



Greg Marcyniuk's Insurance Update

November

A Monthly Newsletter For Friends and Clients of Heritage Insurance

Greg Marcyniuk
Agency Owner

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- ✓ Life Insurance
- ✓ Disability Protection
- ✓ Critical Illness
- ✓ Mortgage Protection
- ✓ Financial Planning

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November 2015

November - A Time to Remember

This is the month to remember those who generously gave their lives and those whom serve so that we can live in this great and free country.

The air is crisp and all of our fall chores are complete. Matthew is busy with sports activities, and Sheila and I are relaxing before the Christmas festivities begin.

I believe that any time of year is a great time to review safety both around the home and auto - I hope you can share these tips with family and friends.

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

Greg, Sheila,
Matthew &
Taco

P.S. Don't forget that we sell travel insurance as well if you're travelling out of province.



Heritage Insurance is proud to congratulate Colleen and Pier for receiving their Canadian Accredited Insurance Brokers Certificate.

Home and Auto Safety Tips

Home

- Every month should be fire prevention month, but we tend to plug in a lot more devices in the fall and winter. It's important to test all smoke alarms and have a family fire drill. Remember to replace used and expired fire extinguishers as well.
- Turn your heater on before the temperatures really plummet so you can ensure it works. Contact a technician to inspect that it's operating properly if you suspect it needs servicing.
- Keep all flammable materials away from your furnace. This includes, clothing, paint products, toxic materials, cardboard and more.
- If you use a portable or space heater, keep it away from clothing, bedding, drapery and furniture. Remember to shut them off if you leave the house and don't leave them unattended if you have children or pets.
- Do not use your space heater as a dryer for hats, gloves and other articles of clothing.
- If you have a fireplace, inspect the chimney to confirm it is free of debris, creosote buildup, and is unobstructed so combustibles can vent. Make sure the bricks, mortar and liner are in good condition.
- Do not warm your kitchen with a gas range or an open oven door, as this can lead to toxic air that is not safe to breathe.
- Keep matches, lighters and candles out of the reach of children and pets.
- When burning a candle, don't leave them unattended, burning near other flammable items or on an unsteady surface.
- Doing laundry? Avoid fires by cleaning filters after each load of wash and removing lint that collects in dryer vents.
- Do a quick check for areas that may need repair before extreme weather hits: unsteady

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Heritage Insurance Your SGI Canada Broker

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Revisiting Critical Illness Planning



Russ MacDonald
Life/Retirement
Specialist Agent

A few years back around this time I wrote an article on preparing your financial planning around potentially incurring a major illness. What would happen to your RRSP should you become sick and not have the necessary funds to get us through that time period in our lives? I mentioned in that article that a scenario we could look at would be to scale back our RRSP contributions and apply the difference to a Critical Illness policy with a return of premium; what this would do was twofold.

Should you get diagnosed with an illness you would then not have to dip into your RRSP and potentially jeopardize your retirement plan - especially not knowing what will happen to the markets (possibly forcing you to liquidate funds during a low time in the markets).

Should you not incur any major health problems then we may have lost nothing. All of your funds are returned to you at 100% - funds that you can use towards retirement funding.

The bottom line is this: Simply by planning and not leaving things to chance we can still end up with our desired income during our non working years. By not planning we are really sticking our necks out at which point, should something bad occur we could be left scrambling.

Is the above scenario right for your situation? Possibly Yes and possibly No. There are many options to look at. The most important part of this is to have a discussion to see what would be best for your particular situation. I would be more than happy to assist you with any questions you would have.

Call me today.

Russ MacDonald, Heritage Insurance Ltd.

306-631-9738

Our Customers Say It Best:

"My wife and I would like to thank Greg Marcyniuk and his staff for their no hassle and very helpful assistance regarding our past claim. Greg's staff was more than helpful and after contact, adjusters arrived within two days and our problem was fixed in a very short time. Heritage Insurance is of the highest calibre and we'd recommend their service to anyone. Many Thanks Greg and staff!"

Rick Hembroff
Buffalo Pound Lake
Saskatchewan,

"I've learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel."

- Maya Angelou

Heritage Insurance In YOUR Community

Greg is pictured with WaWa Shrine Potentate Roy Gabel presenting a cheque for \$1,680. These funds were from the Sale of my book "Taking the Hassle Out of What You Need to Know about Insurance". This would not have been possible without the support from all of our clients that have purchased a book and I thank you all for your support, as does the Shrine.



