



# Greg Marcyniuk's Insurance Update



A Monthly Newsletter For Friends and Clients of Heritage Insurance

September 2017

Greg Marcyniuk, Agency Owner

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Heritage

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- ✓ Critical Illness
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## Where Did the Summer Go?

Well, Matthew is taking that next step in life and attending High School. Sheila's busy reaping the rewards of her hard work with the garden, and I, as usual, enjoying those rewards...mmmm good.

With school getting started, I've written safety tips for both parents and kids. Please feel free to share with family and friends.

As always thanks for choosing Heritage Insurance and please be safe out there.

Greg, Sheila, Matthew and Taco

P.S. We do sell travel insurance as well if you're travelling out of Province.



Sheila, Matthew and I white water rafting at Squamish BC - what a blast!

## Safety Tips for Children and Parents

Accidents can be prevented if parents are on the lookout for potential hazards. To help you keep your kids free from harm, here are some safety tips from **SAFE KIDS**.

### Traveling to and from School

- Plan a walking route to school or the bus stop. Choose the most direct way with the fewest street crossings and, if possible, with intersections that have crossing guards.
- Walk the route with your child beforehand. Tell them to stay away from parks, vacant lots, fields and other places where there aren't many people around. Teach your child never to talk to strangers or accept rides or gifts from strangers. Remember, a stranger is anyone you or your children don't know well or don't trust. Be sure your child walks to and from school with a sibling, friend, or neighbor. Consider this... Check with Safe Kids Canada [www.safekidscanada.ca](http://www.safekidscanada.ca)
- Teach your kids - whether walking, biking, or riding the bus to school - to obey all traffic signals, signs and traffic officers. Remind them to be extra careful in bad weather.

(Continued on page 3)



Russ MacDonald  
Life/Retirement  
Specialist Agent

### Our Customers Say It Best:

*"The one on one service is great. Personable staff, efficiency."*

**Linda & Greg Foreman,  
Mossbank, SK**

### New Hours:

To serve you better  
we have changed our  
hours of operation

Monday - Friday  
8:30 - 6:00

Saturday  
9:00 - 4:00

## The Protection You Need When You Need it Most

I have written many articles lately on the topic of Critical Illnesses. The main reason why I have done so is the fact that it has hit home very close to me and I want to ensure all of you financially prepare yourself if this does happen to you or a loved one. Last summer my mother was diagnosed with breast cancer. Right around that time when her doctor recommended that her children be tested is when my younger sister got checked out and found out that she also had breast cancer. Two weeks later to be exact. My younger sister had just given birth to a new baby boy. So, to say her plate was full would be an understatement. Did they have Critical Illness coverage? No, they didn't. As her brother and Advisor, had we gone through the necessary needs analysis to that point yet? No. We always planned on getting coverage in place once the baby was born, but all of this happened so fast that we never did find the time to get to it. It was too late to do so, and the financial consequences did affect them.

Her course of treatment was surgery to start to remove the cancer, then 6 sessions of Chemo, followed by 25 radiation sessions. Her Chemo as well as radiation had to be administered in Regina, therefore there was a regular trip from Moose Jaw to Regina. Anyone that knows of someone that has dealt with Chemo knows that they are not driving themselves to the hospital to have it administered. Who drives you? Well usually a loved one. In my sister's case, it was her Mother (yes, the same one who just finished her own radiation sessions for her cancer) as well as her husband. Her husband had to take time off work to do this, which hurt their income substantially. His group disability coverage at his employment only covers if he is injured or sick, so this was not an option for him to obtain income from. With help from the community, they were able to fundraise money to offset some of their costs so the love and support of many friends, family and community members went a long way, but still there were expenses that they were left to them personally.

This is not the only story of someone affected by a Critical Illness. This happens everyday to many individuals. I am sure you know of someone that this has affected in some way. So, my question is this: If you don't have coverage to protect you and your family for an illness such as cancer, heart attack, stroke etc, then, why don't you? Is it cost? Is it finding the time to sit down and go through the process? Is it the unknown of what the product is all about? Is it that you need someone to push you to decide? Is it that you think you will be fine if it happens to you, or even better, that it won't happen to you? Look, my sister is 34 years old and I am sure she never thought this would happen to her, but it did and could happen to any of us. So, let's take the steps to financially prepare ourselves in the event that it does. It starts with one call to me to inquire about this type of coverage. I would be more than happy to educate you on obtaining coverage and ensuring the price fits any budget out there so that you do not have to worry about your finances and you can focus on your recovery.

Just to note my little sis has officially 2 more radiation sessions left in her process and is feeling good. I am very proud of her as well as my mother and brother in law for all they have endured and the strength they have showed in handling it, and am looking forward to seeing them put this all behind them.

If you would like additional information on this valuable coverage, please don't hesitate to contact me: Russ MacDonald, Heritage Insurance Ltd., 306-631-9738

## Heritage Insurance In YOUR Community

Greg presenting cheque to Dave Low for Army & Navy Veterans.

Heritage Insurance is happy to support the Army & Navy Veterans and many other community organizations!



## 2017 Referral Contest - We're Doing it Again! 4 Big Screen TVs! 8 iPad Air 2's!

Anyone can refer a friend and be entered to win either an iPad Air 2 or a 50" LED Smart TV!

**Tell Your Friends & Family About Heritage Insurance and You Can Win Too!**

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



**Next Month's**

Winner:

This could  
be you!!



### Safety Tips for Children and Parents cont.

- When driving kids, deliver and pick them up as close to the school as possible. Don't leave until they are in the schoolyard or building.
- If your child bikes to school make sure they wear a helmet that meets one of the safety standards. Research indicates that a helmet can reduce the risk of head injury by up to 85 percent.
- Teach children to arrive at the bus stop early, stay out of the street, wait for the bus to come to a complete stop before approaching the street, watch for cars and avoid the driver's blind spot.
- Remind your children to stay seated at all times and keep their heads and arms inside the bus while riding.
- When exiting the bus, children should wait until the bus comes to a complete stop, exit from the front using the handrail to avoid falls and cross the street at least 3 meters (or 5 giant steps) in front of the bus.
- Be sure that your child knows their home phone number and address, your work number, the number of another trusted adult and how to call 911 for emergencies.

**Heritage Insurance**  
Your SGI CANADA Broker

Heritage Insurance Protection Team  
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**Saturday**  
9:00 - 4:00

**Plenty of Free Parking!**



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Moose Jaw SK S6H 1V3



**Check out the 2017 Referral Winners! Tell Your Friends & Family About Heritage Insurance and You Can Win in**



Matt Hetherington - 50" TV!



Stan Kreutzer - iPad Air 2!



Derek McKenzie - iPad Air 2!



Lin



Terry Stevens - iPad Air 2!



Abner Mangaoil - iPad 2!



Dave Tillie - iPad 2!



Kerri Friesen - 50" TV!



**Your Motor License Issuer**



Garry Setrum - iPad Air 2!



Darci Rayner - iPad 2!



Ron Thul - iPad 2!



Edmar Gotana - 50" TV!