



Greg Marcyniuk, Agency Owner

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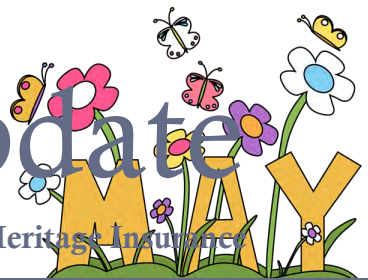
Save 8%-10%-15%-20% Off YOUR Insurance Policy by INCREASING Your Deductibles to \$750 , \$1000! Call (306) 693-7640

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Greg Marcyniuk's

Insurance Update



A Monthly Newsletter For Friends and Clients of Heritage Insurance

May 2017

May - the Month for Mothers

Yes, with May comes one of Sheila's most favorite days and I'm sure for all the mothers out there it's one of theirs as well (they all deserve it).

a look at your BBQ and make sure it'll be safe to use for the rest of the BBQ season. Please read this article, feel free to share with family and friends.

With this time of year the BBQ season is in full swing. That being said it's a great time of year to take

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



Taco must have fell asleep reading the flyers; I'm sure he's dreaming of temptations treats (his favourite)

Safety & Fire Prevention - Barbecue/Grilling Safety

Before you step out on your back patio or your cottage deck to begin, there are a few steps you must take to ensure that your propane or natural gas barbecue is in safe, good working order.

Follow these safety tips as you inspect your barbecue

- Dirt and debris can build up inside the grill over the winter months. Carefully clean out any particles, dust, and cobwebs that may have built up over the winter. Newer barbecues have spider guards to prevent them from entering the burner and burner tubes, however if yours does not, use a pipe cleaner or wire to ensure that spider webs have not built up inside. Remove lava rocks and grates for a thorough cleaning with soap and warm water.
- Clean your burner ports to ensure they are free of dirt and rust.
- Make sure that the barbecue hose is in good condition, and is free of cracks. Make sure there are no sharp bends in the hose or tubing. Propane or Natural Gas leaking from a cracked hose may send out a stream that if ignited can produce huge flames.
- Check to ensure that all connections are tight and that there are no leaks. You can brush a mixture of soap and water onto the connections and hoses (a 50/50 mix) and any rising bubbles will indicate a leak. Repair your barbecue so that there are no more bubbles.
- Rusty, damaged propane tanks should be replaced by 10 years of age or less.
- If you have uncertainty about the condition of any barbecue part you should replace it with a new component. Parts are available at most hardware stores and building supply centres.

Call a certified fuel appliance repair person if you do not feel comfortable completing safety checks yourself.

How do I properly light my barbecue

- When your barbecue is safe and ready to be used, begin by opening the lid. Always have the lid in the open position when lighting the grill.
- Next turn on the gas by opening the Natural Gas Valve or Propane Cylinder Valve. After this step has been completed, turn on the barbecue at the grill controls.
- Finally, light the barbecue by depressing the igniter button.
- If your barbecue does not have an igniter button, insert a long match or barbecue lighter into the side burner hole. Have the match lit before you turn on the grill controls.
- If the burner does not ignite, keep the lid open, turn off the gas and wait five minutes before trying once again.

How to shut off your barbecue

(Continued on page 3)

There's a Difference Between Retiring and Retiring Well. Advice Makes That Difference



Russ MacDonald
Life/Retirement
Specialist Agent

Retirement. When the time comes, will you be ready?

You've worked too hard to leave things to chance. It's time for some solid financial advice.

- 50 per cent of households with a plan feel on track to retire when they want – compared to only 22 per cent with no plan.*
- 74 per cent feel confident they will have enough money to retire comfortably – compared to just 52 per cent of non-advised households.**

It's time to know if you're going to be OK because you don't just want to "get by" in retirement.

I can offer sound planning advice so you can make the most of retirement.

