



Greg Marcyniuk  
Agency Owner

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# Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance

September 2011

## Super Summer

As I write this article, it's thirty above and the lake is like glass. I can't believe the great summer we've had - the only problem was it just goes by way to quick.

Matthew is actually excited about school and seeing his buddies. Sheila is busy keeping on top of her garden, and

I'm busy getting things ready for fall.

As I was driving the other day back from a meeting in Saskatoon, I found myself a little tired behind the wheel. I'm sure most of us deal with this from time to time, and that's driver fatigue. Please take the time to read this and the tips so that you're safe out there.

Thanks for choosing Heritage Insurance and please take care out there.



Sheila, Matt, and I after tie dying competition at the lake

Greg, Sheila, Matthew & Taco

## Driver Fatigue

Fatigue can creep up on us in many ways. If it happens to find you behind the wheel, it's important to know what to do to keep everyone on the road safe.

Driving drowsy reduces your attentiveness and increases the time it takes to react to potential hazards. It adds up to a major impairment that puts you and those around you at risk of a collision.

Research shows that people who only sleep six and a half hours a night are twice as likely to fall asleep at the wheel than those who get eight hours of rest.

The consequences of drowsy driving can be tragic. On average in Saskatchewan, more than 145 people are injured and seven are killed each year in crashes involving driver fatigue.

### Symptoms of driver fatigue

Recognizing the symptoms of a fatigued driver can help prevent these collisions. One of the first signs of drowsiness is a tendency to stare at the road in front of you rather than scanning for hazards. Other red flags include:

- Yawning
- Daydreaming
- Trouble keeping your head up or eyes open
- Forgetting the last few kilometers you've driven
- Not noticing vehicles until they pass
- Drifting out of your lane
- Difficulty maintaining your speed

### People prone to driver fatigue

Certain people are particularly vulnerable to driver fatigue, including:

- Shift workers
- University and college students
- Workers in the transport industry
- Long-distance travellers
- People with sleep disorders
- Those who use alcohol or medications

### Dealing with driver fatigue

(Continued on page 2)

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Russ MacDonald  
Life Insurance Agent

**...much more  
than just  
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## Is Your Investment Plan On Track?

This past week investors caught a case of the jitters as fears about the global economy spooked the markets. This clearly indicates that fear has once again taken center stage like it has in the past.

To ensure you remain calm in this time of economic uncertainty, I recommend taking the time to revisit your investment plan.

There are 5 steps to consider:

1. Reaffirm your risk tolerance (Achieving balance of risk vs return.)
2. Realign your return expectations (Ups and downs do happen.)
3. Reassess your investment options (how many yrs left before retirement?)
4. Rebalance and rebuild (If necessary, may need to make changes to your plan) Reinvest in your plan (Take action based on your plan—don't wait to reinvest—lost opportunities could occur.)

I welcome the opportunity to help ease any uncertainty you may have in your planning by reviewing these 5 steps with you.

I look forward to you call!

Russ, Heritage Insurance Ltd

## Driver Fatigue *cont.*

If you find yourself getting fatigued behind the wheel:

- It's safest to get off the road.
- Admit that you're tired and find a rest area to have a quick nap.
- If other people are in the vehicle,

switch drivers so you can sleep in the passenger seat.

These solutions are the most effective ways to stay safe on the road. Quick-fix solutions like coffee, loud music and open windows may perk you up tem-

porarily, but in the end they still leave you dangerously fatigued.

Of course, drowsy driving can be avoided altogether if you get plenty of rest. Hit the sack before hitting the road and you'll help ensure that everyone arrives at their destinations safely.

## Heritage Insurance In YOUR Community

**“You can't reset  
the winds but you  
can adjust your  
sails”**

German Proverb

Ryan Fowler is chair for the World Junior Power Lifting and is proud to be hosting this event here in Moose Jaw. Awesome job Ryan! Our community is very fortunate to have a young person like yourself to take on such an event.

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!*

"I've been dealing with your company since 1995. Your employees are always friendly & happy to help. There aren't many businesses anymore that bother with customer interaction. Your's excels! Thank you!"

Judy Friesen, Moose Jaw

## 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!

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**Heritage Insurance "Referrer of the Month" Winner:**

**Javier Bravo won a 52" Big Screen TV!**

Javier Bravo,  
3rd Quarter TV Winner!



*see next page*

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

**Heritage Insurance Your SGI Canada Broker**

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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!**

*This could be you..*



**Your Motor  
License Issuer**



Javier Bravo  
2011 3rd Quarter 52" TV Winner



Allan Mock  
2011 2nd Quarter 52" TV Winner



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

*one more chance to win!!*