



Greg Marcyniuk  
Agency Owner

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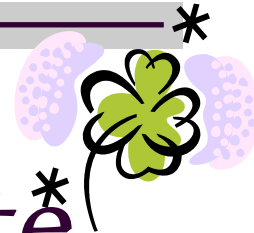
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# Greg Marcyniuk's Insurance Update\*



A Monthly Newsletter For Friends and Clients of Heritage Insurance

March 2013

## The Days Are Getting Longer

It's great to see the days getting longer and the nights getting shorter. This means that the snow is on it's way out and that shovel will be put away soon.

Matthew, Sheila and I are pretty excited because we got to spend our first night at our newly built cottage a Parkview. Matthew is excited about the summer, Sheila is excited for the decorating and I'm just

excited to be getting it done.

I had a client come in the other day about car seats and when she should be changing them. So I've written about the four stages of car seats. Please take the time to read them if you have young children or are transporting them. As well, please feel free to share these with any parents with young children.



Greg, Sheila and Matthew enjoying our first supper at the cottage.

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

Greg, Sheila, Matthew & Taco

## Keep Kids Safe

This shows you how to keep your kids as safe as possible in your car, mini-van or pickup truck. Every year in Canada, about 10,000 children (from infants to 12-year olds) are hurt or killed on the roads. The best thing you can do to prevent this from happening, is to make sure your children are always buckled-up properly while in the car, even for short trips. And remember, the back seat is always the safest place for your children.

**This information will help you do four things:**

1. Learn about the four stages of child safety in vehicles.
2. Choose the stage that

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### **About the Four Car Time Stages**

**Stage 1: Rear-facing seats** are placed at a 45-degree angle so that your baby's head is supported. This makes it easier for them to breathe. A snug harness will keep your baby safe in a sudden stop or crash. Keep your child in the rear-facing seat for as long as they are still in the weight/height range of the seat itself.

**Stage 2: Forward-facing seats** have harness straps that are narrower than a vehicle seat belt and fits children's small shoulders. As long your child is still in the weight/height range of the seat itself, you can still safely use the child seat.

**Stage 3: Booster seats** are designed to allow children to use seat belts who no longer need forward-facing seats. The booster seat positions a child properly so that the seat belt is correctly located on the lap and shoulder.

**Stage 4: Seat belts** are used when children are tall enough to use a seat belt that is properly positioned over their lap and shoulder without needing a booster seat.

**Heritage Insurance Your SGI Canada Broker**

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Russ MacDonald  
Life Insurance Agent

*"Efforts and courage  
are not enough  
without purpose and  
direction."*

- John F. Kennedy

### Our Customers Say It Best:

*"Prompt Service & Answers.  
Easy contact when out of  
town."*

Henry Goertzer, LaRonge

*"I enjoy the friendliness of  
staff, cleanliness of the office,  
hours of operation (5:30 &  
Saturday) accept many forms  
of payment and staff willing  
to explain everything (pros &  
cons) and go out of their way  
to assist you."*

Kim Walker, Moose Jaw

*"You can tell more  
about a person by  
what he says about  
others than you can  
by what others say  
about him."*

- Audrey Hepburn

## Why Men Need Life Insurance...Continued!!

Further to my insert this month regarding the need for men to require life insurance; as you can see it probably does hit home to most of you on how unique we think things through, or lack thereof. Life is a very fragile thing and all it takes is one wrong decision and we can leave our families with a financial struggle or burden.

Most men are busy thinking about their career, college, and maybe starting a family and settling down, and a life insurance policy is one of the last things that we think about. Without realizing their very untimely death and the benefits of insurance men may even opt out of their life insurance policy to save some money.

Unfortunately, there are accidents and illnesses that do take the lives of men and without life insurance their family members are the ones worrying and needing financial help. The cost of a funeral can run a mourning family well into the thousands. On top of that there is loss of income, debt, education costs etc. This financial burden on top of their grieving is too much for any family member to have to deal with. All this could have been saved with a simple life insurance policy being put into place.

Our families are our lives so we owe it to them to ensure that they will be forever adequately protected.

Russ MacDonald  
Heritage Insurance Ltd



## Heritage Insurance In YOUR Community

Greg is pictured here with Richard and Joanne Yuke presenting a cheque for Hannah's Gala.

Heritage Insurance is happy to support *Hannah's Gala* and many other community organizations.

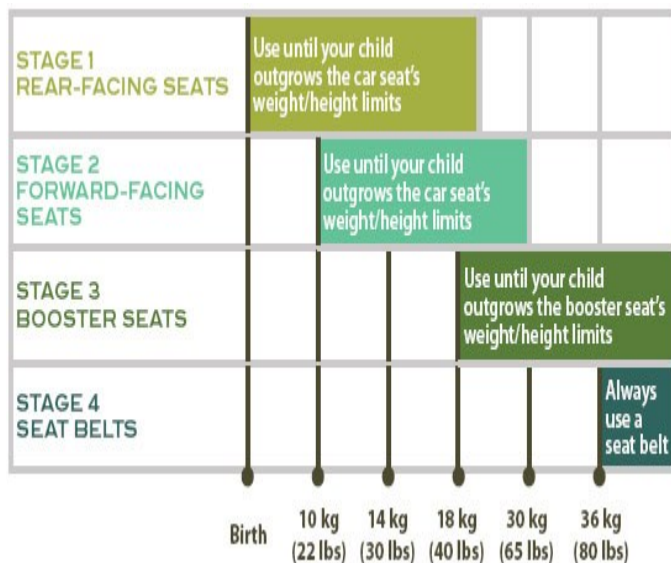


## Keep Kids Safe (cont.)

(Continued from page 1)

is right for your child.

3. Correctly install a child seat in your car.



4. Safely buckle up your child in a child seat or with a seat belt.

**Choose the stage that is right for your child (1, 2, 3 or 4?)**

This chart shows the weight range of children

recommended for all four Car Time Stages based on child seats and booster seats sold in stores today.

All child seats are different. Make sure you read the label on the child seat carefully; to make sure your child fits the weight and height range of the child restraint – **BEFORE YOU BUY IT.**

**It is safest to keep your child in each stage for as long as possible**

### Car Time Stages

There are four Car Time Stages. The right stage for your child depends on their weight and height.

### Buying a child seat or booster seat - [Checklist](#)

- Use the chart to find out which stage is correct for your child and what type of child seat they need.
- Make sure your child fits the weight and height limits of the child seat you are thinking of buying.
- Make sure your child fits in the child seat, place them in the child seat and make sure they are comfortable.

Make sure that the car seat can be installed properly in your vehicle.

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*2013 Contest  
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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:  
Jason Hall - Flat Screen TV!**



**Christine Racic - iPad4!**

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

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