

Greg Marcyniuk
Agency Owner

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Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance

August 2012

Prepare and Beware of B & E's

Hard to believe summer is almost gone. But Matthew and his friends are making the most of the time left before school starts.

Just recently the Moose Jaw City Police issued a B & E warning, stating there has been an increase of B & E's this summer and to take appropriate measures.

We as well have seen an increase in Break & Enter claims.

So this month's article focuses on tips helping to prevent this from happening.

Please take the time to read this and feel free to share it with family and friends.

As always thank you for choosing Heritage Insurance. Continue to enjoy the summer and please be safe out there.



Boys will be boys. Matthew with his friend Braidon enjoying a mud bath and loving every minute of it.

Greg, Sheila, Matthew & Taco

Tips for Preventing Break and Enters

By far, the most common threat to our home while we are away on summer holidays is burglary.

The first step in burglary prevention is gaining an understanding of who commits these crimes and why.

"The majority of home and apartment burglaries occur during the daytime when most people are away on holidays, at work, or at school. Burglaries also occur at night when there are obvious signs that residents are away.

Most home burglars are young males looking for things that are small, expensive, and can easily be converted to cash. Items like cash, jewelry, guns, watches, laptop computers, and other

small electronic devices are high on the list. Quick cash is needed for living expenses and drugs. Although home burglaries may seem random in occurrence, they actually involve a careful selection process.

This selection process is simple; they choose an unoccupied home with the easiest access, the greatest amount of cover, and with the best escape routes.

According to Bell Canada, ninety-seven per cent of calls to a home security service are false alarms. But the three per cent

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Russ MacDonald
Life Insurance Agent

TERM VS PERMANENT INSURANCE: WHICH ONE DO I CHOOSE?

Under what circumstances would one want permanent as opposed to term insurance? The main reason to own insurance is to replace income that your dependents are counting on and would lose should you die. If your spouse were to die tomorrow then you would need to replace some portion of their income. An insurance policy is one way to accomplish that. However, that replacement need may not be there for your entire life. Everyone eventually retires, so loss of income doesn't always last forever.

As well as many other advisors have a saying as follows: "An individual purchases term insurance for if they die and permanent insurance for when they die".

So a combination of the two is probably the best route to take. How much coverage of the two is different for every person.

Obviously the best way to decide which one is right for you is to give me a call to discuss your particular situation. We will conduct a thorough needs analysis which will uncover what your requirements will be.

Russ MacDonald
Heritage Insurance Ltd

"The most wasted of all days is one without laughter."

- E.E. Cummings

Our Customers Say It Best:

"Easy parking - no phone answering machine, can directly talk to person, not machine. Quick service. Awesome - thanks!"

Kelvin & Rose Nernberg
Moose Jaw

Everyone is very friendly, helpful and courteous. They seem to be very informed and able to answer all my questions. Very satisfied with your help. Thanks!

George & Dian Denet
Moose Jaw

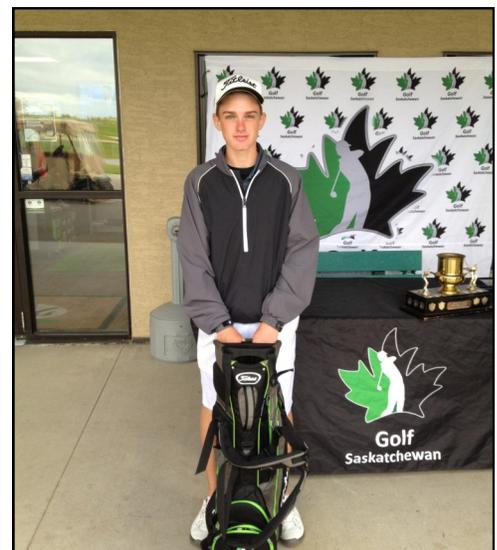
"Life isn't about finding yourself. Life is about creating yourself."

- George Bernard Shaw

Heritage Insurance In YOUR Community

Here is a photo of Leighton Bearchell who has recently been invited by the Canadian Golf association to represent Canada in the Stephen Ames Cup held in Tobago, Trinidad. As well, he's been invited to the Nike Junior Championships in Lansdowne, Ontario.

Heritage Insurance is proud to sponsor Leighton and we wish him the best of luck in these upcoming events.



Tips for Preventing Break and Enters (cont.)

(Continued from page 1)

that are real break-ins can wreak havoc with your peace of mind.

To make your home unattractive to potential burglars...

- The first step is to harden the target, or make your home more difficult to enter. Burglars will simply bypass your home if it requires too much effort or requires more skill and tools than they possess. Most burglars enter via the front, back, or garage doors. As well, burglars know to look inside your car for keys and other valuables so keep it locked, even inside your garage.

- When vacationing, leave a car in your driveway or arrange for a neighbor to keep a car there and move it around from time to time. Have someone mow your lawn, rake leaves and pick up your mail while you're away.

- Home security systems play a crucial role in a home security plan and are very effective if used properly, especially when monitored. You could even have video monitoring as another option.

- Don't advertise your valuables. Leaving an expensive television or computer in front of a

window may be convenient for a room's layout, but a potential burglar just needs to peer into your window to see something that they might consider worth stealing. Keep your valuables away from windows or other areas where they may be visible from the outside.



Timers for lights are another great deterrent; the more lived in the less likely a burglar will choose your place.

- An important factor for potential burglars is the line of sight between the home they're breaking into and other homes in the area. If you have hedges or other greenery obscuring the view around your home, consider trimming them back so that a neighbor may be able to see any unusual activity.

Also, do not advertise on face book about going on holidays - thieves just love this.

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Wanna be understood?.....Explain

Have questions?.....Ask

Don't like something?.....Say it

Like something?.....State it

Want something?.....Ask for it

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2012 Contest:

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Heritage Insurance "Referrer of the Month" Winner:

Leslie Fowlie won a TV!



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