

Greg Marcyniuk's

INSURANCE UPDATE

NOVEMBER 2019

A Monthly Newsletter For Friends and Clients of Heritage Insurance



Greg Marcyniuk,
Agency Owner

What's Inside:

- **Your Chimney**
...page 2
- **Referral Winner!**
...page 3
- **Office Germs**
...page 3
- **Shop Local**
...page 6
- **Kids Zone**
...page 7

Hours of Operation:

Monday-Friday

8:30 - 6:00

Saturday

9:00 - 4:00



WHEN YOU GO HOME,
TELL THEM OF US AND
SAY, FOR THEIR
TOMORROW WE GAVE
OUR TODAY."

WE WILL REMEMBER



Fall and the Beaver dams at Buffalo Pound



Kathy receiving some cookies from one of our clients

NOVEMBER TIME TO REMEMBER

I'm always moved by the month of November, it truly is a month to say thank you to those that served and are still serving. Please take the time to think of those that sacrificed so much so that we're able to live the way we do today in the most amazing country in the world.

Please enjoy this month's newsletter because it's filled to the brim with awesome articles for you to read, use and share as you wish.

Please be safe out there and as always thanks for choosing Heritage Insurance.

Greg, Sheila, Matthew and Taco



Heritage Insurance



Pet of the Month



Lihn

sent in by **ARIA**



Send us a picture of **your** favourite 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; 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.



Sleeping with the TV on may lead to weight gain, warns Dale P. Sandler, PhD.

Recent finding: Women who slept with TV or other lights on were 17% more likely to gain at least 11 pounds over five years than women who slept in darkness. And those women were 30% more likely to become obese. If you watch TV in bed, set a timer to turn it off automatically.



READY FOR WINTER: CHIMNEY MAINTENANCE

Did You Know?

In spite of the ambiance and relaxation that a fireplace provides, there are also inherent fire dangers. To combat the risk of fire or inhalation of dangerous carbon monoxide (CO) gas, it is important for you to make chimney maintenance part of your home loss prevention plan.

Both metal and masonry chimneys require maintenance so that smoke and flue gases are ventilated properly. At the very least, you should have your chimney inspected annually before each heating season. In addition:

- Have your chimney cleaned on a regular basis to reduce creosote build-up.
- Make sure your masonry chimney has a flue liner in place to reduce the possibility that the masonry could absorb creosote.
- Replace cracked or damaged liners, as they will allow creosote to accumulate and heat to escape.
- When hiring someone to reline your chimney, only allow the contractor to use a product that has been tested and listed by a nationally recognized testing laboratory.

There are two types of chimneys that require specific maintenance to minimize the dangers in your home.

• **Fireplace inserts (hearth stoves):**

Vent should be connected to the flue of the chimney.

• **Factory-built metal chimneys:**

Do not use natural gas, fuel oil vents, well casing, stovepipe or other material in the chimney, as they cannot withstand the heat in the wood burner.

Safety First

Do not vent more than one heater or appliance into a single flue, as major complications can arise. If one fuel-burning appliance is connected to a flue and then you attach another appliance, such as a water heater, you are running the risk of the following serious problems:

- Heavy creosote accumulation
- Deterioration of the flue
- Creosote blocking the lower heater vent
- Carbon monoxide drifting into your home

How to Help Keep Your Home and Family Safe From CO

Don't put your family's safety at risk — a carbon monoxide detector in your home alerts you to danger before physical symptoms of CO poisoning appear. Follow the manufacturer's instructions for placement, maintenance and replacement of your detector.





OFFICE GERMS

The typical employee's desk has more bacteria per square centimetre than an office toilet seat. If that's not disturbing enough, desks, phones and other private surfaces are also prime habitats for the viruses and bacteria that cause colds, the flu, strep throat, pneumonia and other illnesses. Germs are bacteria, viruses, fungi and parasites. Not all will cause disease, but many are bad news in the workplace, as some can live from 2 to 72 hours or more on hard surfaces. Germs are then spread in one of the following ways: Infectious droplets from coughs or sneezes move through the air and land on nearby surfaces or are inhaled by others. Physical contact is made with infected droplets on a hard surface (e.g., a desk) and is transferred by touching the mouth, eyes or nose prior to hand washing.

