



Greg Marcyniuk
Agency Owner

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Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance

July 2011

Summer Is Here!

It's hard to believe that we're half way through 2011 and school is out for the summer. As I write this, it's a beautiful sunny day and expected to hit 32 above today. It's so nice to have the summer weather here.

With the heat of summer days here so comes the unpredictable weather. Along with the abundance of moisture we've already gotten, there is a greater chance of water in your basement. With all this moisture, we're seeing more mold related problems. Please take the time

to read the article on mold and what can be done to prevent this.

With father's day past, and being a proud father, I've got to brag a bit about Matthew. Matthew is eight and has spent lots of time with me cooking (my passion as per my mid section). That being said Matthew got up early Sunday morning - 5:37am - and cooked me pancakes from scratch with boiled eggs on toast. Then he proceeded to serve it to his dear old Dad in bed. To say the least I'm one proud and lucky Dad. AWESOME JOB SON.

Thank you for choosing Heritage Insurance and allowing us to take care of what matters most to you. As always, please be safe out there and enjoy the wonderful weather.



Matthew making scratch pancakes for his Dad on Fathers Day

Greg, Sheila, Matthew & Taco

Mold Prevention In Your Home

What is mold?

Molds are a form of fungi, as are yeast and mushrooms. Molds are microscopic organisms, which often appear as a fuzzy looking mass of hyphae (the thread like growth of mold). They are ubiquitous and will grow almost anywhere given the right combination of nutrients, temperature and water. We live with mold in our homes, cars, workplaces, gardens, etc., and we see it often as mildew on bathroom walls, "green stuff" on bread and cheese, and rot on old boards. Mold can be useful (food and antibiotic production) or it can be a health hazard (allergies and reactions to toxins). And, depending upon circumstances, the same mold can be either useful or a health hazard.

Is mold a health hazard?

In most non-contaminated buildings the possible mold exposure would not be expected

to present a health hazard except to very susceptible individuals. In contaminated situations the risk from exposure to mold increases. Reactions are varied and complex depending upon many factors. Human factors include personal susceptibility, route of exposure, age and state of health. Mold related factors include amount and length of time of exposure, virility and viability of the organism, and whether the effect is infection, allergenic, toxigenic or some combination of these.

Exposure to excessive amounts of mold can cause:

Infection - the mold can colonize and grow on or in a person. e.g. a superficial mouth infection such as thrush or the much more serious lung infection aspergillosis.

Allergic Reaction - sensitive individuals may react to organic components of the mold (living or dead mold can be allergenic).

e.g. hay fever, asthma.

Toxin Reaction - some mold produce toxins (mycotoxins) that are intended to give it an advantage in competing for space and food. Some of these products can be extremely hazardous to people. Infection and toxic reactions tend to be quite uncommon. Reactions to allergens are more likely to occur, but unfortunately are difficult to diagnose with any specificity.

Who is at risk?

Infants, the elderly, immune-compromised patients, pregnant women, people with respiratory problems such as asthma and allergies are all at increased risk

(Continued on page 2)

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Russ MacDonald
Life Insurance Agent

Where Has The Year Gone?

We have already hit the half way point of 2011. Wow! Time sure does fly! My kids are growing like weeds; my free time seems to be dwindling as I am busier with lacrosse, hockey, swimming lessons, etc.

I got thinking that if these last few years have gone by so fast, I realized how important it is to constantly review my overall portfolio to ensure that I am on track with where I need to be at certain points of my life. Once that time is gone we cannot get it back. My recommendation is to take a little bit of time out of your day, give me a call and let's review whether you are where you want to be going forward

Russ MacDonald

Mold Prevention In Your Home cont.

when exposed to mold. What health symptoms are related to over-exposure to molds? In general, most residents or workers in mold-contaminated buildings will experience only mild or no health symptoms. Symptoms are largely non-specific such as headache, nausea, eye and nasal irritation, tiredness, and respiratory distress. However, there can be other effects such as "Farmer's Lung", respiratory pneumonitis, allergies and psychological or neurological disorders. Adverse health effects can result from over-exposure to live or dead mold, mold components or mold toxins.

How to know if a mold problem exists?

Determining if a mold problem exists can be as simple as seeing moldy material on a wall or as difficult as finding contaminated material hidden in wall cavities or in carpet fibers. If mold is visible, get rid of it! Usually it is not that simple, because if mold is growing in an obvious spot it may also be growing in not-so-obvious areas such as under carpet or in wall cavities. When mold is not visible but is suspected, one has to look for clues to its location. e.g. behind baseboards, on ceiling tiles, in carpets, etc. This may mean destructive testing such as breaking into walls or cutting out pieces of carpet. Before proceeding to any destructive testing, the

possible existence of a mold problem should be supported by sufficient evidence. Clues to look for include historical or present moisture problems (e.g. floods, condensation and plumbing leaks), people complaining of illness and/or musty odors, staining on carpets or ceiling tiles and blistering paint. Generally, to locate hidden mold will require the services of a professional experienced in addressing mold issues.

