



Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance

October 2016

Greg Marcyniuk
Agency Owner
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by combining all your
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Heritage

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October - The Month to be Thankful

This is a favorite time of year for Sheila, Matthew and me. It's a time to be thankful for our family & friends, the people we work with, our clients and for good health. Matthew is most thankful for the candy haul he gets at Halloween.

That being said, I've included some Halloween safety tips for the young ones. Please feel free to share this with family and friends.

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

Greg, Sheila, Matthew & Taco



A beautiful early morning kayak ride at the lake

Halloween Safety Tips

The night is quickly approaching when the streets will be filled with ghosts and goblins, not to mention princesses and fairies. As always, there are a few important Halloween safety guidelines that should be observed to ensure the night runs smoothly.

Around the house...

Many people enjoy transforming their homes into eerie scenes. Be sure to **keep the path leading up to your door free of obstacles** for the little ones, especially those with masks who might have trouble seeing in dim light.

Keep pets indoors on Halloween to protect them from hazards and preventing them from being aggressive to visitors.

Before you light those candles in your pumpkin, **consider using inexpensive safety glow sticks**. Nothing says spooky like a glowing green jack-o-lantern!

Costumes

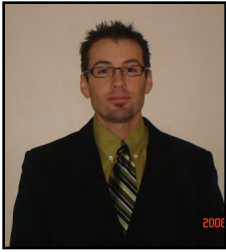
It is important that when helping a child pick out a costume, safety should be the main concern.

- Wear a light-coloured or bright costume, reflective tape or arm bands to heighten visibility.
- Wear a costume that is properly fitted to reduce the chance of tripping on it.
- Select a costume that is constructed from flame-retardant materials.

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Russ MacDonald
Life/Retirement
Specialist Agent

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*Darcy & Debroah McDonald,
Moose Jaw*

"Very Pleasant & Professional."

Diane Kramski, Briercrest

Hours:

To serve you better
we have changed our
hours of operation

Monday - Wednesday
8:30 - 5:30

Thursday
8:30 - 8:00

Friday
8:30 - 5:30

Saturday
9:00 - 4:00

Explore Your Options... Are You in Control of Your Pension?

If you are a member of your employer's pension plan, you are typically offered two different ways to draw pension benefits when you retire.

The traditional option is to receive fixed monthly installment payments from your pension plan for your lifetime. Another option is to convert your pension money as a lump sum into a Locked-In Retirement Account (LIRA) which offers you freedom to manage your money as you would with an RRSP. This option appeals to many.

If you're unsure which option is the right one, ask yourself:

- Am I worried I won't have enough to live the lifestyle I want in retirement?
- Do I have other sources of retirement income, such as personal savings (e.g. registered retirement savings plans)?
- Am I concerned commuting my pension to a LIRA will make managing my money more complicated?
- Am I worried about taking control of my assets?
- Is there comfort in having a stable and reliable income or do I want the opportunity to grow my assets?

If you're still unsure, consider commuting your pension to a LIRA rather than taking the pension. Taking a pension means you're locked in to that decision. There is no opportunity to transfer it later. By commuting it to a LIRA first, you can still later decide you would prefer a guaranteed income and then use your LIRA to purchase a life annuity.

To further explore this option to see if it is right for you please call me today for a no obligation consultation. I'd be more than happy to field any questions you may have and give you the ins and outs of what all your options are.

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

Heritage Insurance In YOUR Community

Jobina with Dwight Baron of Moose Jaw Christian Counselling receiving golf prizes.

Heritage Insurance is happy to support Moose Jaw Christian Counselling 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:



Next Month's

Winner:

This could
be you!!

Halloween Safety Tips *Continued*

(Continued from page 1)

- Make sure your vision is not restricted. Consider completing your costume with make-up rather than masks. Masks may require that the eye-holes be cut larger for the sake of good peripheral vision.
- Shoes should fit properly even if they do not go well with a costume.
- If a child's costume requires the use of props, such as a flexible-plastic sword, make sure the sharp tip is cut or filed round.
- Glow sticks are also an excellent method to increase a child's visibility. You might want to consider creating a fun necklace with string to ensure they will want to wear as part of their costumes.
- Accessorize with a flashlight!

Before the kids hit the streets, it is important that parents be aware of the route that their children plan to follow. If you are unable to take them out yourself, consider asking another parent, an older sibling or babysitter to do the honours for you. Ensuring your child is wearing a watch also allows you to establish an agreed upon curfew.

