



Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance

January 2013



Greg Marcyniuk
Agency Owner

*Save up to 20% more
by combining all your
insurance with us!*
Heritage

Insurance Services

- ✓ Home Insurance
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- ✓ 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

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All the Best in 2013

2013 is here and boy have we been hit hard by old man winter. Of course Matthew couldn't be happier because the conditions are perfect for his winter activities. Sheila and I on the other hand would like to be on a beach somewhere in the Caribbean.

All that being said I'm still amazed at people being ill prepared for our winter conditions. I stopped to give a fellow a tow the other night and he was not prepared at all. So I've written about road

safety and what you need to do to be prepared. Please feel free to share this information with friends and family.

As well, please take note of our new and improved referral program. With our past success I've decided to give away **8 iPads...yes 8 iPads & 4 big screen TV's!** And you're always a winner when you refer someone to Heritage Insurance because we give you a **\$5 Tim Horton's gift card for every referral.**



Future CEO for Heritage, Matthew giving dad a hand during his Christmas school break

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

Greg, Sheila, Matthew & Taco

Preparing Your Vehicle for Winter

Get your vehicle winter-ready with a maintenance check-up. Don't wait for winter to have your battery, belts, hoses, radiator, oil, lights, brakes, tires, exhaust system, heater/defroster, wipers and ignition system checked.

Keep your fuel tank sufficiently full - at least half a tank is recommended.

Make sure you have sufficient windshield washer fluid in the reservoir that is rated a minimum of

-40°C temperature range. Keep an extra jug in the vehicle.

Clear snow and ice from the roof, hood, trunk and all windows, lights and mirrors. After starting your vehicle, wait for the fog to clear from the interior of the windows so you will have good visibility all around.

Have your tires checked before

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Deductibles to \$750, \$1000!
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Russ MacDonald
Life Insurance Agent

Welcome 2013!!!

Another year has come and gone. Wow, where does the time go? December 21 (End of the Mayan Calendar) came with much speculation on planet alignment and other fallacies of the end of the world that the media ran with. At the end of the day the 22nd came which meant that yes, I did actually have to do some Christmas shopping. Santa was good to both my children, Aiden and Keianna. They seemed to have gotten everything that they asked for.

I want to take this time to thank everyone who took time in 2012 to review their portfolios with me. I look forward to the future working with all of you and being a vital part in assisting you in achieving all of your dreams and goals. As for 2013 I encourage all of you who may be looking at starting up retirement funding or insurance planning or maybe just looking at getting a second opinion on your current portfolio to drop me a line to arrange a sit down.

Wishing you all good health and a prosperous 2013!

Russ MacDonald
Heritage Insurance Ltd

“Three things cannot be long hidden: the sun, the moon, and the truth”

- Buddha

Our Customers Say It Best:

“Friendly caring staff who attend promptly to our business, also efficiently. There is a feeling we can depend on your company.”

Grace Armstrong
Moose Jaw

“You are my choice for two reasons: your service and your hours! Keep up the great work.”

Henry Goertzen
Buffalo Narrows



Why COMPLICATE Life ?

- Missing somebody? Call
- Wanna meet up?.....Invite
- Wanna be understood?.....Explain
- Have questions?.....Ask
- Don't like something?.....Say it
- Like something?.....State it
- Want something?.....Ask for it
- Love someone ?.....Tell it

Heritage Insurance In YOUR Community

“Before you act, listen. Before you react, think. Before you spend, earn. Before you criticize, wait. Before you pray, forgive. Before you quit, try.

- Ernest Hemingway

Jason Hall, founder of Random Acts of Kindness, with cheque from Heritage Insurance with the gifts that are delivered to needy children on Christmas Eve.

Heritage Insurance is happy to support *Random Acts of Kindness* and many other community organizations.



Preparing Your Vehicle for Winter (cont.)

(Continued from page 1)

winter begins. Remember to check tire air pressure frequently, as it decreases in cold weather.

The condition of your vehicle's tires is important. Worn or damaged tires can hamper your ability to drive safely. It is best to replace tires before the tread depth is the regulatory minimum of 1.5 mm. Studies indicate that a 3mm deep tread can stop a vehicle on wet pavement in a 25% shorter distance than a tire with 1.5mm deep tread. Drivers should check the manufacturer's wear indicator mark on tires to see if they need replacing. All tires have tread wear indicators, which are small bars of rubber found between the tread blocks of a tire. When the tread is worn flush with the tread wear indicators, the tire has reached its wear limit and must be replaced as it no longer provides sufficient traction in the rain or snow.

With our winters, consider using winter tires. They improve driving safety by providing better traction, braking and handling during frost, snow, slush, and particularly under icy conditions. Installing four winter tires provides greater control and stability. Never mix tires of different tread, size and construction. Also, consider adding traction control and stability control options when purchasing your next vehicle.

Winter Driving Survival Kit - it's a good idea to keep a winter survival kit in your vehicle. Having essential supplies can provide some comfort and safety for you and your passengers should you become stranded.

Recommended items include:

- Ice scraper/snowbrush
- Shovel
- Sand or other traction aid
- Tow rope or chain
- Booster cables
- Road flares or warning lights
- Gas line antifreeze
- Flashlight and batteries
- First aid kit
- Fire extinguisher
- Small tool kit
- Extra clothing and footwear
- Blanket
- Non-perishable energy foods – e.g., chocolate or granola bars, juice, soup, bottled water
- Candle and a small tin can
- Matches

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

2013 Contest

4 Big Screen TVs! 8 iPads!

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Weekdays: 8:30am-5:00pm

Saturdays: 9:00am-4:00pm

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Moose Jaw SK S6H 1V3



Shirley Stenko
\$50 Gift Card Winner!



Ed Livingston
TV Winner!



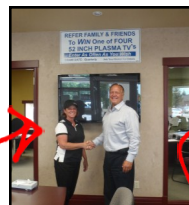
Brad Sitavanic
\$50 Gift Card Winner!



Darrell Irwin
iPad3 Winner!

**2012 Winners - Tell Your Friends & Family About
Heritage Insurance and You Can Win Too!**

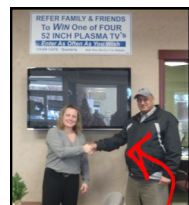
**Heritage Insurance "Referrer of the
Month" Winner: Victor Morales - iPad3!**



Leslie Fowlie
TV Winner!



Bert Graham
iPad 2 Winner!



Sid Chokkar
\$TV Winner



Garnet & FeBerg
\$50 Gift Card!



Marsha Welscher
\$50 Gift Card

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