Germ Hot Spots

- Telephones
- Keyboard and mouse
- Desktops
- Doorknobs, elevator buttons and light switches
- Vending machine buttons
- Fax, printer and copy machines
- Water fountain handles
- Microwave door handles
- Bathroom door handles and taps
- Chair armrests
- Pens and other shared office items
- Escalator and elevator handrails

Tidy vs. Clean

Even if you keep your desk tidy, it may not be "clean." Unlike toilets, which tend to be cleaned regularly; keyboards, phone receivers and desks rarely receive a wipe-down. Consider this: crumbs and coffee spills are capable of supporting mini eco-systems. Without a cleaning, even a small area on your desk or phone can sustain millions of bacteria that could potentially cause illness.

Getting Rid of Germs

The good news: heightened awareness and hygiene efforts can go a long way in helping keep your office safer. Keep the following points in mind and share them with your co-workers:

- Germ-busting at the office is a team effort! It only takes one person to infect healthy co-workers.
- Regular cleaning of personal workspaces (desk, phone, keyboard, etc.) kills bacteria, stopping the spread of germs.
- Frequent cleaning of shared workspaces (door handles, coffee pots, light switches, taps, office equipment, etc.) is essential in maintaining sanitary safety. Disinfection is the goal, so be sure to use a true disinfectant, not simply an antibacterial product. Daily disinfection reduces bacteria levels by 99 per cent, drastically lowering the risk of illness.
- Be considerate of others and cough or sneeze into tissues, your sleeve or the crook of your arm. Wash your hands often and sanitize using alcohol-based disposable hand wipes or gel. Consider having these items on-hand at your desk and in any common areas, including kitchens and restrooms.

This month's **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
month's Big Winner!**



Heritage Insurance



Russ MacDonald,
Financial Advisor
(306) 631-9738



Our Customers Say It Best:

"The knowledge of people of whom I talk to at Heritage is top notch."

*Nick Sperounis,
Kindersley, SK*

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

*Janet Vermette,
Moose Jaw, SK*

"I love that the service is quick and there is never much of a wait. The service is always great."

*Tania Novak,
Moose Jaw, SK*

"Fast and friendly service"

*Daryl Dean,
Tugaske, SK*

PREPARE FOR WINTER WEATHER

Cold temperatures make it difficult for engines to work properly, Snow limits tire traction and salt causes rust and gravel pits on the exterior paint. This is why it is a good idea to protect your car during cold months by winterizing your vehicle before the beginning of the season.

Consider these car winterizing suggestions before the temperature drops:

- Place snow tires on your vehicle - Snow tires will increase traction and reduce your chances of slipping on slick surfaces.
- Check your tire pressure- Cold temperatures cause tire air pressure to drop.
- Check your car battery- Extreme temperatures can cause your vehicle's battery to operate at less than 50 per cent. If your battery is over three years old, have it tested.
- Check the antifreeze mixture - The ideal mixture of antifreeze and water in your radiator is 50:50.
- Check your four-wheel drive system for malfunctions- Check that your system engages and disengages properly and does not make any unusual noises when you start it.
- Change the oil in your engine and check the viscosity grade- To reduce the risk of problems with your engine oil, place thinner oil in your engine before the cold weather season.
- Have belts and hoses inspected
- Inspect wipers and refill wiper fluid
- Place a roadside emergency supply kit in your car

Safety First

The winter may be hard on you: Dry skin, brittle hair and an increased risk of colds and the flu. It is also hard on your vehicle. Take the necessary steps to protect your car against the cold to ensure that it will last the entire season long!

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

Donate new unwrapped toys here.



100% of toys and proceeds collected will be donated to local charities.

WIN an autographed WINNIPEG JETS JERSEY

Winnipeg Jets Toy Drive Contest

Bring a new, unwrapped toy to Heritage Insurance and you will be entered into a draw for your chance to win an autographed Winnipeg Jets Jersey **OR** send a letter explaining why you are a fan of the Winnipeg Jets and why YOU think YOU deserve to **WIN**.

Contest starts November 14, 2019 and closes with entries received by December 4, 2019. For full details, Please visit: Wawanesa.com/toydrive



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GUESS THE CELEBRITY?

Send us your best guess for 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.

Last Months Winner is: Janet Hogemann

It was... **Prince William**

No purchase necessary. Contest open to everyone.



Go Local, Eat Local...Deja Vu Cafe

This legendary diner became famous when it was featured on the Food Network's 'You Gotta Eat Here!' and the Provincial food show 'The Prairie Diner' It is located in the heart of historic downtown Moose Jaw. Deja Vu Cafe is a retro-style restaurant that serves huge portions of 100 Different flavours for chicken wings and homemade chicken strips, 80+ flavours of 100% real soft serve ice-cream Milkshakes. After dinner, don't forget the delicious desserts such as, Deep fried Cookie dough, deep fried banana or mini chocolate bars says Owner/Operator Brandon and Tammy Richardson.

