



Greg Marcyniuk
Agency Owner

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Heritage

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- ✓ Professional Offices
- ✓ Fitness Centers/Clinics
- ✓ Life Insurance
- ✓ Disability Protection
- ✓ Critical Illness
- ✓ Mortgage Protection
- ✓ Financial Planning

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Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance

April 2011

Spring Is On It's Way

Looks like spring is on its way, Matthew is having a blast riding through every puddle he can find and Sheila is busy drying clothes.

This warm weather and abundance of snow will equal lots of runoff, so it's

best we take action to avoid any water damage. Please take the time to read about what should be done to avoid a water loss.

Thank you for choosing Heritage Insurance, enjoy the weather and please be safe out there.



Matthew, enjoying the Spring as the way most boys do

Greg, Sheila, Matthew & Taco

Tips For Avoiding Water Damage

You can avoid the hassle of water damage simply through proper maintenance, regular inspections and prompt repairs.

Following these water damage protection tips will help safeguard your home:

- Maintain your sump pump. Nobody wants a flooded basement but many people ignore the maintenance of their sump pump system.
- Check the system regularly, make sure it is plugged in, and ensure you have a source of backup power in case of an emergency.
- Have a plumber install backflow protection valves to avoid sewer

backup.

- Test floor drains in garages, bathrooms, basements and patios by pouring water into them. If they're not draining quickly, use a line snake to clear debris or call a plumber for service.
- Check your hot water tank for signs of wear. If you suspect a leak, contact the supplier to see if the guarantee is still in force. You may have to replace it if the tank has reached its 10-year maximum service life.
- Keep the tracks of your windows clean and free of debris so that they may drain properly when rained

upon heavily.

- If your home has exterior stucco siding, do a quick visual inspection. Should you find any cracks 1/8 wide or larger, have them repaired by a professional as this may affect water tightness.
- If your home will be unoccupied for more than a few days, take the time to shut off the main water source valve to your home. For longer periods,

(Continued on page 3)

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Deductibles to \$750 , \$1000!
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Can You Guess Who I Am?



Russ MacDonald
Life Insurance Agent

You and I have a purpose in this world – which, when analyzed, are quite similar. It is our job to provide food, clothing, shelter, schooling, medicine and various other things for your loved ones.

You do this while I lay packed away. I must have the trust and faith in you for out of your earnings will come the cost of my upkeep. At times, I may appear to be somewhat worthless to you, but someday and who knows when, you and I will change places.

When you are laid to rest, I will go into action and do your job. I will provide the food, clothing, shelter, schooling, medicine, and other various things which your family will continue to need just as they are needing them now.

When your work is done, mine will begin.

Through me, your hands will carry on. Whenever you feel that the price you are paying for my upkeep is a burden, remember that I will do more for you and your family than you can ever do for me.

If you do your part, I will guarantee to do mine.

I am a Life Insurance Policy.

If you are open to the idea of looking at different parts of your life that are not covered with insurance please call me to discuss.

***...much more
than just saving
money!***

We Get Mail!

"Wow! Wow! Wow! The service is available when I need it, and I was able to do it over the phone. I'm out of town so it is very convenient for me. I wouldn't change a thing, service was excellent!"

Tim Corcoran, Avonlea, SK

SGI CANADA and the AIR MILES Reward Program -

How do I sign up?

To sign up and to start earning reward miles on your policies, just call SGI CANADA's reward mile registration number, 1-866-417-5577. You'll need your AIR MILES Collector Number and your SGI CANADA policy number(s). You have one full year to register your policy in the Program. To start earning reward miles on your policy, you must be an AIR MILES Collector. To become a Collector, call 1-888-AIR-MILES (1-888-247-6453) or log on to www.airmiles.ca

***"Nothing can add
more power to
your life than
concentrating all
your energies on a
limited set of
targets"***

Nido Qubein
Speaker, Author & Philanthropist

Heritage Insurance In YOUR Community

Tennille Burton, office manager for Hall Executive Suites, accepting a cheque from Heritage Insurance for "A Random Act of Kindness". Jason Hall, owner of Hall Executive Suites, is the founder of this fine charity and we at Heritage Insurance are proud to support this cause!

