



Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance

February 2014

Greg Marcyniuk
Agency Owner
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by combining all your
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Heritage

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February - The Month of Love

February is the time of year to show your appreciation and love to your significant other. I'm still trying to decide what Matthew and I should do for Sheila this year. I'm sure between the two of us we should be able to surprise her. I've included a few tips for Valentine's Day just to make it a little easier to plan.

We recently experienced another Identity theft claim and I know I've written about this in a previous newsletter. That being said a person has to be sure about who you're giving personal information to and how you're giving it out. Please take the time to read these tips and feel free to share with family and friends.

As always thanks for choosing Heritage Insurance and please be safe out there.

Greg, Sheila, Matthew & Taco



Matthew on our homemade rink at the lake.

Identity Theft: Tips That Will Help Minimize Your Risk

- Before you reveal any personally identifying information, find out how it will be used and if it will be shared.
- Pay attention to your billing cycles. Follow up with creditors if your bills don't arrive on time.
- Guard your mail. Deposit outgoing mail in post office collection boxes or at your local post office. Promptly remove mail from your mailbox after delivery. Ensure mail is forwarded or re-routed if you move or change your mailing address.
- Utilize passwords on your credit card, bank and phone accounts. Avoid using easily available information like your mother's maiden name, your birth date, the last four digits of your SIN or your phone number.
- Minimize the identification information and number of cards you carry.
- Do not give out personal information on the phone, through the mail or over the internet unless you have initiated the contact or know whom you're dealing with.
- Keep items with personal information in a safe place. An identity thief will pick through your garbage or recycling bins. Be sure to tear or shred receipts, copies of credit applications, insurance forms, physician statements and credit offers you get in the mail.
- Give your SIN only when absolutely necessary. Ask to use other types of identifiers when possible.
- Don't carry your SIN card; leave it in a secure place.

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

*"If you tell the truth,
you don't have to
remember anything."*

- Mark Twain

Our Customers Say It Best:

"I originally moved for cost of coverage and have found the staff great to work with. Very happy atmosphere walking into your office."

Nick & Heather Kettel,
Moose Jaw

"I have found that there are several companies and policies to choose from and the staff have been helpful in choosing that we hope is the best policy for us."

Keith & Marg Johnson,
Moose Jaw

*"Our lives begin to end
the day we become
silent about things that
matter."*

- Martin Luther King Jr.

Life Insurance - Which Type is Right For You?

There are many different names of life insurance as you may have noticed with commercials on television; however there are only 3 main kinds:

Whole Life, Universal Life (U.L) and Term Life.

Below I will describe each at its simplest forms with some highlighted features of each.

Term Life: Simplest kind of insurance to understand. Price is determined based on your risk and nothing more. For cost it is the most inexpensive. Most common types are Term 10 & 20 plans (covers you for a certain term in your life...T-10 for 10 yrs, T-20 for 20 yrs) Because of its cost a person looking for a large volume usually goes this route. It is the type of coverage you would seek when covering for lost income, debt, and children's educational costs to name a few.

Universal Life (U.L): Permanent Flexible Coverage. Cost is based on either of these components (Annually Increasing cost or Level Cost) Has a savings component associated as well that acts very much like a Mutual Fund Investment. Someone looking for flexibility in their plan with the ability for the insurance to become paid up as well as achieve tax sheltered growth on their investments might choose this option to incorporate into their portfolio.

Whole Life: Also permanent coverage. Both the premium and and face value are guaranteed for life. This also has a savings component that differs a little than U.L in that there is no negative interest as well as there is guaranteed cash values associated. Other highlights include paid up plans, dividend values, and ability to access cash values through loans against the current cash value. Someone looking for a guarantee pay out regardless of when they pass away while locking in their price would choose this or U.L. Also someone may look at incorporating this as a type of diversification towards their retirement plan.

So which one is right for you? It all depends on personal preference and circumstance. A combination of Term and Permanent is probably the best. In a perfect world we would purchase the Permanent Coverage to ensure a payout and a locked in price; however our free cash flow is a big determining factor when deciding. My recommendation is that we sit down and review your personal situation, conduct a needs analysis which allows us to ensure full and proper financial protection for your family.

Russ MacDonald, Heritage Insurance Ltd

Heritage Insurance In YOUR Community

Greg, pictured with James Statler, Moose Jaw Tier II Midgets

Heritage Insurance is happy to support Moose Jaw Tier II Midgets and many other community organizations.



