



Greg Marcyniuk's

INSURANCE UPDATE

FEBRUARY 2021

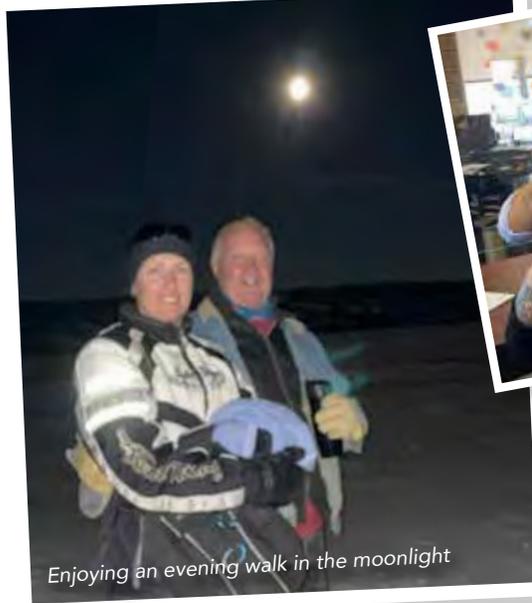
A Monthly Newsletter For Friends and Clients of Heritage Insurance



Greg Marcyniuk,
Agency Owner

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Enjoying an evening walk in the moonlight



Sharing the love.

FEBRUARY LOVE is in the air.

February gives us the perfect chance to show those that we love, near and far, how much they really mean to us.

2020 made us all realize that the most important things in our life are the ones we love...many of those people we may not have had personal contact with, either due to distance or quarantine rules. This month, we want to share the love and let all our friends, family, staff and clients know how wonderful you all are and how much you all mean to us.

As usual we've many great articles in this issue for everyone, *including your pet*, so please feel free to share with your family and friends and let us know if there are any topics that you want us to cover in future issues.

Thanks again, for choosing Heritage Insurance and allowing us to protect what matters most to you.

Happy Valentines day (Feb 14th) and Family day (Feb. 15th).

Greg, Sheila, Matthew & Taco



GOING GREEN

At Heritage Insurance we are doing what we can to lessen our impact on the environment.

Please let us know if you would like to receive your Policy documents by email rather than by regular mail.



Heritage Insurance



Pet of the Month



BELLA
sent in by
Heidi Ferch



Bella is a 1 year old Beagle. Here she is trying on her niece's tutu that she got for Christmas.

Send us a photo of **your** favourite pet, and you could

WIN a \$10 gift card

and get your picture in our newsletter.

Email your pictures to contactus@heritageinsurance.ca,

Mail to: 100A Fairford St. W. Moose Jaw, S6H 1V3, or fax pictures to 306-692-3661.

No pictures will be returned and not all pictures will appear. No purchase necessary.

SHOVEL WISELY



Snow shoveling is responsible for thousands of injuries and up to 100 deaths each year, and not just among those of us past our prime. Anyone who is not regularly physically active and in good physical condition should hire someone else to do the job. Don't assume that using a snow blower is safer. It's a heavy device and pushing it can overtax the heart, especially in the cold.



INSURING YOUR VALUABLES

Did you get an expensive gift for Christmas or your Birthday? Are you buying an engagement ring for Valentines Day? Jewelry, paintings, sculptures, rare collectibles, and even top tier wines, can all fetch high prices. Your valuables are important to you—and insuring them is equally important to prevent serious loss in the event of damage or theft. Learn more about how you can protect the finer things in life with additional coverage.

The Basics

Standard homeowners, condominium or renters insurance policies include a limited amount of coverage for jewelry and other valuable items. However, many policies limit the dollar amount of coverage for the theft or loss due to a covered peril of such items. To properly protect certain types of valuables, additional coverage is available through a policy endorsement or floater.

Endorsements

Endorsements are additions to your homeowners, condominium or renters insurance policy that change or add to the policy's provisions. The endorsement can cover property otherwise excluded from a basic homeowners insurance policy, extend the number of perils included, or increase the amount paid for a covered loss. The items of value are "scheduled" on a list that includes a brief description and the item's dollar value.

