

Greg Marcyniuk's

INSURANCE UPDATE

JANUARY 2019

A Monthly Newsletter For Friends and Clients of Heritage Insurance



Greg Marcyniuk,
Agency Owner

What's Inside:

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Hours of Operation:

Monday-Friday

8:30 - 6:00

Saturday

9:00 - 4:00

2019

Happy New Year!



Christmas sweater's at the office



Playing Cards on New Years Eve.

2019 is here and I'm truly excited for the upcoming year.

A lot has happened in 2018, new brand, our redesigned newsletter, new improved referral program, the continued support of our existing clients and our new clients that have become part of our Heritage family. We really appreciate dealing with people such as yourselves.

I wanted to say thank you to our clients that have referred family and friends to us over the past year. This means a lot to all of us here at Heritage Insurance because it shows us that you feel we give you that added value and more importantly we've earned your trust. Thanks, again and we can assure you that we'll continue to the same for them as we've done for you.

As always thanks for choosing Heritage Insurance and please be safe out there.
Greg, Sheila, Matthew and Taco

P.S. I am also excited to announce a new App, we will be launching in mid-January. Stay tuned for more details.



Heritage Insurance



Pet of the Month



January's Pets of the Month are

Trouser & Bean

sent in by **Earl Swalm**



Send us a picture of **your** favorite pet in his or her favourite pose, and you could **WIN a \$10 gift card** and get your picture in next month's 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. Contest open to everyone.

Animal Facts...

- For every human in the world, there are 1 million ants.
- There is an average of 50,000 spiders per acre in green areas.
- Cows can sleep standing up, but can only dream lying down!

THIS WINTER...STAY SAFE WITH SPACE HEATERS



Did You Know?

Supplemental heating equipment, such as space heaters, are a leading cause of home fires in Canada from December through February. If you plan on using a space heater for some additional warmth this winter, keep the following safety precautions in mind.

Use these tips to safely use space heaters:

- Do not use space heaters to warm bedding, thaw pipes or dry clothing.
- Select space heaters with the Canadian Standards Association (CSA) safety mark. The CSA mark signifies that the product was tested for potential safety hazards.
- Purchase units with automatic shut-off features and heating element guards.
- Keep any items that could potentially be a source of fire at least 1 metre away from a space heater.
- Turn off space heaters when you leave the room or go to sleep.
- Check for frayed insulation, broken wires and overheating on electrical space heaters. If you notice any of these problems, have the unit serviced immediately.
- Use only fuel recommended by the manufacturer for liquid-fuelled space heaters.
- Turn off the heater and let it cool before refueling.
- Avoid using extension cords with space heaters. If you must do so, make sure that the cord is the right gauge size and type for the heater.

Safety First

Avoid placing space heaters in high-traffic areas of your home. Units with long cords can present a tripping hazard.

LIVE WELL, WORK WELL



BUSINESS NEWS YOU CAN USE



FLU SEASON... AT THE OFFICE

Tips to avoid spreading illness

An influenza outbreak is a serious concern in the office. It costs employers around \$75 billion each year in missed work and reduced productivity.

At the office, you work in close quarters and come in direct contact with others frequently, which means germs can spread easily from person to person.

The best strategy for reducing your risk of becoming ill with a virus is to avoid crowded settings and other situations that increase the risk of exposure to an infected individual. Since you must work in an environment with many others, stay healthy by observing good hygiene and distancing precautions, such as the following:

- Stay home from work when you are sick.
- Wash your hands frequently with soap and warm water for at least 20 seconds or use a hand sanitizer (if soap and water are not available).
- Avoid touching your nose, mouth and eyes.
- Cover your coughs and sneezes with a tissue. Then, dispose of the tissue in a no-touch trash bin.
- Wash your hands or use a hand sanitizer after coughing, sneezing or blowing your nose.
- Avoid close contact with co-workers (stay two metres away whenever possible).
- Avoid shaking hands and always wash your hands after physical contact with others.
- Keep frequently touched surfaces (telephones, computer keyboards, door knobs, etc.) clean.
- Try not to use others workers' supplies, phones, computers, desks, offices, work tools, etc.
- Minimize group meetings when possible – use email, phones and text messaging instead. If meetings are unavoidable, avoid close contact with others and ensure that the meeting rooms are properly ventilated.

