



Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance

December 2013

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:

How Implementing Your New Year's Resolutions Could Save You on Life Insurance	2
Heritage Insurance In YOUR Community	2
2013/2014 Referral Contest Winners	3
2013 New Referral	4

Merry Christmas

Christmas is almost here and Matthew has his wish list as well as Sheila. The time in 2013 has gone by quickly but the weather this fall has been a lot more tamer compared to last year.

With last year's weather came a lot of ice damming claims. That being said I've written this article on the prevention

of ice damming as well as attic condensation.

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

As always, thanks for choosing Heritage Insurance - wishing you and yours a safe holiday season.

Greg, Sheila, Matthew & Taco

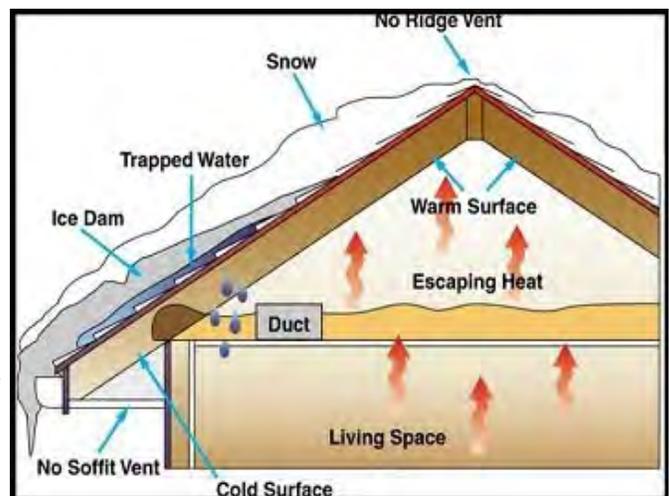


Greg & Matthew setting up the tree

Ice Dams in the Sask Region

Winter can bring a type of roof leak which is caused by ice dams. You would typically experience this type of leak in the spring or on very mild winter days. Older Sask homes are prone to this type of leaking due to our extremes in climate. Ice dams will generally form at the eaves edge of a house as well as in valleys. When snow melts and runs down the roof it re-freezes at the overhangs and forms an ice buildup. As more snow melts, it runs down the roof and meets the ice and backs up under the shingles and into the attic. The melting snow is often caused by poor vapor barriers, air leakage and poor insulation which all allow warm air into the attic which in turn melts the snow. The way to prevent or reduce ice dams is to eliminate or reduce the amount of warm air that is escaping into the attic. Another way to deal with the problem is by having the snow removed from the roof by a reputable snow removal expert, so that you eliminate or reduce the source of water. Having proper ventilation is an important factor but is not a solution to the problem. Installing ice and water shields are a good idea but again they are not a cure. Ice shields attempt to deal with the symptoms of the ice dam and not the source of the problem which is heat loss into the attic.

The second type of leak is caused by condensation or frost buildup in the attic. Frost and ice can buildup on



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

"Life is a dream,
realize it."

- Mother Theresa

Our Customers Say It Best:

"Friendly caring staff who attend promptly to our business, also efficiently. There is a feeling we can depend on your company."

Grace Armstrong,
Moose Jaw

"You are my choice for two reasons: your service and your hours! Keep up the great work."

Henry Goertzen,
Buffalo Narrows

"There are no office hours for champions."

- Paul Dietzel

How Implementing Your New Year's Resolutions Could Save You on Life Insurance

It is almost that time of year when most of us begin to think about our New Year's resolutions. I would like to inform you on how a few of the most common resolutions, when implemented, could save you hundreds if not thousands of dollars.

New Year's Resolution #1..... I am going to shed some pounds.

Life Insurance companies do take height and weight into consideration when implementing price. If you happen to be overweight they basically charge you more than the person of average weight. By shedding some pounds you could also shed some dollars off of your monthly premium.

New Year's Resolution #2.....I am quitting Smoking

There is a differentiation between the price of Life insurance for a smoker and a non smoker. It tends to be quite a bit more cost for an individual who smokes. In most cases if you quit smoking for ONE full year and have had no negative change in health then you most likely would qualify as a non smoker. This means significant savings to you.

New Year's Resolution #3.... I am buckling down and buying Life Insurance.

Life Insurance prices are based on the risk you pose to the Life Insurance Company. A big component to that risk assessment is your age. Simply put the older you are the more it's going to cost you. Bottom line is this: the longer you wait to set up a plan the more it's going to cost you. Going forward you will never have better pricing than you can get now. Act now and implement that plan.

By implementing and acting on lifestyle changes you can potentially save dollars in your pocket. At the end of the day with everything getting more and more expensive it isn't such a bad idea.

Russ MacDonald, Heritage Insurance Ltd

CAIB Achievement



Greg and the staff are proud of Stacey and Kristine for achieving their CAIB . This is a designation only achieved through hard work and study. Congratulations Ladies!

