



Greg Marcyniuk  
Agency Owner

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**Inside this issue:**

Top Life Insurance Myths	2
Heritage Insurance In YOUR Community	2
2013 Referral Contest Winners	3
2013 New Referral	4

# Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance

September 2013

## First Days of School

Well summer holidays have gone by in a flash and Matthew is already missing the lake. Sheila is busy harvesting her garden and of course I'm enjoying the fruits of her labor.

I'm excited to announce I've just authored a book titled "Taking the Hassle Out of What You Need to Know About Insurance" - It's a book simplifying all the various types of insurance coverages from

business to auto to home to cyber and more. The book is priced at \$18.80 with 100% of the proceeds being donated to the Shrine Patient Travel Fund. The book can be purchased at our office.

With the kids back in school, I've decided to write an article on preschool safety tips. Please take the time to read this article and feel free to share it with family and friends.



Matthew mastering one ski in front of the Boundary Power Plant

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

Greg, Sheila, Matthew & Taco

## School Safety Driving Tips

Here are tips for drivers, parents and students to help everyone stay safe as school returns:

Tips for drivers:

- When school is back in session, don't forget that every school day, unless otherwise posted, a 40-km/hr speed limit is in effect in school zones from 8 am to 5 pm
- When you're dropping off your children in

school zones, stop and allow them to exit the car on the side closest to the sidewalk. Never allow a child to cross mid-block.

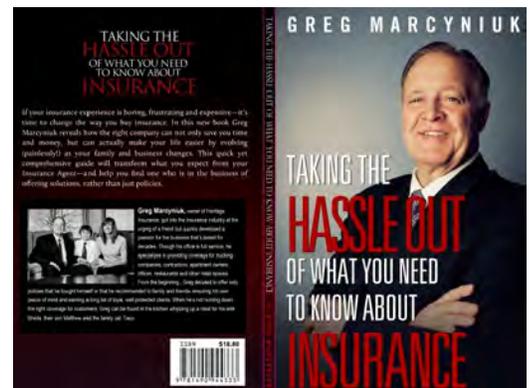
- If a vehicle is stopped in front of you or in the lane next to you, they may be yielding to a pedestrian, so be prepared to stop. Always yield to pedestrians – it's the law.
- School buses will be back on our roads. Vehicles approaching from both directions

## **Book Signing**

**September 19th - 11:30 to 1:30**

All proceeds from the book will go to the Shrine Patient Travel Fund. As well, Peacock and Central Collegiate will be selling hot dogs donated by Heritage Insurance, with those proceeds going to the school that sells the most dogs. Heritage Insurance will match their sales.

*So come support the schools and the Shrine!  
Hope To See You There!*





Russ MacDonald  
Life Insurance Agent

*"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

### Our Customers Say It Best:

*"Staff are cheery & are willing to go the extra mile for you."*

Darcy & Deborah McDonald,  
Moose Jaw

*"Very Pleasant & Professional."*

Diane Kramski,  
Briercrest

*"I have learned, as a rule of thumb, never to ask whether you can do something. Say, instead, that you are doing it. Then fasten your seat belt. The most remarkable things follow."*

- Julia Cameron

## 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 this month, 3 next month) so it may help to answer any questions that you could have regarding your own situation.

### Myth #1: I'm Single and Don't Have Dependents, so I Don't Need Coverage

As you may have heard there are only 2 guarantees in life...death and taxes! So we should have at least enough insurance to cover that. Also with that any debt you may have and the possibility of a charity for which you may want to leave something behind to.

### Myth #2: My Life Insurance Coverage Needs Only Be Twice My Annual Salary

It basically depends on the person's situation however my rule of thumb is 10 yrs salary for the loss of income plus any debt that we are trying to cover. If we want to be more accurate there are many worksheets out there that will help us determine the adequate amount you require.

### Myth #3: My Term Life Insurance Coverage at Work Is Sufficient

Most term policies through your employer will stretch to 5 times salary. As stated previously that may not be enough. Also insurance outside a group plan does tend to have better conversion options and can last numerous years longer than your group plan coverage will. Also consider factors such as layoffs, firings and the fact that your employer has control of the plan.

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. Look for the next 3 tips in next month's newsletter.

Russ MacDonald,  
Heritage Insurance Ltd

## Heritage Insurance In YOUR Community

Kevin Hembroff of The Regina Airport Authority pictured with Pier of Heritage receiving prizes for their Golf Tournament.

