



Greg Marcyniuk
Agency Owner

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Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance

September 2012

Summertime - Where did it go?

September is here, the leaves are turning, Matthew is back to school and enjoying it. As I was driving through a school zone I couldn't help but notice the kids running through the crosswalks. So this month I've written an article on driving safety tips through the school zone. Please read these and feel free to share with friends and family.

On August 25th one of my staff took it upon herself to raise money for the

Canadian Liver Foundation. Alisha Torkelson lost her mother to liver disease and the 25th was her birthday. She decided to have a Stroll for Liver at Wakamow Valley. She got the staff involved in raising funds and Heritage Insurance matched the dollars raised by our staff. All total the staff raised over \$1600. I just want to thank the staff for a job well done for such a good cause.



Greg giving a cheque to Alisha Torkelson for the Canadian Liver Foundation.

As always I want to thank you for choosing Heritage Insurance and please be safe out there.

Greg, Sheila, Matthew & Taco

School Zone Safety Tips

Pedestrians

Pedestrian safety is an essential part of a community's well being and nowhere is this more important than in a school zone. As a driver, it is your responsibility to ensure that children are protected from harm as they go to and from school.

Here are some simple tips you can use to help keep kids safe.

Slow down

Most school zones have reduced speed limits, marked by reflective fluorescent

signs. The limit varies between communities but the concept remains the same: reducing your speed allows you more time to react and brake in the event of an emergency.

Last year in Saskatchewan 13 people were injured and 2 were killed in school zone collisions. When it comes to children and vehicles, there is little margin for error. The difference between a near miss and a tragedy can be a matter

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Russ MacDonald
Life Insurance Agent

"Advice is what we ask for when we already know the answer but wish we didn't."

- Erica Jong

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Moose Jaw

"I've been dealing with your company since 1995. Your employees are always friendly & happy to help. There aren't many businesses anymore that bother with customer interaction. Yours excels! Thank you!"

Judy Friesen
Moose Jaw

"Work like you don't need the money, love like you've never been hurt and dance like no one is watching."

- Randall G Leighton

SHOULD I ACT NOW OR LATER OR NEVER?

I know that in recent articles I have written I have discussed many ways that life insurance is important in our lives. I have also spoken about how we should have an adequate amount of insurance so that we don't sell our loved ones short in the event we pass away unexpectedly.

What I would like to address now is something that happens all too frequently when deciding whether or not one should consider insuring their life. That problem is procrastination. In other words, we don't act on anything right away.

Some people go through the beginning stages of getting quotes and discussing them and in the end they put it off and do nothing. Others don't even get to that point. They just wait until something goes wrong with their health at which point they see the value of insuring for their loved ones future. But in many cases it may be too late; they are either declined coverage or rated so that their price reflects their risk to the point that the monthly cost is much too expensive to purchase.

Why is this problem so relevant today? My guess is that it's a dilemma that faces every household in today's day of age. That problem is cash flow. We have so many other items that come at a cost that we start to prioritize what we spend our hard earned income on. Unfortunately life insurance will drop down on our list to the point that we don't have any or that we have a very limited amount. The truth is life insurance can be very inexpensive. There are so many options out there to explore. It's just a matter of staying fully committed in the decision to purchase and sitting down with a trusted advisor who can help uncover ways to create extra cash flow or just get you into a policy that will fit into your current family budget.

I know that the above reference is not categorizing everyone. However, if this seems like it may reference your situation I would take the extra time to contact me and see how I would be able to help you out.

I look forward to talking to you.

Russ MacDonald
Heritage Insurance Ltd

Heritage Insurance In YOUR Community

Greg giving a cheque to Alisha Torkelson for the Canadian Liver Foundation.

Heritage Insurance is happy to support the Canadian Liver Foundation. As well we're proud of a job well done by Alisha and the staff of our fine team.



School Zone Safety Tips (cont.)

(Continued from page 1)
of seconds.

The fine for speeding in school zones starts at \$140 and goes up from there depending on your speed. You'll also be penalized 3 demerit points by SGI under the Safe Driver Recognition program, meaning you'll lose some of your discount or pay a financial penalty.

Be alert

During drop-off times school zones can become extremely congested and it may be difficult to identify hazards. Pay special attention to kids waiting to cross the street. Young children tend to think vehicles can stop instantly and may begin crossing before it is safe to do so.

Be especially wary of kids darting between parked cars. Children are obviously much shorter than adult pedestrians, and though they may see you, they don't realize that you may not see them.

Obey crossing guards

Crossing guards - both adult and student - are there for 1 reason, and that is to protect youngsters as they cross the street. They are usually stationed near crosswalks and are immediately recognizable with their fluorescent orange vests.

When crossing guards extend their flags and enter the street you must come to a complete stop and wait for all pedestrians to cross. Do not proceed until the guard has returned to the curb, and even then be aware of stragglers running onto the street to catch up with their friends.

Exercise caution near school buses

Passing motorists are the single biggest threat to children as they enter or leave a school bus. Minimize the odds of a collision by avoiding bus loading zones whenever possible.

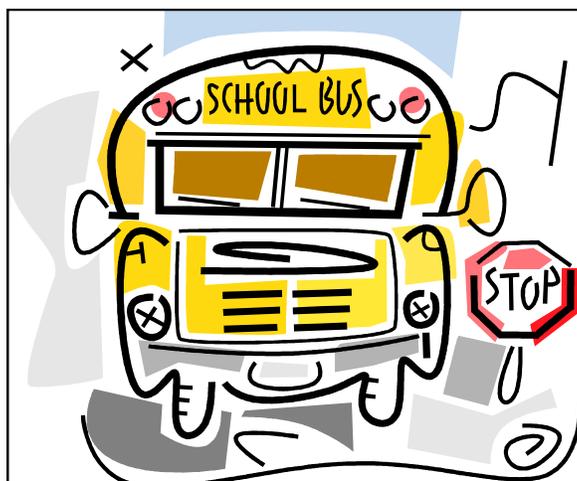
If you must drive in those areas, obey all signs and signals and watch for youngsters who may not know the rules of crossing the street.

Slow down as you approach a bus and come to a complete stop when its flashing red lights are activated. The lights, often accompanied by a stop sign, indicate that children are boarding or getting

off the bus. You may not pass the bus until the lights are deactivated and the stop sign is retracted.

Use good judgment when stopping or parking

Parking is strictly prohibited in No Parking and No Stopping zones near schools. Keeping these areas free of vehicles is the best way to maintain visibility for other motorists.



When dropping your child off at school, remember not to stop in the middle of the road. Waiting drivers may become impatient and attempt unsafe maneuvers to pass, putting you and your child directly in harm's way.

It is also unsafe to let your child off near a crosswalk since they will need to cross in front of your vehicle to use it. Passing drivers won't immediately be able to see your child, which increases the risk of a serious collision.

Regardless of where you drop off your child, try to have them exit the vehicle on the curb side, preferably on the same side of the street as the school. This will minimize their danger of being struck by passing vehicles.

Finally, if you are stopped in a designated drop-off zone, be sure to turn off your vehicle's engine. Idling - particularly during cold weather - produces visible exhaust fumes that can obstruct the vision of other drivers and put the safety of young students at risk.

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