To determine each item's value, an appraisal or sales receipt is typically required. This will help ensure that, in the event of a covered loss, the amount of insurance is enough to cover the repair, replacement or cash payment of the item. Items scheduled are typically not subject to the policy deductible.

Floater

A separate personal articles floater policy may be used to schedule your valuable property that is subject to special limits under basic homeowners coverage. Once you have an endorsement or floater, it is important to periodically review your policy's coverage limits to minimize the likelihood of being under insured due to outdated appraisals and inadequate limits of insurance.

The Cost of Coverage

The cost of coverage varies upon the item, but typically the fee is nominal. Our team of professionals can provide you with more information about coverage and an estimate for the cost of insuring an item.

Call Heritage today to review your coverage





Purposed
Financial Corp.

Aaron Ruston
MBA, CFP, CSC, CFRE, CEA, EOC, CPCA



RRSP SEASON

RRSPs (*Registered Retirement Savings Plan*) are an amazing way to cut down a current-year tax bill. The Government created them specifically to provide tax breaks to those who invest money in RRSPs as a way to motivate them to put away money for their retirement. RRSPs are what's called tax-deferred, meaning any money you contribute will be exempt from CRA taxes the year you make the deposit, and will only be taxed years down the line when you withdraw it.

Opening an RRSP can easily be accomplished from the comfort of your own home. Once you've chosen an investment provider, you'll fill out a very brief risk survey to determine what sorts of investments will best fit your needs given when you hope to retire and how aggressive you can afford to be with your investments in the meantime. Then, all that's left to do is fund the RRSP, easily accomplished by linking a savings or checking account to your investment account.

Frequently Asked Questions about RRSPs

- **Who's eligible for an RRSP?** Opening an RRSP is super easy. You can put into an RSP up to Dec 30th of the year you turn 71 and then must initiate paperwork to RIF (*Retirement Income Fund*) or annuitize it immediately before Dec 31st of that same year. Income starts in the next year. When you retire you can turn your RSP into a RIF, but don't have to until the above circumstance arises. You also need to be a Canadian resident and file income taxes in Canada. Minors under the age of 18 can set up an RRSP with written parental consent (or that of a legal guardian).
- **How much will having a RRSP reduce my taxes?** Since you can contribute up to 18% of your past year's income, you could avoid paying tax on that portion of your income if you contribute the full amount every year. Keep in mind that when you begin withdrawing from the RRSP during retirement, you'll pay less money on that income because you'll likely be in a lower tax bracket.
- **How much will my RRSP be worth/grow?** The value of your RRSP depends on how much you've contributed each year, what assets your RRSP is invested in, and how many years you've had the account for. However, average rates of return for retirement accounts tend to hover between 4% to 8%.
- **What happens to your RRSP when you retire or die?** When you retire, your RRSP turns into a Registered Retirement Income Fund (RRIF) that you can withdraw money from (income tax would apply to any withdrawals). If you die, the RSP/RIF can be rolled into your spouse/common law spouse's name or a financially dependent child under the age of 18 on a tax deferred basis, but will be taxed as income by up to 50% to your estate in your year of death if the beneficiary is someone other than the above. Such an influx of income also increases your overall tax payable on all other sources of income in your terminal year. Careful planning and designation of assets to the most appropriate beneficiary is of the utmost importance.
- **Can an RRSP be withdrawn at any time?** You can withdraw from your RRSP before you turn 71, but those withdrawals will count as income—meaning you'll be taxed on the amount at a higher tax rate than you probably would if you withdrew it during retirement. You will also be charged a withholding tax, and you'll permanently lose the contribution room you used to originally make your deposit.
- **Can an RRSP be used to buy a house or for your education?** You can use your RRSP to buy a house if you're a first-time homebuyer through the Home Buyer's Plan, this withdrawal can be used more than once if you have repaid any previous amounts realized from the plan within the required period, and if you and your spouse were not the owner-occupants of a principal residence during the year of the RSP withdrawal and the previous 4 years. You can also use your RRSP to pay for your education through the Lifelong Learner's Plan. RRSPs can also be used as collateral for a loan, but it's not considered advisable since it could lead to a higher tax bill.

