



DATE NIGHT: Winter Is Coming. Get An Indoor Date Night On Us! (p.3)

Anthea & Douglas Present:

BUSINESS BY DESIGN



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From: Anthea Mumby, Friday 9:12am, Mumby Insurance

November 2016 VIP Clients Edition

Where Are You Taking Your Business in 2017?

I know the new year is still more than a month away, but it's never too early to begin thinking about what you hope to achieve in 2017.

What is your primary business goal going to be? I think it's safe to assume that you, as a business owner, would like to grow your bottom line, right?

Recently, Douglas and I attended an event called Business Mastery with Tony Robbins. At this conference, we focused on the 3 basic strategies for business growth:

1) Increase your number of clients; 2) Increase your average transaction value; And 3) Increase the frequency of repurchase.

Try this calculation: $\text{Current \# of Customers} \times \text{Avg. Revenue Per Sale} \times \text{Frequency of Purchase}$. Then, apply a 10-20% increase to each of these numbers to see how quickly your top line sales can compound with a little bit of growth in each of these areas.

Now the question is... What are you planning for 2017 that will give your numbers a bump?

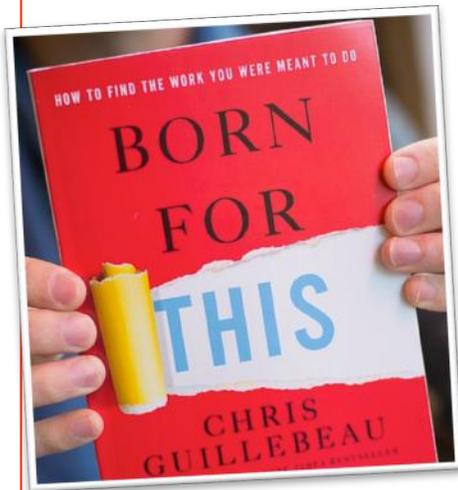


Can We Send You This Early Christmas Gift?

(See page 4 for details)

Anthea's Book Review: *Born For This*

This year I've been on a mission to read one book per week. While it hasn't always happened exactly to that schedule, I've read a lot more than usual, and have been inspired by a lot of great books like this one...



Do you know anyone who absolutely loves their work? It seems like they've won the "career lottery" — they've found the one thing they love so much that it doesn't even feel like work, and they're getting paid well to do it.

According to Chris Guillebeau, the bestselling author of *The \$100 Startup*, the "career lottery" doesn't exist. These people are not in love with what they do by chance or some sort of good fortune. Instead, *Born For This* presents a practical guide for how you can do it. You can love your career, whether it's working for a traditional company, or by striking it out on your own.

Finding the work you were "born to do" isn't just about discovering your passion. **Doing what brings you joy is great, but if you aren't earning a living, it's a hobby, not a career.** And those who jump out of bed excited to go to work every morning don't just have jobs that turn their passions into paycheques. They have jobs where they also can lose themselves for hours in the flow of meaningful work.

This intersection of joy, money, and flow is what Guillebeau aims to help us all find. He provides inspiring stories of those who have successfully landed their dream career, as well as actionable tools and thought experiments that will help you discover the work perfectly suited to your unique interests, skills, and experiences.

While I already have my dream job as an entrepreneur, this book helped me reframe how I approach my work to find more meaning and better "flow," as he puts it. What about you? **Do you feel like you were born to do what you're doing?**



Yet Another Thumbs Up...

"My Mom (a 35 year veteran in the insurance business) wanted me to say that you are very efficient, and how you manage information and your personal interactions with people are simply awesome! Thanks so very much."

- John Anthon Di Sabatino



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CHRISTMAS COMES EARLY!

Wouldn't this brand new Buick Verano make a fantastic early Christmas present for YOU?

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He's Coming...

No, this grim reaper cartoon has nothing to do with Halloween that just passed. We're looking ahead to...

