

Greg Marcyniuk's

INSURANCE UPDATE

DECEMBER 2019

A Monthly Newsletter For Friends and Clients of Heritage Insurance



Greg Marcyniuk,
Agency Owner

What's Inside:

- Avoid Winter Slip-Ups....page 2
- Referral Winner!page 3
- Home Inventorypage 3
- Shop Localpage 6
- Pet Zonepage 7

Hours of Operation:

Monday-Friday
8:30 - 6:00
Saturday
9:00 - 4:00



Sheila putting the finishing touches to the tree



December the Festive Month

Wow it's hard to believe that 2019 is almost complete. Matthew is still a kid at heart looking forward to the holiday season, but I still think it's the school break he's looking more forward to.

Sheila is busy with the decorations and we're all looking forward to time with family and friends over the holiday season.

Once again there are many great articles for everyone, please feel free to share with family and friends.

As always thanks for choosing Heritage Insurance, we're so fortunate to be dealing with quality people such as yourselves.

Please be safe out there and all the best to you and your family over the holiday season. Greg, Sheila, Matthew and Taco



Heritage Insurance

Pet of the Month

ZOE

sent in by **Don & Marlene**



Send us a picture of **your** favourite pet, and you could **WIN a \$10 gift card** and get their picture in next month's newsletter.

Email your pictures to contactus@heritageinsurance.ca or mail to 100A Fairford St. W. Moose Jaw, S6H 1V3

No pictures will be returned, and not all pictures will appear. No purchase necessary. Contest open to everyone.

Strange Facts...

- **What do you call a blind reindeer?**
I have no eye deer!
- **Reindeer Eyes Turn Blue in the Winter** to capture more light.
- **"Silent Night"** is the most recorded Christmas song in history, with over 733 different versions since 1978.



AVOID WINTER SLIP-UPS

Winter months present additional hazards that are typically not factors for employees during warmer weather – specifically, slip and fall concerns. With snow and icy conditions, employees run the risk of taking major falls, which can lead to serious injuries.

Prevention

Education is essential in preventing winter weather-related injuries. Have employees consider the following recommendations to prevent slip and fall injuries during the winter months:

- Wear proper footwear that provides traction on snow and ice. Footwear should be made of anti-slip material; avoid plastic and leather-soled shoes or boots.
- Exercise caution when entering and exiting vehicles, and use the vehicle for balance and support.
- Try to walk only in designated areas that are safe for foot traffic. If you notice that a walkway is covered in ice, walk on the grass next to the sidewalk, which will have more traction.
- Avoid inclines that are typically difficult to walk up or down, as they may be more treacherous in winter conditions.
- Take small steps to maintain your centre of balance, walk slowly and never run. When possible, walk with your hands free to maintain your balance. Despite the cold temperatures, avoid putting your hands in your pockets. This will help you better maintain your balance and allow you to break a fall should you slip.
- Use handrails, walls or anything stationary to assist in steadying your feet.
- Look ahead to the path in front of you to avoid hazards.
- Test a potentially slippery area before stepping on it by tapping your foot on the surface first.
- Remove debris, water and ice from all working walkways.
- Steer clear of roof edges, floor openings and other drop-offs to avoid slipping hazards.
- Sand or salt surfaces covered by ice or snow to provide traction.
- Dry your shoes or boots on floor mats when entering a building.
- Report trip and fall hazards immediately to your supervisor.
- Seek shelter immediately in the event of severe weather conditions.

If You Begin to Slip...

- Twist your body and roll backward to avoid falling forward and injuring your face.
- Try to relax your body when you start to feel your legs give way.
- If you are carrying a load, throw it off to the side so it does not land on you when you fall. This will also free your arms to help break your fall.





CHRISTMAS FOR A CAUSE IS BACK

Moose Jaw Families for Change and Heritage Insurance are proud once again, this year, to announce our partnership in the 2nd Annual Christmas for a Cause.

Christmas for a Cause features gift wrapping services for the community upon donation.

We are happy to announce that the recipient of this 2nd Annual Christmas for a Cause is:



Moose Jaw Humane Society

This year, we will not only be at the Kinsmen Inclusion Centre, but we will also be out in locations around the city. We want to Thank: Safeway, South Hill Fine Foods and The Moose Jaw Co-op for their help.

