



NEWS: Couples Who Go To The Movies Together Are Happier! (p.3)

Anthea & Douglas Present:

BUSINESS BY DESIGN



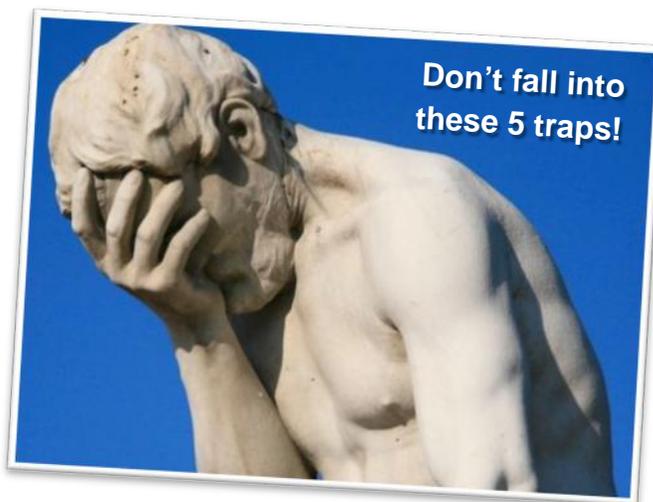
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From: Anthea Mumby, Thursday 7:18am, Mumby Insurance

October 2016 VIP Clients Edition

5 Biggest Mistakes to Avoid When Building Your Company Team

Your team of employees is the most valuable asset you have. Build a great team and your business will thrive. Build a subpar team and watch your business (and profits) stagnate or even decline.



It's not easy to build an all-star team, and I have personally made all of these mistakes myself, so I want to share these pitfalls in hopes that you can avoid them in the future.

1) *Not keeping your candidate pipeline full.* It's important to always be looking for quality people to join your company, even if you don't have a vacancy in the moment.

I certainly learned this earlier in the year when we had a staffing tsunami, losing half of our staff to illness or family issues. If you **dedicate a couple of hours a week to finding and/or interviewing potential candidates, you will always have people who want to work for you.**

ARE YOU OVERDUE FOR A NEW CAR?

(We can help! See page 2)



5 Biggest Mistakes to Avoid When Building Your Team (cont'd)

2) Hiring in a panic. When you're in a staffing crisis, there's a temptation to hire quickly. We all know the saying, "Hire slow, fire fast!" These are words of wisdom.

At Mumby, we are constantly reminding ourselves to slow down and take the necessary steps to ensure a good fit. We have implemented an online job survey and have retained a consultant to help ensure we speak to only the best candidates. There is an investment up front, but when we do meet with prospects, we can **focus on the specific ways they will bring value to our organization** instead of going through a generic vetting process.

3) Missing critical onboarding and training steps. It's important to develop a detailed training plan and to treat it as a checklist. Just like **you wouldn't want to fly on a plane where the pilot hadn't checked off every box on their take-off checklist**, you wouldn't want an employee to go to work for you if important steps had been missed.

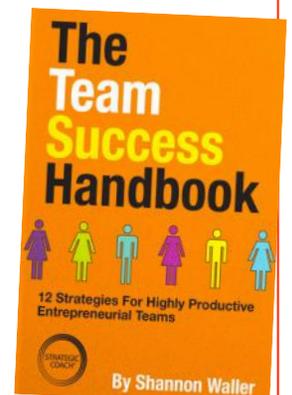
4) Hanging on to low performers. This is obvious, but is also one area that I have been tripped up on more times than I would like to admit.

We can tell ourselves that the employee's performance will improve, or that they just need another chance. And in some cases, they do improve...temporarily. Then, a few weeks later, we are back to the same issues. **Spending time on low performers robs us of time we could invest in our stars.**

5) Not being clear about our company culture. Mumby is a relatively small company, therefore, we are able to embrace diversity, innovation, creativity, and fluidity more than some larger insurance providers. We dislike bureaucracy, and avoid team members who think "me" rather than "we," or those who carry a sense of entitlement.

What does your company culture look like? Is it built into your hiring processes?

We've found that "The Team Success Handbook" by Shannon Waller is a great welcome gift for new team members, and we ask them to read it in the first 30 days of working with us. Maybe you'd like to do the same? 