Planning Help For A Romantic Date

Things To Consider:	Suggestions:	
Planning	<ul style="list-style-type: none"> - Start early; don't be scrambling at the last minute to make plans. - If going out is too hectic, consider a romantic evening in. - Try a lunch date to avoid the evening crowds. - Be creative and think outside the box. - Tailor the evening specifically to yours and your date's interests. 	
Atmosphere	<ul style="list-style-type: none"> - Candles give a nice ambiance and pleasant scent. - Soft music or a playlist of your special songs can help set the mood. - Take special care to look your best, without going overboard. - Speak lovingly and tell your date how much they mean to you. - Set a pretty table or a cozy area for cuddling. 	
Food	<ul style="list-style-type: none"> - Reserve a romantic table at a fancy restaurant. - Cook your date's favorite meal or something new you've both been wanting to try. - Make a meal together. Try finger foods or fondue. - Consider having a chef come in and prepare dinner for the two of you. - Champagne and chocolate-covered strawberries makes a nice treat. 	
Gift	<ul style="list-style-type: none"> - Buy tickets to a concert, sporting event, or other attraction. - Have something made or monogrammed for your date. 	

We are doing it again! 2014 Referral Contest:

4 Big Screen TVs! 8 iPads!

Anyone can refer a friend and be entered to win either an iPad 2 or a 52" flat screen TV!

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

Heritage Insurance **"Referrer of the Month"** Winner:

Kerry Friesen won an iPad2!

(Kerry is a two-time winner - she also won an iPad2 in May 2012)



**Kerry Friesen
iPad2 Winner!**

Next Month's

Winner:
This could
be you!!

**Heritage Insurance
Your SGI Canada Broker**

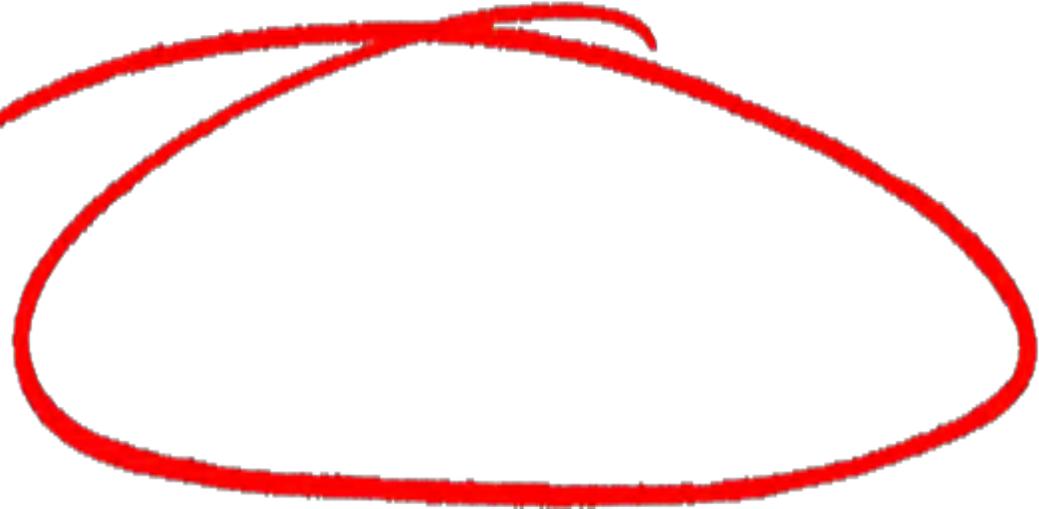
Heritage Insurance Protection Team
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PH: 306-693-7640
FAX: 306-692-3661
Email: contactus@heritageinsurance.ca

www.nohassleinsurance.ca

Weekdays: 8:30am-5:00pm

Saturdays: 9:00am-4:00pm

Plenty of Free Parking



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Heritage Insurance
100A Fairford St W
Moose Jaw SK S6H 1V3

Check out the 2013 Referral Winners! Tell Your Friends & Family About Heritage Insurance and You Can Win in 2014!



Christine Racic - iPad2!



Corinne Klyne - iPad2!



Jason Hall - 52" TV!



Jeff & Norma LaTonte - iPad2!



Jack Feist - 52" TV!



Mike Mason - iPad2!



Len Christmann - iPad2!



Deb MacDonald - iPad2!



Dwight Chartrand - 52" TV!



Lisa Johnson - iPad2!



Jeff & Norma LaFonte - 52" TV!



Sharon Wilson - 52" TV!



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