Gift wrapping services will be offered on the following dates and locations:

- Tuesday, December 3: 5:00pm - 8pm @ South Hill Fine Foods
- Tuesday, December 10: 5:30 - 8:30pm @ Safeway
- Tuesday, December 17: 5:30 - 8:30pm @ CO-OP Marketplace

- Saturday, December 7: 11:00am - 3:00pm @ Kinsmen Inclusion Centre (MJFFC)
- Saturday, December 14: 11:00am - 3:00pm @ Kinsmen Inclusion Centre (MJFFC)
- Saturday, December 21: 11:00a-3:0p @ Kinsmen Inclusion Centre (MJFFC)

Suggested donations for gifts wrapped are: 1 for \$3 or 4 for \$10

For any questions, or to volunteer, please contact Katie at Moose Jaw Families for Change - communication@mjffc.com

This month's BIG WINNER! 2019 Referral Contest

WIN a Big Screen TV., iPad Air, or a Monitored Home Alarm System
Your Choice!

Tell Your Friends & Family About Heritage Insurance and You could be next month's Big Winner!



CONGRATULATIONS
COLETTE BELIVEAU BOYKO
Collette chose the TV



Russ MacDonald,
Financial Advisor
(306) 631-9738

Our Customers Say It Best:

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

*Darcy & Debroah McDonald,
Moose Jaw. SK*

"They are very helpful & don't try to sell you more insurance than you need."

*Patricia & Bob Barry,
Moose Jaw. SK*

"Everyone is very friendly, helpful and courteous. They seem to be very informed and able to answer all my questions. Very satisfied with your help. Thanks!"

*George & Dian Denet,
Moose Jaw. SK*



DRINKING AND DRIVING HOLIDAY SAFETY TIPS

The festive season is upon us, and with it the lure to knock back a few (or quite a few) drinks with family and friends. When cabs are few and far between, think of these tips to help you get home safe and avoid drinking and driving.

MAKE A PLAN.

Before – not during, not after the party, plan, plan, plan.

If spending the night or walking home aren't options, do some research in the days leading up to the event on the options that exist in your community. In our searches, we found dozens, from for-profit driving services to not-for-profit designated driver programs.

HOSTING? ASSUME RESPONSIBILITY.

If you're hosting or organizing a holiday function that includes drinking, don't automatically assume all your guests will make smart travel plans. Serve alcohol-free alternatives and snacks, be mindful of how much guests are drinking and if pre-designated drivers have any drinks at all. Assign a sober driver to make trips home as the night winds down, and if you can swing it, offer to foot the bill for cab rides.

Often, employers commission taxi companies to take employees to and from the annual holiday staff party. If your employer offers a similar incentive to attend, take full advantage.

SO YOU SLEPT IT OFF? MAYBE NOT.

Catching a few Z's after a night of drinking does not make a sober driver. In fact, if you go to a party and get really drunk – double the legal limit or more – go home at 2 a.m. by cab, but then get up at 7 a.m. and hop in the company truck, you'll still be above the legal limit.

Sleep has no impact on reducing a person's blood alcohol content. While blood alcohol concentration peaks within a half hour of the last drink, the rate by which it falls is far slower than rate it rises. Weight and gender both have a part to play in the speed of a person's dissipating BAC, but even if enough time has passed to lower it to a legal level, a person still may be impaired. Bad hangovers can also seriously hamper judgment and cognitive function.

If you plan to drink over the holidays, PLEASE leave your keys behind.





OUR PRODUCTS & SERVICES

Business Insurance

Property & Casualty

- General Liability
- Automobile/Commercial Vehicle Fleet Insurance
- Inland Marine/Equipment Coverage
- Boiler & Machinery/Equipment Breakdown
- Owner's and Contractor's Protective Liability
- Surety/Bonding
- Property
- Umbrella/Excess Liability Insurance
- Business Income/Extra Expense
- Transportation/Ocean Marine
- Builder's Risk

Specialty Products

- Pollution Liability/Environmental
- Crime (Fidelity) Insurance
- Director's and Officer's/Management Liability (D&O)
- Fiduciary Liability
- Professional Liability/Errors & Omissions
- Cyber Liability
- Employment Practices Liability
- Business Travel Accident/Kidnap & Ransom Insurance