Teach your children to recognize the places along his/her route where they can obtain help: Police Station, Fire Station or any other well indicated public place.

Although tampering of loot is rare, remind children that they must have their candy inspected by their parents or guardian prior to eating them.

Some Rules for Trick or Treaters

- Bring a flashlight;
- Walk instead of running;
- Stay on the sidewalks (If there is no sidewalk, walk on the left-hand side of the street facing traffic);
- Avoid jaywalking;
- Do not cut across lawns or take short-cuts;
- Take masks off when walking from one house to the next;
- Do not go inside houses and do not get into vehicles;
- Only visit houses that are lit;
- Stay away from animals you are not familiar with; and
- Vandalism is not just a 'trick' - it is against the law and has consequences.

Above all, have a safe and ghoulishly good Halloween!

**Heritage Insurance
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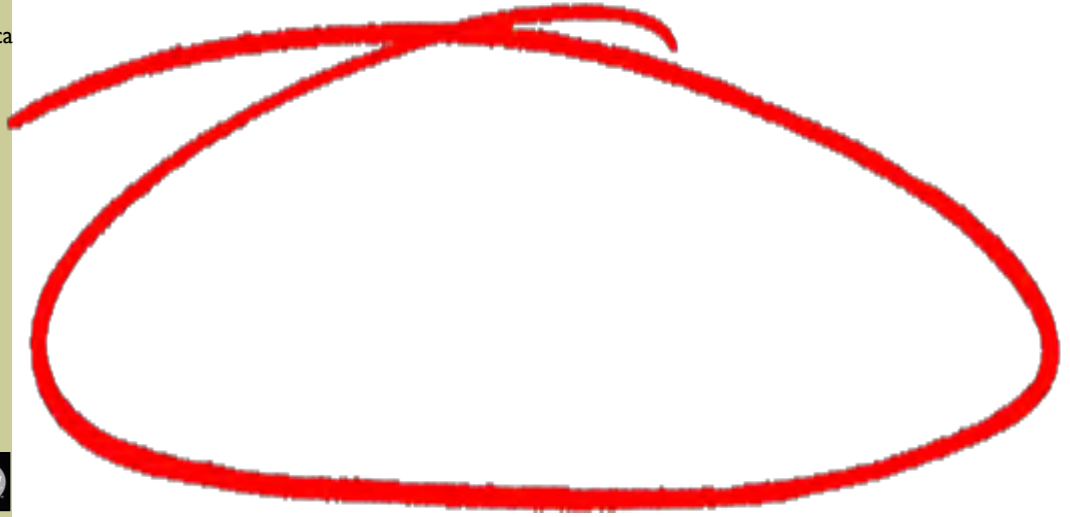
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Saturday
9:00 - 4:00
Plenty of Free Parking



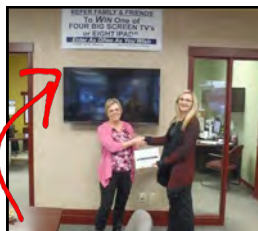
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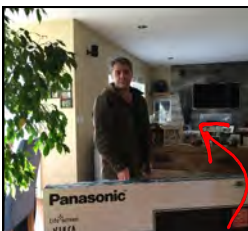
Check out the 2016 Referral Winners! Tell Your Friends & Family About Heritage Insurance and You Can Win



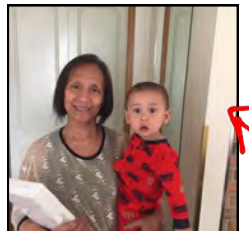
Kevin Hembroff - **50" TV!**



Jan Vermette - iPad Air 2!



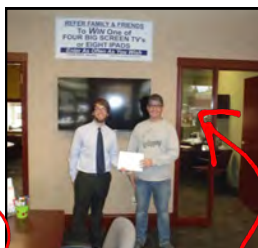
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Maria Barred-Campbell - iPad Air 2!



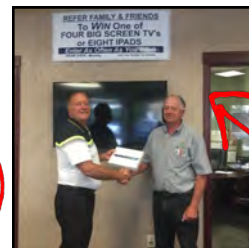
Abner & Gracia Mangaoil



Shawn Robinson - iPad2!



Herman Fehr - **50"!**



Judy Dougherty & Doug Sullivan -



Kerri Friesen - iPad Air 2!



Darci Rayner - iPad2!



Nora Boechler - iPad2!



Rose Katernych - **50" TV!**



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