What should be done to prevent mold contamination?

- Regular maintenance of Heating, Ventilation & Air Conditioning system and using high quality filters.
- Correct any moisture problems immediately.
- Carpets and furniture should be vacuumed and cleaned regularly.
- Any staining of tiles, carpets or other porous materials should be investigated.
- Storage of paper materials should be raised off the floor 8-10 cm.
- If possible, avoid the use of carpets as they become reservoirs of mold and dust mites.
- Vacuums should be HEPA (High Efficiency Particle Arresting). Central vac-

uum systems should be vented directly outside.

What should be done if my building is flooded?

- Clean, disinfect and dry all porous materials (e.g. carpets, drapes, upholstered furniture) within 24-48 hours or discard.
- Open and dry all walls; gyproc or any porous walls should be removed to 30.5 cm above the water level.
- Discard all wetted insulation.
- Raise all furniture off the floor to allow drying and cleaning.
- Clean and decontaminate all washable and dry-cleanable materials.
- Ventilate the area thoroughly.
- Find all sources of water and correct all problems before any reconstruction.
- Thoroughly dry the area before renovating.

For situations involving intermediate or large scale contamination, post-remediation testing is advised to indicate the area is back to normal and is free of mold amplification sites.

**"The key to
happiness is
having dreams;
The key to
success is making
them come true."**

James L. Allen

Heritage Insurance In YOUR Community

Greg with committee students of River View Collegiate. They are receiving prizes for their Safe Grad program to promote awareness of not drinking and driving.

Heritage Insurance Is Always Happy to Support
the Youth In Our Fine Community!



New Office Hours!

We Have Changed Our Office Hours: 8:30-5:00 weekdays, Saturdays 9:00-4:00, Sundays Closed

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We Get Mail!

I enjoy the friendliness of staff, cleanliness of the office, hours of operation (open Saturday), acceptance of many forms of payment, and a staff willing to explain everything (pros & cons) and go out of their way to assist you.

Kim Walker, Moose Jaw

SGI CANADA and the AIR MILES Reward Program -

How do I sign up?

To sign up and to start earning reward miles on your policies, just call SGI CANADA's reward mile registration number, 866-417-5577. You'll need your AIR MILES Collector Number and your SGI CANADA policy number(s). You have one full year to register your policy in the Program. To start earning reward miles on your policy, you must be an AIR MILES Collector. To become a Collector, call 1-888-AIR-MILES (1-888-247-6453) or log on to www.airmiles.ca

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Heritage Insurance "Referrer of the Month" Winner:

Allan Mock won a 52" TV!

Allan Mock and Greg Marcyniuk
2nd Quarter 52" TV Winner



see next page

Watch For Our Next Newsletter for more Referral Rewards!

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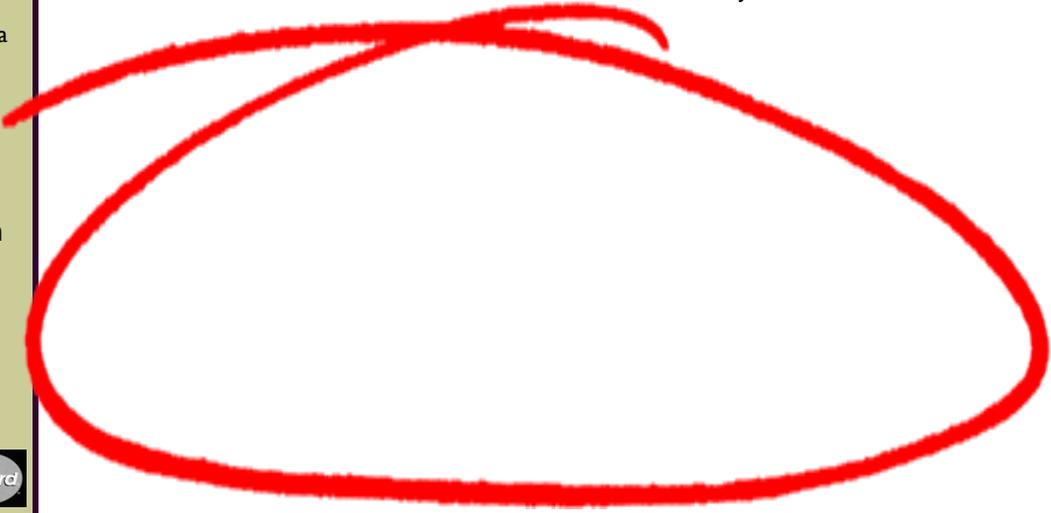
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Greg Marcyniuk Congratulates Allan Mock!

**He Won A New 52" Big Screen TV
For Telling His Friends & Family About
Heritage Insurance!**



Allan Mock
2011 2nd Quarter 52" TV Winner

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