

Greg Marcyniuk's

# INSURANCE UPDATE

MAY 2019

A Monthly Newsletter For Friends and Clients of Heritage Insurance



Greg Marcyniuk,  
Agency Owner

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### Hours of Operation:

Monday-Friday

8:30 - 6:00

Saturday

9:00 - 4:00



## MAY - THE MONTH FOR MOTHERS

May is here and I know that it's one of Sheila's favorite months. She likes her flowers and of course our traditional eggs benedict breakfast on Mother's Day.

Speaking of Mother's Day please watch for us in your inbox for a special contest for Mothers. As well as exciting news with our client sign in, new mobile app and our new website. All to make life easier for all our clients.

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

Greg, Sheila, Matthew and Taco



Heritage Insurance



# Pets of the Month



Ernie is wearing the Blue Jays sweater... he is cuddling with Maggie... the little red lump between the two white cats is Thomas who is also a sphynx and buried under the blanket is Gracie

sent in by **Cheryl Burtenshaw**



Send us a picture of **your** favorite 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](mailto:contactus@heritageinsurance.ca); 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.

## Animal Facts...

- It takes a sloth two weeks to digest its food
- Around 50 percent of orangutans have fractured bones, due to falling out of trees on a regular basis.
- Giraffes have no vocal chords.

# MAY IS TICK SEASON



The Good news is that the risk of getting Lyme disease is low and the most common tick in Saskatchewan is the American dog tick, which does not transmit Lyme disease.

Ticks live in tall grass, brush or wooded areas throughout southern Saskatchewan. If you find yourself in such an area, take precautions. Wearing long pants and close-toed shoes, using repellent and most importantly checking for ticks — **on you, your kids and your pets** — when you come back inside.

Ticks are generally attracted to areas on their host that are warm and damp, armpits, groin area and your scalp. Because of this, it is recommended to wear long sleeves and tuck your pant legs into your socks and even tape around your ankles. Wearing a hat as well will help avoid the tick finding a place to attach to.

It is also important to note that regular insect repellent is not useful in regards to ticks as they are members of the spider family.

### If you do find one attached:

- **DO NOT** just grab on the largest part of the body as this squishes the contents of the tick into the wound
- **DO NOT** force it back out by using Vaseline, nail polish remover, matches, etc. As it will regurgitate bacteria and disease into the wound.
- Using fine tooth tweezers, grasp the tick as close to your skin as possible and then firmly pull it up and out. A tick key also works.
- Place a tick in a sealed container or between two strips of clear tape. You can then submit the tick to the U of S for testing.

*Additionally, if you do find one attached, be aware of any signs or symptoms of illness, which could take up to two weeks to manifest. It is always encouraged to see medical attention if you are have any questions or concerns.*



# PREPARE FOR SPRING WEATHER

Spring weather can be unpredictable. When severe weather hits unexpectedly, the risk of injury and death increases, so planning makes sense. Prepare for storms, floods, and tornadoes as if you know in advance they are coming, because in the spring, they very likely will.

Thunderstorms cause most of the severe spring weather. They can bring lightning, tornadoes, and flooding. Whenever warm, moist air collides with cool, dry air, thunderstorms can occur.

Often by the time we are aware of an approaching storm, we have little if any time to prepare for it.

Advance planning requires specific safety precautions. You can follow many of the same steps that you would for all extreme weather events. Keep an emergency kit on hand. Some items to include are:

- A battery-operated flashlight, a battery-operated NOAA Weather Radio, and extra batteries for both
- An emergency evacuation or shelter plan, including a map of

your home and, for every type of severe weather emergency, routes to safety from each room

- A list of important personal information, including: telephone numbers of neighbors, family, and friends insurance, property information, telephone numbers of utility companies and medical information
- First aid kit
- A 3-5 day supply of bottled water and nonperishable food
- Personal hygiene items
- Blankets or sleeping bags

Practice your emergency plan for every type of severe weather. Show family members where the emergency supplies are stored, and make sure they know how to turn off the water, gas, and electricity in your home.

