



Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance

March 2015

Greg Marcyniuk
Agency Owner
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Heritage

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March - the Month of Spring!

It's hard to believe we're coming to the end of the first quarter of 2015. Sheila, Matthew, his friend Brayden and I recently returned from a ski trip in Fernie. The snow was great, and whil my legs were quite rubbery by the third day - we all had fun.

When I go away, I always make sure to have a list prepared for the trip as well as what needs to be in place

for when I leave. I've put this list together to share with you so that if you leave on holidays, it'll give you a template as well.

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

Greg, Sheila, Matthew & Taco



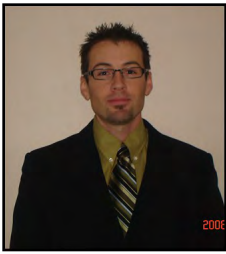
Sheila, Matthew, Brayden (Matthew's friend) and Greg after last run at Fernie.

Keep Your Home Safe While On Vacation

1. I always have someone come and check our home daily; this can either be a family member, friend or neighbor. If this isn't an option, I suggest a home sitter, or if you've a pet, a pet sitter. Just make sure they're bonded and have insurance in place.
2. If you're leaving for a longer term, let Canada Post know; have the person whom you've checking your home empty the mailbox.
3. Have timers on a couple of lights as well as a radio.
4. Have someone hired to keep your driveway cleaned; in fact, I ask one of my neighbors to park in my driveway. As I say, the more lived in it looks the less likely burglars will be interested.
5. I can't say enough about a home security system - I've got one that has motion sensors, heat sensors, water sensors and smoke-fire sensors; it saves you money on insurance and the signs on the doors and windows is the number 1 deterrent for thieves.
6. Unplug your garage door as well
7. When away, don't post your photos on Facebook; thieves are always on the lookout for these type of postings.
8. Make sure all doors are securely locked and I turn off my water as well.
9. Make sure you have adequate Travel Insurance.
10. Check with us to see how often your home has to be checked, as some companies have different time periods.

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:

"Staff provides friendly and courteous service at all times. Hours are very convenient and questions are answered promptly. We enjoy coming in."

Don Butchko, Moose Jaw

"The true secret of happiness lies in taking a genuine interest in all the details of daily life."

- William Morris

Insure Your Retirement Is On Track

Over the years I have had the pleasure of helping people both plan for their retirement as well as enter their non working years by incorporating our designed plan. It's often said that the only constant in this world is change. Not only have we seen a tremendous amount of change in the markets recently, but over the longer term we've also seen changes in retirement patterns.

Years ago, Canadians retired at age 65 with a life expectancy of approximately 75. Today, many people retire earlier and live much longer – meaning we have fewer working years during which to save for a longer retirement.

If you're concerned about your retirement plans during these changing times, I can help you ensure you are on track for achieving your long-term goals and dreams. Together, we can:

- Reaffirm your investment risk – How do you feel about investing right now? Perhaps your experience with the volatile market conditions of the last few years may have changed the way you feel. What balance between risk and reward are you prepared to take with your investments? By using our scientifically proven process that strategically designs an asset mix and selects the right combination of funds for you, we can reaffirm your tolerance for risk and verify your overall portfolio is correctly aligned with your needs.
- Realign your performance expectations – We can't bank on a 1990s-type market rally again. We've learned that the performance expectations generated in the late 1990s are unsustainable. Now is a perfect time to review your plans because double-digit returns may be a thing of the past. However, that doesn't mean you can't meet your retirement and investment goals. We can review your current plan to ensure the performance assumptions are attainable.
- Rebalance – Ensure your current financial security plan places your money in the right combination of investments. Depending on your tolerance for risk and your comfort with today's market, you may need to change some of your investments within your portfolio to become more aggressive (equities) or more conservative (fixed income products). You may also need to rebalance your portfolio to maintain the right mix of funds if some investments are outperforming others.
- Reinvest in your plan – Human emotion and behavioural responses to poor stock market conditions mean fewer individuals want to invest. This is because they're waiting for the market to bounce back - but ultimately they're missing out on the "buy low" portion of the age old advice to "buy low and sell high." Why is the stock market the only market where people rush out of the "store" when prices go on sale? Today, many of the same companies everyone loved at much higher prices just three years ago are on sale at discounts of 10-80 per cent. Does it make sense to invest when the prices are higher? Now is not the time to wait to invest!

I encourage you to take the time and call me today. I will provide you with a no obligation consultation to see where you are at and ensure that you are on track to retire when and how you deserve to. With the right approach I will do all I can do get you and your family where you want to be.

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

Heritage Insurance In YOUR Community



Greg presenting donations for Hannah's Gala. Pictured with Greg is Marianne Neustaeter.

Heritage Insurance is happy to support Hannah's Gala and many other community organizations.



2015 Referral Contest:



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:

Kim Dalgarno- iPad Air 2!



Next Month's

Winner:

This could

**Heritage Insurance
Your SGI Canada Broker**

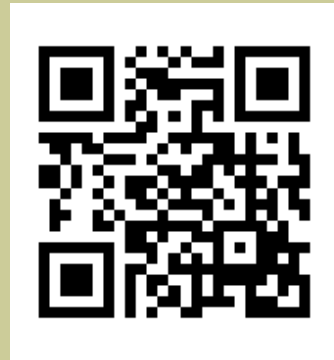
Heritage Insurance Protection Team
TF: 1-800-667-7640
PH: 306-693-7640
FAX: 306-692-3661
Email: contactus@heritageinsurance.ca

www.heritageinsurance.ca

Weekdays: 8:30am-5:00pm

Saturdays: 9:00am-4:00pm

Plenty of Free Parking



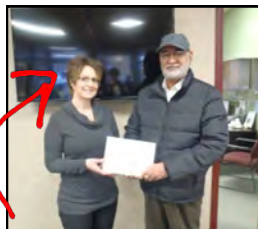
**Your Motor
License Issuer**



Publication Agreement No 41251519
Return undeliverable mail to:
Heritage Insurance
100A Fairford St W
Moose Jaw SK S6H 1V3



**Check out the Newest 2015 Referral Winners! Tell Your Friends & Family
About Heritage Insurance and You Can Win in 2015!**



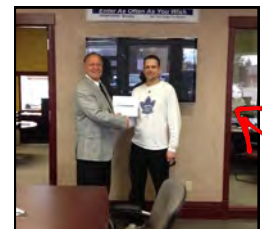
Jagjit Ghuman - iPad Air 2!



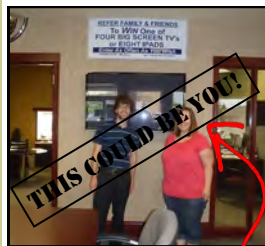
Arthur & Debra Godin - 52" TV!



Kim Dalgarno - iPad2!



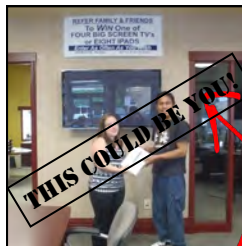
Troy Setter - iPad2!



Krista Korbo - 52" TV!



Lisa Amey - iPad2!



Kristine & Abner Mangaoil - iPad2!



Brenda Smith - iPad2!



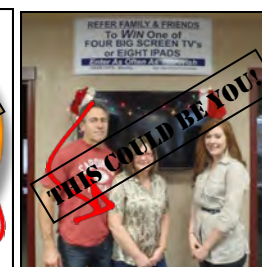
Doug Tressel - 52" TV!



Jill Kirby - iPad2!



Cliff Beuttner - iPad2!



Arthur & Debra Godin - 52" TV!