



Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance



Greg Marcyniuk
Agency Owner

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Inside this issue:

Would you like to receive your tax refund essentially in advance?	2
Heritage Insurance In YOUR Community	2
2014 Referral Contest	3
2014 Referral Contest Winners	4

July 2014

With July comes the Roar of Thunder and Lightning

Matthew is done with his extra circular activities and ready to have some fun at the lake. Sheila is busy with the garden and I'm as usual sampling the bounty.

We've been busy with water claims and hoping the storms stay away. With these storms lightning is always present.

I've put some tips together on lightning; please take the time to read these and feel free to

share them with family and friends. As always thanks for choosing Heritage Insurance, enjoy the summer and please be safe out there.

Greg, Sheila, Matthew & Taco



Coach Greg with *The Chargers* of Moose Jaw Youth Flag Football; it was a great season coaching these kids along with Matthew. I'm proud of them all - great job kids!

Safety Tips for Lightning Storms

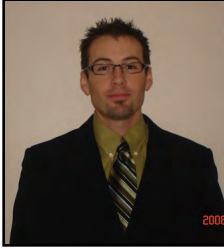
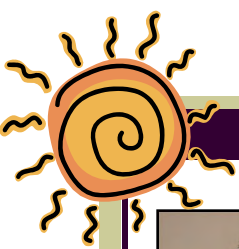


If Caught Outdoors:

- Avoid putting yourself above the surrounding landscape. Seek shelter in low-lying areas such as valleys, ditches and depressions but be aware of flooding.
- Stay away from water. Don't go boating or swimming if a storm threatens, and get to land as quickly as possible if you are already on the water. Lightning can strike the water and travel a substantial distance from its point of contact.
- Stay away from objects that conduct electricity, such as tractors, golf carts, golf clubs, metal fences, motorcycles, lawnmowers and bicycles.
- Avoid being the highest point in an open area. Swinging a golf club, or holding an umbrella or fishing rod can make you the tallest object and a target for lightning.
- You are safe inside a car during lightning, but be aware of downed power lines which may be touching your car. You are safe inside the car, but you may receive a shock if you step outside.
- In a forest, seek shelter in a low-lying area under a thick growth of small trees or bushes.

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 Insurance Agent

Our Customers Say It Best:

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

Henry Goertzen
Buffalo Narrows

WOULD YOU LIKE TO RECEIVE YOUR TAX REFUND ESSENTIALLY IN ADVANCE?

When an individual invests into an RRSP they do so for two main reasons:

1. To grow their money tax sheltered so that they have an adequate savings in place to fund their retirement.
2. So that they can claim a tax deduction for their amount contributed resulting in a big tax refund come income tax time.

What appeals to most people about contributing is the anticipation of receiving a favorable tax refund come tax filing season however there is an easier way of getting that refund in advance.

There are many individuals who flock to file so early so that they can receive that big tax refund as quick as possible. Unfortunately all they have really done here is loan their hard earned money to CRA for a full year interest free. Doesn't sound too appealing does it?

The good news is there is an alternative option. What you can look at doing is requesting to have your tax deductions reduced at source. Now there is a process that goes along with this however benefits of doing this may include:

- Increased monthly cash flow now
- Opportunity to have that increase in cash flow earn interest.

If you happen to be an employee who is:

- Subject to tax withholding at source
- Currently invest or wish to invest into an RRSP
- Intrigued to learn more regarding the above

I would love the opportunity to discuss how I can assist and educate you in getting the most out of your hard earned dollars.

Call me today!

306-631-9738

Russ MacDonald, Heritage Insurance Ltd

*"Good friends, good books,
and a sleepy conscience: this
is the ideal life."*

- Mark Twain

Heritage Insurance In YOUR Community

Don Parent receiving door prizes for the golf tournament for the Shepherd's Gate Ministries, pictured with Alisha Torkelson of Heritage Insurance.

Heritage Insurance is happy to support the Shepherd's Gate Ministries and many other community organizations.



Safety Tips for Lightning Storms...CONT.

- Keep alert for flash floods, sometimes caused by heavy rainfall, if seeking shelter in a ditch or low-lying area.

