



Greg Marcyniuk
Agency Owner

*save up to 20% more
by combining all your
insurance with us!*
Heritage

Insurance Services

- ✓ Home Insurance
- ✓ Farm Insurance
- ✓ Tenant
- ✓ Condo
- ✓ Seasonal Property
- ✓ Builders Risk
- ✓ Watercraft
- ✓ Special Event Liability
- ✓ Auto
- ✓ Commercial Auto
- ✓ ATV
- ✓ 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

**Save 8%-10%-15%-20%
Off YOUR Insurance Policy by
INCREASING Your
Deductibles to \$750 , \$1000!
Call (306) 693-7640**

Inside this issue:

Want to Retire a Millionaire?	2
Heritage Insurance In YOUR Community	2
2015 Referral Contest	3
2015 Referral Contest Winners	4

Greg Marcyniuk's Insurance Update



A Monthly Newsletter For Friends and Clients of Heritage Insurance

August 2015

August Summertime Days

They say time flies when you're having fun, so I must be having too much fun as July has flown by. Matthew, Sheila and I have been enjoying the lake along with the nice weather.

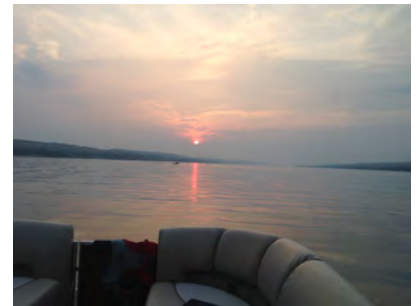
I recently had a client approach me about their elderly parents and her concern about their driving habits. This month's newsletter main article is on Senior Driving Safety Tips.

Please feel free to share this article with family and friends.

As always thanks for choosing Heritage Insurance and please be safe out there. Enjoy the rest of the Summer!

Greg, Sheila, Matthew & Taco

P.S. Don't forget that we sell travel insurance as well if you're travelling out of province.



A Smokey Lake Sunset

Safety Tips for the Older Driver

Maintaining a driver's license is an important issue of independence for older Canadians, especially to those who have driven for most of their life.

The aging process brings changes that can affect the older driver's ability to drive safely. These include: reduced vision, particularly at night; a decrease in depth perception; and movement-limiting disabilities such as arthritis and rheumatism that slow down response. The rate of aging varies for each individual, but it is important to recognize age-related changes and learn how to compensate for them.

Vision, Hearing and Medication

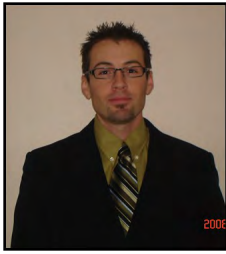
- Have regular vision and hearing examinations.
- When traveling, always wear your eyeglasses or hearing aid.
- Give yourself time to adjust to new eyeglasses and have your glasses checked periodically.
- Use medication correctly, know how it could affect your driving and ensure you are free from harmful effects before driving. With some medicines, you may not be able to drive at all.

Driving Tips

- Always wear your seat belt.

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



Russ MacDonald
Life Insurance Agent

Our Customers Say It Best:

*Pleasant staff.
Little to no wait
time."*

Jolynne Burns,
Moose Jaw, SK

Want to Retire a Millionaire? Here's What You Need to Do Right Now!

The thought of retirement seems far away doesn't it? As we all know time flies by and procrastinating definitely hinders our ability to grow our money. When we are dealing in the investment world having time on our side is a huge component to substantial growth. So the earlier we start the better chance we have of reaching our goal. If we wait too long we end in catch up mode resulting in less cash flow later and a bigger risk of having inadequate retirement funds.

What if the magic number we need to retire on? Well everyone has different needs and circumstances in retirement. For the purposes of this article let's assume that number is \$1,000,000. If we use a 6% average rate of return for the entire investing period here is what you need to salt away per month.

Age 20.....	\$361
Age 30.....	\$698.41
Age 40.....	\$1435.83
Age 50.....	\$3421.46
Age 60.....	\$14261.49

Pension deposits from our employer do help out substantially. With that said it still may not be enough. Look at the above chart and see where you fit. We may still need to put away a bit more. Whether you need to salt away a little bit more than you currently are or just start up an account the earlier age you do the more chance you will have in reaching your goal.

If you have any questions on the above please feel free to call me to discuss.

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

Heritage Insurance In YOUR Community

*"Sometimes the questions
are complicated and the
answers are simple."*

- Dr. Seuss

Some members of the Moose Jaw Kinsmen Flying Fins who received a donation from Heritage Insurance.

Heritage Insurance is happy to support the Moose Jaw Kinsmen Flying Fins and many other community organizations!



Safety Tips for the Older Driver cont.

