



Greg Marcyniuk
Agency Owner

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- ✓ Fitness Centers/Clinics
- ✓ Life Insurance
- ✓ Disability Protection
- ✓ Critical Illness
- ✓ Mortgage Protection
- ✓ Financial Planning

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Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance

March 2012

The Days are Getting Longer....

As winter is wrapping up, the days are getting longer and the nights are getting shorter - YIPPEE. All in all we've had a terrific winter and let's hope it continues. Matthew on the other hand is still hoping for snow while Mom and Dad are hoping for spring showers (please don't tell Matthew).

As in the previous newsletter, I've written about the top

scams for 2012. As before, please take the time to read these, so you to don't become a victim.

As well, please feel free to contact Tracey, tracey@heritageinsurance.ca, if you'd like to receive your newsletter via email.

Thanks, as always for choosing Heritage Insurance and please be safe out there.



"Matthew with his first perch caught on his own, with no help from Dad - awesome job Matthew"

Greg, Sheila, Matt & Taco

"May your blessings outnumber the shamrocks that grow, and may trouble avoid you wherever you go."

~Irish Blessing

More Scams for 2012

Another year, another scam. Fraudulent acts, scams and other schemes can be costly. Keep your eye out for:

• Financial Elder Abuse

Financial elder abuse occurs when seniors' pocketbooks are exploited by scammers who take advantage of a person's vulnerabilities associated with age – like hearing loss, loneliness, physical limitations and impaired mental capacity. Common financial elder abuse frauds include tricking seniors into giving out private banking information; encouraging unnecessary home repair work, telemarketing and mail fraud; and swindles by family or friends that result in seniors giving up money, property, personal information and decision

making capacity.

QUICK TIP: Most elder abuse happens to a senior by someone they know, such as a family member, friend or caregiver. Many victims do not even realize they have been taken advantage of. Signs a senior is being financially abused include: missing belongings, unusual activity in bank accounts, suspicious stories, sudden changes in Power of Attorney or Wills, bounced cheques and numerous unpaid bills. Report all incidents of financial elder abuse to your local police.

• Power Saving Claims

The switch to Smart Meters in B.C. fostered a rise in false claims and deceptive ads by some scammers selling energy conservation devices. Consumers reported purchasing a number of power saving devices they claim did not work and that did not

meet electrical safety standards.

QUICK TIP: BBB was created 100 years ago to put a stop to unethical, deceptive claims and advertising. The BBB Ad Review program seeks to help consumers and businesses identify untrue, deceptive, fraudulent and insincere statements. Protect yourself from deceptive advertising by doing your research before making a purchase. Always check out a company's BBB Business Review (bbb.org) first and report deceptive advertising and business claims to your local BBB. If it sounds too good to be true, remember that it probably is.

**Save 8%-10%-15%-20%
Off YOUR Insurance Policy by
INCREASING Your
Deductibles to \$750 , \$1000!
Call (306) 693-7640**

Heritage Insurance Your SGI Canada Broker

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Russ MacDonald
Life Insurance Agent

SHOULD I COVER MY MORTGAGE THROUGH MY LENDER OR THROUGH A LIFE INSURANCE COMPANY?

This is a common question that most people should ask when ensuring their mortgage is covered in the event they pass away prematurely. Unfortunately, most people sign up for coverage through their lender and have their payments included in their scheduled mortgage payment. What they are not aware of is how much more this payment can cost them had they gone to a life insurance company to obtain protection.

Just last week, I sat down with a client who had purchased a property. Just like the above reference, she too did include the insurance in her payment. The life insurance monthly payment was \$340 per month for her \$250,000 decreasing balance owing on her mortgage of that property. I was able to get her payment down to \$128 per month. **A TOTAL SAVINGS OF 265%!!** Not only did she save herself 3x less per month, she also has the following benefits compared to going through her lender:

"The road to success is always under construction"

- Arnold Palmer

<u>Personal Plan</u>	vs	<u>Mortgage Insurance</u>
Guaranteed Convertibility	vs	Non Convertible
Level Death Benefit	vs	Decreasing Benefit
Money Goes to Beneficiary	vs	Lender Pay Mortgage
Based on Personal Health	vs	Based on Demographic Health
Control Over Policy	vs	Lender Having Control

If you are one of the many people who have never considered the alternative to lender mortgage insurance, I would like to sit down with you to discuss your potential savings.