Heritage Insurance Is Always Happy
to Help Out the Community!



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Tips For Avoiding Water Damage

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- ask a friend, relative or neighbor to check your home.
- Check yard drains, culverts, gutters and downspouts to be sure they are open and clear of debris so that water is channeled away from the home's foundation.
- Inspect foundation and basement walls for cracks. Watermarks near cracks could be signs of recent leaks and future risk. Use concrete patch to repair cracks or consult an expert. Make sure your roof is in good condition. Water can easily seep in through damaged or dislodged shingles.
- Install downspout extensions to drain water at least six feet away from your foundation.
- Check hoses and hose connections on your dishwasher, washing machine, sinks, etc. at least once a year for brittleness or corrosion. Replace standard rubber hoses with braided stainless steel reinforced hoses which will reduce the likelihood of leaks, and guarantee a longer life.



Greg Marcyniuk
Agency Owner

We Are Always In The Mood For Referrals!

Tell others about us and **YOU** Could **WIN A FREE New 52" Plasma BIG Screen Television in 2011!** 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!** - ask us for details!

4 TVs! 3 More Chances to Win This Year!

Call Now!

306-693-7640 · 800-667-7640

Call Now!

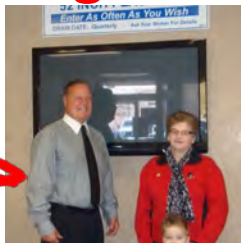
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www.nohassleinsurance.ca

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

Rose Nernberg won a 52" TV!!!

Rose Nernberg & Jacob Gamble
2011 1st Quarter 52" TV Winner



see next page



Watch For Our Next Newsletter for more Referral Rewards!

**Heritage Insurance
Your SGI Canada Broker**

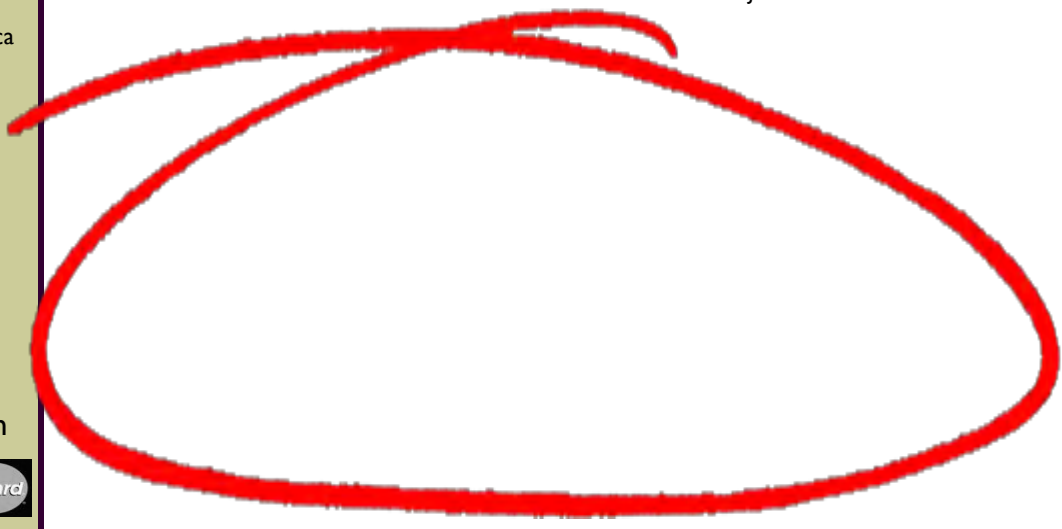
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PH: 306-693-7640
FAX: 306-692-3661
Email: contactus@heritageinsurance.ca

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Heritage Insurance
100A Fairford St W
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Greg Marcyniuk Congratulates Rose Nernberg!

**She Won A New 52" Big Screen TV
For Telling Her Friends & Family About
Heritage Insurance!**



Rose Nernberg & Jacob Gamble
2011 1st Quarter 52" TV Winner

Three more chances to win!

This could be you...



2010
Rhonda Kwan & Greg



2009
Louise Svingen & Greg



2008
Matt Taylor & Greg



2007
Gary Couillard & Greg



**Your Motor
License Issuer**

