



Greg Marcyniuk
Agency Owner

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Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance



September 2014

Summer is Gone and School is Here

I can't believe summer has flown by like the wink of an eye. Matthew is excited to see all his school buddies and Sheila is getting the garden cleaned out.

Like every fall, we've still got summer on our mind, and the kids have school and play on their minds. That's why I decided to write some safety tips for both the kids and the

drivers. Please post these and feel free to share them with family and friends.

As always thanks for choosing Heritage Insurance, enjoy the rest of the summer and please be safe out there.

Greg, Sheila, Matthew & Taco



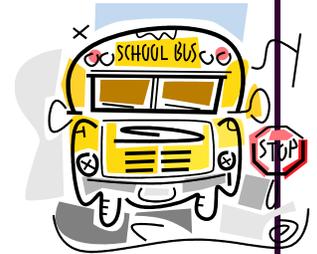
Greg and Sheila out on the kayaks taking a selfie

Traffic Safety Tips for Parents & Drivers

Tips for parents and students:

Consider posting these safety tips somewhere in your home and review them with your kids—even older children need to be reminded about road safety.

- Remove your headphones; put away your phone, iPod player or other gadgets when crossing a street. Focus your full attention on the road so you can see, hear and respond safely.
- Use designated crossing points and follow pedestrian traffic signs and signals. Make eye contact with drivers, so you both know you see each other. The most common road safety error made by kids is not finding a safe place to cross. Teach your child to cross at intersections that have a pedestrian crossing light or a marked crosswalk whenever possible.
- Dress to be seen. Wear bright or light coloured clothing. In dark or bad weather, wear reflective material on clothes or accessories.
- Always walk on the inside edge of the sidewalk—away from the road. This way, you're further away from the traffic. If there is no sidewalk, always walk facing traffic so you can see oncoming vehicles and drivers can see you.
- Be aware of parked vehicles in parking lots and on the road. Drivers may not see you between parked vehicles and you may not see them moving. Before crossing or walking through a parking lot, stop and look left-right-left around the parked vehicle and avoid taking unnecessary shortcuts through parking lots.



Heritage Insurance Your SGI Canada Broker

Heritage Insurance Protection Team · TF: 1-800-667-7640 · PH: 306-693-7640 · FAX: 306-692-3661 · Email: contactus@heritageinsurance.ca



Russ MacDonald
Life Insurance Agent

Our Customers Say It Best:

"I have been with Heritage for some time, its important to feel safe, knowing that my home is insured. Without is a risk of losing everything, be smart. As a client I am very satisfied with the service I receive. Thank you."

Jacqueline Auclair, Regina

"Education is what remains after one has forgotten what one has learned in school."

- Albert Einstein

When Was the Last Time You Reviewed Your Life Insurance Coverage?

Many of us have some form of Life Insurance in force. Whether it's your group coverage through work or a personal plan you purchased at some point. What tends to happen is that once we buy it the general thought is that "I have life insurance" so that is one less thing I need to worry about. Not necessarily the case.

When we buy life insurance we do so for a few main reasons. Replacement of income, debt reduction, final expenses etc. When we die we want to ensure our family is looked after. What happens with all of those examples is that they fluctuate. We either pay down debt, increase debt, our income hopefully increases over time. Final expenses will increase as time goes by. So what you purchased 5,10,15 years ago may not give you the adequate amount that your loved ones depend on.

With that said it makes it all that much more important to have regular reviews on your coverages and life situation. It's surprising how many people basically pick a number for a coverage amount not even putting much thought into how far that money will go.

I'll use this as an example: \$500,000 is a lot of money right? Let's say I purchase a policy to cover me for that amount. My family should be just fine with that amount of cash. What I've forgot to think about was I have a \$350,000 mortgage, line of credit of \$15,000/\$20,000 vehicle, daycare costs of \$12,000 and my funeral will cost \$10,000. All of that \$407,000 cost is not going to disappear when I'm gone. So basically I'm leaving my spouse with \$93,000 to live on. Not even 1 full year of income to support the family. With the general rule of thumb being 10 years lost salary, it looks as though I've left them a little short. Would you agree?

My point is that without putting much thought into how you come up with your coverage amount or not updating your coverage, you run the risk of leaving your family in financial stress.

Don't be the person who shuts off the switch once they get some level of coverage. Stay on top of it by meeting with an advisor and be open to changes in your life situation to ensure you are receiving adequate affordable coverage.

If you would like any advice or questions regarding the above please feel free to call me today and I'd be more than happy to give you a hand.

