



Greg Marcyniuk
Agency Owner

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Greg Marcyniuk's Insurance Update



A Monthly Newsletter For Friends and Clients of Heritage Insurance

August 2014

August & Summer Fun

Yes it's hard to believe that July is past and August is here. Matthew has been having a blast at the lake this summer.

Sheila and I have been busy entertaining family and friends and enjoying the experience.

With summer comes camping, so I thought I'd share a few camping safety tips. Please

feel free to share these with family and friends.

As always thanks for choosing Heritage Insurance, enjoy the rest of the summer and please be safe out there.

Greg, Sheila, Matthew & Taco

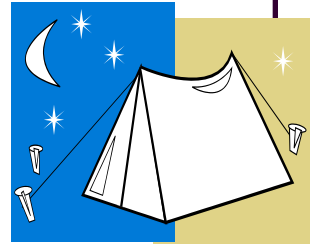


Matthew and his buddy Brayden enjoying a pop after tubing on the lake.

Camping Safety Tips

Around the campsite:

- Act and drink responsibly in a camping or hiking activity.
- Arrive at the campsite with enough daylight to properly set up and check for hazards.
- Hazards include: broken glass, sharp objects, poison ivy, bee hives, ants, etc.
- Choose a site of appropriate size to have enough room for your equipment.
- Clean your campsite regularly and properly dispose of all trash and recycling in order to prevent attracting wildlife.

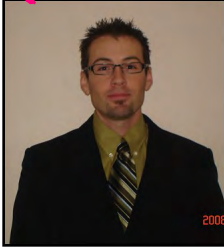


Campfire Safety:

- Do not start a fire using flammable liquids; use paper or kindling instead.
- Build fires outdoors only. Light barbecues and grills on sand or within an approved campfire area. Keep flammable material at least two metres away.
- Be sure to have an appropriate clearing for the fire and never leave the fire unattended.
- Properly put out your fire and stay until the ashes are cool to the touch.
- Keep children away from the fire and explain the hazards of a fire to your camping party.
- Never place your hands into the fire to rearrange the wood. Use a long, smooth

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Russ MacDonald
Life Insurance Agent

Our Customers Say It Best:

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

John & Hele Lamotage
Moose Jaw

LIFE INSURANCE AND THE COST OF PROCRASTINATING

If you die tomorrow, would your death negatively impact anyone financially? In other words, is anyone else dependent on your future income besides you? If the answer is yes, then you need life insurance. If the answer is no, then you might not need life insurance. Sounds fairly straightforward right?

For all of you who did answer yes and don't have any coverage in place then it is very important to act now. For the most part everyone has some degree of life coverage in place. This usually stems from their employee benefits at work. Is your group insurance through work enough for your loved ones if you die? That's a whole different topic in the endless discussion of life insurance.

Back to you that answered yes to the above question; you waiting to set up a plan. Here is what it will cost you:

1. One crucial part of insurance pricing is the age of the applicant. The last time I checked people get older as time goes on. By waiting too long the increases in prices can be substantial.
2. As we age, the potential for negative changes in health rises, causing either a higher priced policy because we are unhealthy or possibly even becoming uninsurable.

All of this adds up to one thing: If you answered yes then you need insurance. What type and how much can all be uncovered in a consultation. By procrastinating we potentially jeopardize our loved ones financial future. Please act now while it's the best possible price for you.

Call me today! 306-631-9738

Russ MacDonald, Heritage Insurance Ltd

Heritage Insurance In YOUR Community

*"Life is really simple, but we
insist on making it
complicated.."*

- Confucius

Wayne McGregor from the Lions Club accepting a donation, pictured with Greg of Heritage Insurance.