To get started or to learn more, Please contact Aaron at Purposed Financial Corp, today at 306-684-1934

This month's **BIG WINNER!** 2021 Referral Contest

**WIN a Big Screen TV, iPad Air,
or a Vehicle Dash Cam -
Your Choice!**

**Tell Your Friends & Family About Heritage Insurance
and You could be next month's BIG WINNER!**



**CONGRATULATIONS
KERRI LYNN**
Kerri chose
the iPad

 **Heritage Insurance**



Pier-Luc Doyon, C.A.I.B
YOUR Commercial Risk Specialist

Phone: (306) 693-7640
 pier@heritageinsurance.ca



Proper Lighting in Your Workplace

Lighting ergonomics plays a key role when completing tasks in the workplace. Appropriate lighting can reduce eye fatigue and headaches, which makes completing tasks easier. In particular, good lighting ergonomics can prevent computer vision syndrome (CVS), which is a type of eye strain that occurs when you use a computer for a long period of time.

CVS symptoms include:

- Blurred and double vision
- Eye irritation (e.g., dry and red eyes)
- Headaches
- Fatigue
- Back and neck pain

The quality of lighting in your workplace can significantly impact your productivity. Notably, the type of lighting you need is based on the type of work you are doing and the location of your computer—every worker requires a unique amount of light. As such, it's important to design your workstation to fit your individual needs, accounting for the following common lighting issues.

Bright Lights

Bright lights shining around your screen can make it difficult to read or see the work you are doing. The Canadian Centre for Occupational Health and Safety

recommends the following to help protect your eyes and improve your work conditions:

- Turn off some of the fluorescent bulbs above your work area, or have them removed.
- Use task lighting to illuminate writing and reading tasks as well as limit brightness around your monitor.
- Use glare guards to reduce or eliminate glare on your screen.

Excessive Background Lighting

Excessive background lighting can create contrast on your screen, which can strain your eyes. Possible solutions include:

- Moving your computer so that sources of light are at right angles to your computer screen
- Using blinds or drapes on the windows to eliminate light

Reflected Light

Reflected light from the overhead lights or other surfaces, such as keyboards or walls, can create a glare and affect your ability to see your screen. Possible solutions for reflected light include:

- Tilting your monitor down to prevent the reflected light from hitting your computer
- Selecting a matte-finished keyboard

Talk to your supervisor if you have concerns about lighting at work.

Our Customers Say It Best:

"Knowledgeable personable staff willing to help with all your insurance need. Recommend them highly."

Harvey Fishbook, Saskatchewan

"Heritage insurance takes care of all my insurance needs, I never have to worry about a thing"

Karen Legler, Moose Jaw, SK

"A1 service. Always friendly and helpful."

Huguette Okerstrom, Moose Jaw, SK

The Science of Wind Chill

NO WIND

98.6°F
Average temperature of the human body.

Under calm conditions, the body radiates heat, creating a layer of warmth between our skin and the cold surroundings.

WINDY

95°F
Hypothermia begins when our body temperature drops two to four degrees.

But when it's windy, the moving air breaks up this insulating layer. It speeds up heat loss by whisking away the warmth from our skin.

