



Greg Marcyniuk
Agency Owner

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Greg Marcyniuk's Insurance Update



A Monthly Newsletter For Friends and Clients of Heritage Insurance

February 2016

February - the Month of Love

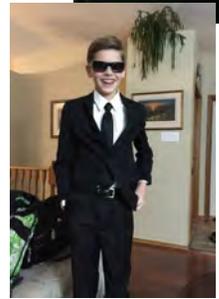
I'm proud to say Matthew has been growing his hair for cancer. He's wanted to cut it for the past couple of months but he had to have a minimum of 8 inches of hair. He also was dared to wear his suit to school with his new doo and I said we'd match the amount raised. Long story short, he raised \$600 - so that's a total of \$1200 for Cancer. Both Mom & I are proud of you son, awesome job!

With February being the month of love, jewelry is one of the top gifts for Valentine's Day. I'm sharing eight tips for jewelry protection. Please feel free to share this with family and friends.

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

Greg, Sheila, Matthew & Taco

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



Matthew - before and after!



8 Tips for Valentine's Day Jewelry Protection

Diamonds are a girl's best friend, especially on Valentine's Day. Jewelry is one of the top gifts of all time, and heart-shaped gems are the most popular of the jewelry items gifted, as a sign of love and devotion.

But that shiny, new diamond heart needs to be protected.

What a shame it would be to have your heart stolen when it's not by the one you love! Yet theft is the number one cause of loss for jewelry.

The majority of jewelry thefts occur when personal jewelry is visible or accessible to be stolen by thieves, coworkers, or even friends.

Sparkly new engagement rings are another top Valentine's Day gift. With the North American jewelry market being upwards of \$71 billion, \$7 billion is spent on diamond engagement rings, making them an extremely valuable investment that warrants proper insurance.

Although insuring that diamond ring may not be the first thought when thinking about a romantic proposal, it should be a top priority. According to crime statistics, diamond engagement rings and wedding rings are most likely to be stolen.

Jewelry is a reflection of who you are and connects you to special events and people in your life. The most important way to protect your jewelry is to create a pre-disaster plan that includes inventory, theft prevention and damage from water or fire.

It only takes a matter of seconds for a thief to swipe valuable jewelry, but that beautiful ring or

(Continued on page 3)

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Russ MacDonald
Life/Retirement
Specialist Agent

Our Customers Say It Best:

My wife and I would like to thank Greg Marcyniuk and his staff for their no Hassle and very helpful assistants regarding our past claim. Greg's staff were more than helpful and after contact, adjusters arrived within two days and our problem was fixed in a very short time. Heritage Insurance is of the highest calibre and we'd recommend their service to anyone. Many thanks Greg and Staff, Rick & Cheryl Hembroff

Rick Hembroff, Buffalo Pound
Lake Saskatchewan,

Securing Your Retirement Depends on What You Do Today

As the RRSP season is nearing a close, I would like to address a topic that fits with that topic of saving for retirement.

Recent surveys indicate that nearly half of Canadians don't know the amount of money they'll need when they retire. In addition to this statistic, the cost of living is expected to continue to rise; for example, assuming a three per cent inflation rate, living expenses of \$30,000 today would cost you \$54,000 in 20 years. While these statistics may create anxiety about your financial ability to enjoy your golden years, I can help you strategically plan for your future.

Building a sound financial security plan can be overwhelming since there are many aspects to consider. You do not have to face this challenge alone. As a financial security advisor, I have experience helping clients, just like you, develop a plan to better understand their financial situation today, determine what they need for retirement and identify strategies to reach these retirement goals.

I can help you develop a successful retirement savings strategy by:

- Determining your financial goals for retirement
- Assessing your current investment strategies to ensure they match your specific goals
- Investing money efficiently to help you reach these goals

A comfortable and secure retirement depends on what you do today. Act now and call me today for a no obligation consultation. I look forward to your call.

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



*The best thing to hold onto
in life is each other.*

- Audrey Hepburn

Exciting News!
To serve you better
we have changed our
hours of operation

Effective January 4:

Monday - Wednesday
8:30 - 5:30

Thursday
8:30 - 8:00

Friday
8:30 - 5:30

Saturday
9:00 - 4:00

Heritage Insurance In YOUR Community

Matthew and Greg giving the cheque and Matthew's hair to Scott Mushens of the Canadian Cancer Society.

Heritage Insurance is happy to support the Canadian Cancer Society 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:

Jan Vermette - iPad Air 2!



Next Month's

Winner:

This could
be you!!



8 Tips for Valentine's Day Jewelry Protection Continued



(Continued from page 1)

bracelet can also lose stones, or be subject to dents and scrapes.