Employee Benefits

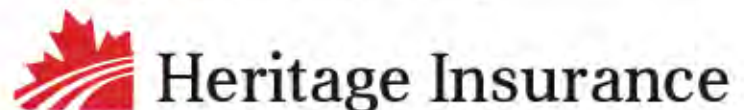
- Medical Insurance
- Dental & Vision Benefits
- Short-term Disability Insurance
- Executive Benefits
- Prescription Drug Plans
- Group Life Insurance
- Long-term Disability Insurance
- Retirement Planning

Industry Specialties/Practice Groups

- Affordable Housing Insurance
- Manufacturing Insurance
- Farm Insurance
- Construction Insurance
- Non-profit Insurance

Personal Insurance

- Automobile Insurance
- Vacation or Secondary Home Insurance
- Renters Insurance
- Landlord (Rental Properties) Insurance
- Life Insurance
- Recreational Vehicles
- Identity Theft Insurance
- Disability Insurance
- Critical Illness Insurance
- Homeowners Insurance
- Jewelry, Fine Arts and Collectibles Insurance
- Condominium Insurance
- Excess/Personal Umbrella Liability
- Motorcycles
- Watercraft Insurance
- Snowmobile Insurance
- Trip/Travel/International Medical Evacuation Coverage
- Comprehensive Financial Planning





GUESS THE CELEBRITY?

Send us your best guess who this famous celebrity is as a child and you could

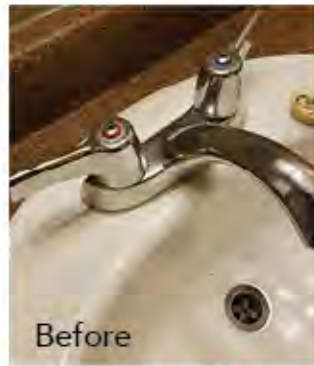
WIN a \$10 gift card

Each answer (right or wrong) will be entered into a draw.

**Last Months Winner is:
John Simic**

It was... **Robin Williams**

No purchase necessary. Contest open to everyone.



Shop Local... **Brilliant Cleaners**

Brilliant Cleaners is a Saskatchewan based cleaning service operating in Regina, Moose Jaw, Swift Current and Prince Albert.

"We want to provide you with the best quality of service from start to finish. Our professional team of cleaners will arrive at your home or business ready and equipped with the best supplies that are safe for your environment."

At Home, whether you're looking for a routine clean or a deep clean to get your house back in shape, Brilliant Cleaners can do it all! - House, condo & apartment cleaning • Carpet washing & cleaning • Window washing • Mowing, hand pulling weeds • Snow removal • Post construction cleaning • Move in and out cleaning • Garage cleaning & organizing • Garbage disposal • Car detailing

Customers don't want to frequent malls or stores that are grungy and under maintained. Brilliant cleaners want to make your space welcoming for your clients. - Stores, malls, dealerships & office cleaning • Carpet cleaning services • Snow removal • Window washing • Janitorial services • Mowing • Garbage and Junk Disposal

Recently, Brilliant Cleaners were the recipients of 2 awards: **CANDIDATE AWARD 2019** and the very first **PUBLIC AWARD 2019**. Congratulations!

PROVIDING YOU WITH A BRILLIANT CLEAN, EVERYTIME!
306-313-0030 info@thebrilliantcleaners.com www.thebrilliantcleaners.com

Each month, we will highlight for FREE, in this newsletter and on our social media, one of our great locally owned businesses. Please feel free to contact us if you would be interested in showcasing YOUR business.

Heritage Insurance In **YOUR** Community

Rooted in the spirit of respect, dignity and community inclusion, Moose Jaw Families for Change Inc., (MJFFC) is committed to providing residential, social, vocational, educational and spiritual supports for persons of varying abilities. They have also just opened the **Kinsmen Cafe** situated on South Hill. They are excited to have the opportunity to serve you and your friends and family: Breakfast, Lunch, Coffee/Tea, snacks and MORE!

