



# Greg Marcyniuk's Insurance Update



A Monthly Newsletter For Friends and Clients of Heritage Insurance

May 2016

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

## Insurance Services

- ✓ Home Insurance
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- ✓ Auto
- ✓ Commercial Auto
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- ✓ Apartment Buildings
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- ✓ Financial Planning

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

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## May - the Month for Mothers

Yes, May is the month for mothers so pick up the phone, send her a note or take her out on Mother's Day. I know Matthew and I are trying to decide what we should be getting Sheila. Maybe breakfast in bed or, her personal favorite, a new frying pan (just kidding).

With the fine weather I've seen a lot more bikes out there. I felt it was important to share some bicycle safety tips for this month's article. Please feel free to share this with family and friends. Enjoy your time outdoors and please be safe out there.

As always thanks for choosing Heritage Insurance.

Greg, Sheila, Matthew & Taco

P.S. We're now open until 8:00 pm on Thursday evenings



Sheila celebrating her big 50 with friends & family

## A Bike is a Vehicle



Left Turn Signal



Stop Signal



Right Turn Signal

A bike is a vehicle. As a cyclist, you are expected to follow the rules of the road. Some rules and safe practices to remember when on a bicycle are listed below.

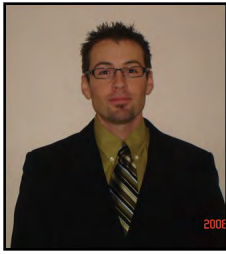
- Obey ALL traffic lights and signs.
- Use the correct hand signals for turning left, right and for stopping.
- Ride on the right side of the road.
- Allow only one person on a bike. Do not ride double or carry large packages on your bike.
- Be visible. Wear bright clothing. Cyclists must be seen by motorists to ensure their safety.
- Encourage children not to ride at night. If night-riding is unavoidable, use appropriate

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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

## Preserve Your Estate and Provide a Larger Legacy



Russ MacDonald  
Life/Retirement  
Specialist Agent

### Our Customers Say It Best:

*"In my building, before I contacted your company, some people said it was hard to get insurance on their assets. They should have called you; I've had no problem."*

Janet Lucyk

**New Hours:**  
To serve you better  
we have changed our  
hours of operation

Effective January 4:

Monday - Wednesday  
8:30 - 5:30

Thursday  
8:30 - 8:00

Friday  
8:30 - 5:30

Saturday  
9:00 - 4:00

Many people believe as they get older and become more financially independent, their need for life insurance decreases. You may not realize that life insurance can provide more than financial protection for a family to maintain its standard of living should a parent die prematurely. It can also be used to help pay taxes that may arise upon death on a growing estate, ensuring as much of the estate as possible is passed on to beneficiaries.

Quite possibly, the largest burden on your estate could be the taxes owed on the assets you've worked hard to accumulate. You may not use all of your assets during your lifetime and might hope to pass the nest egg on to your heirs upon death. You may wonder about the safety of your investments and worry about the taxes owed on death and how it could seriously reduce the value of your estate. If you are already in a high-marginal tax bracket, paying the highest tax rate on your investment income, this can drastically reduce your actual return on investment.

What steps can you take to limit this burden? Among the solutions tailored to meet your specific needs that may be presented to you, a permanent life insurance policy may substantially increase the value of the capital that is ultimately transferred to your beneficiaries (on the death of the second insured). And, unlike other investments resulting in taxable growth, life insurance provides tax-advantaged accumulation that passes tax-free to your named beneficiaries upon death.

While you are alive, permanent insurance can also provide you with a source of income. These policies have cash values that accumulate on a tax-advantaged basis and can be used for retirement purposes or to provide liquid savings or to fund long-term care needs for adult dependents. The cash value that may be available depends on how the policy is funded and on tax laws in effect at the time funds are withdrawn from the policy.

You need to take the time to determine a solution that is right for you. It is important to choose a plan that can change over time as your needs change. The cost will depend on your health and lifestyle, your age, gender and which policy you choose. Together with your help we can determine a solution that is right for you.

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

## Heritage Insurance In YOUR Community

Pictured here is Kole Cooper who has Urea Cycle disorder & required a Liver Transplant in Toronto.