Heat is moved away from our bodies.

weather.gov/winter

OUR PRODUCTS & SERVICES

Business Insurance

Property & Casualty

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

Specialty Products

- Pollution Liability/Environmental

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

Employee Benefits

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

Industry Specialties/Practice Groups

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

Personal Insurance

- Automobile Insurance
- Homeowners Insurance
- Vacation or Secondary Home Insurance
- Jewelry, Fine Arts and Collectibles Insurance
- Renters Insurance
- Condominium Insurance
- Life Insurance

- Landlord (Rental Properties) Insurance
- Excess/Personal Umbrella Liability
- Motorcycles
- Recreational Vehicles
- Watercraft Insurance
- Identity Theft Insurance
- Snowmobile Insurance
- Disability Insurance
- Trip/Travel/International Medical Evacuation Coverage
- Critical Illness Insurance
- Comprehensive Financial Planning



Heritage Insurance

CANDLE SAFETY



In the depths of Winter, you may want to cozy up indoors by lighting a candle or two. However, it's important to keep candle safety considerations in mind when doing so. All it takes is a single candle mishap to quickly escalate into a devastating fire within your home. In fact, the National Fire Protection Association claims that...

"there is an average of 21 home fires caused by candles EVERY DAY—with 85 per cent of them being avoidable."

Candle incidents can be avoided by practicing safe candle usage within your home. Learn to use candles safely in your home by following these simple tips:

- Trim the wick—Trim the wick to about 6 millimetres to keep the flame from becoming too large.
- Use a long match or lighter—To keep your hand from getting too close to the flame, always use a long match or long lighter.
- Don't walk away—Make sure the wick ember is completely out and no longer glowing before leaving the room.
- Secure the area—Never burn a candle near anything that could catch fire. This includes furniture, drapes, bedding, carpets, books, paper and flammable decorations.
- Keep candles away from kids and pets—Make sure children and pets cannot reach burning candles.
- Avoid drafts, vents and air currents—This will help prevent rapid burning or dripping of your candle.
- Burn for no longer than four hours—Burning your candle for more than four consecutive hours can cause the wick to become unstable and the flame to grow too large.
- Extinguish candles appropriately—Suffocate the flame by using a snuffer or putting the lid on the candle to prevent hot wax splatters.
- Don't touch or move it—Make sure the candle is completely cooled before touching or moving it.

For more home safety guidance and homeowners insurance solutions, contact **Heritage Insurance Ltd** today.



Heritage Insurance



GUESS THE CELEBRITY?

Let us know who is this famous celebrity as a child and you could

WIN a \$10 gift card

Each answer will be entered into a draw.

Last month's **WINNER** is:

John Carley

It was... **Jennifer Lawrence**

No purchase necessary. Contest open to everyone.



Since its humble beginnings, in 1948, as a grocery store and butcher shop on Main Street, Supermeats has grown into the standard of catering excellence in Moose Jaw. Regardless if we are catering events from 40 to 1500 the same passion for quality food still goes into every bite!

Our Kitchen is centrally located in the Convention Centre on the Moose Jaw Exhibition Grounds. We cater weddings, anniversaries, reunions and much more, using only the best GOVERNMENT-INSPECTED AAA CANADIAN BEEF.

Supermeats is locally owned with a new, dedicated ownership group in place since 2012. We are pleased to offer the same great classic menu you've enjoyed for years, plus exciting new options such as our lunch menu, appetizers and BBQ menu.

Supermeats now operates the concession at the Kinsmen sportsplex and is excited to offer the same high quality food you've come to expect each time you sit down to enjoy one of our delicious catered meals. When enjoying the sportsplex amenities be sure to try one of our Juicy burgers or a basket of dry ribs served with a poutine. Looking for a healthy choice? No problem, we've got that covered with salads and wraps, just to name a few. *(Please note: the concession is closed at this time due to current Covid restrictions).*

View our menu at www.Supermeats.com

SHOP LOCAL

**250 Thatcher Drive E. Moose Jaw
for More information & to Book Your Event
Phone: (306) 692-2424**

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



SNOWMELT PROTECTION TIPS

It may not seem like it now...but Spring will be here before we know it! As winter ends and temperatures begin to rise, the accumulating water from melting snow and ice leaves your home susceptible to damage. Protect your home ahead of time to minimize your risk.

