



Greg Marcyniuk's Insurance Update



A Monthly Newsletter For Friends and Clients of Heritage Insurance

February 2017

Greg Marcyniuk
Agency Owner
*save up to 20% more
by combining all your
insurance with us!*
Heritage

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February - the Month of Love

Yes, it's that time of year to shower your significant other with gifts, flowers, chocolate, jewelry, fine dining, or in my case, a nice card (just kidding).

I was just recently reading an article on emergency preparedness. In their study of 1,000 people, only 20% had a plan as well as an emergency kit put together at home and or auto.

Please take the time to read this article so you and your family can be prepared in the event of an emergency.

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

Greg, Sheila, Matthew & Taco



Greg with his biggest perch yet!

Winter Safety Tips: Indoors and Out

Canadian winters are famous for being cold. The mercury keeps dropping, and suddenly, the bears aren't the only ones hibernating!

While it's true that many of us spend more time indoors in the winter, there are also those who embrace the outdoors, the snow and cooler temperatures.

For many parts of Canada, winter can mean bitter cold and winter storms that bring high winds, icy rain, or heavy snowfall.

This winter, get prepared for whatever the season will bring, whether you are indoors or out. Follow these **FIVE** tips for staying safe in a Canadian winter:

1. Get Informed and Go Outdoors

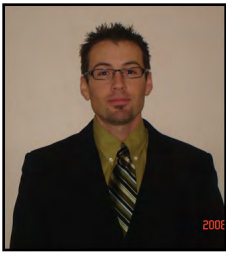
Are you eagerly awaiting your chance to hit the slopes? Dreaming of making tracks with snowshoes? Check out AdventureSmart.ca to help you plan for a safe and enjoyable outing, whatever your passion. AdventureSmart.ca encourages everyone to follow the three T's: Trip planning, training and taking the essentials for any outdoor adventure. Here are some key tips for winter adventures:

- Before heading out, complete a trip plan and leave it with friends or family.
- Get trained for your adventure and stay within your limits.
- Take survival essentials with you and equipment like a communications alerting device in case of an emergency. In avalanche terrain, for example, essential

(Continued on page 3)

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:

"I never worry about not being covered due to my own forgetfulness. Heritage looks after us!"

**Betty & Lorne Calvert,
Saskatoon, SK**

"Pleasant staff. Little to no wait time."

**Jolynne Burns,
Moose Jaw, SK**

Catch Up On Your RRSP Contributions to Plan for a More Comfortable Retirement

Has life gotten in the way of saving for the future? You know the benefits of contributing to an RRSP, and you still have time on your side to plan for a successful retirement. Your financial comfort during retirement could depend on how effectively you save today.

Catching up on RRSP contributions makes sense. An RRSP catch-up loan could help you use more of your unused contribution room and provide you with a tax deduction.* This could give you a tax refund (depending on your personal income tax situation) that could be used to help pay down the RRSP loan.

With the March 1, 2017 RRSP deadline approaching, it's the perfect time to confirm if you're on the right track to meet your retirement goals. It's important your present financial security plan matches the retirement you see for yourself. We can chat about this and other strategies to invest your money efficiently to help you reach your goals while reducing taxes.

If you have questions about your retirement investments or your financial security plan, please don't hesitate to contact me.

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

** While borrowing to invest has many potential benefits (investing an initial lump sum creates greater potential for compound-growth compared to making smaller regular investment purchases), leveraging also has potential risks (market volatility may result in poor investment returns and the possibility of owning more on the loan than the investments are worth).*



"The beauty of a woman must be seen from in her eyes, because that is the doorway to her heart, the place where love resides."

Audrey Hepburn

Hours:

To serve you better
we have changed our
hours of operation

Monday - Friday
8:30 - 6:00

Saturday
9:00 - 4:00

Heritage Insurance In YOUR Community

Greg seen here presenting a cheque to Rose Nernberg for the Regina Youth Orchestra.

Heritage Insurance is happy to support the Regina Youth Orchestra and many other community organizations.



2017 Referral Contest - We're Doing it Again!

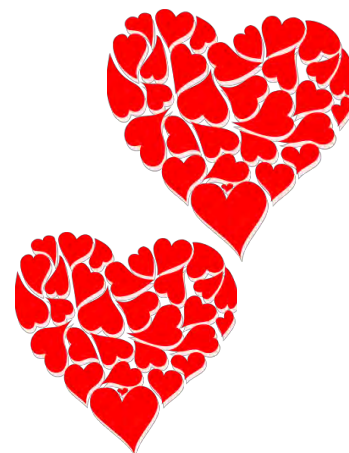
4 Big Screen TVs! 8 iPad Air 2's!

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



Winter Safety Tips: Indoors and Out *cont.*

- equipment includes a probe, beacon and shovel.
- Wear a helmet when skiing, skating, snowboarding and snowmobiling. Dress in layers to avoid hypothermia and keep your head, ears and hands covered to prevent frostbite.

2. Stay Safe Indoors

Winter is a busy season for fires in Canada. That's why it's important to be mindful of fire prevention and safety. Make sure you have working smoke alarms, don't leave burning candles unattended and if a pot catches fire while cooking, put a lid on it.

3. Check Your Family Emergency Kit

You likely have some basic emergency kit items already in your home, such as a flashlight, battery-operated radio, food, water and blankets. The key is to make sure they are organized, easy to find and easy to carry (in a suitcase with wheels or in a backpack) in case you need to evacuate your home.

4. Keep an Emergency Kit in Your Vehicle

Prepare an emergency kit and keep it in your vehicle. Refresh the supplies for winter. For example, add an extra blanket or new food items.

5. Check Weather Reports

When severe winter weather threatens, Environment Canada issues special alerts to notify Canadians in affected areas so that they can take steps to protect themselves and their property.

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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

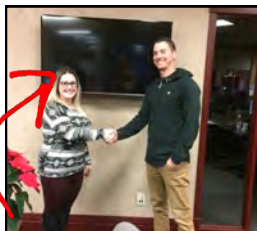
Plenty of Free Parking



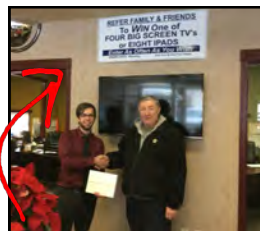
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Return undeliverable mail to:
Heritage Insurance
100A Fairford St W
Moose Jaw SK S6H 1V3



Check out the 2017 Referral Winners! Tell Your Friends & Family About Heritage Insurance and You Can Win in



Matt Hetherington - **50" TV!**



Stan Kreutzer - iPad Air 2!



Von Agioritis - **50" TV!**



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 - iPad 2!



Ron Thul - iPad 2!



Edmar Gotana - **50" TV!**



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