



Greg Marcyniuk's Insurance Update



A Monthly Newsletter For Friends and Clients of Heritage Insurance

December 2016

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**

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December - the Month of Giving

It's amazing that we're drawing to the end of 2016. It has been an interesting year for us to say the least but all in all, we've made it through.

Matthew is excited as usual for Christmas, Sheila is busy preparing for the festive season, and I've been busy planning for 2017.

I've put together some Collision Prevention Tips for drivers of all ages. Please feel free to share with family and friends.

As always thank you for choosing Heritage Insurance, Wishing You and Your Family all the best in the holiday season.

Greg, Sheila, Matthew & Taco



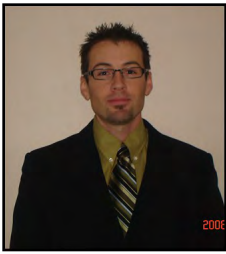
Sheila & I with friends Trevor & Char, with our favourite NFL Hall of Famer Brett Favre.

Collision Prevention Tips

- Communicate with drivers and pedestrians your intended actions while driving.
- Check your mirrors frequently.
- When changing lanes, signal appropriately and then watch traffic by glancing over your shoulder to check your blind spot.
- Always check thoroughly behind your vehicle before you back up.
- Choose routes which are less congested and busy.
- Keep your air conditioner or heater on the lowest possible setting to minimize background noise.
- Check for worn-out exhaust pipes and replace them before they become noisy and dangerous.
- Watch for flashing lights of rescue or police vehicles and be alert at railway crossings.
- Visually check your turn signals if you cannot hear the sound of the indicator telling you it is working.

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/Retirement
Specialist Agent

Our Customers Say It Best:

"Keeps us in the know, don't have to worry about renewals, you guys are always on top of it."

**Elmer & Shelly Truelove,
Moose Jaw**

"Good service, Easy to deal with."

**Dayna Tondevold,
Moose Jaw**

"Courteous, Efficient, Understanding."

**Cindy & Doug Durell,
Moose Jaw**

Hours:

To serve you better
we have changed our
hours of operation

Monday - Wednesday
8:30 - 5:30

Thursday
8:30 - 8:00

Friday
8:30 - 5:30

Saturday
9:00 - 4:00

Efficiently Securing a Legacy

When it comes to fulfilling your wishes you want a sense of security. You want to feel empowered, knowing you have made the right estate planning decisions. You want to know you have adequately prepared for the financial well-being of your loved ones.

Depending on your age some have spent a lifetime being prepared for each stage of your life – planning ahead. Leaving a legacy isn't any different. How can you ensure the people or causes who matter to you get what you leave for them?

Let's look at an individual's Non Registered Investments as an example. These investments are in many cases invested in Mutual Funds. What happens to these investments when one dies? Upon your death, proceeds are an asset of the estate and are subject to probate fees, the estate administration process and legal or accounting fees. What does that mean to your Loved one's or causes you support? In a nutshell less money for them and a delay in them receiving the funds.

If you are interested in this not happening then there are alternative investment funds that do exist on the market today. Are you interested in having your Non Registered Investments do the following.....

- √ Bypass estate so that funds can flow directly to named beneficiaries while avoiding many of the fees that accompany the estate process.
- √ Having Creditor Protection.
- √ 100% of your principle invested protected should market downturns occur at your passing all the way to age 90.
- √ An ability to reset your principle guarantees every year that your money grows higher than the initial amount invested.
- √ Depending on the amount of your Investments there is potential for less management fees than mutual funds.

If the above scenarios are of interest to you or someone you know or even if you would like to inquire further on any questions you might have then please feel free to contact me so that we can get started helping you or a loved one plan ahead so that yours or their wishes are handled in potentially the most efficient way.

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

Heritage Insurance In YOUR Community

Greg is seen here presenting a Cheque to Nancy Rosnes from the Early Childhood Intervention Programs, Moose Jaw.

Heritage Insurance is happy to support the Moose Jaw Early Childhood Intervention Program and many other community organizations.



2016 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:



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



Compensation for Changes Brought About by Aging

- Make regular medical and vision checkups at least once per year.
- Avoid driving in stressful traffic situations.
- Limit driving to familiar areas.
- Keep an appropriate distance from vehicles ahead. Always use a three second following distance.
- Concentrate on how traffic moves around you.
- Do not drive when emotionally upset.
- Take medication in prescribed amounts and at intervals specified by your doctor. Avoid any medication that might interfere with your driving ability.
- Avoid driving after surgeries until told otherwise by your doctor.
- Avoid prolonged hours of driving.
- Don't drive when feeling ill.
- Have a passenger travel with you to help navigate.

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Monday - Wednesday
8:30 - 5:30
Thursday
8:30 - 8:00
Friday
8:30 - 5:30
Saturday
9:00 - 4:00
Plenty of Free Parking



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



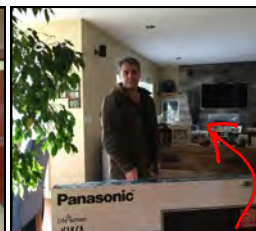
Check out the 2016 Referral Winners! Tell Your Friends & Family About Heritage Insurance and You Can Win in



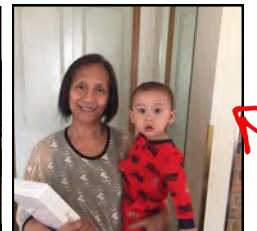
Kevin Hembroff - **50" TV!**



Jan Vermette - iPad Air 2!



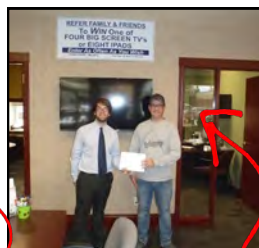
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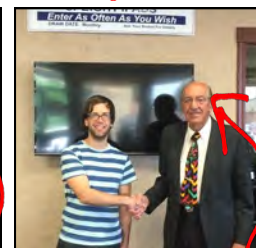
Maria Barred-Campbell - iPad Air 2!



Abner & Gracia Mangaoil



Shawn Robinson - iPad2!



Herman Fehr - **50"!**



Judy Dougherty & Doug Sullivan -



Kerri Friesen - iPad Air 2!



Darci Rayner - iPad2!



Ron Thul - iPad2!



Edmar Gotana - **50" TV!**



Your Motor License Issuer

