

Greg Marcyniuk's

INSURANCE UPDATE

SEPTEMBER 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



Baby ducks on the dock



Beautiful Sunrise at Buffalo Pound



My Sisters enjoying a wiener roast

SEPTEMBER THE LEAVES ARE TURNING

September being one of my favourite months of the year. The air is clear, harvest is being completed and the colour of the trees is awesome. Matthew on the other hand wishes it was still summer so he wouldn't have to go back to school.

This month's newsletter is full of tips everyone can use. Please feel free to share with family and friends.

Thank you for choosing Heritage Insurance and please be safe out there.

Greg, Sheila, Matthew and Taco



Heritage Insurance

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Pet of the Month **BOOTS**



sent in by **Elizabeth Haukaas**



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; 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.

Strange Facts...

- A cat's heart beats twice as fast as a human heart - 110 to 140 beats per minute.
- A dog can locate the source of a sound in 1/600 of a second and can hear sounds four times farther away than a human can.



SMART TIPS TO GET YOUR HOME READY FOR FALL

Cooler temperatures and pretty soon falling leaves serve as a reminder that the fall season is fast approaching. As the seasons change, so do our activities and home needs. Even though summer is not quite over yet, it's a good time to do some seasonal maintenance to keep your home running smoothly. The weather can change quickly, and you don't want to be caught unprepared. A bit of attention now will save costly repairs and aggravation later.

Exterior Maintenance

- **Do a roof check.** You should be able to do at least a visual inspection of the roof from the ground. Grab some binoculars to get a closer look or if you're able and can do so safely, climb on up for a better view. Look for missing, damaged, or loose shingles.
- **Check the chimney and fireplace.** If you have a wood fireplace and use it often, have your chimney cleaned and inspected by a professional.
- **Stock up on firewood.** Order enough firewood for the season. If you gather your own firewood, make sure it's dry and ready. It's best to cover firewood and store away from the house for safety reasons.
- **Inspect siding.** Check home exterior for cracks or holes.
- **Clean the gutters.** Hire a service to clear your gutters or do it yourself. Remove leaves, nests, and debris from gutters and check for leaks.
- **Check water drainage.** Rainwater downspouts need to be clear of obstructions and direct water away from foundations, walkways, and driveways. Add extensions if necessary.
- **Reinforce windows and doors.** Remove screens and install storm windows and doors if you use them. Check caulk and seals around all doors and windows.
- **Turn off faucets and store hoses.** Drain garden hoses and disconnect from the outside spigots. Shut off exterior faucets, and if you have an older home, you may need to turn off the valve inside your home. Store hoses in a dry place so any residual water won't freeze.
- **Service sprinklers and irrigation system.** Your irrigation system will need to be drained and checked. Have a professional perform any necessary repairs and mark sprinkler heads near snow removal areas.
- **Inspect trees.** Check for damaged limbs that may break or that are too close to power lines or the roof.
- **Trim landscaping.** Cut back bushes and shrubs as recommended for our climate zone.
- **Bring in flowerpots.** If you keep plants or flower in pots year-round, bring them inside. If you replace plants every year, empty, clean, dry pots and put away for next spring.
- **Leaf removal.** Rake and remove leaves from the yard. Put into a compost pile if you have one. Alternatively, put into yard garbage bags and leave at the curb for community pick up.
- **Fertilize lawn.** Applying fall lawn fertilizer will help prevent winter damage and spring weeds. Ask a local garden center to find out which type of fertilizer you need.
- **Put away seasonal furniture.** Clean and store seasonal outdoor furniture. Remove and clean cushions. Wash and dry furniture and store in a dry place over winter.
- **Organize the shed/garage.** As your shed/garage is filling up with summer items in storage it's a good time to organize and clean out the shed. Move summer items to the back and winter stuff up front for better access. Also, remove any liquids that will freeze.

To help you remember all these tasks...Download the Heritage Reminder APP. Go to: www.heritageinsurance.ca/apps/



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.