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

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-Mahmud Hasan,
Architect, OAA, MRIBA,
MRAIC, MIAB, LEED AP, PMP



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Walking: Simple, Effective Exercise

If you are looking for an easy and inexpensive way to stay healthy or lose weight, you need nothing more than your own two feet. Walking is an ideal form of exercise!

The First Step: Good Shoes

Walking shoes are designed to give you the flexibility and support needed for walking. Look for shoes that immediately feel comfortable. Walking shoes should not require a "breaking in" period.

Setting the Pace

Experts advise beginners to start with 15-30 minutes of walking every day, adding 5-10 minutes to the session time per week. Specifically:

- ❑ To maintain your health, walk 30 minutes a day most days of the week at a "talking" pace, which means you are able to carry on a conversation comfortably while walking.
- ❑ If you are walking for weight loss, walk 45 to 60 minutes a day at a medium to fast pace. Do not skip more than two days per week.
- ❑ For aerobic and cardiovascular fitness, walk 20 minutes at a very fast pace (you should be breathing hard), three to four days a week. ←



Going the Distance

Once you get started, you will want to stay motivated. Consider finding a walking friend, joining a walking club, or registering for a challenging walking event. Remember that you will not notice immediate physical changes to your body, but by adding walking and a healthy diet to your daily routine, it won't be long before you look and feel better!

When You Think of Accounting...

Does the word "accounting" make you want to run for the hills? This HAS to change!

Accounting is an essential part of your business. If you don't know how to read your company's "scoreboard," then you cannot maximize your business growth or profit potential. You are missing out.

Hear accounting wizard Keith Cunningham explain how to decipher your critical business numbers => www.mumby.com/accounting

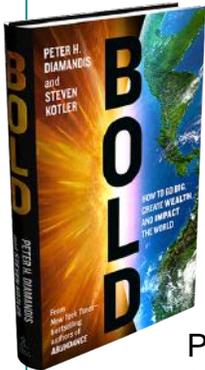


GO ON A MOVIE DATE, BE HAPPIER! *

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

Anthea's Book Review: *Bold: How to Go Big, Create Wealth and Impact the World*



Bold, by Peter Diamandis, is a how-to guide for creating extraordinary wealth while positively impacting the lives of people everywhere.

The book unfolds in 3 parts: Part One focuses on technologies that are disrupting today's Fortune 500 companies and are enabling entrepreneurs to go from "I've got an idea" to "I run a billion-dollar company" faster than ever.

Part Two focuses on the psychology of business success, drawing on insights from billionaire entrepreneurs Larry Page, Elon Musk, Richard Branson, and Jeff Bezos.

Finally, *Bold* teaches how to design and use incentive competitions, launch million-dollar crowd-funding campaigns, and how to build communities, armies of enabled individuals willing and able to help, to make your business dreams come true. Check this book out!

70% Have Gaps!

Prior to speaking to one of our insurance experts, 70% of the families who come to us have unknown and dangerous gaps in their insurance protection.

Through our *Blueprint For Peace of Mind* process, we are able to identify these gaps, make recommendations, and ensure our clients can sleep at night knowing they are properly protected.

Not only do we do this when you first become a client, but we will also be in touch at least 12 times a year to ensure that you continue to stay informed about changes that may affect you.

Your Health Matters!

At Mumby, Your firm's success is important to us.

After surviving a staffing crisis earlier this year due to health issues amongst our team, we know how important promoting healthy living can be in the workplace. Good health is not only the result of personal choices, but of a supportive work environment.

That's why we're including a health and wellness article every month. If you'd like us to send you the article via email to share with your team, just email Becky Smith at becky@mumby.com. *

We Can Save The Day With Your Home And Auto Insurance Too!



"I just wanted to give a huge thanks to your brokers for their teamwork in helping me obtain the proper coverage for my condo. I really appreciate their understanding and positive attitude throughout the entire process.

A situation that was very stressful, due to strict deadlines, they made so easy

for me. I am very thankful for their quick responses and processing. My deadline was met, allowing me to move into my new condo that day. Your brokers truly saved the day." -Natalie Belciu

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