



Greg Marcyniuk
Agency Owner

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Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance

January 2012

Happy New Year!

2012 is here and it's hard to believe that another year has passed. As I'm writing this I can't help but reflect back at 2011 and realize I've a lot to be thankful for. A happy healthy family, awesome staff that I work with and of course terrific clients that choose to deal with us.

As well I've been setting our goals for the upcoming year. Our major goal for 2012 is to continue to provide the best protection for your

premium dollar and continue to excel in providing the best service possible.

January is typically our worst month for winter. This being said I've written about safe winter driving. Please take the time to read it, who knows it just may save a life.

Thanks again, for choosing Heritage Insurance and allowing us to protect what matters most to you. Please have a safe and successful 2012.



Greg, Sheila and Matthew
bringing in the New Year

Greg, Sheila, Matt & Taco

Safe Winter Driving Tips

Recommended winter driving tips:

- Avoid driving while you're fatigued. Getting the proper amount of rest before taking on winter weather tasks reduces driving risks.
- Never warm up a vehicle in an enclosed area, such as a garage.
- Make certain your tires are properly inflated.
- Never mix radial tires with other tire types.
- Keep your gas tank at least half full to avoid gas line freeze-up.
- If possible, avoid using your parking brake in cold, rainy and snowy weather.
- Do not use cruise control when driving on any slip-

pery surface (wet, ice, sand).

- Always look and steer where you want to go. Use your seat belt every time you get into your vehicle.

Tips for long-distance winter trips:

- Watch weather reports prior to a long-distance drive or before driving in isolated areas. Delay trips when especially bad weather is expected. If you must leave, let others know your route, destination and estimated time of arrival.
- Always make sure your vehicle is in peak operating condition.
- Keep at least half a tank of gasoline in your vehicle at

all times.

- Pack a cellular telephone with, plus blankets, gloves, hats, food, water and any needed medication in your vehicle.
- If you become snow-bound, stay with your vehicle. It provides temporary shelter and makes it easier for rescuers to locate you. Don't try to walk in a severe storm. It's easy to lose sight of your vehicle in blowing snow and become lost.
- Don't over exert yourself if you try to push or dig your

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Russ MacDonald
Life Insurance Agent

"You are never really playing an opponent. You are playing yourself, your own highest standards, and when you reach your limits, that is real joy."

- Arthur Ashe

"There's no such thing as bad weather, only unsuitable clothing."

- Alfred Wainwright

ARE YOU READY FOR 2012?

Did you make any resolutions for this past year? If so how did you do? Did you attain all that you planned out or did the year go by so fast that you will get to it next year? Well now that this time has come; when you are planning your new year's resolutions, keep in mind the following:

Ensure you are not overpaying for your life coverage

- √ Consolidate term insurance policies.
- √ If you are paying renewal premiums and are in good health consider purchasing new coverage.
- √ Include a tax free growth savings portion to your policy.

Ensure your Retirement Plans are on Track

- √ Current Financial Markets have been very volatile. Are you invested where you need to be?

√ Are there any guarantees associated with your funds? These guarantees are out there.

√ Will you have enough funds when you retire?

Ensure your Income is fully protected

√ If you become critically ill do you have the necessary tax free funds to avoid financial hardship while on the mend?

√ Find out how your group disability coverage works. It is very possible that you are under insured.

If you wish to discuss the above, I welcome your call.

Russ, Heritage Insurance Ltd

...much more than just saving money!

Food For Thought

A birth certificate shows you were born.
A death certificate shows you have died.
A photo album shows you have lived.

Be kinder than necessary because everyone you meet is fighting some kind of battle.

A sharp tongue can cut your own throat.
Of all the things you wear, your expression is the most important.

The happiness of your life depends on the quality of your thoughts.

The heaviest thing you can carry is a grudge.

One thing you can give and still keep is your word.

You lie the loudest when you lie to yourself.

One thing you can't recycle is wasted time.

Your mind is like a parachute...it functions only when open.

Life is too short to wake up with regrets...so love the people who treat you right....forget about the ones who don't.

Believe everything happens for a reason.

Heritage Insurance In YOUR Community

Amy of Moose Jaw Flying Fins accepting gifts from Greg for an upcoming meet.

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





Safe Winter Driving Tips cont.

(Continued from page 1)

vehicle out of the snow.

- Tie a brightly colored cloth to the antenna or place a cloth at the top of a rolled up window to signal distress. At night, keep the dome light on if possible. It only uses a small amount of electricity and will make it easier for rescuers to find you.
- Make sure the exhaust pipe isn't clogged with snow, ice or mud. A blocked exhaust could cause deadly carbon monoxide gas to leak into the passenger compartment with the engine running.
- Use whatever is available to insulate your body from the cold. This could include floor mats, newspapers or paper maps.
- If possible run the engine and heater just long enough to remove the chill and to conserve gasoline.

Tips for driving in the snow:

- Accelerate and decelerate slowly. Applying the gas slowly to accelerate is the best method for regaining traction and avoiding skids. Don't try to get moving in a hurry. And take time to slow down for a stoplight. Remember: It takes longer to slow down on icy roads.
- Drive slowly. Everything takes longer on snow-covered roads. Accelerating, stopping, turning - nothing happens as quickly as on dry pavement. Give yourself time to maneuver by driving slowly.

- The normal dry pavement following distance of three to four seconds should be increased to eight to ten seconds. This increased margin of safety will provide the longer distance needed if you have to stop.
- Know your brakes. Whether you have antilock brakes or not, the best way to stop is threshold breaking. Keep the heel of your foot on the floor and use the ball of your foot to apply firm, steady pressure on the brake pedal.
- Don't stop if you can avoid it. There's a big difference in the amount of inertia it takes to start moving from a full stop versus how much it takes to get moving while still rolling. If you can slow down enough to keep rolling until a traffic light changes, do it.
- Don't power up hills. Applying extra gas on snow-covered roads just starts your wheels spinning. Try to get a little inertia going before you reach the hill and let that inertia carry you to the top. As you reach the crest of the hill, reduce your speed and proceed down hill as slowly as possible.
- Don't stop going up a hill. There's nothing worse than trying to get moving up a hill on an icy road. Get some inertia going on a flat roadway before you take on the hill.
- Stay home. If you really don't have to go out, don't. Even if you can drive well in the snow, not everyone else can. Don't tempt fate: If you don't have somewhere you have to be, watch the snow from indoors.

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:
Leander Dueck won a 52" Plasma Big Screen TV!**

*2012 Contest:
4 TVs! 4 iPads! 4 Dinners!*

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Heritage Insurance and You Can Win!**

2012 Contest:

4 TVs! 4 iPads! 4 Dinners!

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