WINTER TIRES	VS.	ALL-SEASON TIRES
X	Good for year-round use	✓ <small>(only in areas with mild winter weather)</small>
✓	Safe for driving in light snow	✓
✓	Safe for driving in temperatures under 45° F	X
✓	Enhanced acceleration, handling, and braking on snow and ice	X
✓	Specifically built for winter conditions (cold temps, snow, ice, slush)	X
✓	Tread compound stays pliable in cold conditions, for dependable winter traction	X
✓	Aggressive tread patterns and biting edges for strong grip on snow and ice	X

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:

"Hours of operation, consistently friendly service. Parking!! I believe that your agent provided the most reasonably priced insurance for my situation."

*David Banam,
Moose Jaw, SK*

"I have been with Heritage for some time, its important to feel safe, knowing that my home is insured. Without is a risk of losing everything, be smart. As a client I am very satisfied with the service I receive. Thank you."

*Jacqueline Auclair,
Regina, SK*

HARVEST SAFETY

Make sure you, your family and employees don't become another farm safety statistic, follow these safety tips.

1. Maintain your equipment. Most farm accidents and deaths involve outdated machinery that lack safety features. Make sure your equipment is maintained according to the manufacturers' recommendations to minimize accidents. Consider retrofitting older equipment to reduce rollover injury and fatalities.
2. Be Alert on the Road. Most accidents happen at dawn or dusk, as they are peak commuting times for drivers. They occur most often when a driver attempts to pass a slow-moving vehicle, or does not realize a farmer is turning or stopping. Watch out for other vehicles on the road and use flashing lights in addition to the SMV to draw attention to the tractor's slow speed.
3. Have a plan for grain bin safety. When entry is absolutely necessary, train workers on grain storage hazards and risks involved. Follow safe bin entry practices like Lock-Out/Tag-Out and utilizing a lifeline system. Have an emergency action plan in case an accident occurs and make sure everyone on your farm is trained to follow it. There should always be a person outside the bin during any entry.
4. Tell family and helping hands where you will be working and when. Keep the lines of communication open. Also, always have a cell phone or walkie-talkie on you in case of emergencies or accidents. Know where you are at!
5. Get plenty of rest and take frequent breaks. Drink plenty of fluids and have healthy snacks on hand to keep your energy levels up. Do not push yourself past healthy limits. Accidents are more likely to happen once fatigue, dehydration or heat/cold stress sets in.
6. Familiarize yourself with how your prescriptions and over the counter medications affect you. Some medications and machinery do not mix. Consult your doctor if your medications impair your ability to safely operate your equipment.
7. Make sure you understand how to safely handle the chemicals you use. Keep chemicals in their original, marked containers. Make sure everyone working on your farm is trained in safely handling them and understands emergency procedures.

Good luck and Please have a SAFE Harvest!

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

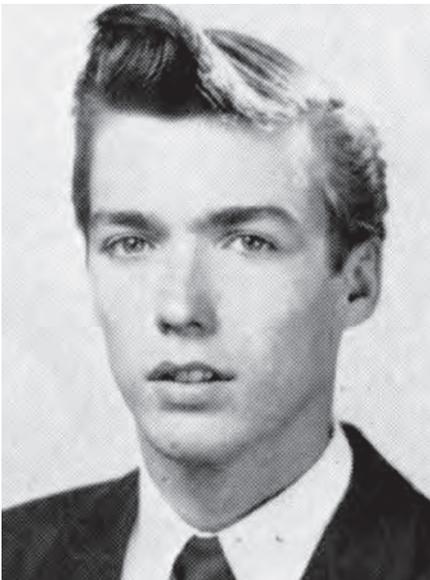
Industry Specialties/Practice Groups

- 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.

**Last Months Winner is:
Andrea Renz**

It was... **Marilyn Monroe**

No purchase necessary. Contest open to everyone.



Go Local... **Wells Camera & Sound**

At Wells Camera Fotosource, It all comes down to our expert staff offering exceptional service and competitive prices to provide you with outstanding value.

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We can process and beautifully output your photographic memories at the size you need, to go in an album or hang on the wall for the world to see. Family photos are precious and sometimes life is pretty hard on them. If you have photos that are torn, water damaged, discolored or you just want some editing done, we can bring them back to life. We can work magic on your prints so that you can enjoy them for years to come

Wells Camera Foto Source takes pride in serving the needs of Moose Jaw's photo enthusiasts, professional photographers and casual photographers.