Heritage Insurance In YOUR Community

Heritage Insurance donated 10 various articles towards *The Parent Mentor Program*. This program puts together presents for needy families so they to can enjoy Christmas. Great Job Kathy Abbott & *The Parent Mentor Program*!

Heritage Insurance is happy to support *The Parent Mentor Program* and other community organizations!



Ice Dams in the Sask Region (cont.)

(Continued from page 1)

the underside of the roof sheathing or in wall and roof cavities. The frost is formed by warm moist air leaking into the cold attic space. Bathing, cooking, laundry and body heat all contribute to the moisture in the air. As this warm moist air rises it enters the attic through poor or nonexistent vapor barriers, attic access hatches, poorly ventilated bathrooms and kitchens etc. The more heat loss there is, the more frost can build up. This frost may come and go as the winter temperatures fluctuate from extreme cold to milder temperatures without anyone noticing it. In prolonged cold snaps excess amounts of frost will form. When this frost melts in warmer Sask weather it may leak into the living space, damaging the ceilings and walls, form mold and cause

wood rot. Why now and never before you ask? Your attic insulation and vapor barrier may have gradually become less effective through the years. Also as we upgrade our windows, furnaces and weather stripping we are containing more warm moist air in the home and forcing that air to rise up into the attic which in turn may develop into frost. To prevent frost you must eliminate or reduce the amount of air leakage into the attic. Next you should try to reduce the relative humidity in the living space. Proper ventilation is important but it only deals with the symptoms and not the source of the problem. If your roof only leaks in the spring thaw and does not leak when it rains then it probably isn't an external roof leak.

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

306-693-7640 · 800-667-7640 · FAX 306-692-3661

contactus@heritageinsurance.ca · www.nohassleinsurance.ca



Christine Racic - iPad2!



Corinne Klyne - iPad2!



Jason Hall - Flat Screen TV!



Jeff & Norma LaTonte - iPad2!



Jack Feist - Flat Screen TV!



Mike Mason - iPad2!



Len Christmann - iPad2!



Deb MacDonald - iPad2!



Dwight Chartrand - Flat Screen TV!



Lisa Johnson - iPad2!



Jeff & Norma LaFonte - Flat Screen TV!

2013 Contest 4 Big Screen TVs! 8 iPads! And we are doing it again in 2014!
 Anyone can refer a friend and be entered to win either an iPad 2 or a 52" flat screen TV!

**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.nohassleinsurance.ca

Weekdays: 8:30am-5:00pm

Saturdays: 9:00am-4:00pm

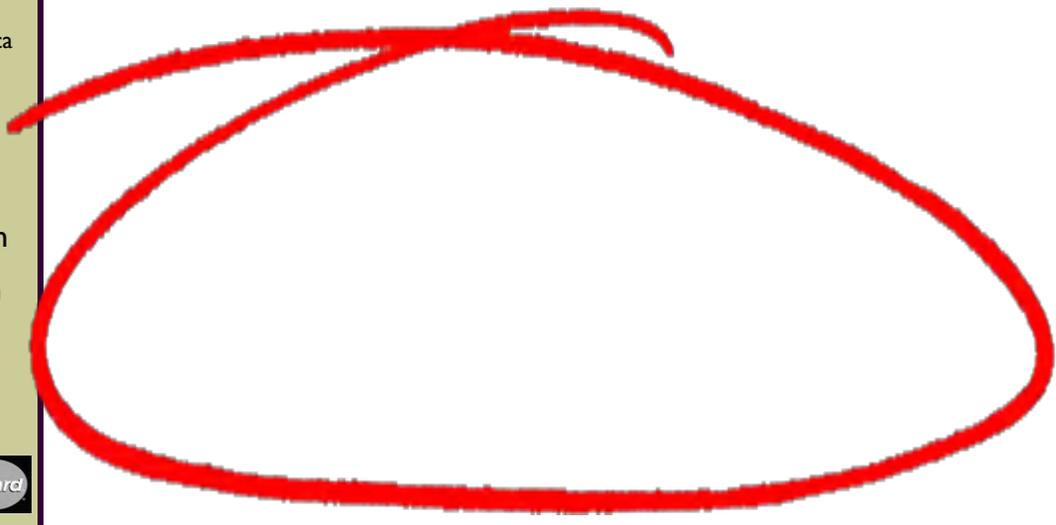
Plenty of Free Parking



**Your Motor
License Issuer**



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



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

Heritage Insurance **"Referrer of the Month"** Winner:
Jeff & Norma LaFonte - this is the 2nd time for Jeff & Norma -
they won an iPad, and now a Big Screen TV. They've given us
numerous referrals - thanks for the referral Jeff & Norma &
Congratulations on winning the TV!



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

306-693-7640 · 800-667-7640 · FAX 306-692-3661
contactus@heritageinsurance.ca
www.nohassleinsurance.ca