



Greg Marcyniuk's

# Insurance Update



A Monthly Newsletter For Friends and Clients of Heritage Insurance

Greg Marcyniuk, Agency Owner

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

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August 2017

## August Summertime Days

Sheila, Matthew and I are busy spending as much time as we can at the lake. While out there, one of Matthews's favorites is having an open fire. I love the roasting, and mostly eating, the hot dogs.

It's always best to be particularly safe when enjoying a fire, so please read these safety tips.

As well, please feel free to share with family and friends.

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

Greg, Sheila, Matthew and Taco

P.S. We do sell travel insurance as well if you're travelling out of Province.



*Matthew with his cousins Connor and Cooper getting some major air on the tube. I think the smiles say it all.*

## Before Using Your Fire Pit

Before buying your fire pit, make sure you understand your city bylaws regarding their use.

Read the manual that comes with your fire pit and follow instructions. Call the manufacturer regarding any questions you may have.

Always keep a fire extinguisher handy, and make sure it is in good working condition, and not close to its expiration date. Use safety gloves when handling a hot fire pit.

Don't place a fire pit in an enclosed area, as fumes from it can be harmful without proper ventilation.

Never place your fire pit on a wooden deck, near structures, hanging branches, or on an unsteady surface.

### Operating Your Fire Pit

Start your fire small, and only use the recommended fire starters. Never use gasoline to start a fire.

In a wood burning fire pit, never pile on wood too high as you don't want burning pellets to spill out.

Children should not be allowed near fire pits which should be adult-supervised at all times. Never leave the fire unattended.

Use screens for protection from wind and to prevent sparks from flying out. Avoid using a fire pit when it is very windy.

### Extinguishing the Fire

Make sure to extinguish the fire completely once you have finished using it. Follow your manufacturer's instructions. Use a fire extinguisher, or enough water to let the hot coals or wood soak. Continue to pour water till there's no steam.

*(Continued on page 3)*



Russ MacDonald  
Life/Retirement  
Specialist Agent

## Our Customers Say It Best:

*"In my building, before I contacted your company, some people said it was hard to get insurance on their assets. They should have called you; I've had no problem."*

Janet Lucyk

## New Hours:

To serve you better  
we have changed our  
hours of operation

Monday - Friday  
8:30 - 6:00

Saturday  
9:00 - 4:00

## Are You Making the Right Decisions in Regards to Your Financial Situation?

In the past I have written many articles on how important it is to work with a financial advisor. A big reason to this is that an advisor knows all the ins and outs of the financial world. It is their field of expertise to which they have all the tools needed to assist individuals or families in providing guidance to achieve their goals and objectives.

I recently found an article that highlights my point on the importance of having an advisor. The article relates to Canadians and their overall financial literacy. I have highlighted many of the points in the article below. This is a very interesting piece of information. Please take the time to review.

### **Canadians Greatly Overestimate Their Financial Literacy Skills - More than half of Canadians fail tests of common financial questions:**

Canadians may be overestimating their financial literacy skills. A majority of Canadians (78%) said they are financially literate, but when tested on their knowledge with a series of questions, nearly 6 in 10 failed to make the grade.

The quiz consisted of 15 true or false questions and the results suggest that Canadians are especially unclear about terminology concerning mortgages, auto insurance and tax-free savings accounts (TFSA's). Even of those surveyed who passed, most only attained a C or D grade.

"Men were significantly more likely than women to believe they were financially literate – 84% rating themselves as excellent or good, compared to 73% of women. Canadians who rated their financial literacy high were more likely to pass the quiz but even so, fewer than half of them passed the test."

Baby boomers (52%) and Gen Xers (45%) were more likely to pass than Millennials (31%). While Millennials were more likely to rate their financial literacy as excellent, they were the generation most likely to fail the quiz.

The survey showed strong financial literacy correlated with more educated Canadians. Nearly nine in 10 (87%) of university graduates describe their financial literacy as either excellent or good, compared to 77% of those with a high school diploma.

"Our financial literacy test is more than just understanding how to balance a cheque book and the questions are based on common questions asked by our site users," explains Thouin. "There are misconceptions out there, so we want to provide correct information about every day financial decisions like mortgage and car insurance to help people make the right choices." View the full report: *How Financially Literate are Canadians Really?*

I ask this question to you: For those who struggle with or are unaware of their financial literacy (Remember nearly 6 in 10 Canadians), what happens to them when they don't have an advisor? Are they making the right decisions or the wrong decisions in regard to their financial situation? Imagine where they would be working with an advisor?

