



Greg Marcyniuk
Agency Owner

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- ✓ Critical Illness
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- ✓ Financial Planning

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Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance

May 2011

Spring Has Sprung

It's hard to believe that spring has sprung, the snow is gone and warmer temperatures are here to stay for a while (YIPEE). Matthew is going all out on his bike, Sheila is busy preparing her flowerbeds, Taco is out chasing birds and I'm thinking of the golf

course. As everyone starts to enjoy the outdoors with either walking, gardening and riding their bikes, I thought writing about helmet safety would be appropriate for this time of year. So please take the time to read, strap on and ride safely out there.

Enjoy this weather, and as always thank you for choosing Heritage Insurance.



Greg & Taco just hanging out after a day outside enjoying the terrific weather

Greg, Sheila, Matthew & Taco

Kids and Bicycle Safety

Bicycle riding is fun, healthy, and a great way to be independent. But it is important to remember that a bicycle is not a toy; it's a vehicle! Be cool – follow some basic safety tips when you ride.

Safe Riding Tips

Before using your bicycle, make sure it is ready to ride. You should always inspect your bike to make sure all parts are secure and working properly.

Remember to:

- Wear a Properly Fitted Bicycle Helmet. Protect your brain, save your life. For more information go to: www.safekidscananda.ca
- Adjust Your Bicycle to Fit. Stand over your

bicycle. There should be 1 to 2 inches between you and the top tube (bar) if using a road bike and 3 to 4 inches if a mountain bicycle. The seat should be level front to back. The seat height should be adjusted to allow a slight bend at the knee when the leg is fully extended. The handlebar height should be at the same level with the seat.

- Check Your Equipment. Before riding, inflate tires properly and check that your brakes work.
- See and Be Seen. Whether daytime, dawn, dusk, foul weather, or at night, you need to be seen by others.

Wearing white has not been shown to make you more visible. Rather, always wear neon, fluorescent, or other bright colors when riding day or night. Also wear something that reflects light, such as reflective tape or markings, or flashing lights. Remember, just because you can see a driver doesn't mean the driver can see you.

- Control Your Bicycle. Always ride with at least one hand on the

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How Would You Approach The Following?



Russ MacDonald
Life Insurance Agent

Having children is the most precious resource I have in my life. I am the type of father that I never want to see my children fall down, scrape their knee, break a bone etc. I sometimes think about what would happen if they became seriously ill. I wish I didn't think about those things but as a parent they sometimes linger in the back of my mind. Protecting them from the elements of this crazy world is my ultimate concern.

You may not want to think about the possibility of your child becoming critically ill, but what if something does happen? Consider what you would want to be able to do ...

- Take time off work to be with your child
- Consider other treatment and care options
- Focus on your child's recovery instead of financial concerns

Think about how you would come up with the financial resources to help support the recovery and care of your children in the event of a critical condition.

If you are open to discussing how you could be prepared for such an event, I would love to speak with you.

Russ MacDonald

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

We Get Mail!

"Very friendly & knowledgeable, I will be coming to get a quote when my house insurance comes due."

Randy Haider

SGI CANADA and the AIR MILES Reward Program - How do I sign up?

**"Change your
thoughts and you
change your
world"**

Norman Vincent Peale

To sign up and to start earning reward miles on your policies, just call SGI CANADA's reward mile registration number, 1-866-417-5577. 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

Heritage Insurance In YOUR Community

Lynn Seida picking up prizes for their *Ladies Night* of which all proceeds go to the *Relay For Life*.

Relay For Life starts June 3rd at 7pm till June 4th 7am -
Get your teams in!

Heritage Insurance Is Always Happy
to Help Out the Community!



Kids and Bicycle Safety

(Continued from page 1)

- handlebars. Carry books and other items in a bicycle carrier or backpack.
- Watch for and Avoid Road Hazards. Be on the lookout for hazards such as potholes, broken glass, gravel, puddles, leaves, and dogs. All these hazards can cause a crash. If you are riding with friends and you are in the lead, yell out and point to

the hazard to alert the riders behind you.

- Avoid Riding at Night. It is far more dangerous to ride at night than during the day because you are harder for others to see. If you have to ride at night, wear something that makes you more easily seen by others. Make sure you have reflectors on the front and rear of your bicycle in addition to reflectors on your tires,

so others can see you.

Many bicycle-related crashes resulting in injury or death are associated with the bicyclist's behavior, including such things as not wearing a bicycle helmet, riding into a street without stopping, turning left or swerving into traffic that is coming from behind, running a stop sign, and riding the wrong way in traffic. To maximize your safety, always wear a helmet.



Greg Marcyniuk
Agency Owner

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!

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Heritage Insurance "Referrer of the Month" Winner:

Randy Moen won a \$50.00 Gift Certificate!

Randy Moen & Stacey, Heritage Insurance
\$50.00 Gift Certificate Winner



see next page

Watch For Our Next Newsletter for more Referral Rewards!

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Greg Marcyniuk Congratulates Rose Nernberg!

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



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

Three more chances to win!

This could be you...



**Your Motor
License Issuer**



2010
Rhonda Kwan & Greg



2009
Louise Svigen & Greg



2008
Matt Taylor & Greg



2007
Gary Couillard & Greg