



Greg Marcyniuk  
Agency Owner

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# Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance

June 2011

## Summer Is Here!

I can't believe we'll be mid-way through 2011. Matthew is counting the days until summer holidays start. As he says 'WOO HOO!' - boy there's days I wish I was a kid again.

This is the time of year when we experience the highest number of new home purchases. That being said I thought I'd write about

things to look for when purchasing that new home.

As the Chairman of the Moose Jaw Shrine Children's Festival, I'd like to thank all of our clients who donated money for this event. We raised over \$50,000, and all that attended had a fantastic time.

As always "THANK YOU" for choosing Heritage Insurance

and allowing us to take care of what matters most to you. Please be safe and enjoy this fine time of the year.



Kids at the Moose Jaw Shrine Children's Festival enjoying musicians Bob King and his family.

Greg, Sheila, Matthew & Taco

## Moving In

Your moving date is set but one question lingers in the back of your mind - is your new home safe for your children?

Here are some potential problem areas to look at and correct if needed before the move-in day. If not corrected, some can result in serious injury, or even death. It's worth your time to take a few minutes and make sure your new home is safe.

### Lead-Based Paint

If your house was built before 1978, the walls may have been painted with a lead-based paint. If the paint isn't chipping away, you can lightly sand the wall and paint with a lead-free paint. If there are paint chips, they can be very dangerous to all members of your family es-

pecially children should they contain lead. You can call (1-800-424-LEAD) to get the paint chips analyzed. Lead poisoning can lead to a loss of appetite, loss of sleep, headaches, lack of concentration, learning disabilities and loss of hearing.

### Electrical

Before you move in, it's the perfect time to paint and also to be sure the previous owner wasn't a do-it-yourself electrician. Extreme caution must be taken with non-professional electrical wiring. If anything from your electrical panel doesn't look uniform with the other wiring or you find odd or extra wiring coming out from the closet, floor, ceiling or under carpets, call an electrician. Do not attempt to fix it yourself. This area should

only be dealt with by a professional electrician.

### Mold & Mildew

Check your basement walls for mold and mildew to indicate a too humid environment. Many problems associated with an overly humid environment can be from poorly maintained gutters and downspouts as well as problems due to improper grading that can easily be remedied with a shovel and grass seed. Make sure the gutters and downspouts are free of leaves and branches and that the water can flow

*(Continued on page 3)*

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## We Are Always In The Mood For Referrals!

Tell others about us and **YOU** Could **WIN A FREE New 52" Plasma BIG Screen Television in 2011!** Remember, there is **NO** limit to the number of people you can **REFER** or the number of times your name can be entered to win. **MULTIPLE referrals count as multiple chances to win!** - ask us for details!

*4 TV's! 3 More Chances to Win This Year!*

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*Call Now!*

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

## Jerry Cherneski won a \$50.00 Gift Certificate!

Jerry Cherneski, Heritage Insurance  
\$50.00 Gift Certificate Winner



*See back page of newsletter!*

### Watch For Our Next Newsletter for more Referral Rewards!

#### SGI CANADA and the AIR MILES Reward Program - How do I sign up?

To sign up and to start earning reward miles on your policies, just call SGI CANADA's reward mile registration number, 1-866-417-5577. You'll need your AIR MILES Collector Number and your SGI CANADA policy number(s). You have one full year to register your policy in the Program. To start earning reward miles on your policy, you must be an AIR MILES Collector. To become a Collector, call 1-888-AIR-MILES (1-888-247-6453) or log on to [www.airmiles.ca](http://www.airmiles.ca)

#### Linda Zinn Retires

**"What gets  
measured gets  
improved"**

Linda Zinn, our Office Manager, has decided to retire.

All of us at Heritage Insurance wish Linda and her husband Larry a happy retirement.

Best Wishes!

**Peter Drucker**

Greg, Sheila and all the staff of Heritage Insurance



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## Moving In Continued

(Continued from page 1)

freely. Fill in areas where the grading near the foundation isn't like the rest of the house. Along with damp walls comes an unpleasant odor. Mold can cause respiratory illnesses in some or all members of the family. Getting a dehumidifier is a must - not only for your family's well-being but also for the well-being of the house, the walls and it's foundation.

### Windows

Windows are an attraction for young children. They especially like climbing upon something to look outside. That's one reason it's especially important to make certain window screens or storm windows are securely attached.

