



Greg Marcyniuk
Agency Owner

Save up to 20% more
by combining all your
insurance with us!
Heritage

Insurance Services

- ✓ Home Insurance
- ✓ Farm Insurance
- ✓ Tenant
- ✓ Condo
- ✓ Seasonal Property
- ✓ Builders Risk
- ✓ Watercraft
- ✓ Special Event Liability
- ✓ Auto
- ✓ Commercial Auto
- ✓ ATV
- ✓ Antique Vehicles
- ✓ Snowmobile
- ✓ Apartment Buildings
- ✓ Condominium Buildings
- ✓ Townhouses
- ✓ Restaurant Buildings
- ✓ Retailers & Strip Plazas
- ✓ Professional Offices
- ✓ Fitness Centers/Clinics
- ✓ Life Insurance
- ✓ Disability Protection
- ✓ Critical Illness
- ✓ Mortgage Protection
- ✓ Financial Planning

Inside this issue:

- Spring Clean Your Financial Portfolio **2**
- Heritage Insurance in YOUR Community **2**
- 2012 Referral Contest **3**

Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance

April 2012

The Snow is Gone and Spring has Sprung

Matthew, Sheila and I just got back from two relaxing weeks in the Mexican Mayan Riviera. While there, Matthew kept us busy doing all sorts of things from snorkeling to zip lining. His favorite by far was the zip lining, as the photo shows, and mine too. Matthew was a bit disappointed that the snow was all gone when we got back, but both Sheila and I were happy to see it gone (please don't tell Matthew).

Even with this snow gone, there's still ice around and people are still venturing out on it. That's why I featured Safety Tips for ice. Please take the time to read it. As well, please feel free to share this information with family and friends.

As always, thanks for choosing Heritage Insurance. Enjoy your time and please be safe out there.

Greg, Sheila and Matthew



The smile says it all.



Greg Sheila & Matthew zip lining above the tree tops of Mexico at Selvatica - WHAT A BLAST!

Ice Safety

Know The Dangers Of Ice

Ice Factors

Many factors affect ice thickness including: type of water, location, the time of year and other environmental factors such as:

- Water depth and size of body of water.
- Currents, tides and other moving water.
- Chemicals, including salt.
- Fluctuations in water levels.
- Logs, rocks and docks absorbing heat from the sun.
- Changing air temperature.
- Shock waves from vehicles traveling on the ice.

Ice Colour

The colour of ice may be an indication of its strength.

- Clear blue ice is strongest.
- White opaque or snow ice is half as strong as blue ice. Opaque ice is formed by wet snow freezing on the ice.
- Grey ice is unsafe. The grayness indicates the presence of water.

Did you know ice thickness should be:

- 15 cm for walking or skating alone
- 20 cm for skating parties or games
- 25 cm for snowmobiles.

Check with local authorities before heading out. Avoid going out on ice at night.

When You Are Alone On The Ice

If you get into trouble on ice and you're by yourself:

- Call for help.
- Resist the immediate urge to climb back out where you fell in. The ice is weak in this area.

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

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



Russ MacDonald
Life Insurance Agent

"Inspiration and genius - one and the same."

- Victor Hugo

Our Customers Say It Best:

"Friendly caring staff who attend promptly to our business, also efficiently. There is a feeling we can depend on your company."

Grace Armstrong, Moose Jaw

"Very up front with answers to the questions we asked. We like the honesty."

John & Helen Lamontagne,
Moose Jaw

"Try not to become a man of success but a man of value."

- Albert Einstein

Spring Clean Your Financial Portfolio

The birds are chirping, the air is fresh, the sun is shining. YES that's right - it's spring time! What a rejuvenating feeling a person gets around this time of year. As you begin your spring cleaning on your home and vehicles, also take the time to spring clean your financial portfolio by assessing the following:

Life Insurance

- Are you adequately covered if you pass away now?
- Are you overpaying for coverage?
- Do you have more than one Life policy? - Consider consolidating.
- Have you considered all tax liabilities upon your passing?

Investments

- How did your investments fare last year?
- Have your goals changed since your last review?
- When do you plan to retire?
- Are you exposed to the right risk for your situation?

Living Benefits

- What happens to my finances if I become sick or injured?
- Do I have adequate unallocated savings to seek proper treatment outside of Canada?
- What problems could occur if my spouse or children become ill?
- Does my group insurance really provide me with adequate coverage?

I would be more than happy to assist you through the above process. Take time to touch base with me today!

Russ, Heritage Insurance Ltd

Heritage Insurance In YOUR Community

Lynn Seida, Black Ice Ladies Night Fundraiser, is seen here with Greg of Heritage Insurance.

Heritage Insurance Is Always Proud To Support The Various Charitable Organizations That Help Others In Times Of Need!





Ice Safety

(Continued from page 1)

- Use the air trapped in your clothing to get into a floating position on your stomach.
- Reach forward onto the broken ice without pushing down. Kick your legs to push your torso on the ice.
- When you are back on the ice, crawl on your stomach or roll away from the open area with your arms and legs spread out as far as possible to evenly distribute your body weight. Do not stand up! Look for shore and make sure you are going in the right direction.

When You Are With Others On The Ice

- Rescuing another person from ice can be dangerous. The safest way to perform a rescue is from shore.
- Call for help. Consider whether you can quickly get help from trained professionals (police, fire fighters or ambulance) or bystanders.

- Check if you can reach the person using a long pole or branch from shore – if so, lie down and extend the pole to the person.
- If you go onto ice, wear a PFD and carry a long pole or branch to test the ice in front of you. Bring something to reach or throw to the person (e.g. pole, weighted rope, line or tree branch).
- When near the break, lie down to distribute your weight and slowly crawl toward the hole.
- Remaining low, extend or throw your emergency rescue device (pole, rope, line or branch) to the person.
- Have the person kick while you pull them out.
- Move the person to a safe position on shore or where you are sure the ice is thick. Signal for help.

Did You Know That....

...driving just one mile less every day, and walking instead, would mean five million fewer obese adults after six years? Burning an extra 100 calories a day by walking or biking that mile could help you lose 10 pounds in a year.

Sheldon Jacobson, PhD, professor, department of computer science, University of Illinois, Urbana, and leader of a study of obesity and vehicle use, published in Transport Policy.

We Are Always In The Mood For Referrals!

By telling others about us and **YOU** Could **WIN!** Remember, there is **NO** limit to the number of people you can **REFER** or the number of times your name can be entered to win. **MULTIPLE referrals count as multiple chances to win!**

306-693-7640 • 800-667-7640

FAX 306-692-3661 • contactus@heritageinsurance.ca

www.nohassleinsurance.ca

Heritage Insurance "Referrer of the Month" Winner:

Ed Livingston won a TV!



2012 Contest:

4 TVs! 4 iPads! 4 Dinners!

**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.nohassleinsurance.ca

Weekdays: 8:30am-5:00pm

Saturdays: 9:00am-4:00pm

Plenty of Free Parking



**Your Motor
License Issuer**



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



**Tell Your Friends & Family About
Heritage Insurance and You Can Win!**

2012 Contest:

4 TVs! 4 iPads! 4 Dinners!

Heritage Insurance "Referrer of the Month" Winner:

Ed Livingston won a TV!



Kerry Friesen -
iPad2 Winner!



Brad Sitavanic -
\$50 Gift Certificate Winner!

306-693-7640 · 800-667-7640

FAX 306-692-3661

contactus@heritageinsurance.ca