

# Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance

January 2014

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## Happy New Year!

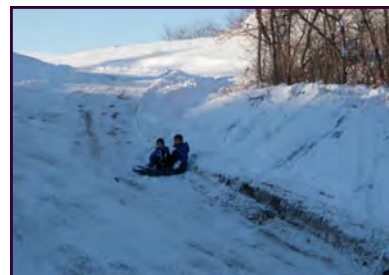
Yes, 2014 is here and 2013 is gone by in the blink of an eye. I'd like to thank all of our existing and new clients for their patronage over this past year.

Matthew has been busy over the holiday break...skating, tobogganing and his favorite - snowmobiling. I've been busy sampling all the treats and now working out.

With the recent swing in temperatures there've been a number of claims due to Black Ice; please take the time to read these tips and feel free to share them with family and friends.

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

Greg, Sheila, Matthew & Taco



Matthew & his buddy Brayden enjoying the snow

## Black Ice Tips

**Understand that black ice is like regular ice.** It is a glaze that forms on surfaces (especially roads, sidewalks, and driveways) because of a light freezing rain or because of melting and re-freezing of snow, water, or ice on surfaces. It's called "black ice" because it tends to look like the rest of the pavement on the road, although in reality, it's actually clear. Black ice forms without creating bubbles, which allows it to blend in with any surface it forms over. Black ice is dangerous precisely because it's hard to detect in advance.

**Know where to expect black ice.** Black ice usually forms just about the freezing point. Sometimes in frigid weather conditions on highways, black ice will form due to the heat of tires on the road coupled with the freezing temperature. Keep an eye on the weather and highway reports.

- Black ice forms most commonly at night or in the early morning when the temperatures are at their lowest, or when the sun isn't around to warm the roads.
- Black ice tends to form on parts of the road without much sunshine, such as along a tree-lined route or a tunnel. It will also form more frequently on roads that are less traveled on.
- Black ice forms readily on bridges, overpasses and the road beneath overpasses. This is because the cold air is able to cool both the top and under the bridge or overpass, bringing about faster freezing.

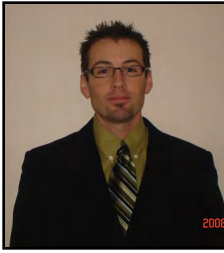
**Know when to expect black ice.** Black ice tends to form in the early morning and evening. During the daylight hours, the road is usually warmer and less likely to create black ice. But remember: less likely does not mean "never". Always be prepared for the possibility of encountering black ice.

- See the signs of black ice. If you are driving and see cars suddenly swerve for no apparent reason, black ice is a likely cause.

**Know how to see black ice - sometimes.** While black ice is transparent, it can sometimes be seen in the right lighting conditions - if you are looking for it. Black ice almost always forms in very smooth, very glossy sheets. This glossy surface is your indication of potential black ice. If the majority of the road you're driving on appears a dull black color, but the patch just ahead of you appears shiny, you may be about to drive onto black ice - don't panic, follow the instructions below.

Heritage Insurance Your SGI Canada Broker

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Russ MacDonald  
Life Insurance Agent

*"If you can't explain it to a six year old, you don't understand it yourself."*

- Albert Einstein

### Our Customers Say It Best:

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

John & Helen Lamontagne,  
Moose Jaw

*"We like the friendly and knowledgeable staff! They make everything from insurance needs to driver's license renewals easy! Comfortable surroundings and free parking."*

Michelle Westermann,  
Moose Jaw

*"The mediocre teacher tells. The good teacher explains. The superior teacher demonstrates. The great teacher inspires."*

- William Arthur Ward

## ENHANCE YOUR WEALTH BY PUTTING A LITTLE EXTRA AWAY PER MONTH

Now that all the hustle and bustle from Christmas has come and gone, it's time to get back on track with our regular scheduled lives.

Being that it's the beginning of RRSP season, I thought I would touch on the many positives of setting up monthly deposits into your RRSP's.

**Peace of mind...** Many people use the first 60 days of the year to make a onetime lump sum deposit. What happens is they wait until the 59th or 60th day to make that deposit. This forces a little extra stress into their lives. If they put a few extra bucks away every month that would leave them with one less worry to think about.

**Dollar Cost Averaging...** When you invest a lump sum deposit into the markets you never really know if you are buying at a high or low point. Market prices fluctuate on a daily basis and by depositing on a scheduled monthly basis you spread your risk by buying at both high and low points. This term is called dollar cost averaging.

**More Money at Retirement...** Lets face it, CPP and OAS probably isn't going to provide you with the adequate funds at retirement. Even your pension may or may not provide you with the lifestyle you want when you finally leave the workforce. There is a reason why the wealthy are wealthy. Simply put: **THEY SAVE**. Even if you put \$50 per month away (Cup of Coffee per day) the results over a 30 year period may surprise you.

