

# Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance



Greg Marcyniuk  
Agency Owner

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- ✓ Life Insurance
- ✓ Disability Protection
- ✓ Critical Illness
- ✓ Mortgage Protection
- ✓ Financial Planning

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May 2013

## Spring is Really Here!

Well I think spring really is here to stay (I hope). I know Matthew is happy to see spring is here but he says he misses the snow banks for climbing on his bike.

After having had such a long winter I know all of us are anxious to get outside and do some

spring cleaning or just enjoy the outdoors.

So this month I've jotted down safety tips while spring cleaning. Please take the time to read them and feel free to share these tips with family and friends.

As always thanks for choosing Heritage



Matthew enjoying the last few days of snow bank climbing

Insurance and please be safe out there.

Greg, Sheila, Matthew & Taco

## Top 10 Spring Cleaning Safety Tips

Spring cleaning safety is not normally on people's minds. Every day we need to be careful when going about our household chores, but when you really start tearing the house apart and moving things around during spring cleaning, especially with all those cleaning supplies and equipment out, it is doubly important to keep safety in mind.

### 1. Do not rush because you are tired or in a hurry

This is really the most basic spring cleaning safety tip, and all the other ones, at least to a certain degree, stem from this one.

Spring cleaning can be tiring work. Do not forget safety even if you

have worked hard all day and want to get done.

### 2. Be careful moving large pieces of furniture and appliances.

Use proper lifting technique, keeping your back straight and lifting with your legs. Wear shoes when moving heavy items so you don't hurt your toes. Finally, if you feel it is just too heavy and you can't find someone else to do it for you, just don't move it. It won't be the end of the world to just clean around it.

### 3. Be safe while on ladders and step stools

When doing a task where you need to be on a ladder, use extreme caution. Do not lean too far to either side. A good rule of thumb is that your belly button should not go beyond the sides of the ladder. Have someone available to hold

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Russ MacDonald  
Life Insurance Agent

*"In three words I can sum up everything I've learned about life: it goes on.*

- Robert Frost

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*"A woman is like a tea bag - you can't tell how strong she is until you put her in hot water."*

- Eleanor Roosevelt

## Mortgage Insurance - What Should I Do???

After my most recent meetings with many clients I have decided to revisit a topic that I have wrote numerous articles about...**Mortgage Insurance**. The reason why I want to touch on this again is because of the vast monthly savings I have provided for my clients, as well as an issue that had come up in every meeting.

"My lender tells me that I need to have this coverage"

What should be clarified here is the interpretation of the word "need". Many of these people interpreted need as 'I have to get this in order to be approved for lending'. So they sign on the dotted line and got the coverage albeit at a potentially higher price had they looked elsewhere. The truth here is that you *are not* required to obtain life insurance in order to be approved for the financing. In these instances when the lender said that they needed the coverage what should have been thoroughly discussed was that it is very important to have this coverage and we recommend that you should have some sort of coverage in place to protect your asset in the event of your pre mature passing. At that point it is up to the client to choose the creditor insurance coverage or search for the alternatives.

I have explained in previous articles the main differences in mortgage insurance vs. insurance through a life company, so I won't get into that much here but I will say that if you currently carry mortgage insurance through your lender, or any creditor insurance for that matter, and are looking to enhance your monthly cash flow then please give me a call. I have provided these referenced clients hundreds of dollars per month in savings. Let's see if I can for you too.

Russ MacDonald  
Heritage Insurance Ltd

## Heritage Insurance In YOUR Community

Pier is pictured here presenting a golf tournament prizes to Rudi Fast for the Christian Counseling Golf Tournament.

Heritage Insurance is happy to support the *Christian Counseling* and many other community organizations.



## Top 10 Spring Cleaning Safety Tips (cont.)

(Continued from page 1)

the ladder steady for you if possible, and make sure before you step on them that the rungs are not wet, and you are wearing non skid shoes.

### **4. Be careful when walking on wet surfaces.**

Everyone knows how easy it is to slip on a wet floor. Make sure you take the proper precautions to keep from falling. Also, make sure others in your family, including children, are also warned of the wet floor to keep them safe.

### **5. Keep stairs, landings, and walkways clear of boxes, bags and other clutter.**

Spring cleaning is a great time to de-clutter your home, but you need to make sure all the boxes and bags of stuff you are getting rid of don't cause a safety concern. Place them outside walkways and especially away from steps and stairs where someone may trip on them.

### **6. Don't carry too much stuff at once, especially on stairs.**

During spring cleaning you will also probably go up and down your stairs a lot carrying things if you live in a home with stairs. Make sure you keep a hand free to hold onto the stair railing. Also, whether you have stairs or not, always make sure you can see over the load you are carrying so you do not trip.

### **7. Always follow cleaning product label safety instructions and recommendations.**

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. In addition, do not mix ammonia and bleach together, both of which are common household cleaners, because they create toxic fumes when combined. When in doubt don't mix, just use one product to get the job done. Wear rubber gloves to keep your hands from getting dry and cracked from the hot water and chemicals.

### **8. Wear a mask when cleaning dusty areas.**

This may seem like overkill to some, but if you are at all allergic to dust this tip is very important.

### **9. Do not leave buckets filled with water around your home.**

Even if you need to take a quick break make sure you empty that cleaning bucket, or at least put it in an inaccessible area. Even small amounts of water are a drowning hazard for small children.

### **10. Put away all your cleaning supplies when you are done.**

When you finally finish your spring cleaning tasks for the day it is easy to say to yourself, "I'll put these away later," or "I am just going to use these again tomorrow, so I'm keeping them out."

Cleaning supplies are an attractive nuisance for our children and pets, something inviting that they should definitely not be getting into.

Put the cleaning products away in a childproof cabinet for your children's safety and well-being as soon as you are done with them.

Follow these spring cleaning safety tips to have a safe and productive spring cleaning!

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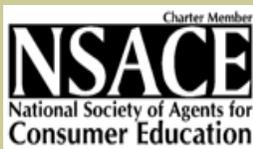
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*2013 Winners - Tell Your Friends & Family About  
Heritage Insurance and You Can Win Too!*

**Heritage Insurance "Referrer of the Month" Winner:  
Jeff & Norma La Fonte - iPad4!**



**Christine Racic - iPad4!**



**Corinne Klyne - iPad4!**



**Jason Hall - Flat Screen TV!**

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