



Greg Marcyniuk  
Agency Owner

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Heritage

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- ✓ Restaurant Buildings
- ✓ Retailers & Strip Plazas
- ✓ Professional Offices
- ✓ Fitness Centers/Clinics
- ✓ Life Insurance
- ✓ Disability Protection
- ✓ Critical Illness
- ✓ Mortgage Protection
- ✓ Financial Planning

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# Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance

May 2012

## Spring Cleaning

Matthew is enjoying the playing with his friends and enjoying the outdoors (oh to be a kid again). Sheila and I (mostly Sheila) are busy getting our yard prepared - fertilizing, tilling and the list goes on.

With all these things on the go, it isn't hard to overlook safety in your spring cleaning. With that in mind I've included a spring cleaning safety tip article. I'm sure you'll enjoy

the article and refresh yourself to make it safer in your yard.

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

Greg, Sheila, Matthew & Taco



Matthew, Sheila and I goofing off for photo....well, out for dinner.

## Safe Spring Cleaning

### Chemical Safety:

- Follow safety recommendations when using any chemical products, such as wearing gloves, chemical goggles and masks.
- Do not mix chemical products together because their contents could react with very dangerous results. NEVER mix bleach with any other chemical particularly CLR.
- When you clean out your cabinets, look at the labels on the products. If you see the words "Caution," "Warning," "Danger," "Poison," or "Keep Out of Reach of Children," be

- very careful. These products should be immediately locked up when you are not using them.
- 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
- Never use gasoline to clean something and never use or store gasoline in your home, even in tiny quantities. Gasoline vapours can explode with just a spark.
- Do not use cleaning solvents indoors. Strictly follow the safety

instructions for proper usage, and storage.

### Slip and Falls:

- When cleaning out closets or re-organizing things, always keep stairs, steps, landings and all floors clear.
- Don't carry too much stuff at once, especially on stairs.
- Carry loads you can see over, and keep one hand free to hold banisters and railings.

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Russ MacDonald  
Life Insurance Agent

*"Nothing great was ever achieved without enthusiasm."*

- Ralph Waldo Emerson

### Our Customers Say It Best:

*Very helpful, informative and if they don't know the answer to some inquiries they find out immediately. Heritage is a joy to do business with!*

Charles & Marilyn McNutt,  
Moose Jaw

*"You have a very friendly staff. Your hours are accommodating. Any claim we have had was dealt with quickly and efficiently."*

Marion Birkett,  
Moose Jaw

*"We are what we repeatedly do. Excellence, therefore, is not an act but a habit."*

- Aristotle

## My Husband Says We Don't Need Life Insurance

Before you dismiss the so called fact that you don't need coverage, consider the following:

- What happens if you both pass away?
- Who looks after the children?
- What amount of money have you left behind for the appointed guardians to continue to raise your loved ones?
- Will your assets be stuck in probate for an unknown period?
- What will the tax issues be upon redemption of those funds? (may mean less left behind)

Are current savings & work life insurance enough to support you and your children upon spouses passing? Consider:

- Loss of income (10 years of income is a good general rule of thumb)
- Daycare costs - After all you may have to go back to work. Who watches the kids?
- Debts/ Mortgages owing (Perhaps you do not have bank insurance on your debts)
- Possible post-secondary costs (Did you plan to pay for your children's schooling?)

Ensure that you treat the life insurance through the employer as icing on the cake. Let's face it, you have absolutely no control over whether your employer cuts it as a benefit or not. However you have all the control of your own personal plan.

**Try this exercise:** If you have a computer at home, Google the title of this article. Hear for yourself some of the horrible stories of dependents that have to struggle day to day to make ends meet. All because someone didn't take the time to ensure that their family was accurately protected.

There is a saying that goes something like this:

Needing Insurance is like needing a parachute. If it isn't there the first time, chances are you won't be needing it again.

The truth is every person has a unique situation that they need to address. What I recommend you do is make an honest effort to discuss this article with your spouse. Then contact me and I would be more than happy to discuss as well.

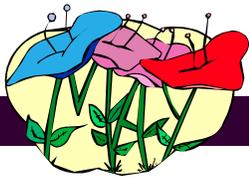
Russ, Heritage Insurance Ltd

## Heritage Insurance In YOUR Community

Greg with Burke Anderson, who is attending Zone 3 Under 13 Soccer for Sask Summer Games.

Heritage Insurance Is Always Proud To Support The Various Charitable Organizations That Help Others In Times Of Need!





## Safe Spring Cleaning

(Continued from page 1)

- Remember to put things away so people cannot trip on them.
- Safely tuck away telephone and electrical cords out of walkways.
- In homes with children, make sure toys and other items are always safely put away when not in use. If you need to climb to clean something, use a stepladder or ladder.
- Be careful when walking on wet surfaces. Warn others in your family. You may need to block access to wet floors

### Stepstools & Ladders:

- If you need to climb to clean something, use a stepladder or ladder.
- When using a ladder, stand at or below the highest safe standing level.

- For a stepladder, the safe standing level is the second rung from the top
- For an extension ladder, it's the fourth rung from the top
- Before using, inspect the ladder or stepstool. Ensure that the:
  - Rungs are dry
  - Feet are secure and slip resistant
  - Ladder or stepstool structure has no defects of any sort
  - Either secure the ladder to prevent tippage or have someone hold the ladder while you are working on it.
  - Do not over extend your arms outwards toward the sides as in this picture, move the ladder or stepstool, so that the centre of your body always remains within the structure of the ladder.

Motherisms. Whether they are praising us or scolding us, Moms always have a quotable one-liner waiting to let us know exactly what they think. While it's always a good idea to take Mom seriously while she's saying it, we can't help but look back and laugh sometimes. Here are the top 10:

- "If everyone else jumped off a cliff, would you do it too?"
- "It's all fun and games until someone pokes an eye out."
- "You'd forget your head if it wasn't screwed on."

- "Elbows off the table."
- "Don't talk with your mouth full."
- "Clean up your room, it looks like a tornado hit."
- "Do you think I was born yesterday?"
- "Is that too much to ask?"
- "Why? Because I said so, that's why!"
- "Money doesn't grow on trees!"

Remember your Mom on Mother's Day!

## We Are Always In The Mood For Referrals!

By telling others about us and **YOU** Could **WIN!** Remember, there is **NO** limit to the number of people you can **REFER** or the number of times your name can be entered to win. ***MULTIPLE referrals count as multiple chances to win!***

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**Heritage Insurance "Referrer of the Month" Winner:**

**Marsha Welscher won a \$50 Gift Certificate!**

*2012 Contest:*

*4 TVs! 4 iPads! 4 Dinners!*

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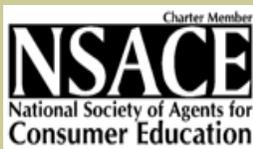
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**Tell Your Friends & Family About  
Heritage Insurance and You Can Win!**

*2012 Contest:*

*4 TVs! 4 iPads! 4 Dinners!*

**Heritage Insurance "Referrer of the Month" Winner:**

**Marsha Welscher won a TV!**



**Kerry Friesen  
iPad2 Winner!**



**Ed Livingston  
TV Winner!**



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

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