



Greg Marcyniuk  
Agency Owner

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# Greg Marcyniuk's Insurance Update



A Monthly Newsletter For Friends and Clients of Heritage Insurance

April 2015

## Springtime is Here!

The snow is gone, the days keep getting longer & we are seeing green - I just love this time of year because winter is behind us and for all the reasons above.

It's also that time of year to clean in & out of our homes. That being said, I've included an article on spring cleaning safety tips.

Please take the time to read this and please feel free to share this with family and friends.

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

Greg, Sheila, Matthew & Taco



Sheila & Greg after a great day of fishing off the coast of Ixtapa Mexico

## Top 10 Spring Cleaning Safety Tips

1. **Do not rush because you are tired or in a hurry** - This is really the most basic spring cleaning safety tip, and all the other ones, at least to a certain degree, stem from this one. Spring cleaning can be tiring work. Do not forget safety even if you have worked hard all day and want to get done. The better thing to do when you are exhausted is to stop and take a break, drink a glass of water, sit under a nice cool fan, and rest instead of being unsafe.
2. **Be careful moving large pieces of furniture and appliances.** Use proper lifting technique, keeping your back straight and lifting with your legs. Also, wear shoes when moving heavy items so you don't hurt your toes. Finally, if you feel it is just too heavy and you can't find someone else to do it for you, just don't move it. It won't be the end of the world to just clean around it. Always have spring cleaning safety in mind.
3. **Be safe while on ladders and step stools.** When doing a task, such as washing windows, where you need to be on a ladder use extreme caution. Do not lean too far to either side. A good rule of thumb is that your belly button should not go beyond the sides of the ladder. Also, have someone available to hold the ladder steady for you if possible, and make sure before you step on them that the rungs are not wet, and you are wearing non skid shoes.
4. **Be careful when walking on wet surfaces.** This spring cleaning safety tip is really important every time you clean. Everyone knows how easy it is to slip on a wet floor. Make sure you take the proper precautions to keep from falling. Also, make sure others in your family, including children, are also warned of the wet floor to keep them safe. You may need to block small children's access to wet floors because they just don't understand not to run and slide on them.

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Russ MacDonald  
Life Insurance Agent

### Our Customers Say It Best:

*"Excellent service. There is very little turnover in the staff (which says something in itself) so they know us by name. We have very complicated insurance needs and they meet them all, and seem to know our file better than we do! We're very happy with Heritage Insurance."*

Peg & Barry Baldwin,  
Moose Jaw

*"What day is it?"  
"It's today," squeaked  
Piglet.  
"My favorite day," said  
Pooh."*

- A.A. Milne

## So Long Winter...Hello Springtime!!!

Envision this: warm weather, creeks flowing, birds chirping, fresh air...Yes, it's spring time. Doesn't it feel rejuvenating to breathe in that fresh air and watch things blossom again?

I find that spring time is a great time to review your overall financial portfolio to ensure things remain on track. Some questions you should ask yourself include the following:

**LIFE INSURANCE:** Has my income changed? (10 yrs lost income for replacement income protection) Have I taken on more debt? If I do have coverage on my loans, should I explore other options to get the best bang for my hard earned dollar? Maybe I should look into consolidating my plans into one plan to get the price down.

**CRITICAL ILLNESSES:** What happens to my household finances should I become sick with a critical illness such as cancer or heart attack etc? Dipping into my retirement savings can be catastrophic to my retirement plan.

**RETIREMENT SAVINGS:** Will I have enough money at retirement to fund the lifestyle I envision? Have I even started to invest yet? Having time on your side when investing is a critical factor to getting you to your desired savings level. The above represents only a few basic questions and ideas to ask yourself. I recommend you review your situation to ensure everything is in check. By calling me I quite often can uncover a way to save my clients money and/or ensure full protection. Maybe you just want a second opinion...No problem - I can help there too. Worst case is things are in check and you are on the correct path.

Those who are not on the correct path - I'll help you get there. By having all of your ducks in a row it will allow you to feel just like my opening remarks - rejuvenated.



**Russ MacDonald, Heritage Insurance Ltd.**  
**306-631-9738**

## Heritage Insurance In YOUR Community

Greg pictured with Lynn Seida, receiving auction items for Ladies Night Out. All proceeds from this evening go to the Moose Jaw Health Foundation.

Heritage Insurance is happy to support the Moose Jaw Health Foundation and many other community organizations!