Heritage Insurance is happy to support *The Regina Airport Authority* and many other community organizations.



## School Safety Driving Tips (cont.)

(Continued from page 1)

must stop for school buses when their lights are flashing.

- Before getting into your vehicle, make a habit of walking around your vehicle to make sure no small children are behind it. Always look for pedestrians when you're backing up.

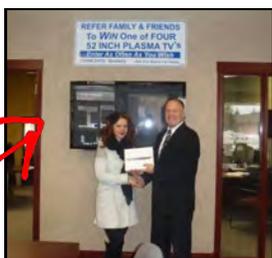
Tips for parents and students:

- Post these safety tips in your home and review them with your children – even older children need to be reminded about road safety.
- Remove your headphones and put away your phone or other gadgets when crossing the street. Focus on the road so you can see, hear and respond safely.
- Make eye contact with drivers, so you both know you see each other.
- Road safety lessons should be fun and interactive. Memorize the chorus of "Walk 'n' Roll," a song by children's musician Will Stroet; "Wear something bright; Look left and look right; Wait for the light;

Make sure you're in the driver's eyesight."

- Teach your child to cross at intersections that have a pedestrian crossing light or a marked crosswalk whenever possible. Even at a crosswalk, be aware of traffic and always make sure that vehicles are stopped before walking. Use designated crossing points and follow pedestrian traffic signs and signals.
- Dress to be seen. Wear bright or light coloured clothing. In dark or bad weather, wear reflective material on clothes or accessories.
- Always walk on the inside edge of the sidewalk. This way, you're further away from traffic. If there is no sidewalk, walk facing traffic so you can see oncoming vehicles and drivers see you.
- Be aware of parked vehicles in a parking lot or on the road. A driver may not see you between parked vehicles and you may not see them moving. Before crossing or walking through a parking lot, stop and look left-right-left around parked vehicles. Children should avoid taking shortcuts through parking lots.

*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!

**Heritage Insurance Your SGI Canada Broker**

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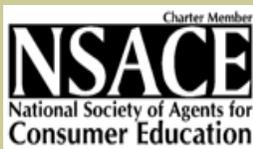
Weekdays: 8:30am-5:00pm

Saturdays: 9:00am-4:00pm

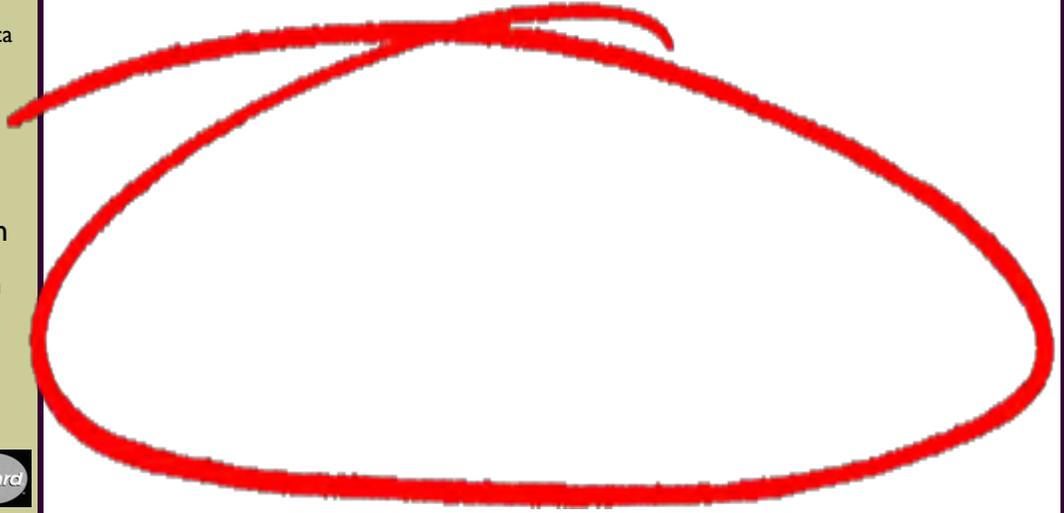
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**2013 Winners - Tell Your Friends & Family About  
Heritage Insurance and You Can Win Too!**

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

Deb MacDonald pictured with Kristine who  
received the referral from Deb.

Thanks for the referral Deb & Congratulations  
on winning the iPad 2!



**Next Month's**

Winner:  
This could  
be you!!

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