Often by the time we are aware of an approaching storm, we have little if any time to prepare for it. So why not take the surprise factor out of severe weather and prepare yourself, your family, your business and your home?

## 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!**



**CONGRATULATIONS**

**Debbie Hill**

Debbie chose the Home Security System



Russ MacDonald,  
Financial Advisor  
**(306) 631-9738**



## Our Customers Say It Best:

"Always very friendly. It seems as though they believe there is no such thing as a stupid question"

*David Kilpenstein,  
Moose Jaw, SK*

"I never have to wait for service when entering your premises."

*Simone Shouldice,  
Moose Jaw, SK*

"Fast and friendly service."

*Daryl Dean,  
Tugaske, SK*

## GETTING YOUR BOAT READY FOR THE SEASON

Even boats that were properly stowed away for the winter need an inspection before heading to the water.

Give the boat a thorough cleaning inside and out. This is a good time to look for cracks or gouges in the hull.

When you finish sprucing up the interior and exterior, you are ready to complete your de-winterizing checklist.

### 1. Check the Engine

A thorough check of the engine includes an oil change. Also, inspect the out oil drive making certain that it is clean and ready for you to start the engine. Do not forget to change the oil filter, and adding the right oil additive can keep your engine clean and corrosion free.

### 2. Refill the Cooling System

If you drained the cooling system before storing the boat for winter to prevent the coolant line from freezing. Check the hoses for cracks and holes and be sure to empty the strainer. If you have an outboard engine that uses an impeller cooling system, make sure that the rubber impeller is not cracked.

### 3. Check your Battery

Check your battery and if needed, top off any fluids. It is best to use distilled water

for this task. Using a battery tester, check the amps and volts. Should the battery be incapable of holding a charge it most likely needs replacement. If it is holding a charge, attach the cables after cleaning any corrosion from the battery terminals.

### 4. Clean the Distributor

Clean the distributor. In order to do this task, you first remove the distributor cap. During the winter, distributors often corrode. When finished, hook all connections up tightly.

### 5. Examine the Fuel System

Carefully inspect the fuel line for cracks. Change the fuel filter if it's the same one you used last season. If you did not put an additive in the gas to prevent water contamination and/or fuel separation, drain the gas from the fuel tank, as the gas is probably stale.

### 6. Check for Worn Belts

Worn belts need replacement. If a belt has a lot of give replace it.

*Check your owner's manual for any other things you need to do before putting it into the water.*

**Happy Boating.**



# 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.

**Unfortunately we did not have an April Winner**

It was... **Jason Bateman**

No purchase necessary. Contest open to everyone.



### Buy Local, Eat Local, Go Local

#### *Neatest Little Gift Shop in Moose Jaw!*

Next time you're up at the Dr. F. H. Wigmore Regional Hospital make sure you check out the Gift Shop – or maybe you'll want to make a special trip! Owned and run by the Hospital Auxiliary, **it's an unexpected hidden gem – there is something for everyone.**

"People just don't expect the variety and quality of the gifts we carry," says store manager Leona. Items to choose from include a huge selection of plush toys, home and garden décor, and designer women's clothing and hand bags. Of course, you will also find your every-day gift shop items like candy, flowers, puzzles, books and toiletries.

AND (hint-hint) it's the perfect place to shop for a Mother's Day gift! In addition, because you're supporting the hospital, you don't have to pay GST!

The Dr. F. H. Wigmore Regional Hospital Auxiliary was founded in 1904 and helped raise the money to build the original hospital in Moose Jaw. The gift store was opened in 1990 and has raised nearly 2 million dollars to buy equipment for the hospital. The gift shop is run 100% by volunteers. If you're interested in volunteering, stop in at the shop and let them know.

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

The Moose Jaw Health Foundation is the official charitable organization for the Dr. F.H. Wigmore Regional Hospital.

The Foundation, raises funds to:

- Purchase state of the art equipment.
- Continue the advanced education of hospital professionals to improve the effectiveness and quality of patient care.
- Support innovative community health programs.
- Provide inspiration, leadership and options for those wishing to support the community hospital..

