



# Greg Marcyniuk's Insurance Update



A Monthly Newsletter For Friends and Clients of Heritage Insurance

Greg Marcyniuk  
Agency Owner

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Heritage

April 2016

## Insurance Services

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- ✓ Condo
- ✓ Seasonal Property
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- ✓ Watercraft
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Inside this issue:

3 Options for This Year's Tax Return	2
Heritage Insurance In YOUR Community	2
2016 Referral Contest	3
2016 Referral Contest Winners	4

## April Sun is Fun

It's hard to believe that we're already into April...boy that time does fly. Matthew has been busy putting the miles on the dirt bike at the lake and Sheila is busy doing spring cleaning.

With spring cleaning on the minds of a lot of our clients, I jotted down some Spring Cleaning safety tips. Please feel free to share these with family and friends.

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

Greg, Sheila, Matthew & Taco

P.S. . Just a reminder that we're open Thursday evenings until 8:00 pm



A photo of myself swimming with a Whale Shark in the Sea of Cortez just off the coast of La Paz Mexico

## Top 10 Spring Safety Cleaning Tips

Spring cleaning safety is not normally on people's minds when they begin to haul out all those cleaning supplies and equipment, but it should be.

Everyday we need to be careful when going about our household chores, but when you really start tearing the house apart and moving things around during spring cleaning, especially with all those cleaning supplies and equipment out, it is doubly important to keep safety in mind.

### 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 you 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

(Continued on page 3)

Heritage Insurance Your SGI Canada Broker

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### 3 Options for This Year's Tax Refund



Russ MacDonald  
Life/Retirement  
Specialist Agent

#### Our Customers Say It Best:

*"My wife and I would like to thank Greg Marcyniuk and his staff for their no hassle and very helpful assistance regarding our past claim. Greg's staff was more than helpful and after contact, adjusters arrived within two days and our problem was fixed in a very short time. Heritage Insurance is of the highest calibre and we'd recommend their service to anyone. Many thanks Greg and staff."*

**Rick & Cheryl Hembroff,**  
Buffalo Pound Lake,

As the tax season winds down some individuals will be receiving their income tax refunds. If you are one of these individuals and are deciding on what to do; here are 3 options for you to look at.

**Pay down high interest rate credit cards.** Cards with 19% interest rates can be a killer to pay down. Think about it...only 80% of your monthly payment goes towards paying down the debt. By using your tax refund you will either shorten the time it takes to pay off or it will just pay it off completely. Either way that's less money wasted and more money in your pocket.

**Invest into a TFSA.** The basic concept of a TFSA (Tax Free Savings Account) is that any interest earned is not subject to tax. If you happen to hold the investment over a long period of time the growth could be significant. Tax free savings accounts aren't just issued at banks, they are offered by basically all financial companies and investment representatives. They have annual contribution limits that can be carried forward if not used all at once. For 2016 the carry forward room is \$46,500.

**Contribute to your child's education (RESP).** Do you wish to help offset the costs of your child's education? If so an RESP is a great way to do just that. On an RESP the government issues grants to help supplement growth on money invested. On a basic CESG grant the government matches 20% on the first \$2500 up to \$500 per year. Depending on your family income, you may even qualify for more grants.

The above represents just 3 options to consider using your refund for. All three represent a way to keep more of your hard earned money in your pocket. If you would like to review these or any other options with me please don't hesitate to call.

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

#### New Hours:

To serve you better  
we have changed our  
hours of operation

Effective January 4:

Monday - Wednesday  
8:30 - 5:30

Thursday  
8:30 - 8:00

Friday  
8:30 - 5:30

Saturday  
9:00 - 4:00

### Heritage Insurance In YOUR Community

Jason Hall, founder of Random Acts of Kindness, with cheque from Heritage Insurance with the gifts that are delivered to needy children.

Heritage Insurance is happy to support Random Acts of Kindness and many other community organizations.





## 2016 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: Maria Barred-Campbell - iPad Air 2!**



**Next Month's  
 Winner:  
 This could  
 be you!!**



### Top 10 Spring Safety Cleaning Tips *Continued*

*(Continued from page 1)*

- 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.
  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 in 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.
- Follow these spring cleaning safety tips to have a safe and productive spring cleaning!**

**Heritage Insurance  
Your SGI Canada Broker**

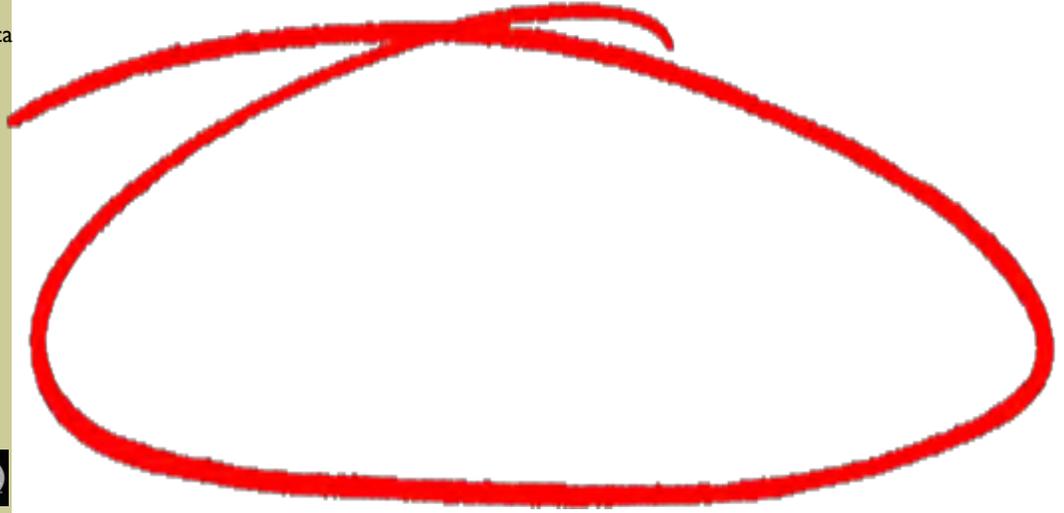
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Friday  
8:30 - 5:30  
Saturday  
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Plenty of Free Parking



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**Check out the 2016 Referral Winners! Tell Your Friends & Family About Heritage Insurance and You Can Win in 2016!**



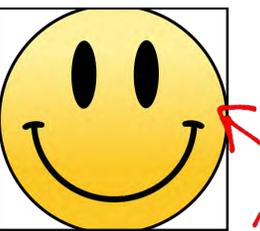
**Kevin Hembroff - 50" TV!**



**Jan Vermette - iPad Air 2!**



**Von Agioritis - 50" TV!**



**Maria Barred Campbell - iPad Air2!**



**Kim Hunter - 50" TV!**



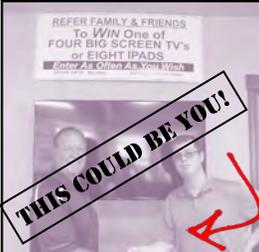
**Kerri Friesen - iPad2!**



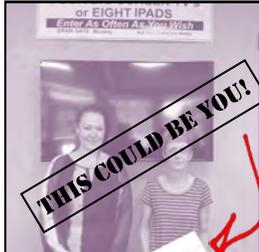
**Kevin Kincaid - iPad2!**



**Dillon Pinfold - iPad2!**



**Kain Pettak - 50" TV!**



**Denise McKechnie - iPad2!**



**Nora Boechler - iPad2!**



**Rose Katernych - 50" TV!**

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