



Greg Marcyniuk's Insurance Update



A Monthly Newsletter For Friends and Clients of Heritage Insurance

Greg Marcyniuk
Agency Owner

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September 2015

Where Did the Summer Go?

I can't believe the summer is over. Matthew is happy & sad to be going back to school. Sheila & I are recouping from hosting a family reunion on my mom's side out at the cabin.

I recently had a client tell me that he was woken up at 3:00 a.m. by someone with a hoody looking through a window, scary to say the least. Once he turned the light on he took off like a jack rabbit. The police did show up quickly but he was no where to be found.

I've got some tips on preventing break-ins. Please feel free to share with family and friends.



Family Reunion from My Mom's Side

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.

Preventing Break-Ins

A break-in can be a very traumatic experience. Break-ins cost Canadian insurance companies millions of dollars each year in claim payments. This cost is shared by policyholders through increased premiums.

By making your home more secure, you can save yourself inconvenience and money. For instance, by installing a 24-hour monitored alarm system in your home, you reduce the chances of being a victim of crime. It also reduces your premiums as we provide an insurance premium discount to homeowners who install such a system.

Crime statistics

- A residential break-in happens every 90 seconds in Canada.
- More than 80% of break-ins occur during daylight hours.
- Most illegal entries are made by amateur burglars without the use of sophisticated tools.
- Most burglars enter through a basement or ground-floor door or window.
- Most burglars rely on concealment, speed and force to gain entry to a home.

Crime prevention tips

To best protect your home, look at it from a burglar's perspective. What are the vulnerable parts? Burglary is always a crime of opportunity. Reduce your odds of being affected by crime by taking some preventative steps.

Crime proofing the inside of your home

The goal of indoor crime proofing is to secure your home and make it appear occupied at all times. Below are some simple tips to deter burglars from entering your home:

Securing your premises

- Close blinds and curtains at night so that a burglar can't scope out your belongings.
- Lock all doors and windows before leaving your home.
- Lock windows so that they can't be opened from the outside. If they can't be locked, you can pin them by drilling a hole through both window frames and inserting a bolt or metal pin. The pin must be easily removable in emergency situations.

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

Our Customers Say It Best:

“Knowledgeable
staff.”

Michel Blain,
Bushell Park, SK

WHICH PLAN SHOULD I CONTRIBUTE TO FIRST – RRSP or TFSA?

As a general rule, RRSPs are a good choice for longer-term goals such as retirement, while TFSAs work better for more immediate objectives, such as a home down payment. But because of its tax advantages, TFSAs should not be overlooked as a retirement savings vehicle. If you expect to be in a higher marginal tax rate in the future, it may be a good strategy to contribute to a TFSA now, when you're paying less income tax and an RRSP later, when you'll be subject to a higher marginal tax rate and your RRSP contribution will generate more income tax savings.

Where can I find my RRSP and TFSA contribution information?

Your RRSP deduction limit can be found on your notice of (re)assessment from Canada Revenue Agency. Your current year's limit will appear on your notice from the previous year. Your TFSA contribution limit can be obtained by phone via the Tax Information Phone Service (TIPS) at 1-800-267-6999 or online via the Canada Revenue Agency My Account feature (<http://www.cra-arc.gc.ca/myaccount/>).

To find out more information such as contribution rules, withdrawal rules as well as if you wish to set either account up please feel free to give me a call today. I'd be more than happy to assist you.

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

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:
Kain Petlak - 50" TV!**



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

Preventing Break-Ins cont.

Making your home look occupied at all times

- Use timers to maintain normal lighting patterns.
- Leave a radio on when you are away from your home for short periods of time.

Protecting your valuables

- Consider marking or engraving your valuables with a unique identifier known only to you.
- Take an inventory of your home on a videotape and/or in photographs.
- Keep jewelry and negotiables in a safety deposit box or an unlikely place (e.g., not your bedroom).

Crime proofing the outside of your home

Monitored alarm systems

There is no perfect deterrent to protect your home against a burglar. However, statistics show the chance of having your home broken into is significantly reduced if you have a 24-hour monitored alarm system.

Statistics also show that the amount of property stolen from homes equipped with a 24-hour monitored alarm system is less than that from homes without such a system. Burglars just don't have as much time to act when an alarm is activated.

A 24-hour monitored alarm system provides peace of mind and security for your entire family against the possibility of home intrusion, whether you're home or not.

Alarm systems can also monitor smoke, fire, temperature change, carbon monoxide and water escape. Alarms get help there sooner, minimizing damage and danger.

Securing your premises

There are many things that you can do to the exterior of your home or in your yard to deter burglars and make it more difficult to force entry.

- Keep your shrubbery cut back so it doesn't block windows and doors.
- Illuminate as much of your property as possible.
- Exterior doors should be solid, not hollow. Metal doors provide the best protection against forced entry.
- Use a fencing style that won't conceal a burglar's activities. Remember, if you can't see out, others can't see in.
- Secure any glass that is less than 100 cm or 40 inches from a door lock. Either coat exterior glass with an acrylic or polycarbonate to strengthen, or replace it with laminated or tempered glass.
- Door hinges that are on the outside should have a non-removable centre pin that can't be tampered with.