Indoor Precautions:

- Before the storm hits, disconnect electrical appliances including radios and television sets. Do not touch them during the storm.
- Don't go outside unless absolutely necessary.
- Keep as many walls as possible between you and the outside.
- Don't handle electrical equipment or telephones. The electrical current from the lightning strike will travel through wires and cords and if you are directly connected with them, you could be struck. Use battery operated appliances only. Cordless telephones are safe however you could receive a very loud noise on the phone which may seem like a shock. This would be consistent with the house or somewhere nearby being struck by lightning.



Remember: in a thunderstorm, no place outdoors is safe. When thunder roars, go indoors!

2014 Referral Contest:

4 Big Screen TVs! 8 iPads!

Anyone can refer a friend and be entered to win either an iPad 2 or a 52" flat screen TV!

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

Heritage Insurance **"Referrer of the Month"** Winner:

Lisa Amey - iPad2!



Next Month's

Winner:

This could
be you!!

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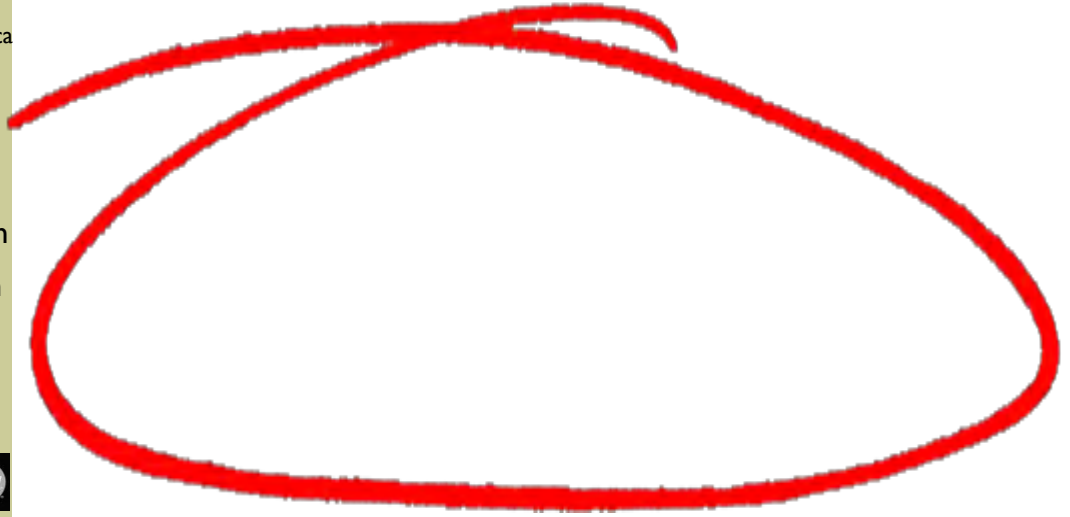
Weekdays: 8:30am-5:00pm

Saturdays: 9:00am-4:00pm

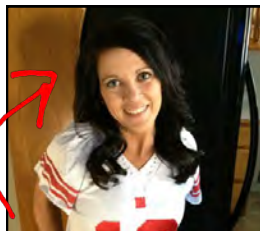
Plenty of Free Parking



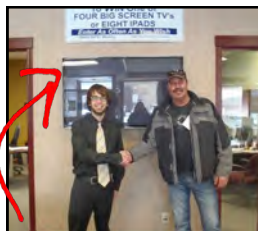
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Return undeliverable mail to:
Heritage Insurance
100A Fairford St W
Moose Jaw SK S6H 1V3



Check out the Newest 2014 Referral Winners! Tell Your Friends & Family About Heritage Insurance and You Can Win in 2014!



Kerry Friesen - iPad2!



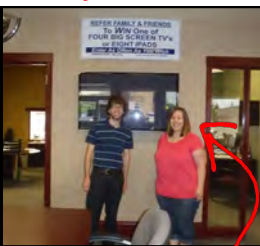
Steve Barnes - 52" TV!



Robert & Sandra Rafuse - iPad2!



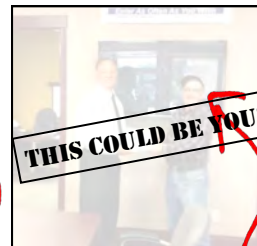
Troy Setter - iPad2!



Krista Korbo - 52" TV!



Lisa Amey - iPad2!



Len Christmann - iPad2!



Deb MacDonald - iPad2!



Dwight Chartrand - 52" TV!



Lisa Johnson - iPad2!



Jeff & Norma LaFonte - 52" TV!



Sharon Wilson - 52" TV!



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