Heritage Insurance is happy to support the Wa Wa Shrine 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:

Nora Boechler - iPad Air 2



Next Month's
Winner:
This could

Home and Auto Safety Tips *Continued*

(Continued from page 1)

roof shingles, warped windowsills and concrete that might be sloping toward the house.

- Check all outdoor lighting fixtures to make sure they are working properly. This can safeguard you against falls and neighborhood crime.
- Clean your gutters by removing all debris and leaves.
- Before burning leaves, check your city's regulations, as it may be illegal where you live. If you burn them, do so away from the house and use proper containers.

Car

- With fewer hours of daylight, it can be difficult to see pedestrians or cyclists clearly, so if you don't have automatic headlights, make sure they are on at the onset of dusk.
- In the mornings, the sun can be extremely bright, making it difficult to see brake lights ahead. Keep a pair of sunglasses in your car to reduce glare and protect your vision.
- Temperatures can also affect driving performance. Clear your windshield of frost before beginning your journey and turn on your defogger if necessary. Frost can also form on the road surface without being visible, so be cautious in wooded areas, bridges and overpasses, where ice can quickly develop. Remember, leaves + rain can also make for a very slippery surface!
- Keep an emergency kit in your trunk. Some can be found in stores already pre-made for convenience, but if you want to create your own, be sure to include a flashlight, first-aid kit, jumper cables, windshield washer fluid and basic tools. You might even consider purchasing a car battery charger if you have a long commute each day.
- As I say – "Don't veer for deer." Meaning, don't swerve! You could lose control of the car quickly, especially if you are on a curve or narrow road with little to no shoulder. Instead, brake firmly with both hands on the wheel to come to a controlled stop.

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Weekdays: 8:30am-5:00pm

Saturdays: 9:00am-4:00pm

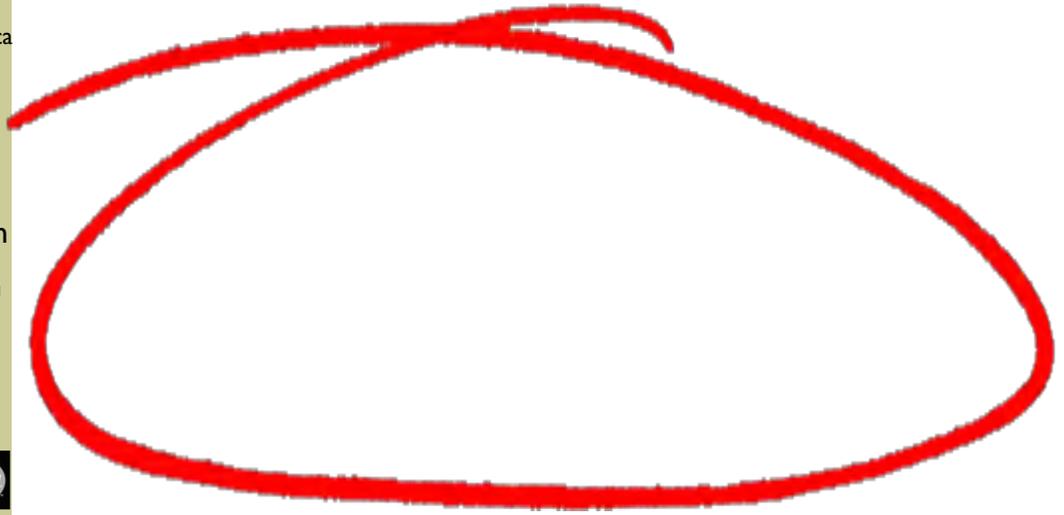
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**Check out the Newest 2015 Referral Winners! Tell Your Friends & Family
About Heritage Insurance and You Can Win in 2015!**



Jagjit Ghuman - iPad Air 2!



Arthur & Debra Godin - 52" TV!



Kim Dalgarno - iPad Air 2!



Mike Bechtold - iPad Air 2!



Kim Hunter - 52" TV!



Kerri Friesen - iPad2!



Kevin Kincaid - iPad2!



Dillon Pinfold - iPad2!



Kain Petlak - 52" TV!



Denise McKechnie - iPad2!



Nora Boechler - iPad2!



Arthur & Debra Godin - 52" TV!