* FPSC, *The Value of Financial Planning*, 2012

** IFIC, *Value of Advice: Report*, July 2010

The value of planning ahead

- How much money will I need to enjoy a comfortable retirement?
- Can I afford to help finance my children's education? Will my family be properly looked after if something happens to me?

Partnering with an advisor can help reduce the uncertainty.

In fact, Canadians with a financial security plan are almost twice as likely to feel "on track" with their financial affairs as those who do not.*

I can help you better understand your current financial situation and will work with you to create a customized plan to meet your future needs and goals.

I'll help you make informed decisions and take more control over your financial destiny.

So you can spend less time worrying and more time enjoying what really matters.

Call me today for your no obligation consultation.

Russ

* FPSC, *Value of Financial Planning*, 2012

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

Our Customers Say It Best:

"Excellent service & knowledgeable, friendly, parking is great."

**Shelley Melton,
Moose Jaw**

"We spent a lot of time with your representative & found her pleasant, knowledgeable, & helpful."

**David & Heather McLaughlin,
Moose Jaw**

New Hours:

To serve you better
we have changed our
hours of operation

Monday - Friday
8:30 - 6:00

Saturday
9:00 - 4:00

Heritage Insurance In YOUR Community

Greg presenting a cheque to Elaine Crocker for the Little Princess Ball.

Heritage Insurance is happy to support the Little Princess Ball and many other community organizations.



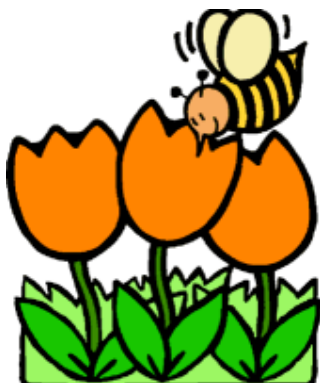
2017 Referral Contest - We're Doing it Again!

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:



Next Month's
Winner:
This could
be you!!

Safety & Fire Prevention - Barbecue/Grilling Safety cont.

- First shut off your Natural Gas or Propane Cylinder valve so that any remaining gas in the hoseline burns off.
- Then turn off your burner controls so that no gas remains trapped within the hose.
- Allow your barbecue some significant 'cooling off' time prior to covering it.

Your propane cylinder

Propane is an economical and portable fuel that provides heat, cooks food, and generates light. It is used as a gas, but stored as a liquid in cylinders that can vary in size. The most common, the 'backyard barbecue size' is the 20-pound cylinder. When it is properly filled, 80% of the tank will contain liquid propane leaving the remaining 20% above the liquid to contain the propane vapour.

In Canada propane cylinders must be inspected and requalified, or replaced every 10 years. You can view the date that your cylinder was last qualified on the collar of the cylinder. It is also possible that a cylinder less than 10 years old may need replacing. A rusty and damaged cylinder could mean that you're ready for a new one. When you make your purchase, make sure to turn your old cylinder in so that it can be purged and recycled or disposed of.

New propane cylinders must be purged to release all of the air and moisture within before it is filled with propane. In Canada, only a properly trained and certified attendant is permitted to fill a tank. An attendant is not permitted to fill an outdated cylinder, or fill any cylinder tank beyond 80% of its capacity.

How to change my BBQ cylinder

- Make sure that you take your time while replacing your empty cylinder. Ensure that the special plug provided is threaded onto the outlet of the service valve when you disconnect the hose.
- Carry the empty cylinder in the upright position with the safety valve on top.
- Transport the empty upright cylinder on the floor of the passenger compartment in your vehicle for safety reasons. Secure it so that it cannot topple over while you are driving. Keep the windows open. (Note: Never leave a propane cylinder inside a parked vehicle with the windows sealed - as heat builds up, it could potentially cause an explosion). Refrain from smoking in your vehicle at this time.
- Secure the new cylinder in place on the BBQ before you reconnect it. After reconnecting it, check for leakage using the soap and water solution.
- Older style propane cylinders are required to be tightened with a wrench. Turning in a counter clockwise direction can tighten their left-hand threads. Newer style propane cylinder fittings do not require a wrench and tighten in a clockwise direction.
- If your barbecue connection has an "O" ring, make sure you check it for fractures and cracks every time you replace your cylinder.
- Never smoke while handling a propane cylinder.
- Do not store extra propane cylinders beneath your barbecue or inside any structure as excess heat could cause the cylinder to release overpressure and propane along with it.