Russ, Heritage Insurance Ltd

Our Customers Say It Best:

"For me as a customer, I feel I need to trust who I am dealing with, & I feel just that at Heritage Insurance!"

Daniel Mullens, Moose Jaw

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

Henry Goertzen, Buffalo Narrows



*"What day is it,?" asked Pooh.
"It's today," squeaked Piglet.
"My favorite day," said Pooh.*

Heritage Insurance In YOUR Community

"Our greatest glory is not in never failing, but in rising up every time we fail."

- Ralph Waldo Emerson

Doug Shepherd from Moose Jaw Humane Society is seen here with Linda of Heritage Insurance giving prizes for the upcoming Bonanza Event.

Heritage Insurance Is Always Proud To Support
The Various Charitable Organizations That
Help Others In Times Of Need!





More Scams for 2012

(Continued from page 1)

• Fraudulent Locksmiths

Consumers reported “local locksmiths” advertising online using a local telephone number and local address, but when contacted, consumers are connected to a call centre in another city and there is no locksmith at the address listed in your area. Consumers who have hired these companies allege that they have been overcharged for products and services, received bad advice or poor workmanship, or have had difficulty contacting the business to correct problems.

QUICK TIP: Don't just pick the first “local” company you find online. Confirm the company address and ask for the legal name of the business. When the locksmith arrives, ask for identification, a business card and their license. In BC, locksmiths are licensed through the Ministry of Public Safety & Solicitor General. Also make sure that they are insured, so you know costs will be covered should any damage be done to your personal property. Expect a legitimate locksmith to ask you for identification to confirm your identity as the homeowner. Check out their BBB Business Review (bbb.org).

• Penny Auctions

Online ads, often designed to look like news reports, are cropping up on popular websites claiming that you can get great deals on iPads and other electronics with online penny auctions. Most commonly with a penny auction, users must set up an account and purchase bids with a credit or debit card; each individual bid may cost less than a dollar and are often sold in bundles of 100 or more. Every item has a countdown clock and as people bid, the cost of the item

goes up incrementally and more time is added to the clock. Even if you don't win the item, you still have to pay for the bids you placed which can add up over time.

QUICK TIP: Before providing any personal information or signing up for any “free” trial with a penny auction, read all of the fine print carefully on the website. Pay close attention to details on sign up and annual fees, minimum bidding requirements, maximum prize amounts and how to get a refund. Know what you're buying. Before bidding on an item, research how much it costs elsewhere and keep track of how much you're spending on bids overall to see if you really are getting a good deal. Keep a close eye on your credit card for unexpected charges.

• Anti-Social Network

Social networks like Facebook and Twitter are becoming more and more popular. Users are often subject to targeted advertising and direct messages, and scams of all colours use social networks to operate. Fraudulent work-at-home job offers are sent through Twitter “tweets” and Facebook messages, deceptive “free” trials are advertised, and “clickjacking” on Facebook convinces users to unknowingly post malicious links on their status updates.

QUICK TIP: Your computer should always have the most recent updates installed for spam filters, anti-virus and anti-spyware software, and a secure firewall. Use the most up-to-date versions of your web browser to offer further protection. Be wary of messages from friends and especially strangers that direct you to another website via a hyperlink. To learn more about how to protect yourself from false or misleading advertising, contact the Competition Bureau at competitionbureau.gc.ca or 1 (800) 642-3844.

We Are Always In The Mood For Referrals!

By telling others about us and **YOU** Could **WIN!** Remember, there is **NO** limit to the number of people you can **REFER** or the number of times your name can be entered to win. **MULTIPLE referrals count as multiple chances to win!**

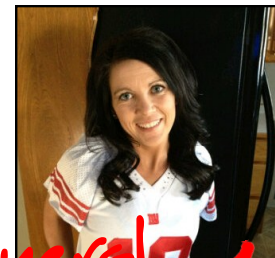
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Heritage Insurance “Referrer of the Month” Winner:

Kerry Friesen won an iPad2!



2012 Contest:

4 TVs! 4 iPads! 4 Dinners!

**Heritage Insurance
Your SGI Canada Broker**

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Weekdays: 8:30am-5:00pm

Saturdays: 9:00am-4:00pm

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

2012 Contest:

4 TVs! 4 iPads! 4 Dinners!

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*Brad Sitavani -
\$50 Gift Certificate Winner!*



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