



Greg Marcyniuk's Insurance Update



A Monthly Newsletter For Friends and Clients of Heritage Insurance

May 2015

Greg Marcyniuk
Agency Owner
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May - the Month for Mothers

Sheila, Matthew and I recently returned from a trip to the Galapagos Islands and Panama City with a tour of the Panama Canal as well. We would certainly recommend this trip to anyone, and most of all it was an excellent educational trip for Matthew.

I'm so happy that we're not getting gyped out of a fine spring and we can actually get outside and enjoy the

outdoors. Some parents are or may be building playgrounds in the back yard for their little ones, so I've written an article on playground tips with some recommendations. Please feel free to share this information with family and friends.

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



Sheila, Matt and I at Mira Flores Locks Panama Canal

Greg, Sheila, Matthew & Taco

Playground Safety

Playground Safety

Ensuring that the playground area is safe requires careful planning and monitoring. Remember that infants and toddlers (ages 0-2), preschool-age children (ages 3-5), and school-age children (ages 5-12) have different developmental needs and abilities, and may need developmentally different. Different age groups may need different playground equipment in areas separated by fences to ensure that playgrounds are safe and fun for everyone. Here are some guidelines to assess playground safety. Regularly inspect surface and playground equipment for broken, worn, or missing parts. Remove, repair, or replace items immediately.

- Cover sand boxes when not in use so animals won't use them as a litter box
- Provide some shade in the play space, either from natural sources like trees or from a tent, awning, or other shelter
- Place metal playground equipment, such as platforms and slides, in the shade to prevent burns. A slide that faces north will receive the least direct sunlight.
- Place equipment that has moving parts, such as swings, on the outside of the play area
- Teach children to stay away from the front and back of the swing area

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The Cost of Waiting for Life Insurance



Russ MacDonald
Life Insurance Agent

Our Customers Say It Best:

"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

Purchasing Life Insurance is never a task that an individual looks forward to. People usually don't jump to the idea of planning for their own passing, however it is something that we all will have to do at some point and the longer we wait the more we will pay.

Life Insurance prices are based partially on age, so the longer you wait to purchase the more risk you are to passing away which makes you less attractive to the life Insurance company causing them to charge you more. Beyond that you also leave yourself open to a negative health condition that could result in a higher premium or potentially a decline to your application.

So why do people wait then? Well it's human nature to procrastinate. We all have day to day events in our lives that warrant us to push things back and we'll get to later. The unfortunate part about doing that with life insurance is that unlike some other things that we procrastinate on, this will cost us more hard earned money and could potentially cause a financial disaster to our loved ones. We all have our excuses whether we think it's too expensive, or we don't have the time, our limited knowledge, or that it just isn't felt as a priority now. Bottom line is that it's only going to get more expensive. So overall the best strategy is to make sure you apply when you are both young and healthy.

At the end of the day, we all should have some form of life coverage. So let's bite the bullet and do our wallets a favor and proceed with setting up coverage now. Not tomorrow, not a week from now, TODAY. Ensure your peace of mind now at the best possible price.

Remember as a valued client of Heritage we provide no obligation consultations to ensure you are getting the best possible strategy and price.

Russ MacDonald, Heritage Insurance Ltd.
306-631-9738



Heritage Insurance In YOUR Community

"A mother is a person who, seeing there are only four pieces of pie for five people, promptly announces she never did care for pie."

- Tenneva Jordan

Greg is pictured with Darroch Cairns Chair of the Moose Jaw Shrine Children's Festival.

Heritage Insurance is happy to support the Moose Jaw Shrine Children's Festival and many other community organizations!



Playground Safety cont.

- Keep outdoor play equipment at least 6 feet away from pavement, fences, trees, buildings, walkways, and other play equipment
 - Provide guardrails or barriers for platforms or ramps over 30 inches high
 - Cover all protruding bolts or screws with plastic safety caps
 - Close S-hooks completely on swings
 - Never attach any ropes or cords to play equipment
 - Safely anchor to the ground permanent outdoor equipment such as swing sets or climbers
- Surface materials should be a minimum of 6 inches deep for equipment less than 4 feet high and 9 inches deep for equipment up to 8 feet in height. The material should extend at least 6 feet beyond all sides of edge of stationary equipment. For swings, surfacing should extend in back and in front, two times the height of the suspension bar. Product Safety Commission (CPSC) recommends an initial fill level of 12 inches. It will compress to about a 9-inch depth of surfacing over time. The surfacing will also compact, displace, and settle, and should be periodically refilled to maintain at least a 9-inch depth.

