



Greg Marcyniuk
Agency Owner

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Greg Marcyniuk's Insurance Update



A Monthly Newsletter For Friends and Clients of Heritage Insurance

October 2011

Thank you!

With September behind us it's hard to believe that it's actually fall. With October being the month of thanksgiving it's important to me to say "thanks" for the support from you, our clients of Heritage Insurance. We truly appreciate your business and I hope all will enjoy the enclosed gift.

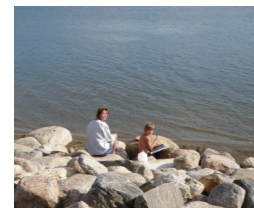
With fall in full swing, so

comes Halloween and I can tell you Matthew is already pumped about the candy he's going to get. With the kids being excited, the furthest thing on their mind is street safety. So please take the time to read the safety tips for Halloween.

We at Heritage Insurance do appreciate the opportunity to protect what matters most to

you. Thanks again. Please be safe out there and have a Happy Thanksgiving.

Greg, Sheila, Matt & Taco



Matt and Sheila enjoying breakfast on the rocks at the lake.

Halloween Safety Tips

Tips for parents and caregivers

Halloween can be an exciting time for children and with the distraction of candy and costumes, safety rules can easily be forgotten. In fact, research shows that distractions can increase a child's chances of being struck by a car. Check out these simple tips to keep Halloween night a safe night for all:

1. Children under the age of nine should be accompanied by an adult or responsible older child since they lack the developmental skills to cross the street on their own. This is a year-round tip that will help keep your child safe while you share good pedestrian habits and pass on a legacy of safety-minded behavior.
2. Teach your child to stop at the curb, look left, right and left again, and to listen for oncoming traf-

fic. This vital skill is especially important when children are distracted and excited. Never rely on traffic signals alone - use your eyes and ears to make sure it's safe to cross.

3. It's unsafe to cross between parked cars or other obstacles - always cross at crosswalks, street corners or intersections. Many injuries occur when children run out between parked cars, but even at intersections it's vital that children practice tip #2.
4. Stay on the sidewalk or path when walking from house to house and if there is no sidewalk, walk beside the road, facing traffic so drivers can see you. From a very young age, children can be taught that roads are for cars and sidewalks are for kids. If your community

has no sidewalks, walking beside the road at night can be very dangerous - adult accompaniment and flashlights are a must, regardless of the child's age.

5. Select costumes with bright colours to increase your child's visibility and choose face paint instead of masks. Masks can make it hard for your child to see properly and often restrict peripheral vision, making it difficult to check for oncoming traffic before crossing a road.

Tips for drivers

Halloween means that there will be more children out on the streets. Drivers need to

(Continued on page 2)

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Russ MacDonald
Life Insurance Agent

Don't Wait Until It's Too Late

Since the 10 year anniversary of 9-11 has just recently passed, it got me thinking about how many people were not covered with life insurance, leaving their loved ones to fend for themselves at a time of grieving. I heard a story at a conference last year from an advisor who had a client cancel his policy 6 months before this tragic event. Shortly after, the wife of the gentleman who passed away called the advisor to begin the claim. Unfortunately the advisor had to break the news that her husband did in fact cancel the policy 6 months prior to his passing. She was left with 3 young children to care for by herself - no job, and worst of all the man she loved was gone. This is such a sad story. The unfortunate part is that she is not the only person who has gone through this. Although a life insurance policy may seem like a burden or an added expense, remember that none of us know when our time will be. We all want our families to still experience all the great things that they would if we were around. What I ask of you is this: Don't leave your loved ones to fend for themselves at a very vulnerable time. Allow me to help you plan for the unexpected.

Russ, Heritage Insurance Ltd

*"Thinking is easy,
acting is difficult,
and to put one's
thoughts into ac-
tion is the most
difficult thing in
the world."*

Johann von Goethe

Halloween Safety Tips cont.

take extra care.

1. Drive slowly in residential areas where children are more likely to be trick-or-treating. Did you know that drivers cannot accurately judge their own speed when driving? The higher the speed, the less likely you are to see a child pedestrian, and the harder it is to stop quickly.
2. Watch out for kids, many of whom may be wearing cos-

tumes with masks that make it difficult for them to see. With the excitement of Halloween, children may forget simple pedestrian safety rules. They have a tendency to dart out in the most unexpected places - the most common being between parked cars. Remember also that costumes can limit a child's vision and they may not be able to see your vehicle.

3. Reduce your distractions and stay alert. All your concentration should be on the road, not diverted by cell phones or loud music.
4. Remember to enter and exit driveways slowly and carefully. Excited trick-or-treaters may run on sidewalks, or dart out unexpectedly. Proceed with caution, when entering or exiting the roadway.

Heritage Insurance In YOUR Community

*"A smile is the
shortest distance
between two
people."*

Victor Borge

Greg is seen here with Elaine Chrysler of the Moose Jaw Kiwanis Club.

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



Greg with Elaine Chrysler of
Moose Jaw Kiwanis Club

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



More Halloween Safety Tips

- Young children may be scared by some Halloween displays and should never trick-or-treat unaccompanied. If you do not accompany older children, you should be aware of where your children intend to trick-or-treat and set some basic ground rules about house visits and return times.
- Ensure escorts for young children. Young children are those under 9. Have an adult or older teen siblings go along trick-or-treating for children in this age group. If there is a group from your neighborhood, it may be safer for your children to go with them, there is safety in numbers.
- Forbid children from ever entering a house. Unless it is the home of a relative or very close family friend, make sure that your children understand to never enter a home during trick-or-treat. Even where a child enters the house of a relative or friend, the adult accompanying them should go in too.
- Set a route and a time of return. Do this if your kids are old enough to go out by themselves. This will allow you to backtrack them if they are late.
- Look at the possibility of getting walkie-talkies if your kids are going out alone. This is especially important in rural areas where there may be some distance between houses.
- Tell children to keep away from unleashed dogs that are barking incessantly, baring their teeth or growling. If a house has not leashed its dog for Halloween and the dog is making a ruckus, take this as a sign that the inhabitants are not interested in trick-or-treating. Better a safe child than a bitten one.
- Consider candy capers. Stories of poisoned candies and treats abound. Although most accounts of poisoned candy/concealed needles have been proven false, it is always better to be safe than sorry to avoid any villainous urban legend copycat. Be vigilant and keep your child safe.
- Tell children to bring the candy home first before eating it
- Make sure that the candy the child eats is wrapped. Go through candy given to younger children and discard anything that is opened or tampered with. Explain to older kids to do the same thing.
- Also be aware to remove any treats that are too small for children under 3. Anything that might pose a choking hazard should be discarded.

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Heritage Insurance "Referrer of the Month" Winner:
Mary Weiss won a \$50 Gift Certificate!

Mary Weiss ,
 Latest Gift Certificate Winner!



Watch For Our Next Newsletter for more Referral Rewards!

see next page →

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Greg Marcyniuk Congratulates Javier Bravo!

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

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Javier Bravo
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one more chance to win!!