



Greg Marcyniuk
Agency Owner

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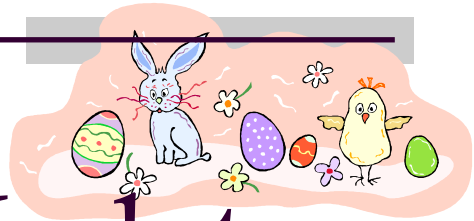
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Greg Marcyniuk's Insurance Update



A Monthly Newsletter For Friends and Clients of Heritage Insurance

April 2013

April Sun Feels Good!

As the days are getting longer the sun is getting warmer. Matthew is happy because he can play in the puddles. On the other hand Sheila's wash load has just about doubled.

With that, so goes the snow and now we're

seeing basement water claims coming in.

So, I've written about causes and prevention of basement flooding; please take the time not only to read these tips but act on them as well - you'll be glad you did.

As always thanks for choosing Heritage



Matthew is laughing as Dad found great resting spot at waterpark in Mexico

Insurance and please be safe out there.

Greg, Sheila, Matthew & Taco

Avoiding Basement Flooding

Basement flooding is unfortunately a common occurrence in many parts of Canada. But the good news is that many types of basement flooding may be avoided.

How Serious Is Basement Flooding?

Basement flooding is now being recognized as a potentially serious problem. There are many negative consequences associated with basement flooding, above and beyond the inconvenient mess and disruption of household routine. Research cites the following impacts:

- Chronically wet houses are linked to an increase in

respiratory problems.

- Frequent occurrences of basement flooding can result in long-term damage to the building and equipment that may not be covered by insurance.
- Insurance rates may rise to compensate for repeated basement flooding claims, and/or the minimum deductible may be increased significantly.

Property value may depreciate because the basement is prone to frequent flooding.

Before appropriate measures can be taken, it is important to identify the causes of basement flooding. These range from problems originating in the

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Russ MacDonald
Life Insurance Agent

*"Life is 10 percent
what you make it, and
90 percent how you
take it."*

- Irving Berlin

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*"Staff provides friendly &
courteous service at all times.
Hours are very convenient
and questions are answered
promptly. We enjoy coming
in."*

Don Butchko
Moose Jaw

*"Very up front with answers
to the questions we asked.
We like the honesty."*

John & Helen Lamontagne
Moose Jaw

*"How far you go in life
depends on your being
tender with the young,
compassionate with the
aged, sympathetic with the
striving and tolerant of the
weak and strong. Because
someday in your life you
will have been all of
these."*

- George Washington Carver

REBALANCE YOUR PORTFOLIO TO REDUCE RISK

With the ever fluctuating market conditions people are looking for alternatives to compliment their equity portfolio. They tend to lean towards safer investments such as fixed income funds. However, with the current low interest rates along with the unfavorable tax treatment associated with these investments a person's growth cannot even keep up with inflation, resulting in less money in retirement.

Here's the potential solution:

Consider allocating a portion of your fixed income investing using participating insurance. Participating insurance is more than just life insurance. It allows a client to grow tax sheltered money held in a life insurance contract with a guaranteed portion of value along with an annual dividend credited the account.

Did you know????

- √ Returns held within some PAR life contracts have averaged 6-10% annually.
- √ There is no negative interest on these investments (Values are 100% Vested)
- √ Very tax effective compared to non-registered investing.
- √ Interest rate growth outperforms inflation.
- √ Upon death, beneficiaries receive sometimes 2-3 times market value.

Many Canadians align much of their net worth into this asset class. My recommendation is that you contact me to review your current strategy and learn more about how it could potentially fit into your retirement plan.

Russ MacDonald
Heritage Insurance Ltd

Heritage Insurance In YOUR Community

Greg is pictured here presenting a cheque to Lynn Seida for the Spring Garden Party - MJ Health Foundation.

Heritage Insurance is happy to support the *MJ Health Foundation* and many other community organizations.



Avoiding Basement Flooding (cont.)

(Continued from page 1)

individual dwelling to problems associated with the municipal sewer systems that serve entire communities.

Why Do Basements Flood?

Water can enter your basement for a number of reasons. Water in your basement is most likely to occur during periods of heavy rainfall, or when snow is melting rapidly during a spring thaw. In these cases, your basement can be wet because of:

- a leak or crack in your home's basement walls
 - poor lot drainage
 - failure of the weeping tiles (foundation drains)
 - overflowing eaves troughs or leaking/plugged downspouts.
 - accumulated snow around the home
- Basement flooding may also occur



because of:

- a blocked connection between your home and the main sewer in the street;
- a back-up of wastewater in the sewer system (or a combination of wastewater and rainwater from the sanitary or combined sewer system) failure of a sump pump (in some areas) used to pump weeping tile water.

So please take the time to check all the above to prevent your basement from flooding.

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2013 Contest

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*2013 Winners - Tell Your Friends & Family About
Heritage Insurance and You Can Win Too!*

**Heritage Insurance "Referrer of the Month" Winner:
Corinne Klyne - iPad4!**



Christine Racic - iPad4!



Corinne Klyne - iPad4!



Jason Hall - Flat Screen TV!

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