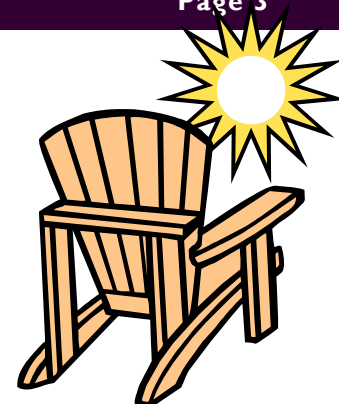
Heritage Insurance is happy to support the Lions Club and many other community organizations.



Campig Safety Tips...CONT.

stick instead.

- Keep fire fighting equipment near the fire (e.g. shovels, bowl/pail of water, sand, etc.).



Wildlife Safety:

- Never approach wild animals.
- Never leave food out. Place food in sealed containers and place in a locked environment (e.g. a car or hanging from a tree downwind of the campsite).
- Do not eat unfamiliar vegetation.
- Do not drink unfamiliar water. Use water purifiers and/or boil water when using unknown water sources.

Hiking:

- Never hike alone! Always travel with a companion and tell others where you are going.
- Follow marked trails and carry maps and orientation equipment if in an unfamiliar region.
- Take proper care in protecting against exposure to the heat, the cold, dehydration, and insects. This can be done by carrying water, dressing appropriately, and using sunscreen and insect repellents.
- Never overload yourself with equipment. Carry only the necessities and make sure that you don't have too much in your pack
- Wear appropriate footwear (e.g. hiking boots).
- Avoid alcohol, especially on unfamiliar or rough terrain

2014 Referral Contest:

4 Big Screen TVs! 8 iPads!

Anyone can refer a friend and be entered to win either an iPad 2 or a 52" flat screen TV!

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

Heritage Insurance "Referrer of the Month" Winner:

Kristine & Abner Mangaoil - iPad2!



Next Month's Winner:

This could be you!!

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Weekdays: 8:30am-5:00pm

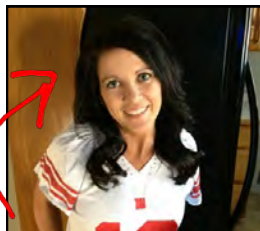
Saturdays: 9:00am-4:00pm

Plenty of Free Parking

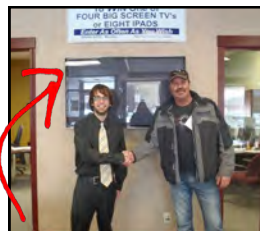


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**Check out the Newest 2014 Referral Winners! Tell Your Friends & Family About
Heritage Insurance and You Can Win in 2014!**



Kerry Friesen - iPad2!



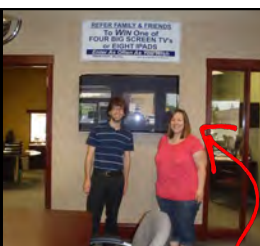
Steve Barnes - 52" TV!



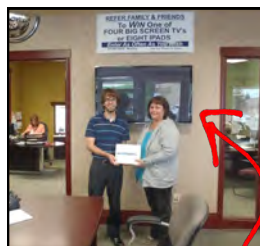
Robert & Sandra Rafuse -



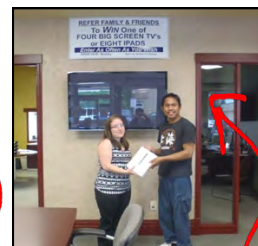
Troy Setter - iPad2!



Krista Korbo - 52" TV!



Lisa Amey - iPad2!



Kristine & Abner Mangaol - iPad2!



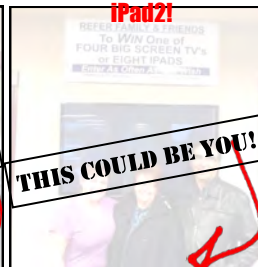
Deb MacDonald - iPad2!



Dwight Chartrand - 52" TV!



Lisa Johnson - iPad2!



Jeff & Norma LaFonte - 52" TV!



Sharon Wilson - 52" TV!



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