- Keep your eyes moving and watch the entire traffic environment.
- Be alert for parked cars, pedestrians and cyclists.
- Use rear view and outside mirrors often.
- Check to the side several times before turning or merging.
- Never assume you can take the right of way, even if you know it should be yours.
- When unsure whether you should pass or change lanes, stay in your lane.
- Maintain a minimum three-second following distance. Start your count when the car ahead passes a fixed road mark.
- When driving in the rain or in winter, reduce speed and increase following distance.
- Maintain space cushions to the sides and behind your car.
- Plan all your trips, choosing familiar routes and avoiding dense and/or high-speed traffic.
- Avoid driving at dusk or dawn, when visibility is difficult.
- Avoid prolonged hours of driving.
- Keep windshields and rear windows clean inside and out.
- Avoid looking at the headlights of oncoming vehicles.
- Concentrate on your driving and prepare for the unexpected.
- Do not drive if you are emotionally upset.
- Minimize background noise. Keep radio volume, air conditioning and heater blowing units on lowest setting.
- Never drive after consuming alcohol.

2015 Referral Contest:

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:

Dillon Pinfold - iPad Air 2!



**Next Month's
Winner:
This could
be you!!**

**Heritage Insurance
Your SGI Canada Broker**

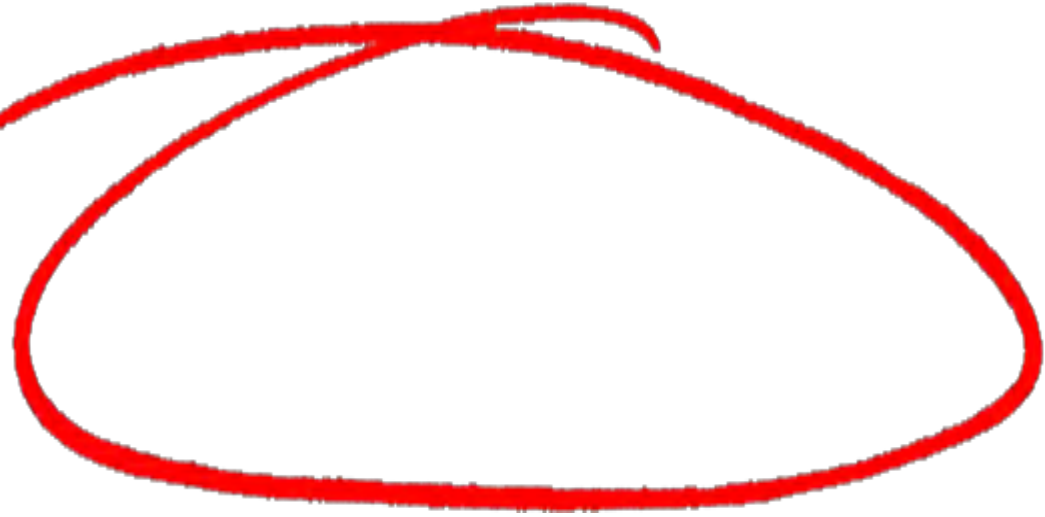
Heritage Insurance Protection Team
TF: 1-800-667-7640
PH: 306-693-7640
FAX: 306-692-3661
Email: contactus@heritageinsurance.ca

www.heritageinsurance.ca

Weekdays: 8:30am-5:00pm

Saturdays: 9:00am-4:00pm

Plenty of Free Parking



Publication Agreement No 41251519
Return undeliverable mail to:
Heritage Insurance
100A Fairford St W
Moose Jaw SK S6H 1V3

**Check out the Newest 2015 Referral Winners! Tell Your Friends & Family About
Heritage Insurance and You Can Win in 2015!**



Jagjit Ghuman - iPad Air 2!



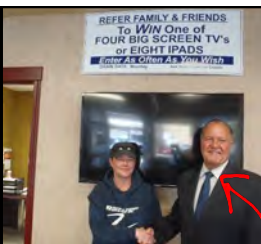
Arthur & Debra Godin - 52" TV!



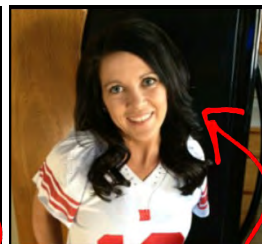
Kim Dalgarno - iPad Air 2!



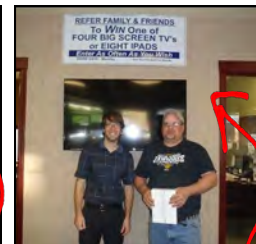
Mike Bechtold - iPad Air 2!



Kim Hunter - 52" TV!



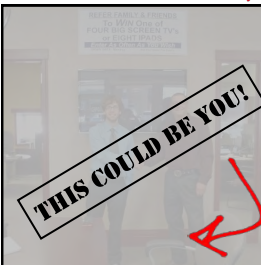
Kerri Friesen - iPad 2!



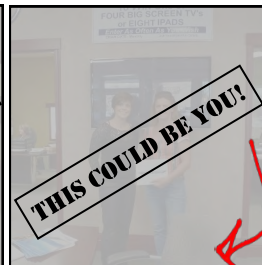
Kevin Kincaid - iPad 2!



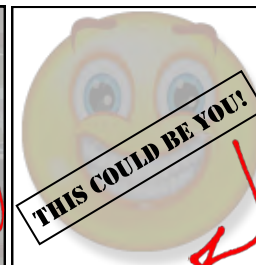
Dillon Pinfold - iPad 2!



Doug Tressel - 52" TV!



Jill Kirby - iPad 2!



Cliff Beuttner - iPad 2!



Arthur & Debra Godin - 52" TV!



**Your Motor
License Issuer**