Call me today! 306-631-9738

Russ MacDonald, Heritage Insurance Ltd

Heritage Insurance In YOUR Community

The 2014 Gymnastics Provincial Championship was a huge success!

Heritage Insurance is happy to support the Gymnastics Provincial Team and many other community organizations.



Traffic Safety Tips for Parents & Drivers...CONT.



Tips for drivers:

- When school is in session, a 40-km/h school zone speed limit is in effect from 8 a.m. to 5 p.m. every school day, unless otherwise posted. Also, remember that vehicles approaching from both directions must stop for school buses when their lights are flashing.
- Plan ahead and be alert. Driving routes with less traffic in the summer may now face congestion, so give yourself extra time to get to your destination. Take your time and don't rush - especially through intersections. Look for children especially near or around crosswalks and intersections.
- Always yield to pedestrians (it's the law).
- When dropping off children in a school zone stop and allow them to exit onto the sidewalk side of the car. Never allow a child to cross mid-block.
- If a vehicle is stopped in front of you or in the lane next to you, they may be yielding for a pedestrian, so be prepared to stop.
- Always watch for pedestrians when you're backing up. Before you get into your vehicle, make it a habit to walk around your vehicle to ensure no small kids are behind it. And remember, children will notice your driving behaviour, so set an example and drive smart.

2014 Referral Contest:

4 Big Screen TVs! 8 iPads!

Anyone can refer a friend and be entered to win either an iPad 2 or a 52" flat screen TV!

Tell Your Friends & Family About Heritage Insurance and You Can Win Too!

Heritage Insurance **"Referrer of the Month"** Winner:

Brenda Smith - iPad2!



Next Month's

Winner:

This could
be you!!

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Weekdays: 8:30am-5:00pm

Saturdays: 9:00am-4:00pm

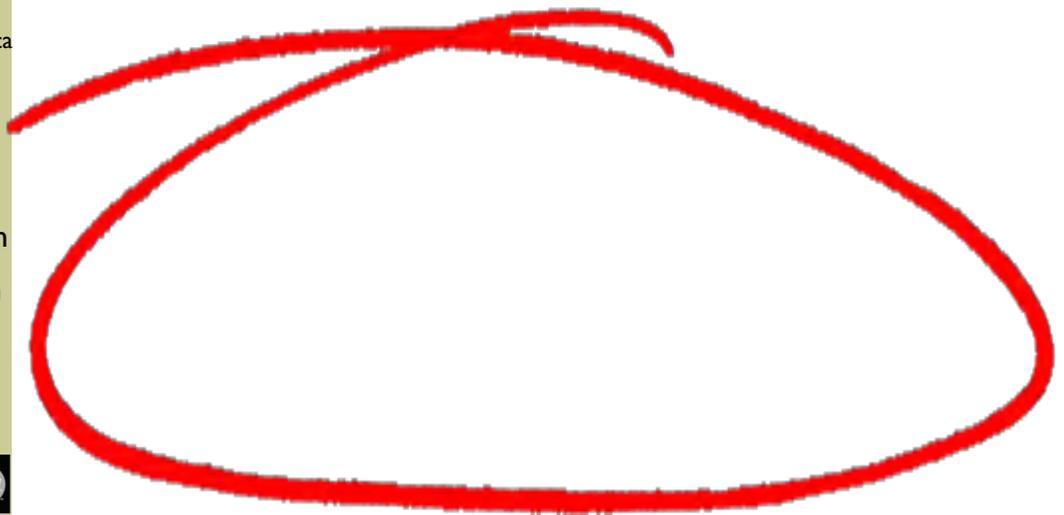
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Moose Jaw SK S6H 1V3



**Check out the Newest 2014 Referral Winners! Tell Your Friends & Family
About Heritage Insurance and You Can Win in 2014!**



Kerry Friesen - iPad2!



Steve Barnes - 52" TV!



Robert & Sandra Rafuse - iPad2!



Troy Setter - iPad2!



Krista Korbo - 52" TV!



Lisa Amey - iPad2!



Kristine & Abner Mangaoil - iPad2!



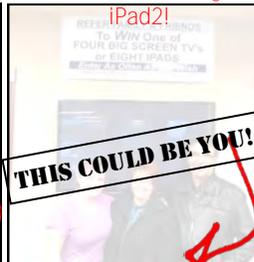
Brenda Smith - iPad2!



Dwight Chartrand - 52" TV!



Lisa Johnson - iPad2!



Jeff & Norma LaFonte - 52" TV!



Sharon Wilson - 52" TV!