



Greg Marcyniuk's

# Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance



April 2017

Greg Marcyniuk, Agency Owner

*Save up to 20% more by combining all your insurance with us!*  
Heritage

## Insurance Services

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- ✓ Critical Illness
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- ✓ Financial Planning

Save 8%-10%-15%-20%  
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## Spring has Sprung

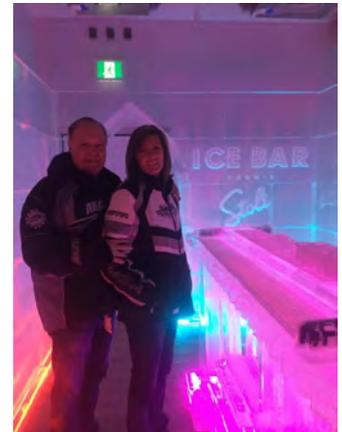
Sheila, Matt and I recently returned from Mexico and had a great time diving off the coast of Cozumel. Matthew was glad to get back and play in the puddles as usual (I don't know what it is about kids and water but they love to play in it). It's also that time of year to clean in & out of our homes. That being said, I've

included an article on spring cleaning safety tips.

Please feel free to share this information with family and friends.

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

Greg, Sheila, Matthew & Taco



Sheila and I at one of 3 Ice Bars in North America. It was cool, literally

## Top 10 Spring Cleaning Safety Tips

1. **Do not rush because you are tired or in a hurry** - This is really the most basic spring cleaning safety tip, and all the other ones, at least to a certain degree, stem from this one. Spring cleaning can be tiring work. Do not forget safety even if you have worked hard all day and want to get done. The better thing to do when you are exhausted is to stop and take a break, drink a glass of water, sit under a nice cool fan, and rest instead of being unsafe.
2. **Be careful moving large pieces of furniture and appliances.** Use proper lifting technique, keeping you back straight and lifting with your legs. Also, wear shoes when moving heavy items so you don't hurt your toes. Finally, if you feel it is just too heavy and you can't find someone else to do it for you, just don't move it. It won't be the end of the world to just clean around it. Always have spring cleaning safety in mind.
3. **Be safe while on ladders and step stools.** When doing a task, such as washing windows, where you need to be on a ladder use extreme caution. Do not lean too far to either side. A good rule of thumb is that your belly button should not go beyond the sides of the ladder. Also, have someone available to hold the ladder steady for you if possible, and make sure before you step on them that the rungs are not wet, and you are wearing non skid shoes.
4. **Be careful when walking on wet surfaces.** This spring cleaning safety tip is really important every time you clean. Everyone knows how easy it is to slip on a wet floor. Make sure you take the proper precautions to keep from falling. Also, make sure others in your family, including children, are also warned of the wet floor to keep them safe. You may need to block small children's access to wet floors because they just don't understand not to run and slide on them.
5. **Keep stairs, landings, and walkways clear of boxes, bags and other clutter** - Spring cleaning is a great time to declutter your home, but you need to make sure all the boxes and bags of stuff you are getting rid of don't cause a safety concern. Make sure you place them

(Continued on page 3)

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

## Why Critical Illness Insurance?



Russ MacDonald  
Life/Retirement  
Specialist Agent

### Our Customers Say It Best:

*"Friendly & courteous service, a helping hand to understand my policy."*

*Gayle & Susan Thurston,  
Chaplin*

*"Staff was very helpful & courteous, and had no problems answering any questions I had."*

*Dayna Tondevoid,  
Moose Jaw*

We all know, or have heard, of people who have suffered from a heart attack, stroke or cancer. I know myself recently I have had a couple of immediate family members impacted by this. Therefore, I have decided to revisit this topic.

While the good news is many more survive today than in past years, there can be a financial and emotional impact to survivors and their families.

Critical illness insurance was first envisioned back in the early 90's by a physician, Dr. Marius Barnard in South Africa (not by an insurance company). Dr. Marius Barnard, who helped his brother, Dr. Christian Barnard, with the first human heart transplant, recognized that advances in medical science were helping his patients live longer. But at what cost? Dr. Barnard saw the financial and emotional devastation that this survival could cause.

If you were struck with the devastating news that you have a life-altering critical illness, would having extra money help? Would you be in a position for your spouse to take time off of work to assist you in your daily dealings with these illnesses?

A critical illness insurance policy may provide a lump sum of money at a time when you need it most.

Critical illness claimants have indicated they have used their critical illness insurance benefits for what matters most to them. Some examples include:

- Paying off major debts and their mortgage
- Funding for prescription drugs not covered by their provincial plan
- Seeking alternative or out-of-country medical treatment
- Continuing to fund their children's education savings plans
- Continuing to build a retirement savings fund
- Taking a rejuvenating trip for the entire family during or after recovery

In addition, optional riders are available that may allow for a return of premium benefit if there is, thankfully, no need to claim.

Can you afford not to explore this important protection for you and your family? Did you know that there are plans that will offer protection for your children as well. Within those plans they offer 100% money back should your covered child not become diagnosed with an illness during the contract.

Dealing with the day to day battle of getting healthy again is enough to cope with. Avoid yourself the stress of the financial battle you would be forced to incur.

If you would like additional information on this valuable coverage, please don't hesitate to contact me.