2017 TAX CHANGES!

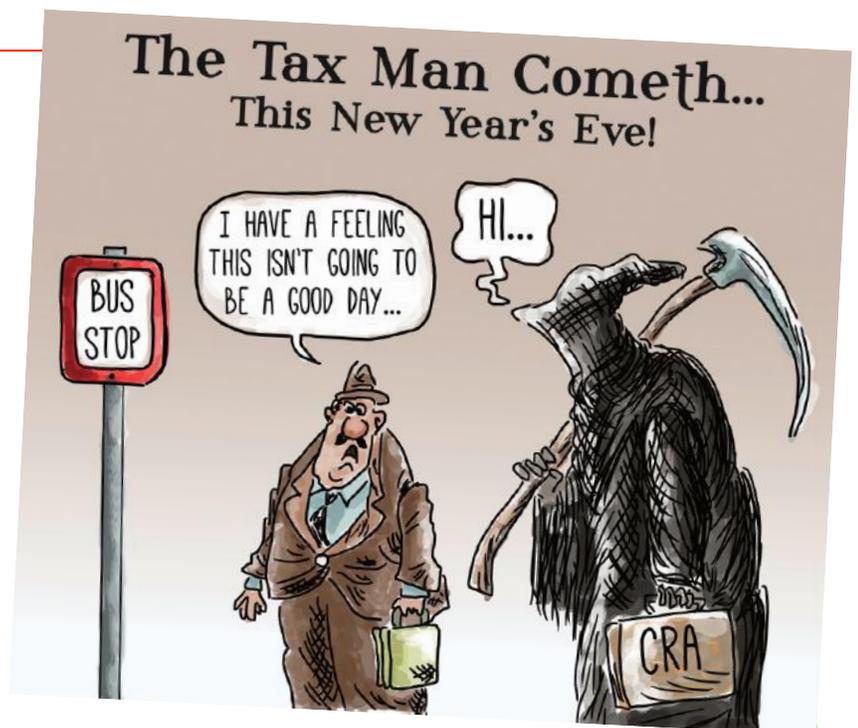
<insert terrified scream here>

Each new year brings changes to the way we pay taxes. Some years, the changes are minor, while other years bring significant change.

At midnight, December 31, 2016, new tax changes will affect your corporate owned Life Insurance, and these changes could cost you tens of thousands of YOUR hard-earned dollars!

With a 20-minute phone call, I can help you put a plan in place to avoid paying more taxes. Feel free to give me a call today if you'd like to discuss this plan. This is a free service I offer to help people like you save more money. Let's chat! 1-800-446-5745

-Douglas



Alert!



GO ON A MOVIE DATE, BE HAPPIER!

When you refer another business owner to Mumby for a FREE, No-Obligation Comparison Business Insurance Quote, we'll send you a "FREE MOVIE NIGHT OUT!"

Get 2 movie passes, popcorn, and drinks...even if your referral doesn't join the Mumby family. And yes, you can even refer yourself! => mumby.com/movies

YOU NEED BETTER SLEEP!

Yes, YOU need better sleep. I can confidently say that because the VAST majority of adults are sleep deficient. We either don't get enough sleep, or we don't get high-quality sleep.

If you feel tired or worn down most days, watch The Sleep Doctor explain what you can do to fix your sleep problems. Go to www.mumby.com/sleep to invest in your improved health right now!



We Can Help You Save On Your Home & Auto Insurance Too!

We love helping you protect your staff and your business, but we can work wonders for your home and auto insurance too. Hear what one new Mumby customer had to say...

"After recently purchasing a new vehicle, my insurance rates sky-rocketed, so I asked your broker if she could see if there was anything I could do to have my policy lowered.

Luckily for me, she was able to spot that my insurance company did not have my drivers training certification, as well as my car being equipped with snow tires for the winter. Adding these to my policy, she was able to assist me in having my insurance policy re-evaluated. Thanks to your broker, my premiums have dropped and I am finally able to enjoy my new vehicle." - Jeffrey Anderson

Want to know how much we can save you? Give us a quick call at 1-800-446-5745 for a free quote.



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Show Us Your Work!

We are proud to work with the top design professionals in Canada, and we'd like to show off your outstanding work.

Send a picture of your latest project to reception@mumby.com and we'll feature it in an upcoming issue of this newsletter.



Hurry! Free Copies Until Dec 31st

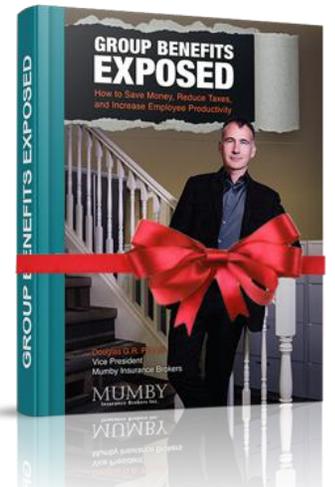
Douglas' book, *Group Benefits Exposed*, explains exactly how you can save money, improve employee productivity, and reduce taxes (remember, the Tax Man is coming at midnight December 31st!)

To get a free copy of *Group Benefits Exposed*, all you have to do is send an email to reception@mumby.com.

Just mention this newsletter message and we'll ship a copy of the book to your company today.

We want to help you prepare for 2017 (and the Tax Man), and we know the advice in this book will help make a huge difference to your bottom line.

Or, call us at 1-800-446-5745.



CALL 519-885-5956 OR 1-800-446-5745 NOW!

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