Heritage Insurance is happy to support Kole Cooper and many other community organizations.



## 2016 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: Abner & Gracia Mangaoil - iPad Air 2!**



**Next Month's  
 Winner:  
 This could  
 be you!!**

## A Bike is a Vehicle Continued

*(Continued from page 1)*

lights and reflectors.

- Be predictable – other traffic must know how you intend to act. Signal turns and stops. Cyclists need to know what the traffic around them will do next as well. In this way the road can be shared by cyclists and motorists safely.
  - Pedestrians have the right of way over all vehicles, including bicycles. Let pedestrians cross before you move through an intersection or a crosswalk.
  - Ride single file when with a group of cyclists. Call out stops and turns to the cyclists behind you. Do not blindly follow another cyclist through an intersection; each rider must decide when it is safe to go.
  - Cyclists should ride one metre from the curb. This allows a cyclist to be clearly visible to motorists and to avoid holes, debris, grates and other hazardous objects. Cyclists may move away from the curb when necessary to avoid hazards, turn left and pass slower vehicles or cyclists.
  - Cyclists should ride one metre away from parked cars. This helps avoid car doors that are being opened or cars that suddenly pull-out of parking spots. Cyclists should ride in a straight line from parked car to parked car and not swerve in closer to the curb between parked cars. This will ensure a cyclist stays visible to other traffic and makes predictable movements.
  - When changing lanes, plan the move ahead of time.
- Before moving, look over the shoulder on the side you will move to and check for traffic. Make a hand signal to tell traffic what you are going to do. Shoulder check again and wait until the path you intend to take is clear. Quickly move to the new lane of travel.
- When turning right, signal the move while approaching the intersection or after stopping at the corner. Stop if the traffic lights or a stop sign indicates you are to stop. Cyclists must stop and wait for any pedestrians in the crosswalk or intersection to clear before making their turn.
  - When turning left, use the procedure for changing lanes to get to the left turn lane beside the centre line. Signal for the lane change and again for the left turn. After completing a left turn a cyclist must return to the curb position as soon as it is safe to do so. Make a left turn only when the intersection is clear and when signs or lights allow you to do so. Remember that you are crossing in front of oncoming traffic and vehicles travelling from the other direction have the right of way.

**NOTE: If an intersection is busy or looks difficult, you can always dismount and walk your bicycle across the crosswalk instead of changing lanes to make a left turn.**



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Your SGI Canada Broker

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Monday - Wednesday  
8:30 - 5:30  
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Saturday  
9:00 - 4:00  
Plenty of Free Parking



**HAPPY**   
**MOTHER'S**  
**Day!** 

Publication Agreement No 41251519  
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Moose Jaw SK S6H 1V3



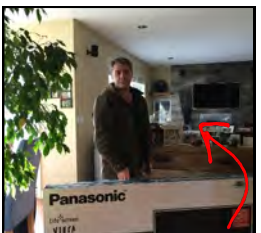
**Check out the 2016 Referral Winners! Tell Your Friends & Family About Heritage Insurance and You Can Win in 2016!**



**Kevin Hembroff - 50" TV!**



**Jan Vermette - iPad Air 2!**



**Von Agioritis - 50" TV!**



**Maria Barred-Campbell - iPad Air 2!**



**Your Motor License Issuer**



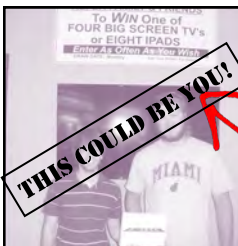
**Abner & Gracia Mangaol - iPad Air 2!**



**Kerri Friesen - iPad 2!**



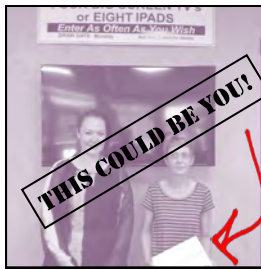
**Kevin Kincaid - iPad 2!**



**Dillon Pinfold - iPad 2!**



**Kain Petlak - 50" TV!**



**Denise McKechnie - iPad 2!**



**Nora Boechler - iPad 2!**



**Rose Katernych - 50" TV!**