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

### **New Hours:**

To serve you better  
we have changed our  
hours of operation

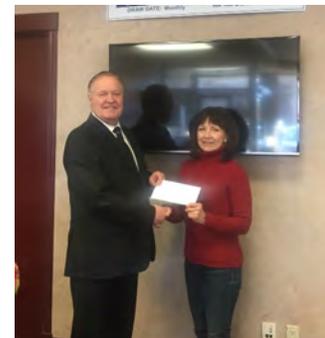
Monday - Friday  
8:30 - 6:00

Saturday  
9:00 - 4:00

## Heritage Insurance In YOUR Community

Greg pictured presenting a cheque to Chris Hill for building a school for Missionary Work.

Heritage Insurance is happy to support Missionary Work and many other community organizations.



## 2017 Referral Contest - We're Doing it Again!

### 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

### Top 10 Spring Cleaning Safety Tips cont.

- outside walkways and especially away from steps and stairs where someone may trip on them.
6. **Don't carry too much stuff at once, especially on stairs** - During spring cleaning you will also probably go up and down your stairs a lot carrying things if you live in a home with stairs. Make sure you keep a hand free to hold onto the stair railing. Also, whether you have stairs or not, always make sure you can see over the load you are carrying so you do not trip.
  7. **Always follow cleaning product label safety instructions and recommendations** - Cleaning supplies can create nasty fumes, so make sure you get some fresh air by opening windows, turning on the exhaust fan, or placing a fan in the room. In addition, do not mix ammonia and bleach together, both of which are common household cleaners, because they create toxic fumes when combined. When in doubt don't mix, just use one product to get the job done. You should also wear rubber gloves to keep your hands from getting dry and cracked from the hot water and chemicals
  8. **Wear a mask when cleaning dusty areas** - This may seem like overkill to some, but if you are at all allergic to dust this tip is very important.
  9. **Do not leave buckets filled with water around your home** - Even if you need to take a quick break make sure you empty that cleaning bucket, or at least put it in an inaccessible area. Even small amounts of water are a drowning hazard for small children.
  10. **Put away all your cleaning supplies when you are done** - When you finally finish your spring cleaning tasks for the day it is easy to say to yourself, "I'll put these away later," or "I am just going to use these again tomorrow, so I'm keeping them out." Cleaning supplies are an attractive nuisance for our children and pets, something inviting that they should definitely not be getting into. Put the cleaning products away in a childproof cabinet for your children's safety and well-being as soon as you are done with them.

Follow these spring cleaning safety tips to have a safe and productive spring cleaning!

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Your SGI CANADA Broker

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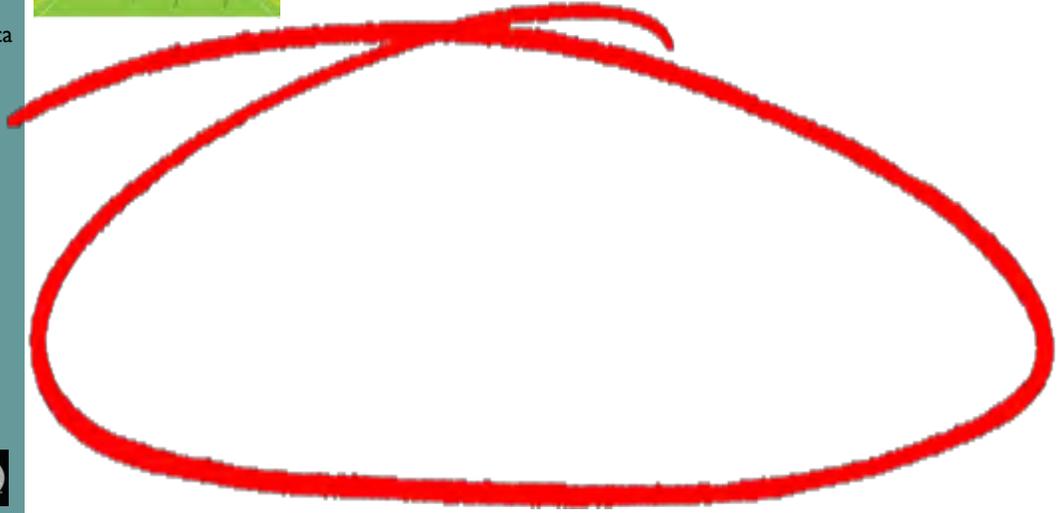
**Monday - Friday**  
8:30 - 6:00

**Saturday**  
9:00 - 4:00

Plenty of Free Parking!



Publication Agreement No 41251519  
Return undeliverable mail to:  
Heritage Insurance  
100A Fairford St W  
Moose Jaw SK S6H 1V3



**Check out the 2017 Referral Winners! Tell Your Friends & Family About Heritage Insurance and You Can Win in 2017!**



Matt Hetherington - 50" TV!



Stan Kreutzer - iPad Air 2!



Derek McKenzie - iPad Air 2!



Linda Goby - 50" TV!



Abner & Gracia Mangaoil



Shawn Robinson - iPad2!



Herman Fehr - 50" TV!



Judy Dougherty & Doug Sullivan -



Kerri Friesen - iPad Air 2!



Darci Rayner - iPad2!



Ron Thul - iPad2!



Edmar Gotana - 50" TV!



**Your Motor License Issuer**

