



Greg Marcyniuk  
Agency Owner

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by combining all your  
insurance with us!  
Heritage

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- ✓ 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

August 2011

## Summer Fun

What a great July we've had!

The weather, other than the odd thunder shower, has been terrific. Matthew, Sheila and I have been out enjoying the lake as much as possible.

I've been driving the boat (plus paying for the gas - whew) while Sheila's wakeboarding, Matthew is tubing, knee boarding, skiing

and driving his motorbike.

As both young and old use these summer toys there comes a responsibility with operating them as well. In fact there have been too many deaths and injuries involving young as well as old people in the operation of these vehicles. Please take the time to read the safe operations of these vehicles as well as the rules for operating them.

Thanks for choosing Heritage Insurance, enjoy the summer and please be safe out there.



Matthew enjoying summer on the tube - I think the smile says it all

Greg, Sheila, Matthew & Taco

## All Terrain Vehicles (ATV)

An all-terrain vehicle (ATV) is a self-propelled vehicle that is designed for off-road use and includes vehicles such as mini-bikes, dirt bikes, all-terrain cycles, quads and off-road utility terrain vehicles.

### Who Can Drive An ATV

You must be 16 years of age and hold a valid driver's license to operate an ATV in any public area. Youths between the ages of 12 and 15 can operate an ATV in public areas and may cross roads – but cannot drive on roads – if they have passed an approved ATV training course, or if they are supervised by someone who has held a driver's license continuously for the preceding 365 days.

### Where Can You Drive An ATV

You can drive an ATV on Crown land (except for roads on Crown land), including highway right of ways (ditches). You can only drive an ATV on the travelled portion of a road or street, in the following circumstances:

- On a road or street authorized by a local bylaw
- On a road or street authorized by the Highway Traffic Board
- When crossing a road or bridge (unless prohibited by local bylaw or the Highway Traffic Board)

To drive an ATV on private land, you need the permission of the land owner or occupant. Both the Highway Traffic Board and your local municipality may prohibit the operation of ATVs on:

- Untraveled portions of highways (for example, ditches or medians)
- Crown land
- Private or municipal land

Look for signs indicating permission, prohibition or restriction, or contact your local municipality.

### Safety Tips

Always wear an approved motor-cycle helmet and appropriate protective eye wear – both are legally required when oper-

ating or riding on ATVs in public areas.

Use a buddy system when operating an ATV and do not carry a passenger if the ATV is not built for it.

When operating ATVs in public areas:

- Keep to the right when approaching other vehicles
- Pass other vehicles on the left
- Signal turns when required
- Stop for police
- Yield to vehicles on your right and pedestrians
- Maintain a safe following distance
- Drive with due care and attention
- Drive with consideration for other people

(Continued on page 2)

**Save 8%-10%-15%-20%  
Off YOUR Insurance Policy by  
INCREASING Your  
Deductibles to \$750, \$1000!  
Call (306) 693-7640**

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

## Would Your Family Be Able To Survive on \$6000 Per Year?

Do you really know if your loved ones will be financially stable upon your passing? To ensure that you are fully protecting what matters most to you please take the time to complete this small exercise. If you have any questions or concerns please feel free to contact me and I will be happy to work through it with you.

Immediate needs to be aware of upon death:	Average	You???
Cost of a Funeral :(10-15K)	\$ 12,000	\$ _____
Outstanding Debt: (Mortgage, Credit Cards, etc)	\$ 100,000	\$ _____
Children's Education	\$ 36,000/Child	\$ _____
Family Emergency: (3 x Mo Salary)	\$ 12,000	\$ _____
Replacement Income: (50,000 x 25yrs @ 5%)	\$ 700,000	\$ _____

(\*Based on 40 year old at time of passing).

(Being Depleted over 25 yrs)

- Only 1 & 5 households (20%) have full income replacement upon a spouses passing
- On average surviving spouse (Ages 25-49) is currently collecting only 12% of previous household income since spouse's passing... (Ex. \$50,000 x 12%=\$6000)
- Note that low interest rates and recent market declines have reduced income substantially.

**...much more  
than just  
saving money!**

Accumulated Total -----	\$860,000	\$ _____ (less any liquid cash)
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For the above example the true cost of dying can be taken care of for as little as 1.87 per day!!!!

\* Based on 40 year old Male non-smoker rates. \*Above Source for Canadian Averages .... Stats Canada,moneyville.ca.

## All Terrain Vehicles (ATVS) cont.

- Maintain at least a 2-metre distance from the edge of the road
- Travel in the same direction as traffic, when driving at night

Before crossing a road:

- Bring the ATV to a complete stop
- All passengers must dismount the ATV
- Yield to all other vehicles and pedestrians
- Then, cross by the most direct route.

### Unsafe practices

When operating an ATV, do not:

- Drive at an unsafe speed or over the speed limit (maximum 80 km/h)
- Drive in highway medians which are less than 50 meters in width
- Drive at night if the headlight and rear

lights are not working

- Disturb, injure or kill wildlife
- Drive animals or birds towards hunters

### Impaired driving and other Criminal Code offences

It is illegal to operate an ATV while you are impaired, even on private property. Not only is it illegal, but also very dangerous for you, your passengers and other riders. Operating an ATV in a manner dangerous to the public or failing to remain at the scene of a collision (hit and run) is also illegal.

### Insurance and collisions

Although an ATV cannot be registered, it must be insured with a \$200,000 liability policy before it can be operated in public areas. Please contact us to discuss your insurance options.

When operating an ATV in public areas, you must produce proof of insurance if requested.

Both the owner and operator of the ATV are liable for any loss, damage or injury incurred when operating the vehicle.

If a collision occurs:

- Remain at the scene or return immediately after notifying authorities
- Provide all reasonable assistance
- Notify the property owners of any damage
- Inform property owners, in writing, of the names of the ATV owner and operator
- Submit a written report if there is an injury or death

**“Being challenged  
in life is inevitable  
being defeated is  
optional”**

Roger Crawford

## Heritage Insurance In YOUR Community

Tracey Woodrow of Heritage Insurance with Don Parent of Shepherd's Gate. Shepherd's Gate works with children and families in crisis situation.

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



## New Office Hours!

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

*We Get Mail!*

"We have always felt that Moose jaw itself is such a friendly city and that was proven once again when dealing with Heritage Insurance LTD"

Gwen Szakacs, Regina

## 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](http://www.airmiles.ca)

## We Are Always In The Mood For Referrals!

Tell others about us and **YOU** Could **WIN A FREE New 52" Plasma BIG Screen Television in 2011!** 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!** - ask us for details!

*4 TVs! 2 More Chances to Win This Year!*

*Call Now!* **306-693-7640 • 800-667-7640** *Call Now!*  
**FAX 306-692-3661 • [contactus@heritageinsurance.ca](mailto:contactus@heritageinsurance.ca)**  
**[www.nohassleinsurance.ca](http://www.nohassleinsurance.ca)**

**Heritage Insurance "Referrer of the Month" Winner:**  
**Dwayne Andrie won a \$50 Gift Certificate!**

Dwayne Andrie,  
 July's \$50 Gift Certificate Winner!



*see next page*

**Watch For Our Next Newsletter for more Referral Rewards!**

**Heritage Insurance Your SGI Canada Broker**

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Return undeliverable mail to:  
Heritage Insurance  
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Moose Jaw SK S6H 1V3



**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

*This could be you...*



Rose Nernberg & Jacob Gamble  
2011 1st Quarter 52" TV Winner

*Two more chances to win!!*



**Your Motor  
License Issuer**

