



Greg Marcyniuk
Agency Owner

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

Insurance Services

- ✓ Home Insurance
- ✓ Farm Insurance
- ✓ Tenant
- ✓ Condo
- ✓ Seasonal Property
- ✓ Builders Risk
- ✓ Watercraft
- ✓ Special Event Liability
- ✓ Auto
- ✓ Commercial Auto
- ✓ ATV
- ✓ Antique Vehicles
- ✓ Snowmobile
- ✓ Apartment Buildings
- ✓ Condominium Buildings
- ✓ Townhouses
- ✓ Restaurant Buildings
- ✓ Retailers & Strip Plazas
- ✓ Professional Offices
- ✓ Fitness Centers/Clinics
- ✓ Life Insurance
- ✓ Disability Protection
- ✓ Critical Illness
- ✓ Mortgage Protection
- ✓ Financial Planning

Inside this issue:

Term vs. Permanent Insurance: Which One Do I Choose?	2
Heritage Insurance in YOUR Community	2
2012 Referral Contest	3

Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance

October 2012

October - A Time to Be Thankful

Fall is one of my most favorite times of the year. I love the colors, enjoy the garden produce, and it's a time to be thankful.

This year you'll find enclosed a free pizza certificate for a Trifons Pizza. This certificate is good until **October 30, 2013**. It's good at the Moose Jaw location and

2024 Broad Street Regina location. This is just a way for saying **thank you** for choosing Heritage Insurance. The calendars were delayed by the printers and I'll have them out to you in the November newsletter.

As always thanks for choosing Heritage



Taco, curiosity and the cat

Insurance and please be safe out there.

Greg, Sheila, Matthew & Taco

Important Road Safety Tips For Scooter Users

Safe Choices Begin with Your Choice of Scooter

Before buying a scooter, be sure to check with an occupational therapist or physiotherapist to ensure that the model you select best meets your needs. Most suppliers will bring different scooters to you so that you can try them before making your purchase.

Learn to Use Your Scooter

It is essential that you know how to operate your scooter properly before venturing out into the public. When you first purchase your scooter, find a

quiet parking lot and practice there. Once you feel comfortable that you can safely operate your scooter, find a friend who will travel with you on foot or scooter for your first few trips.

In addition, make sure you read the manual and any other safety information that may be supplied with your scooter.

Think Safe! Obey Rules for Pedestrians

- By law, a person using a motorized scooter is classified as a pedestrian. Therefore,

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

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

"Live as if you were to die tomorrow. Learn as if you were to live forever."

- Mahatma Gandhi

Our Customers Say It Best:

"Keeps us in the know, don't have to worry about renewals, you guys are always on top of it."

Elmer & Shelly Truelove
Moose Jaw

"I like how easy & stress free the office is, it is inviting. Makes you feel like a friend, not "Just another customer."

Ann Walz
Moose Jaw

"There are only two ways to live your life. One is as though nothing is a miracle. The other is as though everything is a miracle."

- Albert Einstein

Tips To Increase Your Monthly Cash Flow

Last month I discussed why households procrastinate when purchasing personal insurance. One of the reasons I went through was an inadequate amount of monthly cash flow. I would like to offer a few tips for you to consider if you face the same issues as most households generally do. Below are a few great ways to maximize your monthly cash available.

Consolidate debt - Are you paying minimum payments on your credit cards and the balance isn't going down? Current interest rates are at an all time low. Consider consolidating that debt into 1 monthly payment via a loan, line of credit or a mortgage refinance. You may be surprised on how much monthly income this frees up.

Avoid eating out - I know that it's so convenient to do so however if you do eat out once a week you would be amazed at how much this adds up over time. Take that cash to the grocery store and start seeing the savings.

Review your monthly bills and look for ways to lower them - Bundle your cell phone with your cable and internet provider to see how much can be saved. Also review what cable channels you watch. There may be some channels that you can do without.

Review life insurance plans - Consider consolidating term plans into one policy. Take advantage of the ways that life insurance companies price their premiums. The more coverage one has the lower price per thousand they pay.

The above represents a few ways one can look to limit the amount of cash they output. This will ultimately lead to more savings in your pocket. You would be surprised how much you save just by being disciplined in your approach.

Russ MacDonald
Heritage Insurance Ltd

Heritage Insurance In YOUR Community

Doug from Moose Jaw Rotary Club accepting Golf Prizes for their annual golf tournament.

Heritage Insurance is happy to support the Moose Jaw Rotary Club and many other community organizations.



Important Road Safety Tips For Scooter Users (cont.)

(Continued from page 1)

when you are operating your scooter, you must obey all the rules for pedestrians such as:

- Use sidewalks wherever possible. If there are no sidewalks or if sidewalks do not have scooter accessible curb cuts, travel on the far left side of the road facing traffic.
- Cross at pedestrian crosswalks. Check for traffic before crossing.
- If there is no crosswalk available, stop, look both ways, and proceed only when all approaching vehicles have come to a full stop.
- Make "eye contact" with motorists or pedestrians before crossing their path to confirm their intention to stop.
- Obey all traffic control signs and devices.

Operation of scooters in bicycle lanes is prohibited when a sidewalk is available.

Be a Courteous Pedestrian

- Slow down when traveling around pedestrians and avoid traveling too closely behind or obstructing them.
- Keep to the right on sidewalks and avoid honking your horn. Ask people to let you pass.
- If you meet a friend on the sidewalk, pull to the side to let other pedestrians pass more easily.

Use caution when traveling close to store fronts.



If you are too close to a building, someone could walk into you as they are leaving the building.

Safe Maneuvering of Curb Cuts

Take curb cuts, driveways and ramps "head on" and always drive on the most level area of the curb cut, even if it means moving outside of the

crosswalk lines. If you drive sideways on a curb cut, you could tip over.

Be Visible

Be aware that when you are traveling by scooter you are at a height disadvantage to the other users of the road and sidewalk. Make sure you and your scooter have the following safety features:

- Brightly colored and/or reflective clothing

- Reflective strips on front, sides and back of scooter
- Light on front of scooter
- Light on back of scooter

Fluorescent orange bike flag attached to the back seat of the scooter

Be Prepared for Unexpected Circumstances

- Carry a cellular phone and carry phone numbers in case you encounter unexpected circumstances. You may want to tape emergency phone numbers onto your scooter.

**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.nohassleinsurance.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



Shirley Stenko
\$50 Gift Card Winner!



Ed Livingston
TV Winner!



Brad Sitavanic
\$50 Gift Card Winner!



Darrell Irwin
iPad3 Winner!

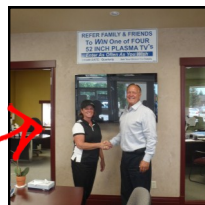
**Tell Your Friends & Family About
Heritage Insurance and You Can Win!**

2012 Contest:

4 TVs! 4 iPads! 4 Dinners!

Heritage Insurance "Referrer of the Month" Winner:

Bert Graham - iPad 2!



Leslie Fowlie
TV Winner!



Marsha Welscher
\$50 Gift Card

306-693-7640 · 800-667-7640 · FAX 306-692-3661

contactus@heritageinsurance.ca

www.nohassleinsurance.ca