



Greg Marcyniuk
Agency Owner

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- ✓ Mortgage Protection
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Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance

February 2013

February - the Month of Passion

I think with the snow and below average temperatures is why cupid chose February for Valentine's Day. This is I assume, to keep our hearts, minds and bodies nice and toasty warm. Well that's about enough gushy stuff for the year.

I was speaking to a client the other day about how

his mother fell at home and broke her hip. I do hear this story all too often and he asked if I could write about it in our next newsletter. So please take the time to read or share this article about safety tips around the home.

As always thanks for choosing Heritage



Matthew painting his bedroom his color California Blue

Insurance and please be safe out there.

Greg, Sheila, Matthew & Taco

Senior Safety Checklist Around the Home

Checklists:

Outside

Do all your entrances have an outdoor light? Yes_ No_

Do your outdoor stairs, pathways or decks have railings and provide good traction (i.e. textured surfaces) Yes_ No_

Are the front steps and walkways around your house in good repair and free of clutter, snow or leaves? Yes_ No_

Do the doorways to your balcony or deck have a low sill or threshold? Yes_ No_

Can you reach your mailbox safely and easily? Yes_ No_

Is the number of your house clearly visible from the street and well lit at night? Yes_ No_

TIP: If you live in a rural area and don't have a visible house number, make sure your name is on your mailbox and keep a clear description of directions to your home (main roads, landmarks, etc.) by each phone in your house.

Inside

Are all rooms and hallways in your home well lit? Yes_ No_

Are all throw rugs and scatter mats secured in place to keep them from slipping? Yes_ No_

Have you removed scatter mats from the top of the stairs and high traffic areas? Yes_ No_

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Russ MacDonald
Life Insurance Agent

"Be the change that you wish to see in the world."

- Mahatma Gandhi

Our Customers Say It Best:

"Friendly & courteous service, a helping hand to understand my policy."

Gayle & Susan Thurston
Chaplin

I've been dealing with your company since 1995. Your employees are always friendly & happy to help. There aren't many businesses anymore that bother with customer interaction. Yours excels! Thank you!"

Judy Friesen
Moose Jaw

ACT NOW AND TAKE ADVANTAGE OF SASKATCHEWAN'S GROWING ECONOMY

AND

Earn up to \$1750 off of your taxes for 2012

There has never been a better time to invest in Saskatchewan. Our economy continues to thrive with strong growth and robust investment options and by acting now you can take advantage of that strong growth.

Are you looking to.....

REDUCE TAXES?

DIVERSIFY YOUR INVESTMENT PORTFOLIO?

CONTRIBUTE TO YOUR RRSP'S?

HAVE POTENTIAL TO DOUBLE YOUR TAX CREDIT?

Don't have the cash flow this year to invest?

NO PROBLEM.....Did you know that you can use existing RRSP's and still receive a 35% TAX CREDIT?

All of this can be achieved with one call but ACT NOW as the deadline for a 2012 Tax credit is only good till March 1st 2013.

Russ MacDonald
Heritage Insurance Ltd

Heritage Insurance In YOUR Community

*"You've gotta dance like there's nobody watching,
Love like you'll never be hurt,
Sing like there's nobody listening,
And live like it's heaven on earth."*

- William W. Purkey

Greg is pictured here with Keith Froehlich from the Marquis Community Club receiving prizes for their annual bonspiel.

Heritage Insurance is happy to support the *Marquis Community Club* and many other community organizations.



Preparing Your Vehicle for Winter (cont.)

(Continued from page 1)

Are your high traffic areas clear of obstacles? Yes_ No_

Do you always watch that your pets are not underfoot? Yes_ No_

If you use floor wax, do you use the non-skid kind? Yes_ No_

Do you have a first aid kit and know where it is? Yes_ No_

Do you have a list of emergency numbers near all phones? Yes_ No_

TIPS: Install a seat at the entrance of your home to remove or put on your shoes and boots.

Avoid throw rugs and scatter mats. They're dangerous!

Stairs

Are your stairways well lit and do you have light switches at the top and bottom of the stairs? Yes_ No_

Are your stairs in good repair and free of clutter? Yes_ No_

Do the steps of your stairs have a non-skid surface? Yes_ No_

Are there solid handrails on both sides of the stairway? Yes_ No_

Do you remove your reading glasses when using the stairs? Yes_ No_

TIPS: To help avoid taking a misstep, you can paint wooden or concrete steps with a strip of contrasting colour on the edge of each step or on the top and bottom steps.

Don't rush going up or down stairs. Rushing is a major cause of falls.

Are your stairs in good repair? Yes_ No_

Fire and Hazardous Materials

Do you have a smoke detector on every floor of your home? Yes_ No_

Do you test your smoke detector every six months? Yes_ No_

Have you developed an escape route in case of fire and a fire safety plan? Yes_ No_

Are you registered on your apartment building's fire safety plan? Yes_ No_

Do you have a carbon monoxide detector in your home? Yes_ No_

Are flammable and hazardous materials clearly labeled and properly stored? Yes_ No_

If you use a space heater, is it placed well away from flammable substances and materials? Yes_ No_

Do you use appropriate power bars to prevent overloading electrical outlets? Yes_ No_

If you live in an older home, have you or an electrician inspected your wiring, fuse box, electrical cords and appliances for safety? Yes_ No_

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

2013 Contest

4 Big Screen TVs! 8 iPads!

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Weekdays: 8:30am-5:00pm

Saturdays: 9:00am-4:00pm

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Heritage Insurance
100A Fairford St W
Moose Jaw SK S6H 1V3



**2013 Winners - Tell Your Friends & Family About
Heritage Insurance and You Can Win Too!**

**Heritage nsurance "Referrer of the Month" Winner:
Christine Racic - iPad4!**



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