



# Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance

December 2012



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

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## Christmas Greetings

Hard to believe that 2012 is almost over - it seems to go by faster every year. It's been another terrific year here at Heritage Insurance and I'm thankful to all our clients and staff. Without your support and the fine staff I work with this would not be possible.

Matthew is excited about the big guy in the red suit coming and Matthew has emailed his wish list to him. Sheila is busy getting things ready for

Christmas and I'm busy planning for 2013. **Please watch for our January issue with some exciting news for our referral program.**

Being the festive time of year, I've decided to share some safety tips for your holiday trees as well as tips for holiday lights.

Please feel free to share these with friends and family.

As always thank you for choosing Heritage Insurance and please be



Greg and Matt checking out completed setup of the Christmas Tree Train

safe out there during this festive season.

Wishing you and yours all the best in 2013 -

Greg, Sheila, Matthew & Taco

## Holiday Safety Tips

### Holiday trees



When buying a real tree, check that it is fresh (needles are hard to pull off). Water the tree daily. Trees can consume up to four litres of water a day. Store the tree in a cool,

sheltered area until it is brought indoors for decorating. If it will be several days before it is brought indoors, store it outdoors or on a cool porch or patio. Protect the tree from wind and sun to help it retain its moisture.

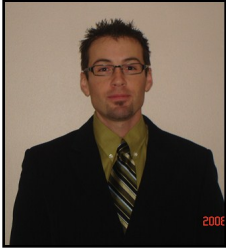
Make sure the tree is well secured in a sturdy stand.

Place the tree away from high traffic areas, doorways,

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Russ MacDonald  
Life Insurance Agent

*“Don't wait for extraordinary opportunities. Seize common occasions and make them great.”*

- Orison Swett Marden

### **Our Customers Say It Best:**

*“Great hours, prompt friendly and knowledgeable service, lots of above and beyond service.”*

Pete Saemann  
Moose Jaw

*“Easy parking – no phone answering machine, can directly talk to person not machine. Quick service. Awesome thanks!”*

Kelvin & Rose Nernberg  
Moose Jaw

*“Try not to become a man of success but a man of value.”*

- Albert Einstein

## Wishing You and Your Family All The Best This Holiday Season

Well another year almost gone by. It's that time again where we can look back and reflect at the year that was. I would like to wish you and your family a very safe, warm and joyous holiday season. I hope that you will enjoy the little things that we forget to enjoy as we get older during this special time of year.

I hope that all of the gifts you receive are thoroughly enjoyed. However, if you do happen to get one that isn't up to standards I conducted a **TOP 10 LIST OF THINGS TO SAY ABOUT A GIFTS YOU DON'T LIKE...** So enjoy!!

10. Hey! Now there's a gift!

9. Well, well, well...

8. Boy, if I had not recently shot up 4 sizes that would've fit.

7. This is perfect for wearing around the basement.

6. Gosh. I hope this never catches fire! It is fire season though. There are

lots of unexplained fires.

5. If the dog buries it, I'll be furious!

4. I love it – but I fear the jealousy it will inspire.

3. Sadly, tomorrow I enter the Federal Witness Protection Program.

2. To think I got this the year I vowed to give all my gifts to charity.

1. I really don't deserve this.

Russ MacDonald  
Heritage Insurance Ltd

## Heritage Insurance In YOUR Community

Pier from Heritage Insurance and Ethel Schmidt from the Royal Canadian Legion.

Heritage Insurance is happy to support the Royal Canadian Legion and many other community organizations.



## Holiday Safety Tips (cont.)

(Continued from page 1)

heating vents, radiators, stoves, fireplaces and burning candles.

Keep metal tree ornaments and decorations away from young children. Metal decorations may contain lead that can be harmful to young children if they put them in their mouths.

If young children are around, avoid decorations that are sharp, breakable or have small removable parts, or put those decorations out of reach at the top of the tree.

Remove the tree right after the holidays or as soon as the needles start to fall to avoid a potential fire hazard. Dispose of it according to local regulations. Many municipalities have tree recycling programs.

### **Holiday lights**

When decorating your home, only use lights that have been certified by a recognized organization such as CSA, ULC or C-UL.

Make sure you use indoor lights inside your home and outdoor lights outside.

Check all light bulbs before use up and replace broken or burned-out bulbs with those recommended by the manufacturer.

Check the light strings and extension cords you use, throwing out any that are frayed or have exposed wires, loose connections or broken light sockets. Never run electrical cords through doorways or under carpets.

Do not overload electrical outlets. Use more than one outlet or power bar if the wattage of your lights is more than the outlet can handle.

Keep bubbling lights away from children. They contain a hazardous chemical that can cause irritation or chemical burns if the bulb breaks and the chemical is released.

Turn off all holiday lights before you go to bed or leave your home.



## Guess Who Won the 'Who Carved the Pumpkin Contest'?



Congratulations Bonnie Henri!



Just what I always wanted!

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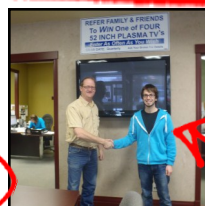
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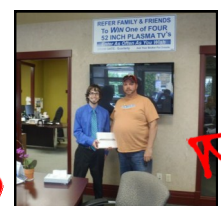
**Shirley Stenko**  
\$50 Gift Card Winner!



**Ed Livingston**  
TV Winner!



**Brad Sitavanic**  
\$50 Gift Card Winner!



**Darrell Irwin**  
iPad3 Winner!

**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:**

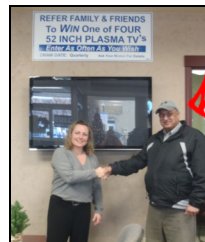
**Sid Chokkar - TV Winner!**



**Leslie Fowlie**  
TV Winner!



**Bert Graham**  
iPad 2 Winner!



**Garnet & FeBerg**  
\$50 Gift Card!



**Marsha Welscher**  
\$50 Gift Card

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