthew and Taco



Family playing games after Thanksgiving supper

10

Fire Safety Tips

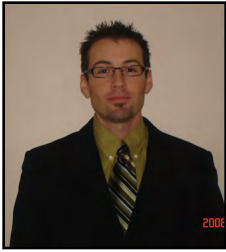
1. Watch your cooking: Stay in the kitchen when you are frying, grilling, or broiling food. If you must leave, even for a short time, turn off the stove.
2. Give space heaters space: Keep fixed and portable space heaters at least three feet from anything that can burn. Turn off heaters when you leave the room or go to sleep.
3. Smoke outside: Ask smokers to smoke outside. Have sturdy, deep ashtrays for smokers.
4. Keep matches and lighters out of reach: Keep matches and lighters up high, out of the reach of children, preferably in a cabinet with a child lock.
5. Inspect electrical cords: Replace cords that are cracked, damaged, have broken plugs, or have loose connections.
6. Be careful when using candles: Keep candles at least one foot from anything

(Continued on page 3)

Heritage Insurance Your SGI CANADA Broker

Heritage Insurance Protection Team · TF: 1-800-667-7640 · PH: 306-693-7640 · FAX: 306-692-3661 · Email: contactus@heritageinsurance.ca

Consolidation...Simplify Your Life & Save Money



Russ MacDonald
Life/Retirement
Specialist Agent

Every week or so I encounter many prospective clients who look to purchase life insurance coverage or are wishing to set up RRSP accounts to assist in funding their retirement. A common situation that comes up is that many of these clients have existing coverage in place as well as existing RRSP's that they have set up throughout the years. When I ask questions regarding the details of these plans, many clients do not know much of the particulars on them, resulting in a lost sense of their full financial picture. One thing we discuss in these meetings is consolidation. Basically, by that I mean to combine their plans into one account - all RRSP's into one and all Term Life policies into one. If you have 3 young kids at home and they wanted to go play at the park, you wouldn't take them to 3 different parks, would you? Why? Because it doesn't make sense. Why would you do so with your Finances?

I ran into a similar scenario to this recently. Just last week, I met with a gentleman who wanted a review of his current financial situation. He inquired about Life Insurance as well as ways to increase limit income tax. After some fact-finding questions, I found out that over the years he had a few RRSP accounts set up, as well as a couple of Term Life insurance policies that were due to renew in 5-7 years.

With his RRSP's, he was getting regular statements on the accounts however he basically lost touch with the advisors he set them up through, either they were no longer in the business or they moved to other cities to advance their career. What this gentleman found difficult was he would get numerous statements from the fund companies so it was hard for him to track performance on the accounts, as well he also never really felt that he had a concrete plan or a point of contact. It became somewhat stressful dealing with this for him.

We also uncovered his need for Life Insurance was for a total of \$750,000. Like I mentioned he had other plans in place that totalled \$475,000 so to get him to the \$750,000 mark he needed to purchase \$275,000 additional. For this gentleman, it made more sense for him to apply for a total of \$750,000 because the cost for that would be less than he was paying for all three policies combined. The nice part about Life Insurance pricing is that the more volume you buy the lower the cost per thousand of benefit they company charges. For him it was a no brainer to apply for the new (\$750,000) and once that was approved we would then cancel his other plans. This saved him quite a bit of money per month. The savings he was able to save was put to use by contributing them to a new RRSP account we set up. We added a couple hundred extra dollars to that contribution so that he would receive some extra money back off of tax owing for that year. We also transferred his existing RRSP accounts from the other companies so that he had one account which was easier to track.

Now he has simplified his life tremendously. He left my office feeling a very big weight off his shoulders. This can happen for many others to. To find out if this type of idea could work in your situation please feel free to contact me today: Russ MacDonald, Heritage Insurance Ltd., 306-631-9738

New Hours:

To serve you better
we have changed our
hours of operation

Monday - Friday
8:30 - 6:00

Saturday
9:00 - 4:00

Heritage Insurance In YOUR Community

Greg with Barry Watson of the Moose Jaw Chamber of Commerce accepting golf prizes for their annual golf tournament.

Heritage Insurance is happy to support the Moose Jaw Chamber of Commerce and many other community organizations!



2017 Referral Contest - We're Doing it Again!

4 Big Screen TVs! 8 iPad Air 2's!

Anyone can refer a friend and be entered to win either an iPad Air 2 or a 50" LED Smart TV!

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

Heritage Insurance **"Referrer of the Month"** Winner:



Next Month's

Winner:

This could
be you!!



Top 10 Fire Safety Tips cont.

- that can burn. Blow out candles when you leave the room or go to sleep.
7. Have a home fire escape plan: Make a home fire escape plan and practice it at least twice a year.
 8. Install smoke alarms: Install smoke alarms on every level of your home, inside bedrooms and outside sleeping areas. Interconnect smoke alarms throughout the home. When one sounds, they all sound.
 9. Test smoke alarms: Test smoke alarms at least once a month and replace conventional batteries once a year or when the alarm "chirps" to tell you the battery is low. Replace any smoke alarm that is more than 10 years old.
 10. Install sprinklers: If you are building or remodeling your home, install residential fire sprinklers. Sprinklers can contain and may even extinguish a fire in less time than it would take the fire department to arrive.



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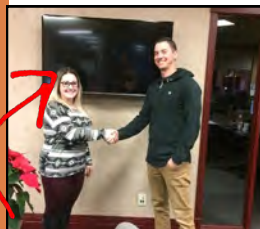
Plenty of Free Parking!



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Moose Jaw SK S6H 1V3



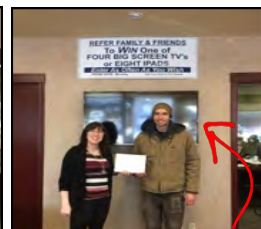
Check out the 2017 Referral Winners! Tell Your Friends & Family About Heritage Insurance and You Can Win in



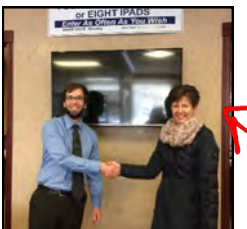
Matt Hetherington - 50" TV!



Stan Kreutzer - iPad Air 2!



Derek McKenzie - iPad Air 2!



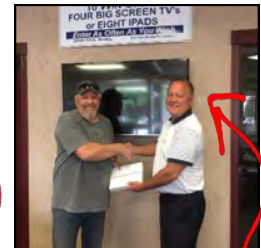
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Terry Stevens - iPad Air 2!



Abner Mangaoil - iPad 2!



Dave Tillie - iPad 2!



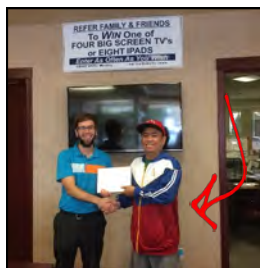
Kerri Friesen - 50" TV!



Your Motor License Issuer



Garry Setrum - iPad Air 2!



Joenie Santiago - iPad 2!



Ron Thul - iPad 2!



Edmar Gotana - 50" TV!