



Greg Marcyniuk, Agency Owner

Greg Marcyniuk's Insurance Update



A Monthly Newsletter For Friends and Clients of Heritage Insurance

January 2018

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Happy New Year and All the Best in 2018

Yes 2018 is here and we've said good bye to 2017. Fortunately we had a terrific holiday season with family and friends. Matthew, if you can believe it, was actually excited to head back to school.

We've already had a vehicle go through the ice at Buffalo Pound and the ice has many heaves making it unstable. This **month's article is on ice safety so please**

feel free to share with family and friends.

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

Enjoy 2018!

Greg, Sheila, Matthew and Taco



Please take care on the ice this season.

Ice Safety

Know the Dangers of Ice

Ice Factors - many factors affect ice thickness including: type of water, location, the time of year and other environmental factors such as:

- Water depth and size of body of water
- Currents, moving water from underground springs, and ice heaves
- Fluctuations in water levels
- Changing air temperature
- Shock waves from vehicles traveling on the ice.

Ice Colour - the colour of ice may be an indication of its strength.

- Clear blue ice is strongest
- White opaque or snow ice is half as strong as blue ice. Opaque ice is formed by wet snow freezing on the ice.
- Grey ice is unsafe. The grayness indicates the presence of water.

Did you know ice thickness should be:

- 15 cm or 6 in for walking or skating alone
- 20 cm or 8 in for skating parties or games
- 25 cm or 10 in for snowmobiles.
- 30 cm or 12 in for light vehicles

Check with local authorities before heading out. Avoid going out on ice at night.

(Continued on page 3)

"I Am Your Policy"



Russ MacDonald
Life/Retirement
Specialist Agent

I thought I would share a rather interesting perspective on what a life insurance policy means to an individual or family. Through the years I have run across many people who look at Life Insurance as just a product that they may or may not require. This little article below presents a more personal touch on what a Life Insurance policy actually accomplishes, and the value associated with owning one.

"You and I have a purpose in this world-which, when analyzed, are quite similar. It is our job to provide food, clothing, shelter, schooling, medicine and various other things for your loved ones. You do this while I lay packed away. I must have the trust and faith in you, for out of your earnings will come the cost of my upkeep. At times, I may appear to be somewhat worthless to you, but someday - and who knows when - you and I will change places. When you are laid to rest, I will go into action and do your job. I will provide the food, clothing, shelter, schooling, medicine, and other various things which your family will continue to need just as they are needing them now. When your work is done, mine will begin. Through me, your hands will carry on. Whenever you feel that the price you are paying for my upkeep is a burden, remember that I will do more for you and your family than you can ever do for me. If you do your part - **I guarantee to do mine.**"

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

Our Customers Say It Best:

"I love being greeted when I walk in and the very fast service. Friendly staff."

Janet Vermette, Moose Jaw, SK

2018 Referral Contest

4 Big Screen TVs! 8 Monitored Home Alarm Systems!

(Motion, Fire, Temperature, Water Sensor along with one year Monitoring Fees, and additional discount on your home insurance)

Anyone can refer a friend and be entered to win either a 50" LED Smart TV or a Monitored Home Alarm System!

Tell Your Friends & Family About Heritage Insurance and You Can Win Too!

**Heritage Insurance "Referrer of the Month" Winner:
Christopher Hurschman - 50" TV!**



**Next Month's
Winner:**

**This could
be you!!**

Ice Safety cont.

When You Are Alone On Ice

If you get into trouble on ice and you're by yourself:

- Call for help
- Resist the immediate urge to climb back out where you fell in. The ice is weak in this area.
- Use the air trapped in your clothing to get into a floating position on your stomach.
- Reach forward onto the broken ice without pushing down. Kick your legs to push your torso on the ice.
- When you are back on the ice, crawl on your stomach or roll away from the open area with your arms and legs spread out as far as possible to evenly distribute your body weight. Do not stand up! Look for shore and make sure you are going in the right direction.

When You Are With Others On Ice

- Rescuing another person from ice can be dangerous. The safest way to perform a rescue is from shore.
- Call for help. Consider whether you can quickly get help from trained professionals (police, fire fighters or ambulance) or bystanders.
- Check if you can reach the person using a long pole or branch from shore – if so, lie down and extend the pole to the person.
- If you go onto ice, wear a PFD and carry a long pole or branch to test the ice in front of you. Bring something to reach or throw to the person (e.g. pole, weighted rope, line or tree branch).
- When near the break, lie down to distribute your weight and slowly crawl toward the hole.
- Remaining low, extend or throw your emergency rescue device (pole, rope, line or branch) to the person.
- Have the person kick while you pull them out.
- Move the person to a safe position on shore or where you are sure the ice is thick. Signal for help.



Heritage Insurance In YOUR Community

Greg pictured here presenting a cheque to Margaret Moran from Wakamow Valley Authority for the Connor Park Pro 4000 Challenge.

Heritage Insurance is happy to support the Wakamow Valley Authority for the Connor Park Pro 4000 Challenge and many other community organizations!



Heritage Insurance
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8:30 - 6:00

Saturday
9:00 - 4:00

Plenty of Free Parking!



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Check out the 2018 Referral Winners! Tell Your Friends & Family About Heritage Insurance and You Can Win in 2018!

Hours of Operation:

Monday - Friday
8:30 - 6:00

Saturday
9:00 - 4:00



Your Motor License Issuer



Christopher Hurschman - 50"



Stan Kreutzer - iPad Air 2!



Derek McKenzie - iPad Air 2!



Linda Goby - 50" TV!



Terry Stevens - iPad Air 2!



Abner Mangoil - iPad 2!



Dave Tillie - iPad 2!



Kerri Friesen - 50" TV!



Garry Setrum - iPad Air 2!



Joenie Santiago - iPad 2!



Shirley Stenko - iPad 2!



Dorothy Fishbook - 50" TV!