## Top 10 Spring Cleaning Safety Tips cont.

5. **Keep stairs, landings, and walkways clear of boxes, bags and other clutter** - Spring cleaning is a great time to declutter your home, but you need to make sure all the boxes and bags of stuff you are getting rid of don't cause a safety concern. Make sure you place them outside walkways and especially away from steps and stairs where someone may trip on them.
  6. **Don't carry too much stuff at once, especially on stairs** - During spring cleaning you will also probably go up and down your stairs a lot carrying things if you live in a home with stairs. Make sure you keep a hand free to hold onto the stair railing. Also, whether you have stairs or not, always make sure you can see over the load you are carrying so you do not trip.
  7. **Always follow cleaning product label safety instructions and recommendations** - Cleaning supplies can create nasty fumes, so make sure you get some fresh air by opening windows, turning on the exhaust fan, or placing a fan in the room. In addition, do not mix ammonia and bleach together, both of which are common household cleaners, because they create toxic fumes when combined.
- When it doubt don't mix, just use one product to get the job done. You should also wear rubber gloves to keep your hands from getting dry and cracked from the hot water and chemicals
8. **Wear a mask when cleaning dusty areas** - This may seem like overkill to some, but if you are at all allergic to dust this tip is very important.
  9. **Do not leave buckets filled with water around your home** - Even if you need to take a quick break make sure you empty that cleaning bucket, or at least put it in an inaccessible area. Even small amounts of water are a drowning hazard for small children.
  10. **Put away all your cleaning supplies when you are done** - When you finally finish your spring cleaning tasks for the day it is easy to say to yourself, "I'll put these away later," or "I am just going to use these again tomorrow, so I'm keeping them out." Cleaning supplies are an attractive nuisance for our children and pets, something inviting that they should definitely not be getting into. Put the cleaning products away in a childproof cabinet for your children's safety and well-being as soon as you are done with them.

## 2015 Referral Contest:

### 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:

Mike Bechtold - iPad Air 2!



**Next Month's**

Winner:  
This could  
be you!!

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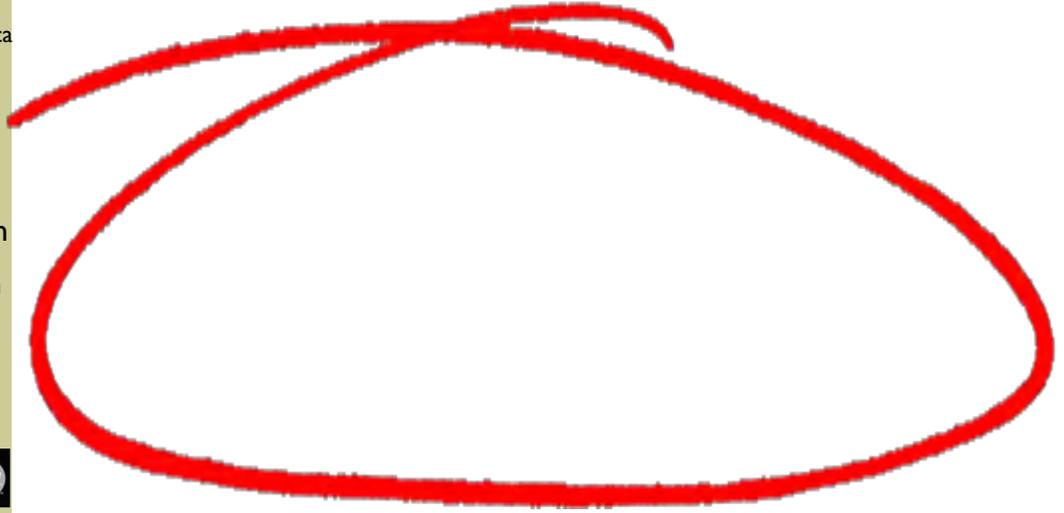
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**Check out the Newest 2015 Referral Winners! Tell Your Friends & Family  
About Heritage Insurance and You Can Win in 2015!**



**Jagjit Ghuman - iPad Air 2!**



**Arthur & Debra Godin - 52" TV!**



**Kim Dalgarno - iPad Air2!**



**Mike Bechtold - iPad Air2!**



**Krista Korbo - 52" TV!**



**Lisa Amey - iPad2!**



**Kristine & Abner Mangaoil - iPad2!**



**Brenda Smith - iPad2!**



**Doug Tressel - 52" TV!**



**Jill Kirby - iPad2!**



**Cliff Beuttner - iPad2!**



**Arthur & Debra Godin - 52" TV!**



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