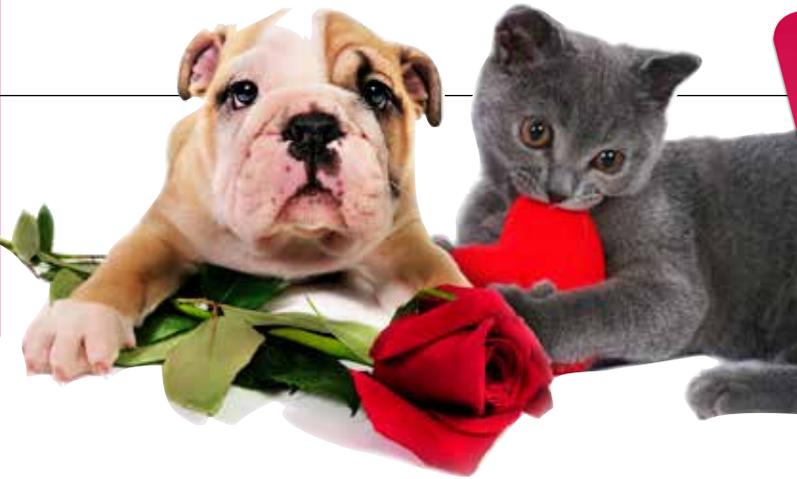
Use these four tips to help reduce your home's risk of snowmelt damage:

1. Clear snow from your home's foundation. Shovel snow away from your home, including stairwells, window wells, downspouts and doors to help prevent water from seeping in through cracks.
2. Maintain your roof and gutters. Any heavy snow that has accumulated on your roof should be cleared away to avoid water damage. Keep your gutters clear of debris to avoid ice dams—melted snow that refreezes at night, causing gutter clogs.

3. Ensure proper drainage. Make sure your downspout drains away from your home, and keep any street storm sewer drains clear of snow to prevent buildup and freezing.
- 4 Check your sump pump. Test to see that your sump pump is in good working order in case your home experiences flooding. If you notice any small leaks, take care of them before they become a bigger hazard.

SAFETY FIRST

Trained contractors can help you in the most crucial areas of your home, including plumbing and heating. If you are unable or unsure of how to remove snow from your roof, fix a leaky pipe, seal windows and doors, or test your water heater, contact a professional to ensure you and your home are safe from harm.



Valentine's Day with Your Pet

WHAT DO YOU SPEND ON PET VALENTINE'S GIFTS?

There's no doubt that people love their pets, but new Valentine's Day statistics show that man's best friend is getting a little more love today than in recent years.

It is expected that pet lovers will spend a near-record high of \$751 MILLION on Valentine's Day gifts for their pets this year!



5 PET Safety Tips for Valentine's Day

- XYLITOL**
This sugarless sweetener is in many candies and is toxic to pets.
- DECORATIONS**
Discarded ribbons and wrapping paper can be trouble for pets.
- CANDLES**
A nice dinner can become a fire hazard when pets & candles mix.
- FLOWERS**
Certain flowers are deadly to pets. Keep them away.
- CHOCOLATES**
It is still a common problem. No Chocolate for pets!

Between all the paper hearts, bouquets of roses, and boxes of chocolate, don't forget about the furry family member that loves you unconditionally. Your pet is your biggest supporter and number one fan, and a special Valentine's Day is the perfect way to show your care.

Chocolate is obviously a bad idea and roses would go unappreciated, but there are other ways you and your furry/feathery/scaly friend can mark the holiday.

1. Do Something They Love to Do

If your dog's version of the perfect day involves running laps at the dog park, take him! Your cat would leap for joy if you joined in on their playtime, and even birds have favorite games they like to play. Whatever you do, remember it's all about them. Just relax and enjoy spending time with your pet.

2. Spoil Them with a Special Treat

You should steer clear of the candy aisle when picking out the perfect V-day treat for your furry friend, but don't think your options are limited. Pet bakeries are popping up all across the country, or you can even whip up your own batch of pupcakes, muffins, or biscuits.

