



Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance

October 2013

Greg Marcyniuk
Agency Owner
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by combining all your
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Heritage

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Book Signing - BBQ Huge Success

I'd like to take this opportunity to thank all of our clients who attended the book signing and high school BBQ challenge.

There were a total of 70 books sold at the book signing. So \$1,400 will be going to the Shrine Patient Travel Fund. Books can still be purchased at our office with 100% of the proceeds going to the Shrine Patient Travel Fund.

The High School BBQ challenge between Peacock and Central was a huge hit for the students. It made me very proud that these kids took

time to participate in this event. All of them took the time to thank me personally for hosting the event.

The winner was Central with total sales of \$450, of which I matched. The students of Central designated the \$900 raised to be donated to Canadian Suicide Prevention. Awesome job goes out to the Central students.

Peacocks total sales were \$210 with the proceeds going to their student fund. Great effort goes out to the Peacock students.

As well, I'd like to thank Super Meats who donated their BBQ



Matthew's first radio interview

and time to cook the dogs and burgers.

This two hour event raised a total of \$2,510 for three fine causes. Thanks again to all the students and all those who supported the event.

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

Greg, Sheila, Matthew & Taco



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Russ MacDonald
Life Insurance Agent

"All life is an experiment. The more experiments you make the better."

- Ralph Waldo Emerson

Our Customers Say It Best:

"I originally moved for cost of coverage and have found the staff great to work with. Very happy atmosphere walking into your office."

Nick & Heather Kettel,
Moose Jaw

"It is very nice to have an insurance business open on Saturday and convenient parking."

Raymond Colenutt,
Moose Jaw

"Life is what happens while you are busy making other plans."

- John Lennon

The Top Life Insurance Myths...

Life insurance can sometimes be a tough product to grasp. Many questions arise when one is looking into covering their life. Do I need the coverage? How much do I need? What type is best for me? Etc. There are many misconceptions regarding life Insurance so therefore I decided to give you my top 6 Myths (3 last month, 3 this month) so it may help to answer any questions that you could have regarding your own situation.

Myth #4: I Should ALWAYS Buy Term and Invest the Difference

This concept is still employed by some advisors out there. Things to consider here is how long do you need coverage for, because although coverage for term is cheaper when you are young it does go up substantially upon renewals. Sometimes considering tax sheltered participating whole life plans as well as Universal Life are better alternatives.

Myth #5: Only Breadwinners Need Life Insurance Coverage

Daycare costs!!! Enough said.

Myth #6: I'm Better Off Investing My Money Than Buying Life Insurance of Any Kind

Not a chance! It's a huge gamble at the expense of your loved ones. Consider that you only require \$250,000 of coverage. (10 years @ \$25000 per year... very conservative annual income calculation) Not only is it hard to save that amount of money based on that income but what happens if you pass away in year 3 of your savings? Bottom line is the funds are definitely not going to be there.

I designed this list to help you get a better understanding of some of the questions that I deal with on a day to day basis. It is meant as an instructional tool for you. At the end of the day it comes down to each person's situation. What is important is that you sit down with a trusted licensed advisor to determine what works best for you and your loved ones.

Russ MacDonald, Heritage Insurance Ltd

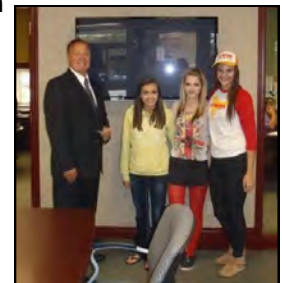
Heritage Insurance In YOUR Community

The winner of the High School BBQ was Central with total sales of \$450, of which I matched. The students of Central designated the \$900 raised to be donated to Canadian Suicide Prevention. Peacocks total sales were \$210 with the proceeds going to their student fund. Great effort goes out to the all the students.

Heritage Insurance is happy to support community organizations!



