



Greg Marcyniuk
Agency Owner

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Greg Marcyniuk's Insurance Update



A Monthly Newsletter For Friends and Clients of Heritage Insurance

February 2015

February - the Month of Love!

Yes, it's that time of year when we are to shower our loved one with flowers, chocolates and jewelry. As they say 'a happy wife is a happy life'. I've included a little reminder for the significant other in your life.

With Christmas over and Valentines on its way I've written an article on tips for

your personal property. Please review 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



Greg with his Special Valentine

Greg's Tips to Protect Your Possessions

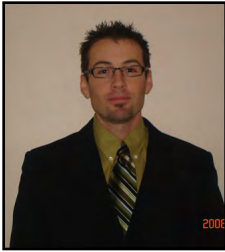
If gifts of new jewelry, electronics or an expensive keepsake came your way over the holidays, I would encourage everyone to update their home inventories and review their home insurance policies.

8 tips to protect your possessions this New Year:

- Review your insurance policy to ensure you have adequate coverage.
- If you are renting, remember to have tenant's insurance. A landlord's policy would not typically cover your personal belongings or liability.
- Understand your policy and ask questions if you need clarification.
- Look for ways to lower your premiums. Some insurers offer discounts if you take steps to reduce risk. Speak to your insurance representative about how you can lower your premiums (i.e. - higher deductibles, alarm system etc.)
- Update your home inventory once a year or when you purchase new items.
- Note the approximate replacement value of your home's contents, along with makes, models, serial numbers and any identifying marks on your contents. If necessary, hire an appraiser to determine the value of works of art or jewelry to avoid a possible claims misunderstanding.
- Take photos or a video of your homes contents. This makes your claims process so much easier.
- Keep your home inventory and your content's photos/video in a safety deposit box or in another safe place away from home.

Heritage Insurance Your SGI Canada Broker

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Russ MacDonald
Life Insurance Agent

Get Started on the Path to Protection & Peace of Mind

The Holidays are over and January was a busy month both on the business side and extracurricular wise. I've spent many hours at the rink as I continue to coach hockey for my son and his teammates. It's been enjoyable watching them improve their team skills both on and off of the ice. We had every weekend booked with tournaments - we even went as far as Lethbridge for one to close out the month. Adding that along with practice planning during the week and balancing a busy work schedule; it sure would be nice if we had a few more hours in a day.

I am sure many of you face the same thing as well, whether it is your child's dance, basketball, football, etc. In many cases we being this busy leads to us pushing back or procrastinating on very important and financially impactful aspects such as:

- √ Planning and contributing to retirement
- √ Ensuring adequate Life Insurance
- √ Not overpaying for Life Insurance

When do we find the time to explore these important aspects? When we do have a free night off, isn't it nice to just relax and unwind?

Our busy lives call for ease and convenience. Unfortunately we can't ignore these aspects in our lives and hope it just takes care of itself. Every day we wait and don't do anything impacts us even more than the day before and exposes us to more risk. Make it easy on yourself - take advantage of my expertise in the field. When you feel ready to look into life coverage's or plan for your savings such as retirement or even just for a second opinion to what you already may have, pick up the phone and call me.

Allow me to provide you with a no obligation quote or consultation to get you started on a path to protection and peace of mind.



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

Our Customers Say It Best:

"I have been with Heritage for some time; it's important to feel safe and know that my home is insured. To be without is to risk losing everything - be smart. As a client I am very satisfied with the service I receive. Thank you."

Jacqueline Auclair
Regina

"Every time you smile at someone, it is an action of love, a gift to that person, a beautiful thing."

- Mother Teresa

Heritage Insurance In YOUR Community

Greg presenting a cheque to Tammy Cozart, President for Moose Jaw Women's Business Association.

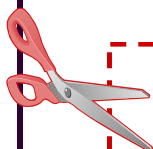
Heritage Insurance is happy to support the Moose Jaw Women's Business Association and many other community organizations.



Valentine's Day Gifts for the Clueless Husband

Did you give your wife a riding lawn mower or a new 70" Flat Screen TV for Christmas? If you are in the doghouse for not giving your sweetheart that special gift for Christmas, you still have a chance to redeem yourself on February 14.

Valentine's Day is one of the best holidays to show your loved one how much they mean to you. The best way to do this is to give them an extra special personal gift. I know you are thinking...how do I know what to get? The easiest answer is to get them something that they want! Most women give little hints throughout the year. It's a good idea to jot them down and keep the notes in a safe place for Valentine's Day. If you didn't catch their hints, here are some questions to consider: What do they like? Do they have any new interests? What makes them smile?



I would like: _____
for Valentine's Day!

Ladies, help us out. Please fill out the above form, then leave it somewhere that we will find it. Like, in our wallet, on the seat of our car or just hand it to us!

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:

Jagjit Ghuman - iPad Air 2!



Next Month's

Winner:

This could
be you!!



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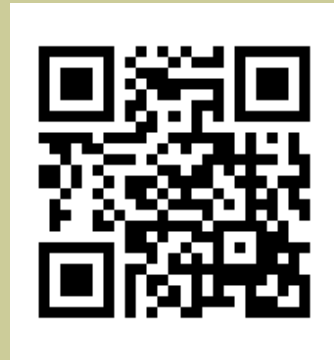
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Weekdays: 8:30am-5:00pm

Saturdays: 9:00am-4:00pm

Plenty of Free Parking



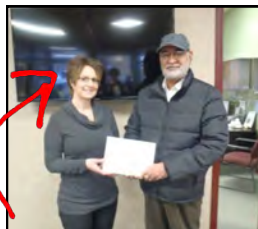
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**Check out the Newest 2015 Referral Winners! Tell Your Friends & Family
About Heritage Insurance and You Can Win in 2015!**



Jagjit Ghuman - iPad Air 2!



Arthur & Debra Godin - 52" TV!



Robert & Sandra Rafuse - iPad2!



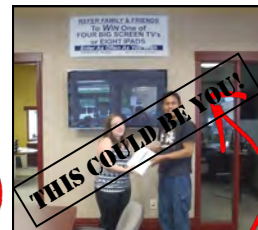
Troy Setter - iPad2!



Krista Korbo - 52" TV!



Lisa Amey - iPad2!



Kristine & Abner Mangaoil - iPad2!



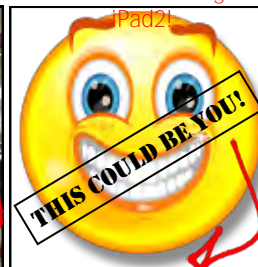
Brenda Smith - iPad2!



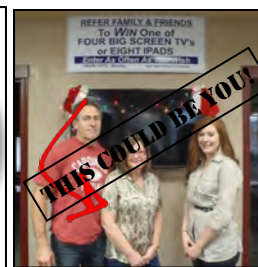
Doug Tressel - 52" TV!



Jill Kirby - iPad2!



Cliff Beuttner - iPad2!



Arthur & Debra Godin - 52" TV!