3. Let Them Pick out a New Toy

Kids love going to the toy store and picking out what they want, and your pet is no different. Stores like PetSmart have an open door policy for leashed pets, and dogs and cats are always allowed to peruse the shelves.

4. Arrange a Play Date

Valentine's Day may be all about the love you share for each other, but the more the merrier. If your pet enjoys playing with others, invite his friends over for a good time.

5. Have a Professional Photo Shoot

Your phone's photo gallery is already full of adorable pictures of your pets, but professional pet portraits are priceless keepsakes. Make it a big deal by taking them to be groomed and pampered beforehand, and don't be afraid to get in front of the camera yourself.

Get creative and remember the most important thing is to let them know they're loved and appreciated.



Pet Jokes

Q: What do you get when you cross a chicken with a cow?

- Roost beef

Q: Where did the sheep go on Winter vacation?

- The baaaahamas

Q: What do you call a parrot when it has dried itself after a bath?

- Polly unsaturated

Q: What do ducks watch on TV?

- Duck-umentaries!

Q: What do you get when you put three ducks in a box?

- A box of quackers .

DON'T FORGET!



For even more Information, Tid Bits and Prizes, follow, comment and like us on Social Media

also check out our Google 5 Star Reviews

Hours of Operation:

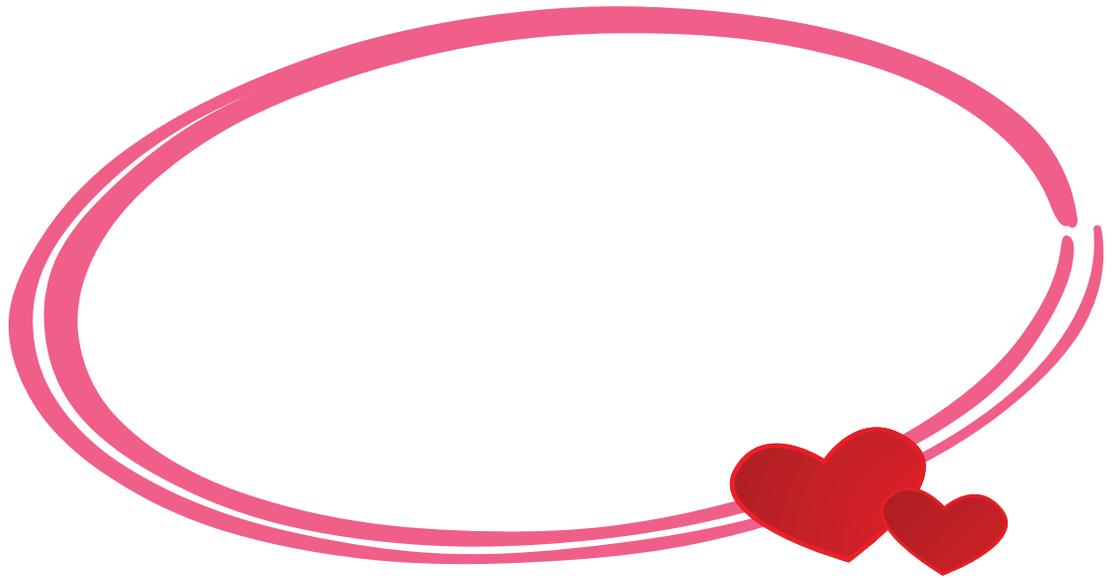
Monday-Friday 8:30 - 6:00
 Saturday 9:00 - 4:00
 During this time, our hours may change and we may limit office traffic. Please call ahead or check our website or social media for updates...Thank You.

Plenty of Free Parking

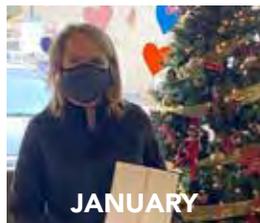


Give us a Call Today!

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



YOU can be a 2021 Referral Winner!
 Tell Your Friends & Family About Heritage Insurance and **You could be next month's Big Winner!**



12 CHANCES TO WIN AN IPAD, TV OR A VEHICLE DASH CAM