"Yummy! Very large portions and very delicious! Lots of sauce options. We will definitely be back when we come to Moose Jaw again."
Travellux289

Why not consider Deja Vu Cafe for your next business function? They are available for private gatherings and can seat 10-24 or 40-80 people.

**Contact Deja Vu: (306) 692-6066 or <http://www.dejavucafe.ca>
23 High St E, Moose Jaw, Saskatchewan S6H 0B7**

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

Greg and the Heritage team were pleased to support an unforgettable Denim & Diamonds Ladies Night - hosted by the Parkland Kinettes. The evening consisted of a mouth watering dinner catered by local chef Chad Forest of Little Red Market Cafe and a live fashion show.

The Parkland Kinsmen and Kinette Clubs are organizations that serve the community, all of the money they raise goes back to the community.

Heritage Insurance is always happy to support many community organizations and the great work they do.



Greg with Jessica receiving gifts for Denim & Diamonds Parkland Kinette Club





Can you help Flopsy and Mopsy find the Carrots?



Can You Spot 10 Differences?



ANSWER:

1. Flag missing 2. Pigtail Missing 3. Bow String Missing 4. Robins Belt is Red 5. Extra window on Tower 6. Snow White is missing her tongue 7. Bee's Dress is Blue 8. Extra Tower Behind Bee 9. Owl in Tree 10. No Door Hindge

That's Funny



Q: What did one toilet say to the other?

You look a bit flushed.

Q: Why do bicycles fall over?

Because they are two-tired!

Q: Why did the man run around his bed?

To catch up on his sleep!

Q: What gets wetter the more it dries?

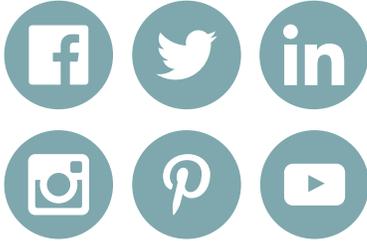
A towel.

Bet you didn't know.....

- Your heart is about the same size as your fist.
- There are more stars in the sky than grains of sand on Earth.
- Pigs can't look up into the sky – it's physically impossible.
- An average yawn lasts six seconds.
- Owls can't move their eyeballs



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
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also check out our
Google 5 Star Reviews



Hours of Operation:

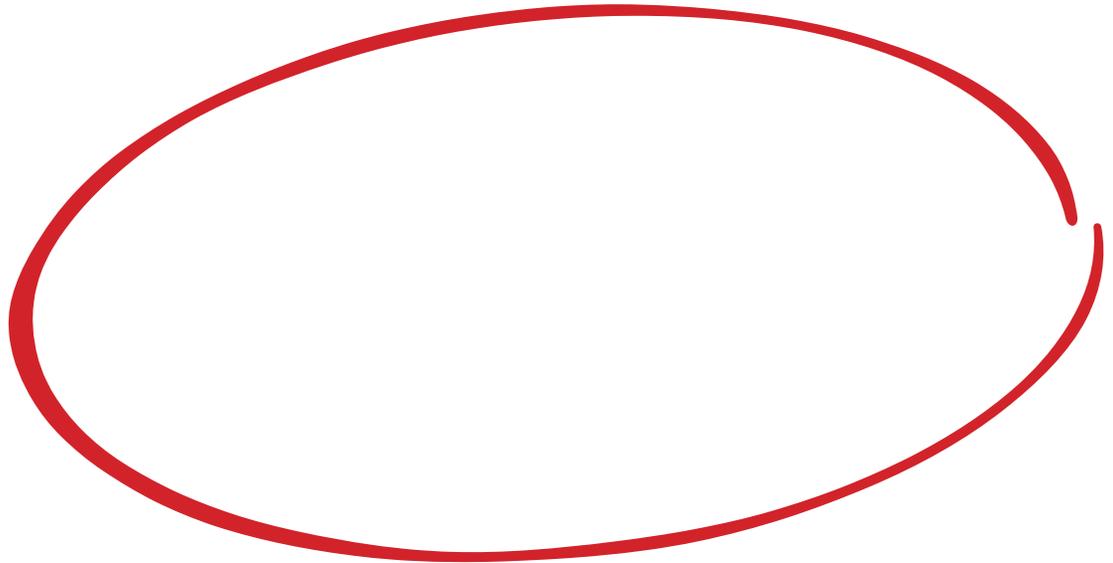
Monday-Friday
8:30 - 6:00

Saturday
9:00 - 4:00

Plenty of
Free Parking



Give us a
Call Today!



YOU can be a **2019** 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 HOME SECURITY SYSTEM