Amanda Bartel
Peacock School



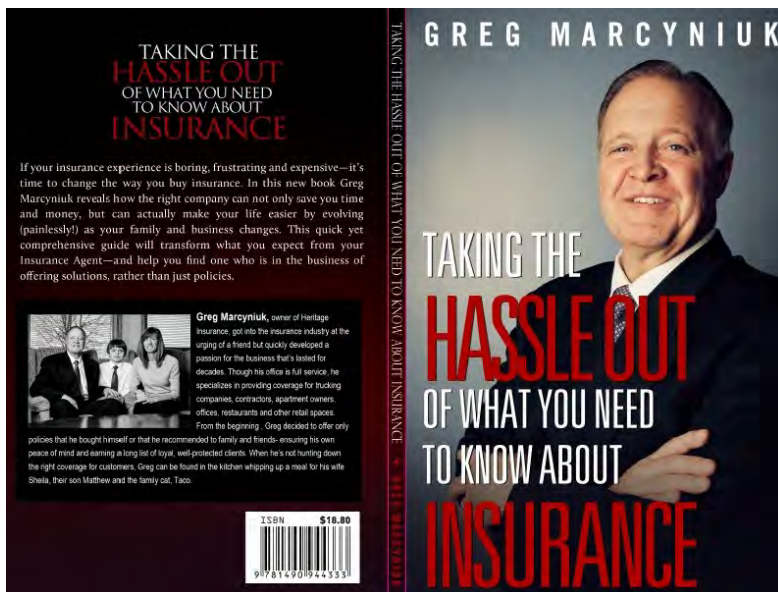
Greg, with Amy Doka,
Haley Tate, Brittani Duxbury
Central School

Books are Still Available!

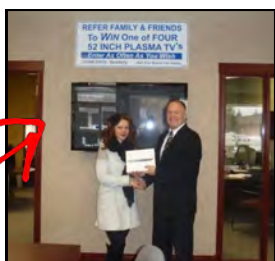
Books are still available at our office - all proceeds from the book will go to the Shrine Patient Travel Fund!



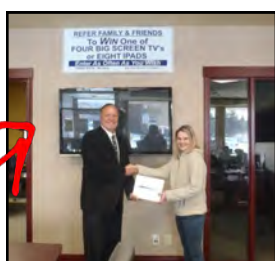
Greg signing his first book



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



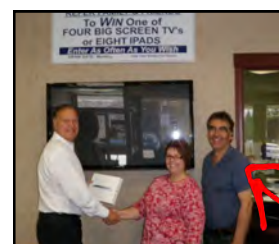
Christine Racic - iPad2!



Corinne Klyne - iPad2!



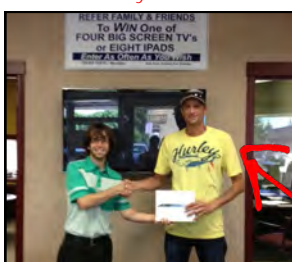
Jason Hall - Flat Screen TV!



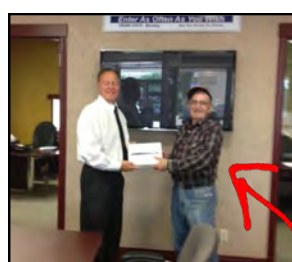
Jeff & Norma Lafonte - iPad2!



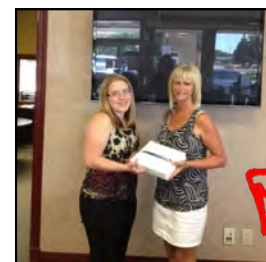
Jack Feist - Flat Screen TV!



Mike Mason - iPad2!



Len Christmann - iPad2!



Deb MacDonald - iPad2!

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2013 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!

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**2013 Winners - Tell Your Friends & Family About
Heritage Insurance and You Can Win Too!**

Heritage Insurance **"Referrer of the Month"** Winner:

Dwight Chartrand pictured with Pier who
received the referral from Dwight.

Thanks for the referral Dwight &
Congratulations on winning the TV!



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

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