



Greg Marcyniuk
Agency Owner

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Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance

June 2013

June...The Month of the Longest Day

The days are definitely getting longer and the temperatures are thankfully getting higher. Sheila has the garden planted of which I'm already starting to drool. Matthew is busy counting the days until school is out and enjoying the best time of year to bicycle.

With the fine weather and lots of people young and old alike out riding their bikes, I felt I should write about driver safety tips and how to avoid accidents with cyclists. Please feel free to share this with family and friends.

As always thanks for choosing Heritage



Matthew playing flag football and loving it

Insurance and please be safe out there.

Greg, Sheila, Matthew & Taco

Driver/Bicycle Safety Tips

Driver Safety Tips To Watch Out For Cyclists

- Wet weather conditions affect your ability to see other road users, especially cyclists. Be sure to give cyclists plenty of room on wet roads, slow down and ensure your windshield wipers are in good condition
- Plan turns and lane changes well in advance and be aware of cyclist routes
- Never use your horn, unless necessary, when passing a cyclist

- Check for cyclists prior to left or right turns
- Never follow too close to a cyclist (cyclists can usually stop quicker than a motor vehicle)
- Keep at least a 3-4 second following distance to a cyclist
- Scan around parked vehicles for cyclists
- Use extra caution when driving in parking lots, playground zones and school areas
- Signal your intention well in advance so a cyclist can see what you are planning to do
- Check your mirrors every 5 to 8 seconds to keep aware of your surroundings

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• Leave lots of room when passing a cyclist

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Russ MacDonald
Life Insurance Agent

"A father is someone who carries pictures in his wallet where his money used to be."

- Unknown

Our Customers Say It Best:

"Very helpful, informative and if they don't know the answer to some inquiries they find out immediately. Heritage is a joy to do business with!"

Charles & Marilyn McNutt
Moose Jaw

"It is very nice to have an insurance business open on Saturday and convenient parking."

Raymond Colenutt
Moose Jaw

"Great minds discuss ideas; average minds discuss events; small minds discuss people."

- Eleanor Roosevelt

Top Tips to Save You Money this Summer

Saving money throughout the year is of course a priority, however the warm summer months give households a chance to save even more money. I have listed below a few tips for you to try during these warm months.

- √ Turn off the air conditioning, or only use when necessary. Be aware of the weather (as unpredictable as it may be) so you can maximize efficiency. For example, if it's going to be a cool night, turn off the air before heading to bed and open a few windows, or if you are not home during the day shut it off and shut the blinds to keep the inside of the house shaded.
- √ Cook outside. Using the stove or baking in the oven can create a lot of excess heat that has nowhere to go except in your house. Consider taking meal plans to the barbecue grill outside so that you can keep it cool inside.
- √ Let your laundry dry outside. This one reminds me of my childhood. If you have the ability to hang up laundry outside, let the sun and warm summer breeze do the drying for you. Even if you can't hang up clothes outside, try using your dryer on a lower heat setting or only partially drying your shirts and letting them air dry the rest of the way.
- √ Replace your air conditioner filters. This can be easy to overlook, but a dirty filter can increase cooling costs. Dirty filters restrict the airflow and the efficiency of the air conditioner, which translates into more run time and higher cooling costs. Filters are cheap, so replace them regularly.
- √ Plan ahead for future home and garden projects. As summer begins to wind down, it is a perfect time to be on the lookout for season ending sales. Landscape plants, tools, and other outdoor project materials tend to go on sale as people begin to look toward autumn and spending less time outside.

Russ MacDonald
Heritage Insurance Ltd

Heritage Insurance In YOUR Community

Shauna Priebe of Heritage Insurance is pictured here with Linda O'Connell of Moose Jaw Elks Lodge.

Heritage Insurance is happy to support the *Moose Jaw Elks Lodge* and many other community organizations.



Top 10 Spring Cleaning Safety Tips (cont.)

(Continued from page 1)

- Be aware of bicycle paths

Tips for both Drivers and Cyclists:

For Drivers

When turning right, check the curb lane and shoulder check on your right to ensure there are no cyclists that you may cut off.

For Cyclists

When riding your bike, be on the lookout for vehicles than may turn wide at intersections.

For Drivers

Look ahead for any oncoming vehicle or cyclists. Check the crosswalk for pedestrians.

For Cyclists

When riding your bike, be on the lookout for vehicles that may be about to turn left

For Drivers

Cyclists need a meter on either side of them as a safety zone. Do not pass too close. Always change lanes to pass.

For Cyclists

When being passed by a vehicle always watch that they don't come into your lane too early and be prepared to slow down or stop.

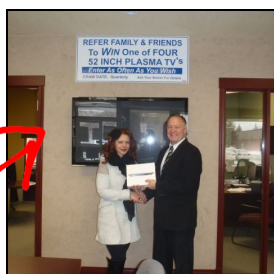
For Drivers

When opening your door, be on the lookout for cyclists and pedestrians. Always mirror and shoulder check prior to opening your door.

For Cyclists

When riding on streets, be on the lookout for people sitting in parked vehicles that may open the door as you are riding by.

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Christine Racic - iPad4!



Corinne Klyne - iPad4!



Jason Hall - Flat Screen TV!



Jeff & Norma Lafonte - iPad4!



Jack Feist - Flat Screen TV!

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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:
Jack Feist - Flat Screen TV!**



**Next Month's
Winner:
This could
be you!!**

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