Example... \$50 per month @ 6% return over a 30 year period = **\$50,225**

That's not too bad. Now imagine if you put \$100, \$200, \$250 how much that could be.

One of the biggest factors an individual can have when investing is time. The more time you have the more money your investment will have to grow before you need to start drawing an income from it. My recommendation is to start now. Use an affordable amount. We can always increase it later should we need to.

I look forward to helping you increase your chances to realizing your targeted retirement.

Russ MacDonald, Heritage Insurance Ltd

**We are doing it again!**  
**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!**

**Next Month's**

**Winner:**  
**This could be you!!**

## Heritage Insurance In YOUR Community

Jason Hall, founder of Random Acts of Kindness, with cheque from Heritage Insurance with the gifts that are delivered to needy children on Christmas Eve.

Heritage Insurance is happy to support Random Acts of Kindness and many other community organizations.



## Black Ice Tips (cont.)

(Continued from page 1)

- This technique for helping to detect black ice won't work at night, but dawn, daylight and dusk all offer enough light to see.
- If you are unfamiliar with this glossy appearance, think of a nice new car's black spray paint compared to an older, unkept car's black paint job.
- You won't always be able to see black ice, but looking for it can't hurt. It may also help you to stay focused in less than ideal driving conditions. Just be sure to keep your eyes on the rest of your environment as well.

**Practice driving on slippery surfaces.** Practice driving on ice in a safe surrounding. Find a nice, large, empty parking lot with ice on it. Drive on ice. Practice braking on ice. Understand how your car feels and handles in these conditions. Know what ABS braking feels like if you have it. Practicing this under controlled conditions can actually be a lot of fun!

**Deal with a black ice encounter.** If you do hit black ice, your first reaction must be to remain calm and avoid overreacting. The general rule is to do as little as possible and allow the car to pass over the ice. Do not hit the brakes, and try to keep the steering wheel straight. If you feel the back end of your car sliding left or right, make a very gentle turn of the steering wheel in the same direction. If you try to struggle against it by steering in the opposite direction, you risk skidding or spinning out (see below for what to do if this happens).

**Slow down by de-accelerating.** Lift your feet off the accelerator completely and keep your steering wheel fixed in the position it's in. Slowing down will give you more control and prevent needless damage.

**Do not touch the brakes.** Doing so will likely cause you to skid. The idea is to slide over the ice in the direction the steering wheel is facing; usually black ice patches aren't longer than 20 feet (6 metres).

**If you can, shift into a low gear.** Low gears will give you more control.

**Head for areas of traction.** Black ice is virtually invisible, but you may be able to head towards areas of pavement that offer more traction. Such areas of traction may include textured ice, snow-covered areas, spots with sand, etc.

**If you skid or lose traction, stay calm.** Hopefully, you are now going slow and this will make it easier. Black ice is often (although not always) patchy, so hopefully your tires will soon find traction. Use the minimum amount of braking possible, although some braking will be necessary if skidding a lot, as follows:

- If you have anti-lock braking system (ABS), just put your foot on the brake, apply firm pressure and the car will pump the brakes for you as you skid.
- If you don't have ABS, pump the brakes gently as you skid.
- Always steer the car in the direction you want the car to go.

**If you end up going off the road, try to steer into things that will cause the minimum amount of damage.** Ideally, steer into an empty field, a yard, or a fluffy snowbank. Of course, you may not have much choice in the matter, but you can at least try.

**After the black ice encounter, stay calm.** You're likely to be a bit rattled, but panicking isn't going to help at any stage. If you must keep driving, do so very, very slowly. Alert other drivers that you're going slowly by flashing your lights at all times.

**Get off the road as soon as possible.** It's better to wait a while at a rest stop, diner, or even on the side of the road until the road crews can salt and/or sand the roads than to deal with an accident. This will also provide you with a chance to recover your senses and feel less panicked. Have a hot drink and relax a while.

- If there is a pile up: Very rarely ice and/or black ice can make extremely hazardous conditions that can cause multi-car accidents on a highway. You will have to evaluate quickly whether staying in your car (where you have some safety protection) or getting out (where you can flee further collisions but will have to walk on icy surfaces, in freezing temperatures, with other cars spinning out of control around you) is safer. Consider your location, the speed of travel, geographic location, your warmth, and your physical abilities.