For more information about MJFFC or the Kinsmen Cafe, please contact **Katie at (306) 693-2271**



Greg pictured with Katie Statler presenting a cheque to Moose Jaw Families for Change.



COLD WEATHER SAFETY TIPS

Exposure to winter's dry, cold air and chilly rain, sleet and snow can cause chapped paws and itchy, flaking skin, but these aren't the only discomforts pets can suffer. To help prevent cold weather dangers from affecting your pet's health, please heed the following advice from our experts:

- Never shave your dog down to the skin in winter. Consider getting him a coat or sweater with a high collar or turtleneck with coverage from the base of the tail to the belly.
- Bring a towel on long walks to clean off stinging, irritated paws. After each walk, wash and dry your pet's feet and stomach to remove ice, salt and chemicals—and check for cracks in paw pads or redness between the toes.
- Bathe your pets as little as possible during cold spells. Washing too often can remove essential oils and increase the chance of developing dry, flaky skin.
- Massaging petroleum jelly or other paw protectants into paw pads before going outside can help protect from salt and chemical agents. Booties provide even more coverage.
- Antifreeze is a lethal poison for dogs and cats. Be sure to thoroughly clean up any spills from your vehicle, and consider using products that contain propylene glycol rather than ethylene glycol.
- Make sure your companion animal has a warm place to sleep away from all drafts.
- Remember, if it's too cold for you, it's probably too cold for your pet, so keep your animals inside. In addition, don't leave pets alone in a car during cold weather, as cars can act as refrigerators that hold in the cold and cause animals to freeze to death.



Pet Jokes

Q: What did the duck say when he bought lipstick?

- Put it on my bill!

Q: How do you count cows?

- With a cowculator!

Q: Why did the fish blush?

- Because it saw the ocean's bottom!

Pets Zone



Helpful Christmas Safety Tips For Pet Owners

Here are a few Christmas safety tips to help you keep your fur family safe this holiday.

Pet-Proof The Christmas Tree

Owners should always observe dogs and cats around the tree at all times. If possible, set up your tree in a room that you can easily close off when you're not home. Dogs and cats are notorious for trying to jump onto—or even into—the tree, which could easily cause it to come crashing to the floor. Make sure you anchor the tree securely to avoid a dangerous tree-tipping disaster.

Beware Christmas Tree Water

Make sure the water reservoir inside of the tree stand is not easily accessible to dogs and cats. As the tree drinks water, it can release toxic sap into the stand that smells tasty to pets. Many fresh trees are also preserved with pesticides and fertilizer water additives, including aspirin. Aspirin can be fatal for cats because they lack a necessary protein in their livers to break down the drug.

Be Careful With Christmas Lights

Be sure you fasten holiday lights to your tree and place cords out of reach of your curious pet's mouth. Block access to any loose cords or wires.

Ornaments Can Be Deadly

Those might look like tree ornaments to you, but to Fido and Fluffy, they are just potential toys in a festive display. Chewing on ornaments can cause cuts in the mouth, throat, and digestive system, as well as other serious injuries. Tree-trimmings like garland and tinsel when eaten can also result in gastrointestinal blockages that have the potential to harm or even kill your pet.

Pick Safe Christmas Plants

Popular decorative plants like holly, mistletoe, and the poinsettia can be poisonous if ingested, eating mistletoe can cause stomach upset and a slowed heartbeat, while a few bites of a lily plant can cause potentially fatal kidney failure in felines.

Keep Gifts And Candy Out Of Reach

Make sure your stockings really are hung by the chimney with care this holiday season; children's toys, gift wrap, and candy should be kept out of reach at all times. If you believe your pet may have eaten something he or she shouldn't have this holiday season, contact your veterinarian immediately. Keep the numbers to the nearest emergency veterinary hospital handy.



Wishing You and Your Family

Happy
Holidays
and a
Wonderful
New
Year

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



YOU could be a 2020 Referral Winner!
Tell Your Friends & Family About Heritage Insurance
and **You could be next month's Big Winner!**

**Hours of
Operation:**

Monday-Friday
8:30 - 6:00
Saturday
9:00 - 4:00

Plenty of
Free Parking



Give us a
Call Today!



12 CHANCES TO WIN AN IPAD, TV OR HOME SECURITY SYSTEM