This months **BIG WINNER!** 2019 Referral Contest

**WIN a Big Screen TV., iPad Air, or
a Monitored Home Alarm System -**

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

Your Choice!

**Tell Your Friends & Family About
Heritage Insurance and You could be next
months Big Winner!**



Heritage Insurance



Russ MacDonald,
Financial Advisor
(306) 631-9738



Our Customers Say It Best:

"They make us feel like part of a large family. Very comfortable."

*Marlene Marshall,
Moose Jaw, SK*

"Everyone seems very knowledgeable and efficient."

*Morgan Strachan,
Moose Jaw, SK*

"I have been with Heritage for some time, its important to feel safe, knowing that my home is insured. As a client I am very satisfied."

*Jacqueline Auclair,
Regina*

DO YOU HAVE WINTER TIRES?

Did You Know?

Wintery conditions can make roads difficult and even dangerous to traverse. In fact, winter driving can be so hazardous, some provinces like British Columbia have made winter tires mandatory on some roads. Prior to purchasing winter tires, it's critical to understand your options and some general best practices.

Below are some fast facts and tips regarding winter tires:

- While all-season tires are made for a variety of conditions, winter tires are built specifically to perform in low temperatures, ice, slush and snow.
- Effective winter tires will have at least a 3.5 millimetre tread as well as a symbol of a mountain and a snowflake. This symbol indicates the tires have good traction on ice and snow.
- It's important to never mix different styles of tires, as this can compromise overall stability.
- You should maintain air pressure in your winter tires to extend tread lifespan.
- Inspect your winter tires regularly for cracks, cuts or bulges. Replace tires immediately if you suspect they are failing or if the tread is especially worn.
- Knowing the different types of tires is important to your overall safety and making the right purchasing decision. There are a variety of different tires on the market, including all-season, high-performance, all-terrain and snow tires. It's important to do thorough research and to speak to an expert before fitting your vehicle with tires.

Safety First

Winter tires are critical to road safety in hazardous conditions. In fact, when compared to all-season tires, vehicles equipped with winter tires have been shown to decrease the stopping distance of a car by 30 to 40 per cent.



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.

Thanks to all that enter

December Winner:
Ryan Heit

It was... **Tom Cruise**

No purchase necessary. Contest open to everyone.



WHY SHOP LOCAL?

Top Reasons to Buy Local, Eat Local, Go Local

Why buy local? By choosing local and independent businesses, you not only enjoy a more personal experience, you help:

BUILD COMMUNITY!

The casual encounters you enjoy at neighbourhood-scale businesses and the public spaces around them, build relationships and community cohesiveness. *They're the ultimate social networking sites!*

STRENGTHEN YOUR LOCAL ECONOMY!

Each dollar you spend at independent businesses returns 3 times more money to OUR local economy than one spent at a chain (almost 50 times more than buying from an online mega-retailer) — a benefit we all can bank on.

HELP SHAPE MOOSE JAW'S CHARACTER!

Independent businesses help give OUR community its distinct personality.

YOU CAN BUY IT WHERE YOU TRY IT!

Local stores enable you to try on and try out items before you buy — and get real expertise — saving your time and money.

Each month, we will highlight for **FREE**, in this newsletter, 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

Female hockey is growing in Moose Jaw. The Moose Jaw Mavericks program has produced a number of high-level players. It's about girls having fun at the rink. With the strong female coaches that they have in the Mavericks program, it's starting to pay dividends.

Heritage Insurance is happy to support many community organizations!



Greg presenting a cheque to Jasmine Kohl of the Moose Jaw Mavericks.





Kids Zone



Can You help Spike find his apple?



Can You Spot 7 Differences?