**Heritage Insurance is happy to support many community organizations!**



Greg pictured with Kelly McElree for the Moose Jaw Health Foundation presenting our commitment of \$10,000





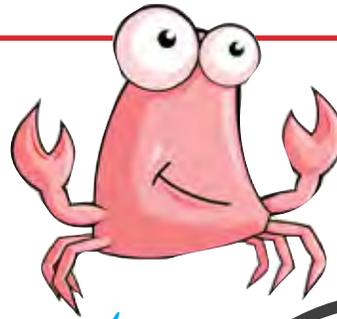
# Kids Zone

## Can You Spot 8 Differences?



ANSWER:

1. Sub's Window missing 2. Starfish Eyes missing 3. Treasure Chest lock missing 4. Mermaids Tail Fins Missing 5. Mermaids Flower Centre is Black 6. Octopus Leg missing 7. Seaweed on Bottom Left missing 8. Bubbles missing



Can You help Crabby find his best Friend?



## That's Funny



**Q: Why should you never trust a pig with a secret?**

*'Cause it's bound to squeal.*

**Q: What do snakes take for their allergies?**

*Anti-hissssss-tamines.*

**Q: Why did the mushroom like to party?**

*Because he was a fun-guy.*

**Q: If you're Canadian in the living room, what are you in the bathroom?**

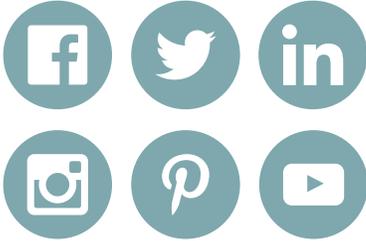
*Euro-peein'*

## Bet you didn't know.....

- **Did you know that no two people see the same rainbow?** A person standing next to you is standing in a slightly different spot and sees the rainbow in a slightly different place and the person next to you sees different raindrops.

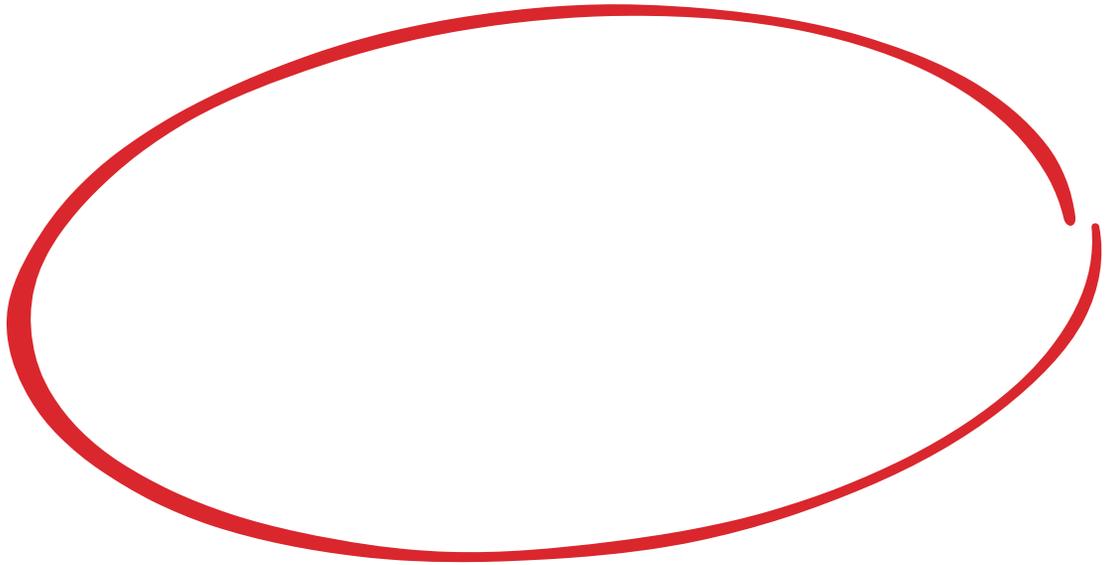
**DON'T FORGET!**

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!**

**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**