Heritage Insurance
Your SGI CANADA Broker

Heritage Insurance Protection Team
TF: 1-800-667-7640
PH: 306-693-7640
FAX: 306-692-3661
Email: contactus@heritageinsurance.ca

www.heritageinsurance.ca

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8:30 - 6:00

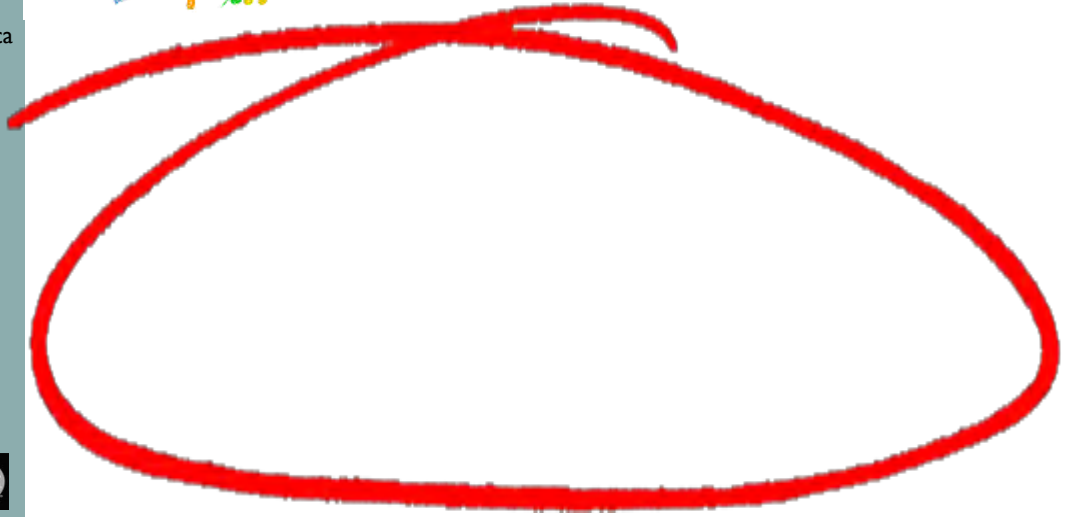
Saturday
9:00 - 4:00

Plenty of Free Parking!



HAPPY 
MOTHER'S
DAY! 

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



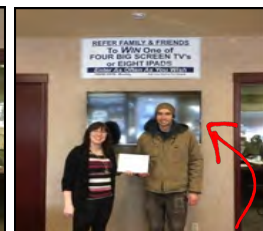
Check out the 2017 Referral Winners! Tell Your Friends & Family About Heritage Insurance and You Can Win in 2017!



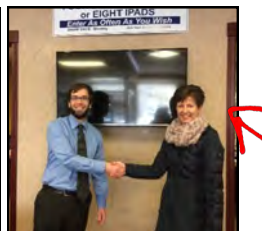
Matt Hetherington - 50" TV!



Stan Kreutzer - iPad Air 2!



Derek McKenzie - iPad Air 2!



Linda Goby - 50" TV!



Terry Stevens - iPad Air 2!



Shawn Robinson - iPad 2!



Herman Fehr - 50" TV!



Judy Dougherty & Doug Sullivan -



Kerri Friesen - iPad Air 2!



Darci Rayner - iPad 2!



Ron Thul - iPad 2!



Edmar Gotana - 50" TV!



Your Motor License Issuer