### Smoke & Carbon Monoxide Detectors

There should be a minimum of two smoke detectors per household - at least one per level in the house and one in the kitchen. Check the batteries every season (write the date on the calendar if you tend to forget). Some alarms will detect both smoke and carbon monoxide. You can test your new home for carbon monoxide with a kit that will confirm the presence of the odorless, colorless, poisonous and deadly gas. Detectors should be located in the kitchen, the garage, near furnaces, space heaters, wood stoves and fireplaces.

### Kitchen

In your kitchen, make sure you don't place counter top appliances beside water sources. Available from your electrician are wall sockets that act as a circuit breaker, should an appliance come in contact with water. Cover unused electrical plugs with safety plugs. Latches can be placed on bigger appliances such as freezers or the second fridge. Many new homes are equipped with a garbage disposal. Insert a safety latch on the garbage disposal switch to discourage little fingers from turning it on. A cap to cover the entrance of the garbage disposal will also prevent mishaps. Every kitchen

should also have a fire extinguisher. Not all extinguishers work on every type on fire. Ansul-The Experts in Global Fire Solution, recommend a dry -chemical, multi-purpose ABC extinguisher. This will put out the fire of Class A (wood, paper, cloth), Class B (liquids and gases) and Class C (electrical) fires.

### Hot Water Tank

The hot water tank should be checked for its durability and the thermostat should be set between 38 C and 54 C to prevent scalding on young children. According to the Consumer and Corporate Affairs Canada, a child can get serious burns within six seconds in water at 60 C.

### Stairways

All stairways should be well-lit and kept free from clutter. Check the distance between the railings so young children cannot get their heads stuck in between the bars. The rails should be no more than 2 3/8" apart. Use a safer gate, such as a mesh gate to replace any accordion style gate. Danger for youngsters can lurk outside your home as well. Night lighting should be put up to light the house but also to light up wobbly walkways with holes and cracks to prevent tripping. Stairs and banisters should also be secured.

### Backyard

The backyard is also a very risky area. If there's a pool, children should be taught not to go near this area unless accompanied by an adult. Place a fence around the pool (see height and kind of fence regulations permitted in your area) that can be locked when there are no adults present. Make sure life jackets and other personal floatation devices are available. Keep the filter area fenced in and all pool products put away under lock and key.

### Play Structure

Inspect the play structure for broken pieces, splinters, sharp edges, hanging cords and rotten beams. It should be

constructed with new materials such as the heavy plastic found in the new climbing structures. Check that there are no places where a child's clothes can get caught and cause injuries. The play area should also be fenced in.

### Garage

The garage can seem like a harmless area but it can be the worst place for a child. The electrical garage door is especially dangerous if a child gets caught when the doors closes. Some electrical doors have a safety "bounce back" feature but many of them have had problems. Call the manufacture of the electrical door to see if this model has been recalled, taken off the market or is perfectly safe. Put all fertilizers, insecticides, oils and cleaners away and under lock and key.

### First Aid Kit

Be ready! The last item to be packed and the first item to be unpacked should be the first-aid kit. Be prepared for emergencies, have available Band-Aids, gauze, wrapping, disinfectant, and tissues. In another container have a flashlight, pen and paper, poison control number, and emergency fire/ ambulance number of your new location. In a locked box (a tool box or a fishing tackle box is a good choice) you might also have Tylenol and any other medication your family regularly uses.

These areas are important concerns for the safety of your children. Safety and accident prevention are a continual process and should not be taken for granted in a new home. Your attention to these matters now will affect how easily your family settles into your new home and how safe and happy you are there over the long term.

Source: [www.canadianparents.com](http://www.canadianparents.com)



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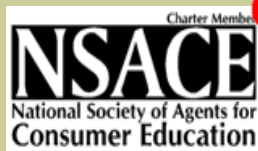


*We Get Mail!*

"We liked your promptness & knowledge of what needs we had. Also VERY friendly staff".  
Daryl & Janice Coward.



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**Greg Marcyniuk Congratulates Rose Nernberg!**

**She Won A New 52" Big Screen TV  
For Telling Her Friends & Family About  
Heritage Insurance!**



Rose Nernberg & Jacob Gamble  
2011 1st Quarter 52" TV Winner

*Three more  
chances to win!*

*This could be you...*



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Rhonda Kwan & Greg



2009  
Louise Svigen & Greg



2008  
Matt Taylor & Greg



2007  
Gary Couillard & Greg