ANSWER:
1. Missing window 2. Missing birds 3. Missing flowers 4. Missing gate rail
5. Missing bricks on bridge 6. Sun 7. Missing cat tail

That's Funny



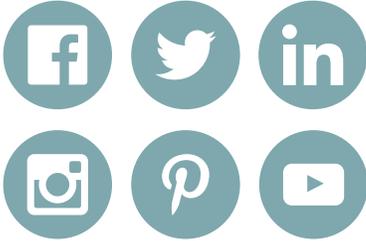
- Q: What's the worst thing about throwing a party in space?**
You have to planet.
- Q: Why did the student eat his homework?**
Because his teacher told him it was a piece of cake!
- Q: What can you catch, but never throw?**
A cold!
- Q: Why can't your head be 12 inches long?**
Because then it would be a foot!

Bet you didn't know.....

- Orange fruits help to keep your eyes healthy.
- We cut down 27,000 trees per day to make toilet paper!
- Here's a strange animal science fact – lobsters pee from their faces and turtles can breathe through their butts!

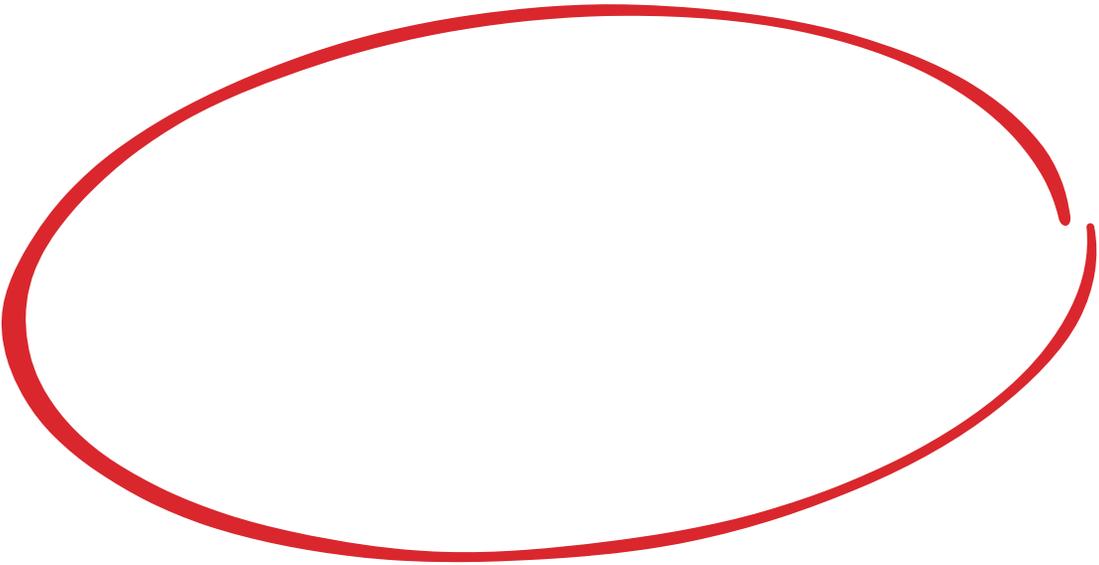
DON'T FORGET!

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



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

also check out our Google 5 Star Reviews
 ★★★★★



YOU can be a 2019 Referral Winner!
 Tell Your Friends & Family About Heritage Insurance and **You could be next months Big Winner!**

 JANUARY	This could be YOU! FEBRUARY	This could be YOU! MARCH	This could be YOU! APRIL
This could be YOU! MAY	This could be YOU! JUNE	This could be YOU! JULY	This could be YOU! AUGUST
This could be YOU! SEPTEMBER	This could be YOU! OCTOBER	This could be YOU! NOVEMBER	This could be YOU! DECEMBER

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

Hours of Operation:
 Monday-Friday
 8:30 - 6:00
 Saturday
 9:00 - 4:00
 Plenty of Free Parking



Give us a Call Today!