



Greg Marcyniuk  
Agency Owner

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# Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance

July 2013

## Schools Out for Summer

Matthew is higher than a kite with being out for the summer. His report card was awesome (proud Dad - must have got it from his Mother) and he's excited about his upcoming holiday.

That being said, I thought I'd write about tips for

traveling with children. 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



Matthew made me Fathers Day breakfast from scratch MMM! Thanks Son!

## Secrets to Traveling With Children

- 1) **Travel light.** Sometimes less is more. And choosing the correct carry-on is one of those times. Should be compact, lightweight and wheels.
- 2) **Get an early start.** Are there optimal hours for children to travel? Is it easier to make the trip during the day, keeping little ones awake, or attempt a red-eye, and hope everyone can get some sleep? Considering individual needs prior to booking a flight or planning a road trip is always a good starting point.
- 3) **Prepare for your trip, and then some!** Toys, medication, diapers and other items used during the travel timeframe must be easily accessible. And, what if connecting flights are missed? What if weather is bad, postponing arrival at the final destination? It is worth packing a few additional items, just in case.
- 4) **Kids-pack** Individual back-packs for each child are great way to ensure favorite items are not forgotten. Letting children select their own books, toys and personal items will ensure they are happy with their en route choices.
- 5) **Don't forget the snacks!** Travel snacks like yogurt tubes, granola bars, string cheese, and squeezable apple sauce are easy to pack. Fun snacks will keep tummies full when real meals are hard to come by. Refillable water bottles are also a wise choice for the whole family.
- 6) **Sanitizer, wipes, tissues!** Perfect for cleaning spills, wiping a runny

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Russ MacDonald  
Life Insurance Agent

*"Ten people who speak  
make more noise than  
ten thousand who are  
silent."*

- Napoleon Bonaparte

### Our Customers Say It Best:

*"Enjoy receiving news letters.  
Very satisfied with the service,  
keep up the good C/S."*

Louis & Iona Carignan  
Ponteix

*"Knowledgeable, Helpful &  
Friendly"*

Robert Daniels  
Estevan

## Tips on How to Save Money on Life Insurance

Many people would like to save as much money as they can on Life Insurance. Whether it is a few dollars a month or a few hundred dollars a month it all makes a difference. The unfortunate part is they do not know enough about it to be able to accomplish those savings. I comprised a list below for you to consider should you be looking at keeping more money in your pocket. The good news is that savings can be achieved with some of these tips below.

**Consolidate Insurance** (Insurance rates are priced a certain price per thousand so by purchasing more volume in one single policy vs having 3 or 4 little ones can save you substantially.)

**Stop Smoking** (Life Insurance prices for smokers are quite a bit higher than for non smokers so by kicking that habit you can not only save on your coverage but you will also have more cash flow for other things.)

**Lose Weight** (If you happened to be overweight when you purchased your plan then most likely you were charged extra for your coverage. By shedding some pounds you can look at reviewing your contract and potentially see some reduction in prices.)

**Prove your health through a medical** (Life Insurance companies will give you preferred status if you are above average health, which results in lower pricing.)

**Purchase as soon as you need it... Don't Wait** (Most companies base price on nearest age so waiting may put you into a different age bracket resulting in the coverage costing more. Lock that price in when you are at your youngest.)

**Pay Annually** (Usually you receive a discount if you pay on an annual basis. On average it results in a savings of one month of premium.)

**Consider Term Insurance** (Depending on what your current needs are term may be the best fit. It is also the most cost effective form out there.)

**Consider having a Joint policy with your spouse** (Instead of buying a policy for you and one for your spouse, insure yourself with a joint 1st to die plan. They basically accomplish the same thing should either pass away at a lower price than two single policies.)

If you wish to further discuss these tips or have any questions please feel free to give me a call.

Russ MacDonald  
Heritage Insurance Ltd

## Heritage Insurance In YOUR Community

*"A year from now you  
will wish you had started  
today."*

- Karen Lamb

Greg pictured with Dallas Popowich,  
receiving a \$100 donation to Moose Jaw  
Kinsmen Flying Fins.

Heritage Insurance is happy to support the  
*Moose Jaw Kinsmen Flying Fins* and many  
other community organizations.



## Secrets to Traveling With Children (cont.)

(Continued from page 1)

- nose, or sprucing up outfits upon arrival, grabbing a few tissues will keep everyone looking and feeling their best.
- 7) **Quick change artists...** Travelers pack outfits in their checked bags. Seasoned travelers always carry an extra outfit or two with them. From unexpected motion sickness to spilled food or drinks, these ensembles come in handy more often than not. And remember, dress for comfort.
  - 8) **A busy child is a happy child.** DS, iPad, iPhone, mini-DVD player and headphones usually top the entertainment list. Come prepared with fully charged devices and back-up batteries. When it's time to unplug, sing along
  - 9) **Sleep gear.** Whether you are heading off on a long road trip, or taking a red-eye flight, planning to make sleep part of the journey is essential. Small cushions, neck pillows, cozy blankets and favorite plush animals will help little ones (and those around them!) catch some must needed Zzzzz's.
  - 10) **Travel lighthearted.** Patience is everything, and your good time is what you make it. Keep things light, upbeat and positive, and enjoy every minute (or almost every minute!) of your trip.

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Heritage Insurance and You Can Win!*



**Christine Racic - iPad4!**



**Corinne Klyne - iPad4!**



**Jason Hall - Flat Screen TV!**



**Jeff & Norma Lafonte - iPad4!**



**Jack Feist - Flat Screen TV!**



**Mike Mason - iPad4!**

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*2013 Contest 4 Big Screen TVs! 8 iPads!*

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*2013 Winners - Tell Your Friends & Family About  
Heritage Insurance and You Can Win Too!*

**Heritage Insurance "Referrer of the Month" Winner:  
Mike Mason - iPad4!**



**Next Month's  
Winner:**

**This could  
be you!!**

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