

Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance



Greg Marcyniuk
Agency Owner

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June 2012

Summertime Fun Is On It's Way

The May showers have passed and the June sun is here to stay - I hope.

I have just finished wrapping up the third Shrine Children's Festival as the finance chair. I'm happy to say we provided a free fun filled day for 1500 kids and parents. As well, we rose over \$20,000 for the Shrine Travel Patient fund. I'd just like to say thanks to all who supported this fine event.

With the warm weather, more people are walking and enjoying the outdoors. But well doing so you may encounter a four legged friend or foe. I've seen an increase in dog bite claims - especially this time of year. I've include safety tips on this subject - please take the time to read this article so you can tell the signs of an aggressive dog.

Enjoy the fine weather, be safe out there and as always



Greg and Matthew enjoying the water and the weather.

thanks for choosing Heritage Insurance.

Greg, Sheila, Matthew & Taco

It Is Estimated That Over 4.7 Million Are Bitten By Dogs Each Year - How To Protect Yourself

It is estimated that over 4.7 million are bitten by dogs each year. The dog's instincts tell them to chase prey, guard their territory, protect their young, and defend themselves when cornered. Dogs communicate with the only tools they have - their bodies, a range of verbal sounds, and their teeth. Most dog bites are reported as "unprovoked." However, something causes a dog to bite, and victims are often taken by surprise. There are ways to protect yourself. Here's how:

1. Learn the warning signs. Most warning signs you see; others you hear. They include:
 - Growling, snarling or aggressive barking.
 - Shyness or fear, such as when a dog crouches, has his head low

or tail between his legs. Fearful dogs can be just as dangerous as aggressive ones.

- Fur raised up, ears erect, body stiff, tail high He's saying, "Stay away from me, or I'll do something drastic!" self defense
- An unnaturally still or unresponsive dog. Many fighting breeds have been bred for their ability to disguise aggressive intentions.

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Russ MacDonald
Life Insurance Agent

Is What Matters Most To You Fully Protected?

After a busy long weekend has passed - filled with dance festivals and baseball games with both my children - I had a long reflection of how rewarding it is to be a parent. Having children is the most precious resource I have in my life. I am the type of father that I never want to see my children fall down, scrape their knee, break a bone etc. I sometimes think about what would happen if they became seriously ill. I wish I didn't think about those things but as a parent they sometimes linger in the back of my mind. Protecting them from the elements of this crazy world is my ultimate concern.

You may not want to think about the possibility of your child becoming critically ill, but what if something does happen? Consider what you would want to be able to do ...

- Take time off work to be with your child
- Consider other treatment and care options
- Focus on your child's recovery instead of financial concerns

Think about how you would come up with the financial resources to help support the recovery and care of your children in the event of a critical condition.

If you are open to discussing how we could be prepared for such an event, I would love to speak with you.

Russ MacDonald
Heritage Insurance Ltd

"Don't cry because it's over, smile because it happened."

- Dr. Suess

Our Customers Say It Best:

"All my insurance is in one place – easy to park, open Saturday."

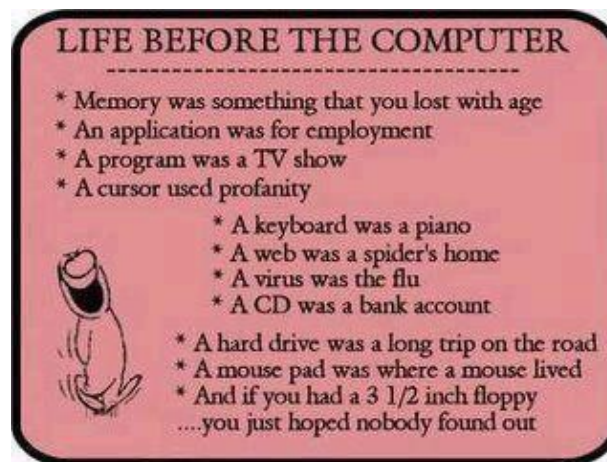
John Niewenhuizen,
Moose Jaw

"You know our insurance file better then we do! We also know we can rest assured you will keep us fully informed and covered. Thanks for putting up with our confusing changes and always cheerfully sorting it all out for us – we are so grateful!"

Lorne & Betty Calvert,
Saskatoon

"All our dreams can come true – if we have the courage to pursue them."

- Walt Disney



Heritage Insurance In YOUR Community

Alisha Torkelson with Special Olympian Athlete Gwen Hochlander

Heritage Insurance Is Always Proud To Support The Various Charitable Organizations That Help Others In Times Of Need!





How To Protect Yourself (cont.)

(Continued from page 1)

- A dog in pain will bite anyone who touches him - even his owner.
2. Avoid dangerous situations. Follow these tips to avoid coming face-to-face with a biting dog.
 - Stay away from dogs that are in cars, chained or cornered. They often feel vulnerable and will fight to protect their territory.
 - Never run past a dog. Joggers and children on bicycles can trigger their instinct to chase and attack.
 - Don't near a dog that's eating, chewing, sleeping or caring for puppies.
 - Never tease a dog or play too rough.
 - Be careful around older dogs. They may be blind, sensitive to touch or hearing-impaired.
 - Never leave infants or children alone with a dog. Infants top the list for dog-related deaths according to the CDC.
 - Never try to break up a dog fight with your hands. Use a water hose, stick or throw a blanket over the dogs to disorient them. Children should call an adult for help.
 - Keep your face away from your dog's, especially when disciplining.
 3. Know self-defense moves
 - Many people are bitten because they unintentionally provoke or escalate an attack. If you are approached by an aggressive dog, don't make eye contact or move suddenly. This can challenge a dog and cause it to attack. Stand motionless. Face the dog but turn your head away. If lunged at, don't try to overpower the dog. If you are holding something, put it into his mouth. If you don't have anything in your hand, put your arm up to protect your face. If you're knocked down to the ground, don't move or scream. Pretend that you are a turtle: curl up in a ball, face down, and cover your head with your arms. Stay in this position until the dog leaves.
 4. Make your dog people-safe
 - Take your dog to training classes. Develop his respect for humans.
 - Your dog should be part of the family. Unsocialized "outdoor" dogs bite more frequently than "indoor dogs."
 - Establish house rules and standards of behavior for you dog. This will make your pet happier, more respectful and safer to be around.

We Are Always In The Mood For Referrals!

By telling others about us and **YOU** Could **WIN!** 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!**

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*4 TVs! 2012 Contest:
4 iPads! 4 Dinners!*

Heritage Insurance "Referrer of the Month" Winner: Darrell Irwin won an iPad 3!

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Heritage Insurance and You Can Win!**

2012 Contest:
4 TVs! 4 iPads! 4 Dinners!

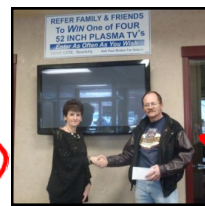
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Darrell Irwin won an iPad 3!**



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**Darrell Irwin
iPad3 Winner!**

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