Prevention is key, and in taking the proper security measures, that beautiful Valentine's Day gift can be protected. Protect your jewelry from damage and theft with these 8 tips:

1. **Don't place your jewelry in jewelry boxes or dresser drawers.** These places are common to store jewelry, but their commonality makes them the first place that a thief will look. Keep your jewelry in a safe that is fire resistant, UL rated, torch and tool resistant, bolted to the structure and keep it in an area of the home that is not easily accessible. The best place for jewelry storage is an off-site bank safe deposit box. This is a great option for your most valuable jewelry.
2. **Have your jewelry appraised by a qualified jewelry appraiser for insurance replacement purposes.**
3. **Know who has access to your jewelry.** There have been several cases of domestic employees stealing jewelry from their employers in the news lately. Being aware of who has access to your jewelry collection, and having background screenings on domestic employees will help prevent any mishaps.
4. **Take precautions when you're wearing gloves.** Prongs from rings may catch on the fabric, which could result in loss.
5. **Don't place jewelry in your pockets.** If your pockets open, or you run your clothes through the wash, you're at risk of losing jewelry.
6. **Keep jewelry away from sinks, counters and public areas.** Setting the jewelry beside the sink when washing your hands or doing the dishes could result in loss, or it could be forgotten or stolen.
7. **Prevent damage by removing your jewelry.** When performing outdoor activities, including playing sports or doing lawn work, remove your jewelry to avoid damage and place it in a safe location.
8. **Have your jewelry regularly inspected.** Bringing your jewelry to your jeweler for regular inspections will help you to prevent any damage. Making sure the mountings and prongs are checked once a year can help avoid any loose stones, and prevent accidental loss.

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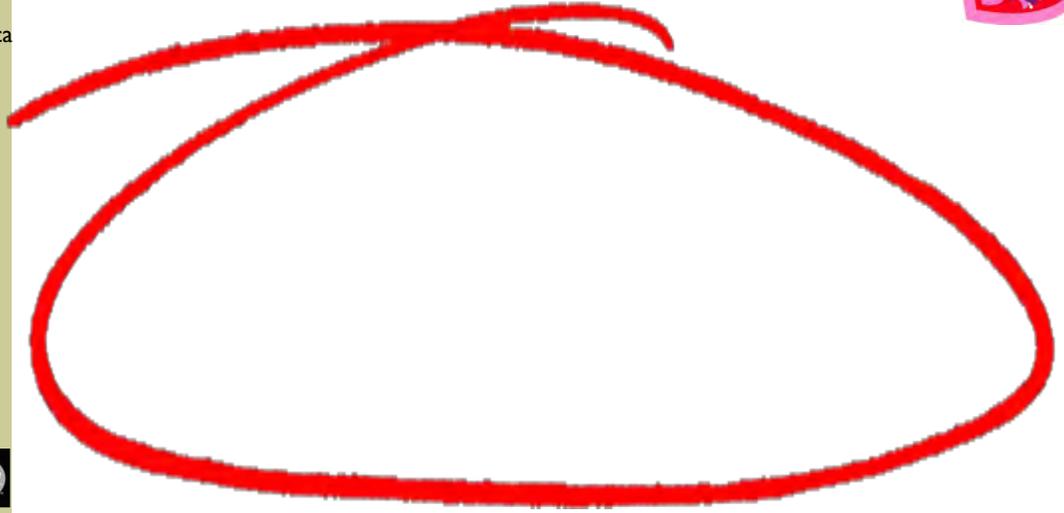
Saturday

9:00 - 4:00

Plenty of Free Parking



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100A Fairford St W



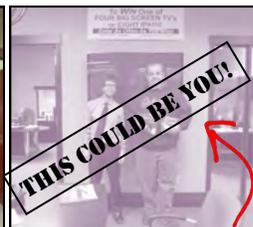
Check out the 2016 Referral Winners! Tell Your Friends & Family About Heritage Insurance and You Can Win in



Kevin Hembroff - **50" TV!**



Jan Vermette - iPad Air 2!



Kim Dalgarno - iPad Air 2!



Mike Bechtold - iPad Air 2!



Kim Hunter - **50" TV!**



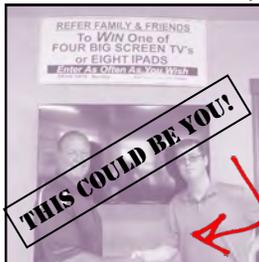
Kerri Friesen - iPad 2!



Kevin Kincaid - iPad 2!



Dillon Pinfold - iPad 2!



Kain Petlak - **50" TV!**



Denise McKechnie - iPad 2!



Nora Boechler - iPad 2!



Rose Katernych - **50" TV!**



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