**Prevent or minimize future encounters with black ice.**

There are several things that you can do to reduce the chances of being surprised by black ice. While knowing how to drive on it remains a number one priority, here are some other things to do:

- Travel slowly. Don't try to speed during icy weather as this will take away any control you might have had on the black ice.
- Don't tailgate.
- Keep your windshield clear of ice, snow, dirt, and anything else that can prevent you from seeing out of it properly. To get snow and ice off the windshield of your car, you might be tempted to turn on your windshield wipers. It might seem like the wipers and the washer fluid will work, but they don't. In fact, if you use your windshield wipers to get ice off the windshield, you could ruin them. Use an ice scraper to scrape the ice from the windshield of your car before starting the vehicle.
- Turn your headlights on early in the afternoon to help you see any possible sheen from black ice.
- Check your tire tread. Worn tread causes accidents in any conditions, and will ensure you lack traction when needed on black ice. In addition, consider having snow tires fitted.
- An important thing to remember is to NEVER drive in potentially icy conditions with your cruise control active.

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Your SGI Canada Broker**

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www.nohassleinsurance.ca

Weekdays: 8:30am-5:00pm

Saturdays: 9:00am-4:00pm

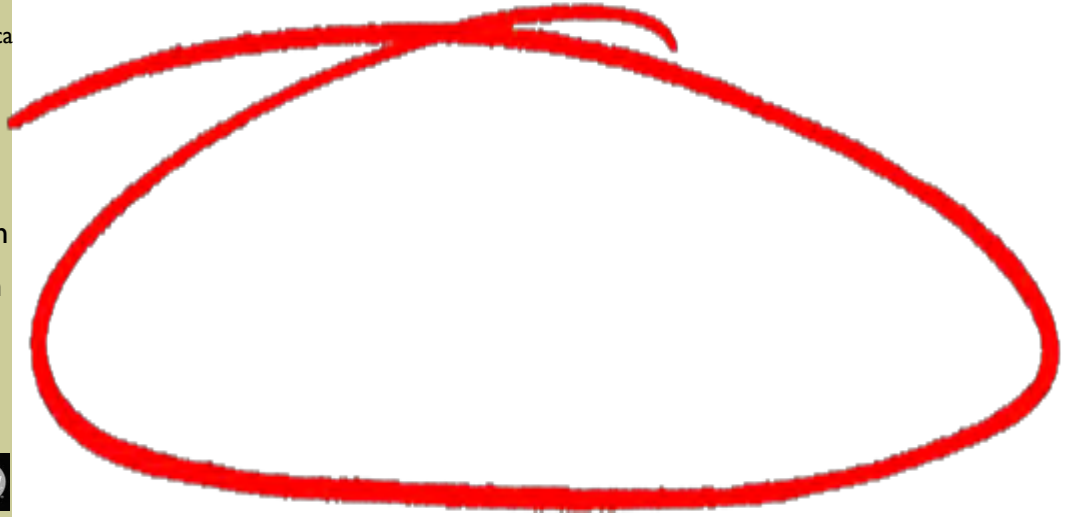
Plenty of Free Parking



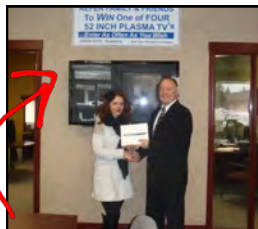
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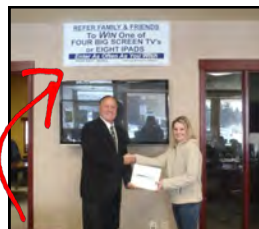
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**2013 Referral Winners! Tell Your Friends & Family  
About Heritage Insurance and You Can Win in 2014!**



Christine Racic - iPad2!



Corinne Klyne - iPad2!



Jason Hall - 52" TV!



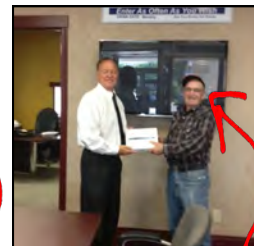
Jeff & Norma LaTonte - iPad2!



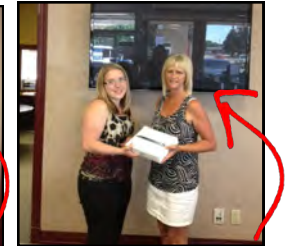
Jack Feist - 52" TV!



Mike Mason - iPad2!



Len Christmann - iPad2!



Deb MacDonald - iPad2!



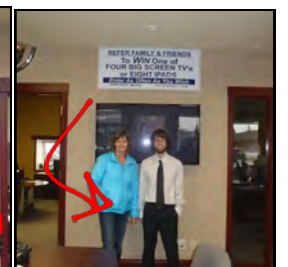
Dwight Chartrand - 52" TV!



Lisa Johnson - iPad2!



Jeff & Norma LaFonte - 52" TV!



Sharon Wilson - 52" TV!