

A HAPPY  
NEW YEAR

# Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance

January 2015



Greg Marcyniuk  
Agency Owner

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

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Inside this issue:

All the Best in 2015	2
Heritage Insurance In YOUR Community	2
2015 Referral Contest	3
2014 Referral Contest Winners	4

## Happy New Year!

The time flies by when you're having fun or getting older so I'm told. 2014 was a terrific year; I have my family, the people I work with and all of YOU, our awesome clients, to thank for this. Thanks again for making it such a fine year.

With the past warm weather in the early part of December and not so extremely cold there are a few weak spots on the ice. There was a vehicle

that went through the ice out at the lake recently. That being said please take the time to read "Know the Dangers of Ice" - as well, 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



Wishing you a Happy, Healthy and Prosperous New Year

## 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

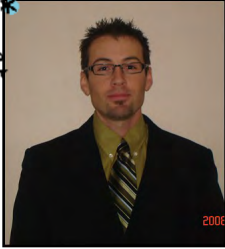
- The colour of ice may be an indication of its strength.
- Clear blue ice is strongest.
- White opaque or snow ice is half as strong as blue ice. Opaque ice is formed by wet snow freezing on the ice.
- Grey ice is unsafe. The grayness indicates the presence of water.

### 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.
- 30 cm for vehicles
- If you're driving on the ice go slow especially when approaching the shore as a wake may form in front of you that can break the ice up in front of you

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

**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

*"Sometimes you will never know the value of something, until it becomes a memory."*

- Dr. Seuss

**All the Best in 2015!!!**

Well another year has passed. As I write this I think of all the events that occurred over 2014. My daughter learning to skate, the addition of our new Golden Retriever puppy dog Bella - boy were the kids excited when we surprised them with her. Aiden enters his final year of Novice hockey and continues to make me a proud Papa. I am lucky to get a front row seat to it all as I continue to coach him and the rest of the Novice A Bruins. It has definitely been a very enjoyable and busy year for me and my wife. Watching our children grow and blossom has been entertaining to say the least. As we enter another year I encourage you to cherish the little things with your family. They are the most precious asset we have. Take the time to ensure they are fully protected in the event the unforeseen happens. I will continue with my obligation to help you accomplish that feat. Whether it is a question you may have or a second opinion to see if you are where you need to be, remember I am here to help.

I look forward to speaking with you in 2015!  
Give me a call at 306-631-9738

Russ MacDonald, Heritage Insurance Ltd



Aiden and Keianna picking up Bella for the first time - they were all excited including Bella.

**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 on Christmas Eve.

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



## Know the Dangers of Ice...CONT.

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

### When You Are Alone On 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.
- 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 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

## 2015 Referral Contest:

**4 Big Screen TVs! 8 iPads!**

**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:

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



**Next Month's**

Winner:

This could  
be you!!



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Heritage Insurance Protection Team  
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PH: 306-693-7640  
FAX: 306-692-3661  
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www.heritageinsurance.ca

Weekdays: 8:30am-5:00pm

Saturdays: 9:00am-4:00pm

Plenty of Free Parking



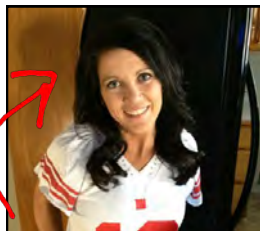
**Your Motor  
License Issuer**



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



**Check out the Newest 2014 Referral Winners! Tell Your Friends & Family  
About Heritage Insurance and You Can Win in 2015!**



Kerry Friesen - iPad2!



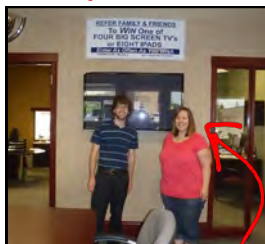
Steve Barnes - 52" TV!



Robert & Sandra Rafuse - iPad2!



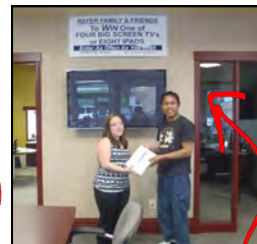
Troy Setter - iPad2!



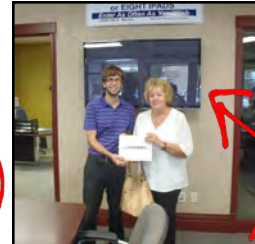
Krista Korbo - 52" TV!



Lisa Amey - iPad2!



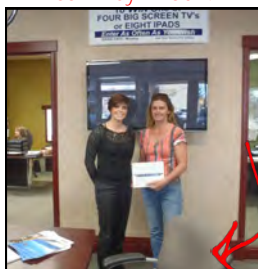
Kristine & Abner Mangaoil - iPad2!



Brenda Smith - iPad2!



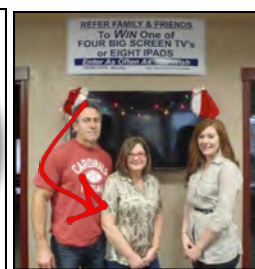
Doug Tressel - 52" TV!



Jill Kirby - iPad2!



Cliff Beuttner - iPad2!



Arthur & Debra Godin - 52" TV!