Contact us today! (306) 693-3494 or www.wellscamera.ca
1102 Main St N #1102, Moose Jaw, SK S6H 3K9

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 2 local golf tournaments this summer.

First, was the Moose Jaw Christian Counselling Centre Inc., 28th Annual Golf Tournament held June 15th at Deer Ridge Golf Course. Secondly, was the Army, Navy, Air Force Veteran's 7th annual golf tournament on July 27th also at Deer Ridge Golf Course.

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



Greg pictured with Dave Lowe of the ANAVETS, and Damara with Yvonne Dyck of MJ Christian Counselling.





HELP GEORGE THE MONKEY FIND THE BANANNA



Can You Spot 10 Differences?



ANSWER:

1. Helmet holes missing 2. No shoelaces 3. Trash lid missing 4. Trash handle missing 5. Missing plants 6. Girl has missing ponytail 7. Arm missing 8. Spokes missing 9. Skateboard wheel missing 10. Boy's glasses missing

That's Funny



Q: Why did the tomato blush?

Because he saw the salad dressing.

Q: Why did the cookie go to the hospital?

Cause he was feeling crummy.

Q: Why do you never trust a pig with a secret?

'Cause it's bound to squeal.

Q: Where do young cows eat lunch?

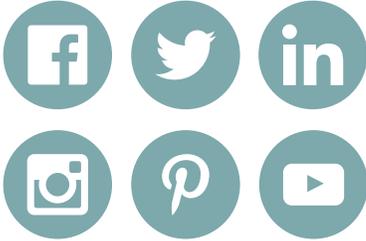
In the calf-ateria.

Bet you didn't know.....

- A pet hamster can run up to 8 miles a night on a wheel.
- A person's sneeze can travel at speeds of about 100 miles per hour!
- A baby is born approximately every 11 seconds in the United States!
- The average person will spend 4 years of their life on the toilet!

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



Hours of Operation:

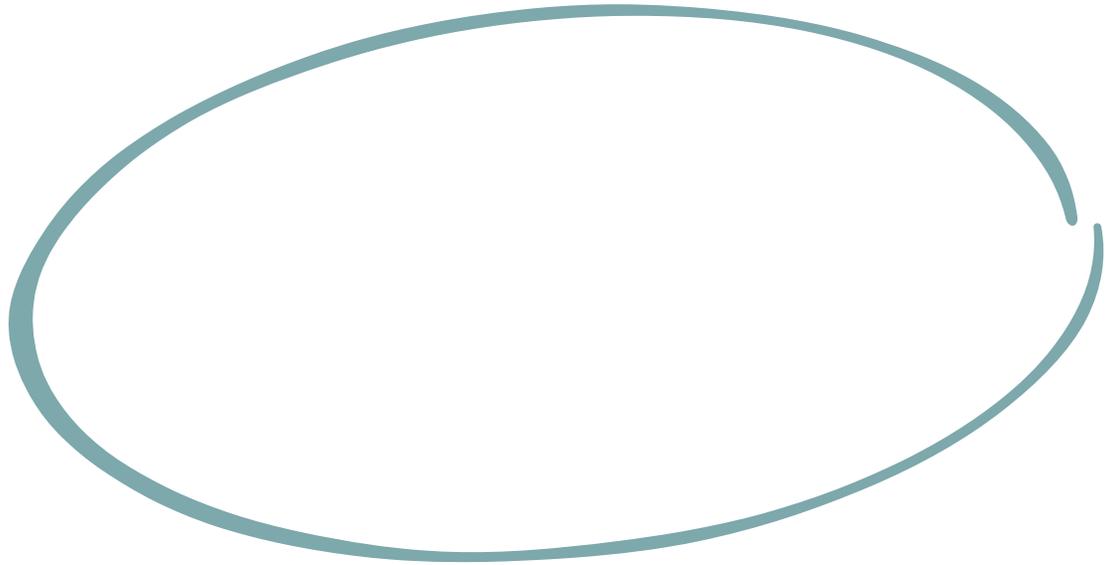
Monday-Friday
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Saturday
9:00 - 4:00

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 months Big Winner!**



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