- Install deadbolt locks.
- Place hinged security bars over basement windows. Remember to keep the key nearby in case of emergency.
- Pin sliding patio doors together when closed. Another easy security step is to drill a hole in the upper track and insert a screw that extends out into the runner to prevent the door from being lifted up and out of its track.
- Ensure that a burglar cannot access the roof from high trees or a ladder left outside.

What not to do

- Don't install a nameplate outside of your home with your full name. A burglar can use this information to find your number in the phone book and call to see if you are home.
- Don't leave a note on the door or in the mailbox telling a friend or family member that you aren't home.
- Don't leave spare keys in an obvious place such as the mailbox or under a door mat.
- Don't leave cash and handbags in plain sight in your home.
- Don't leave any doors unlocked when you are at the other end of your home or in your yard.

While you are on vacation

If you are going on vacation, it's especially important to make your home appear inhabited. Enlist the help of trusted neighbours, family and friends. Here are some things you can do to keep your home safer:

- Stop all mail delivery.
- Arrange for a neighbour to cut the grass or shovel snow.
- Cancel all deliveries during the time you will be away.
- Maintain normal lighting patterns by using electronic timers.
- Leave a radio on, with a timer if necessary, to simulate normal use.
- Ask a neighbour to park in your driveway.
- Arrange for neighbours to pick up flyers.
- Don't talk about your vacation plans with strangers or service people.
- Use your work address on your luggage tags so a potential burglar can't locate your home.
- Lock your garage door.

What to do if your home is burglarized

- Don't stay - always think of your safety first.
- Never confront a burglar or block the exit route.
- Immediately go to a neighbour's home or nearby location and contact the police.
- Upon the discovery of a break-in, and after the incident has been reported to the police, you should contact your insurance broker to arrange a time to meet with an adjuster.

Heritage Insurance In YOUR Community

*"You must do the thing
you think you cannot do."*

- Eleanor Roosevelt

Pictured are Greg and Vivian Depko of the Saskatchewan cowboy Dressage who received a donation from Heritage Insurance.

Heritage Insurance is happy to support the Saskatchewan Cowboy Dressage and many other community organizations!



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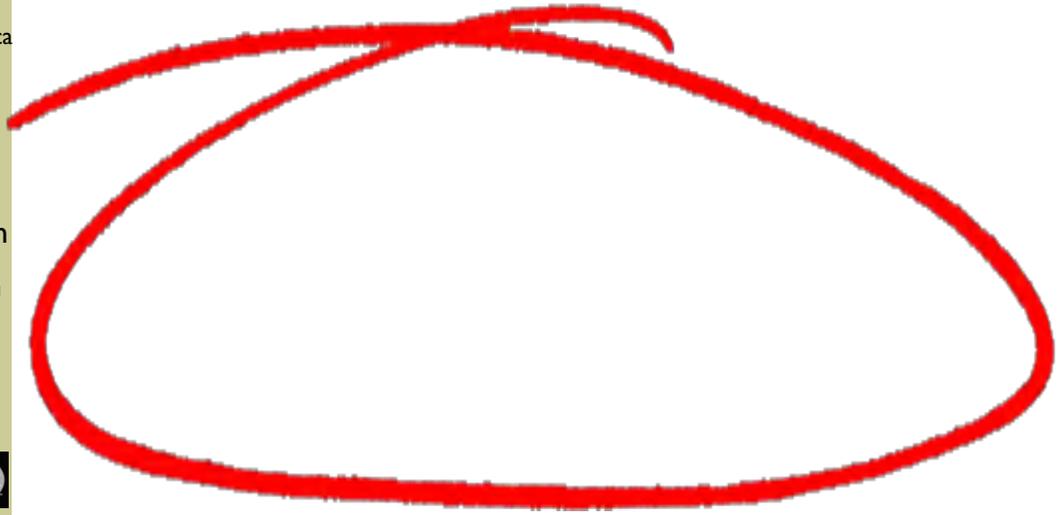
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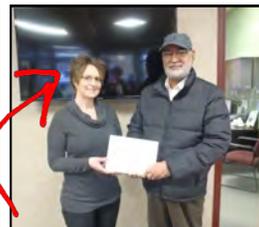
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**Check out the Newest 2015 Referral Winners! Tell Your Friends & Family About
Heritage Insurance and You Can Win in 2015!**



Jagjit Ghuman - iPad Air 2!



Arthur & Debra Godin - 52" TV!



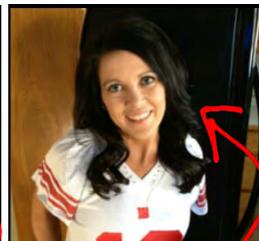
Kim Dalgarno - iPad Air 2!



Mike Bechtold - iPad Air 2!



Kim Hunter - 52" TV!



Kerri Friesen - iPad 2!



Kevin Kincaid - iPad 2!



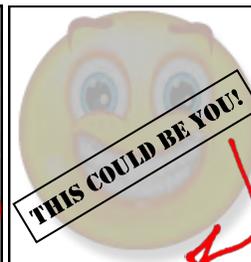
Dillon Pinfold - iPad 2!



Kain Pettak - 52" TV!



Jill Kirby - iPad 2!



Cliff Beuttner - iPad 2!



Arthur & Debra Godin - 52" TV!