



Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance

November 2014

Greg Marcyniuk
Agency Owner
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Heritage

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November Has Come So Quickly...

Hard to believe that November is here and I hate to say that the year is coming to a rapid close. Matthew has been busy with volleyball, band and piano. Sheila and I have been busy making sure everything is ready for the oncoming cold and snow.

With all the predictions saying we're going to experience above average snowfall and below average temperatures

(I hope they're wrong), I've written about ice damming, what it is, and how to prevent it. Please feel free to share this with family and friends.

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

Greg, Sheila, Matthew & Taco



Matthew following in his Dads footsteps and learning to play the saxophone. Awesome job son.

Ice Dams

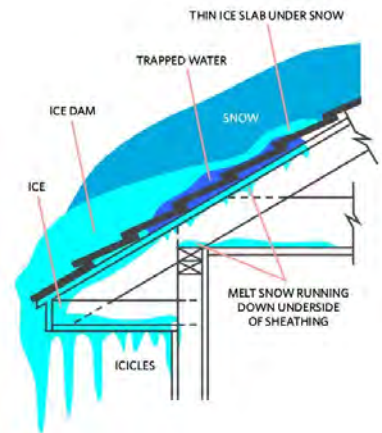
Snow acts like a layer of insulation on the roof above your attic. When snow melts above a warmed attic, water moves down to the cooler roof edge and soffit, and freezes. Unless this water is allowed to drain properly, the resulting freezing can create ice dams on your roof.

Ice dams can damage your shingles and soffit on your roof. As the ice dam spreads up the roof, water eventually works its way under shingles and enters the attic.

Once it enters the attic, it can damage the roof, ceilings, walls and contents of your home. If your ceiling insulation becomes wet, it loses its insulation value and can lead to a rise in the temperature of the attic, accelerating the growth of the ice dam.

Preventing ice dams:

Proper ventilation and insulation of your attic can help keep the attic cool and may help avoid ice dams. Exhaust fans, ducts, chimneys, attic hatches and pipe penetrations can leak heat into your attic and contribute to the problem. Sealing



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Russ MacDonald
Life Insurance Agent

Maybe It's Time for a Review

I find it hard to believe that we are in November already. As the year continues to pass I want to remind everyone to stay prudent on keeping their life insurance levels current. Many things happen from month to month or even year to year which warrant an individual to look at their existing coverage and see if it is at an appropriate level. Quite often what one assumes is "good enough" really isn't and I've seen it first hand when I deliver a claim cheque. Families are underinsured and do not realize it until it's too late. Does this apply to you? To help you answer that, I've included a few questions below which might help you figure that out:

- *Have you had an increase in your debt?*
- *Are you carrying mortgage insurance through the bank? Have you searched alternatives?*
- *Has your family expanded?*
- *Is your term policy nearing maturity and you still have a need for life insurance?*
- *Are you on track for meeting your retirement needs – do you know what those needs will be?*
- *Will you leave behind a financial legacy you would be proud of?*
- *Are you 100% confident in your ability to answer these questions?*

If even one of these questions hits home for you, I would welcome an opportunity assist you in reviewing you coverage.

Call me today - 306-631-9738

Russ MacDonald, Heritage Insurance Ltd

Our Customers Say It Best:

"Courteous, Efficient, Understanding."

Cindy & Doug Durell
Moose Jaw

Heritage Insurance In YOUR Community

"The true delight is in the finding rather than in the knowing.."

- Isaac Asimov

Greg with Greg Moerike from Ducks Unlimited, receiving a cheque for a bronze sponsorship.

Heritage Insurance is happy to support Ducks Unlimited and many other community organizations.



Ice Dams...CONT.

around these areas may also help. It's always best to contact a reputable contractor in your area for assistance.

The following tips can help you to prevent ice dams from forming on your roof:

- In the fall, thoroughly clean all leaves and debris from your home's gutters and downspouts. This will allow melting snow to flow as intended.
- Throughout the winter, keep the snow load on your roof to a minimum. Keeping snow off your roof helps reduce the chance of your roof collapsing due to an excessive snow load.
- Keep gutters and downspouts free of snow, ice buildup and icicles. This will allow a ready path for melted snow on your roof to drain, eliminating the potential for ice dam formation. This will also reduce the weight of ice and snow on the gutters and downspouts. Excessive weight can cause gutters and downspouts to pull away from the house or become damaged.

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:

Jill Kirby - iPad2 Winner!



Next Month's

Winner:

This could
be you!!

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Your SGI Canada Broker**

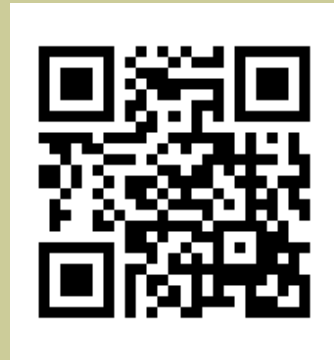
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Weekdays: 8:30am-5:00pm

Saturdays: 9:00am-4:00pm

Plenty of Free Parking



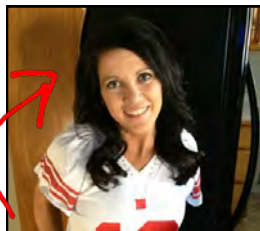
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**Check out the Newest 2014 Referral Winners! Tell Your Friends & Family
About Heritage Insurance and You Can Win in 2014!**



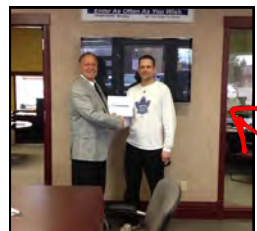
Kerry Friesen - iPad2!



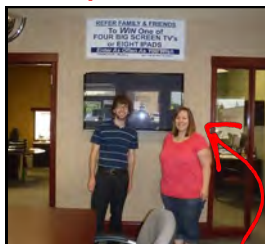
Steve Barnes - 52" TV!



Robert & Sandra Rafuse - iPad2!



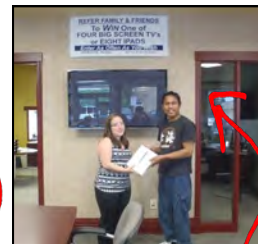
Troy Setter - iPad2!



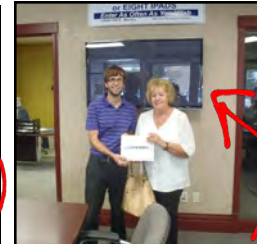
Krista Korbo - 52" TV!



Lisa Amey - iPad2!



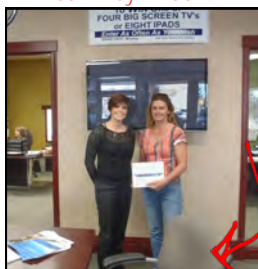
Kristine & Abner Mangaoil - iPad2!



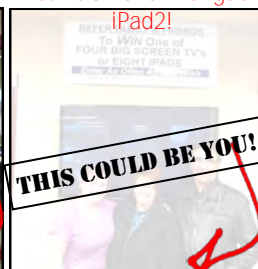
Brenda Smith - iPad2!



Doug Tressel - 52" TV!



Jill Kirby - iPad2!



Jeff & Norma LaFonte - 52" TV!



Sharon Wilson - 52" TV!

THIS COULD BE YOU!

THIS COULD BE YOU!