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

About the Survey These are some of the findings of an Ipsos poll conducted between May 18 and May 23, 2017. For this survey, a sample of 1,001 Canadians aged 18+ from Ipsos' online panel was interviewed online. The precision of Ipsos online polls is measured using a credibility interval. In this case, the poll is accurate to within ±3.5 percentage points, 19 times out of 20, had all Canadian drivers been polled.

## Heritage Insurance In YOUR Community

Greg pictured with Dwight Baron from Moose Jaw Christian Counselling getting golf prizes for their annual tournament.

Heritage Insurance is happy to support the Moose Jaw Christian Counselling 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:

Kerri Friesen - **50" TV!**



**Next Month's**

Winner:

This could  
be you!!

### **Before Using Your Fire Pit cont.**

Cover with a lid after you have put the fire out.

Do not store the coals or wood in bags right away, but use a metal ash bucket instead.

#### Outdoor Fireplaces

All references are from the following sources:

City Of Moose Jaw Bylaw #5070

Province Of Saskatchewan Fire Prevention Act 1992

National Fire Code 1995

National Building Code 1995

A spark arrestor cap is required on top of the chimney and must also be screened. (Spaces in the screen must be smaller than 6.3 mm or 1/4")

A chimney is required on all wood burning appliances. The chimney must be a minimum of .6 metres (2 ft.)

Always use a non-combustible hearth pad or brick pavers underneath a wood-burning fireplace on top of combustible materials such as wood decking. This will protect against fire or heat damage.

All wood burning appliances must have a door. No Open Fronts – must be enclosed or screened.

All wood burning appliances must be at least 3 metres (10 ft.) from any vegetation or combustible material such as fences, garages, houses etc.

All purchased appliances must be approved and have an approved sticker or tag from one of the following governing agencies: U.L.; ULC; Warnock-Hersey

All appliances must be maintained to original operating condition.

Homemade appliances must meet all of the above requirements. An inspection by this department must be conducted for an approval to use the appliance

ONLY clean, dry wood must be burnt in these appliances. If leaves, garbage, treated wood or other combustibles are used – You may be charged with an Infraction under Bylaw 5070 by the Moose Jaw Police Service

**Heritage Insurance**  
Your SGI CANADA Broker

Heritage Insurance Protection Team  
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PH: 306-693-7640  
FAX: 306-692-3661  
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www.heritageinsurance.ca

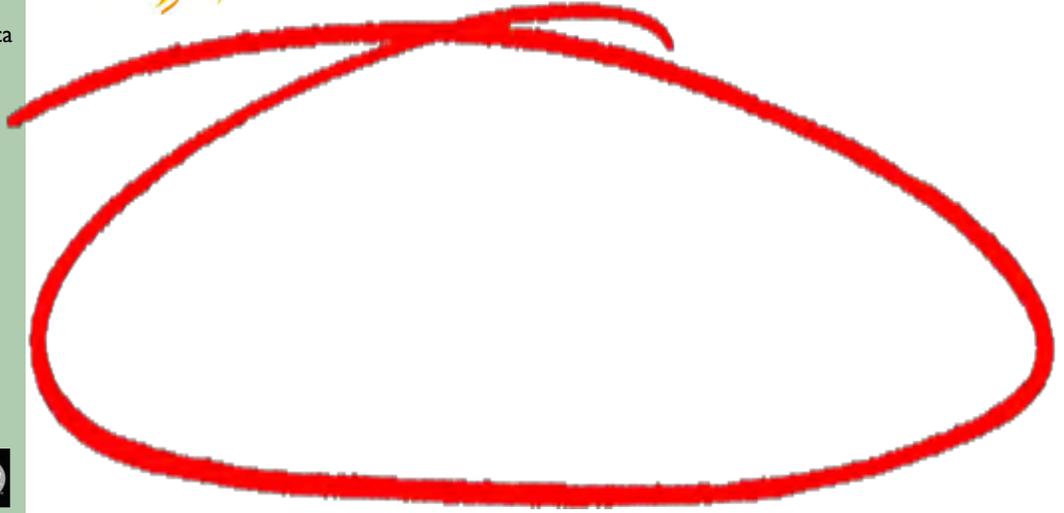
**Monday - Friday**  
8:30 - 6:00

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

**Plenty of Free Parking!**



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Moose Jaw SK S6H 1V3



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



Matt Hetherington - 50" TV!



Stan Kreutzer - iPad Air 2!



Derek McKenzie - iPad Air 2!



Lin



Terry Stevens - iPad Air 2!



Abner Mangaoil - iPad 2!



Dave Tillie - iPad 2!



Kerri Friesen - 50" TV!



**Your Motor License Issuer**



Kerri Friesen - iPad Air 2!



Darci Rayner - iPad 2!



Ron Thul - iPad 2!



Edmar Gotana - 50" TV!