

Greg Marcyniuk  
Agency Owner

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# Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance

August 2013

## August Summertime Days

Hard to believe that August is here and soon the school break will be done. I'm sure Matthew will be sad to see that happen, but I know Sheila won't mind it all.

During the summer I've had many clients enquire about a recent 'Ask the

Expert' radio show on driver and pedestrian safety tips. Feel free to share these tips with family and friends.

Thanks for choosing Heritage Insurance and please be safe out there.

Greg, Sheila, Matthew & Taco



Making Matthew's favorite dessert, and Sheila's as well, Peaches Flambé!

## Driver & Pedestrian Safety Tips

Here are tips for drivers:

- **Kids all around:** Drivers aren't used to seeing crowded playgrounds and parks during the day but this all changes as we welcome summer. Remember that playground speed limits remain in effect year-round. When driving around playgrounds and parks, observe carefully. Small children are less predictable and harder to see than adults.
- **Watch for clues:** In residential areas, a hockey net or ball can mean that kids are playing nearby. Remember that a child could dash

anticipate the unexpected.

Here are pedestrian safety tips for parents to share with their children:

- **Be a role model:** Parents are the number one role models for their children so make sure you set a good example when teaching them about pedestrian safety. If your child sees you jaywalking, they will think it is okay to do and will do the same thing. Make sure you teach your child to cross at intersections that have a pedestrian crossing light or a marked crosswalk whenever possible.
- **Make it fun:** Make your road safety teaching fun while still treating it as a serious issue. For younger children, try an interactive game by having them point out all the traffic signs they see and ask if they know what

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into the street at any moment. Pay attention and always

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Russ MacDonald  
Life Insurance Agent

*"You've gotta dance  
like there's nobody  
watching,  
Love like you'll never be  
hurt,  
Sing like there's nobody  
listening,  
And live like it's heaven  
on earth."*

- William W. Purkey

### Our Customers Say It Best:

*"Great hours, prompt friendly  
and knowledgeable service,  
lots of above and beyond  
service."*

Pete Saemann, Moose Jaw

*"Very up front with answers  
to the questions we asked.  
We like the honesty."*

John & Helen Lamontagne  
Moose Jaw

*"You only live once, but  
if you do it right, once is  
enough."*

- Mae West

## Valuable Protection for You and Your Family

We all know, or have heard, of people who have suffered from a heart attack, stroke or cancer.

While the good news is many more survive today than in past years, there can be a financial and emotional impact to survivors and their families.

Critical illness insurance was first envisioned back in the early 90's by a physician, Dr. Marius Barnard in South Africa (not by an insurance company). Dr. Marius Barnard, who helped his brother, Dr. Christian Barnard, with the first human heart transplant, recognized that advances in medical science were helping his patients live longer. But at what cost? Dr. Barnard saw the financial and emotional devastation that this survival could cause.

If you were struck with the devastating news that you have a life-altering critical illness, would having extra money help?

A critical illness insurance policy may provide a lump sum of money at a time when you need it most.

Critical illness claimants have indicated they have used their critical illness insurance benefits for what matters most to them. Some examples include:

- paying off major debts and their mortgage
- funding for prescription drugs not covered by their provincial plan
- seeking alternative or out-of-country medical treatment
- continuing to fund their children's education savings plans
- continuing to build a retirement savings fund
- taking a rejuvenating trip for the entire family during or after recovery

In addition, optional riders are available that may allow for a return of premium benefit if there is, thankfully, no need to claim.

Can you afford not to explore this important protection for you and your family?

If you would like additional information on this valuable coverage, please don't hesitate to contact me.

Russ MacDonald  
Heritage Insurance Ltd

## Heritage Insurance In YOUR Community

Corinne of Heritage Insurance pictured with Don Parent of Shepherd's Gate Ministries, receiving prizes for the Annual Golf Fundraiser.

Heritage Insurance is happy to support the *Shepherd's Gate Ministries* and many other community organizations.



## Driver & Pedestrian Safety Tips (cont.)

(Continued from page 1)

they mean. For older children, remind them to put away their phones and remove their headphones when crossing the road.

- Focus on the basics:** Kids will digest information about serious issues when it's kept simple and relevant. Therefore, begin your pedestrian safety lessons with the key basics that you learned as a kid, which are still relevant today. A great example is how to cross at intersections: Stop: Before crossing, always stop at the curb. Make sure all vehicles have stopped. Look: Look left and right for oncoming vehicles. Then look again over your shoulders for vehicles that might be turning. Teach your kids to keep looking for approaching vehicles as they cross. Listen: Listen for approaching traffic that you can't yet see. Make eye contact: Even if the walk signal is on, teach your children to make eye contact with drivers before they cross. Walk: Teach your kids to walk, never run, when crossing a road.
- Mark out safe areas:** Focus on teaching your kids where to safely position themselves when they are around roads. Children should always walk on the inside edge of a sidewalk where they are less exposed to traffic. If there isn't a sidewalk, teach your kids to walk facing oncoming traffic so they can see approaching vehicles and make eye contact with drivers. Children should avoid shortcuts through parking lots where drivers can often be distracted by more complex maneuvers.

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



**Christine Racic - iPad2!**



**Corinne Klyne - iPad2!**



**Jason Hall - Flat Screen TV!**



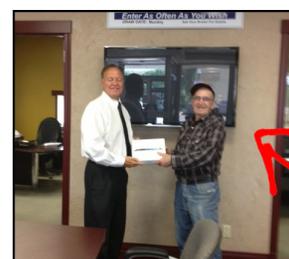
**Jeff & Norma Lafonte - iPad2!**



**Jack Feist - Flat Screen TV!**



**Mike Mason - iPad2!**



**Len Christmann - iPad2!**

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# 2013 Contest 4 Big Screen TVs! 8 iPads!

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*2013 Winners - Tell Your Friends & Family About  
Heritage Insurance and You Can Win Too!*

**Heritage Insurance "Referrer of the Month" Winner:  
Len Christmann - iPad2!**



**Next Month's  
Winner:**

**This could  
be you!!**

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