Tips for Playground Surfacing

To reduce the risk of injuries from falls, make sure all play equipment has soft surfacing underneath it. Materials such as sand, pea gravel, rubber mulch, and wood chips are soft enough to absorb falls. Grass and dirt are not soft enough to absorb the shock of a fall. Do not install loose-fill surfacing over hard surfaces such as concrete or asphalt.



2015 Referral Contest:

4 Big Screen TVs! 8 iPad Air 2's!

Anyone can refer a friend and be entered to win either an iPad Air 2 or a 50" LED Smart TV! Tell Your Friends & Family About Heritage Insurance and You Can Win Too!

Heritage Insurance "Referrer of the Month" Winner:

Kim Hunter - 50" LED Smart TV!



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

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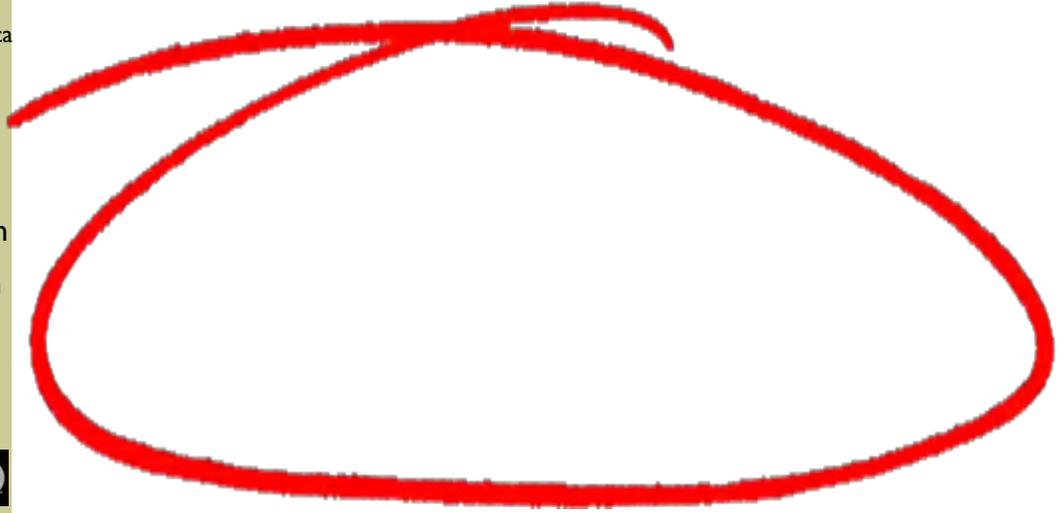
Weekdays: 8:30am-5:00pm

Saturdays: 9:00am-4:00pm

Plenty of Free Parking



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**Check out the Newest 2015 Referral Winners! Tell Your Friends & Family About
Heritage Insurance and You Can Win in 2015!**



Jagjit Ghuman - iPad Air 2!



Arthur & Debra Godin - 52" TV!



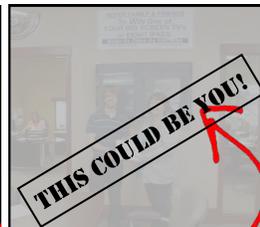
Kim Dalgarno - iPad Air 2!



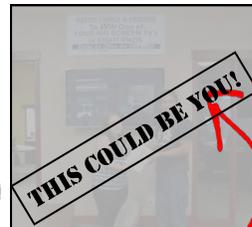
Mike Bechtold - iPad Air 2!



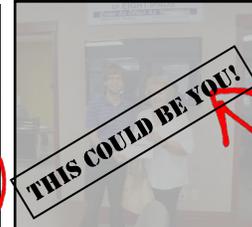
Kim Hunter - 52" TV!



Lisa Amey - iPad 2!



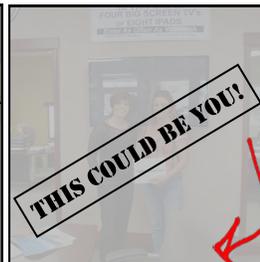
Kristine & Abner Mangaoil - iPad 2!



Brenda Smith - iPad 2!



Doug Tressel - 52" TV!



Jill Kirby - iPad 2!



Cliff Beuttner - iPad 2!



Arthur & Debra Godin - 52" TV!



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