



How Often Do Canadian Adults Check Their Phones?

A: once per hour B: 2x per hour C: 6x per hour D: 12x per hour

(See the answer on p.4)

Anthea & Douglas Present:

BUSINESS BY DESIGN



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From: Anthea Mumby, Tuesday 9:19 am, Mumby Insurance

August 2017 VIP Clients Edition

How Would You Benefit From a Digital Detox?

When's the last time you "turned off" and relaxed?

I'll admit that I love to work. I've been working in our family business for so long, and I care about our clients so much, that I sometimes forget to take time to relax and recharge.

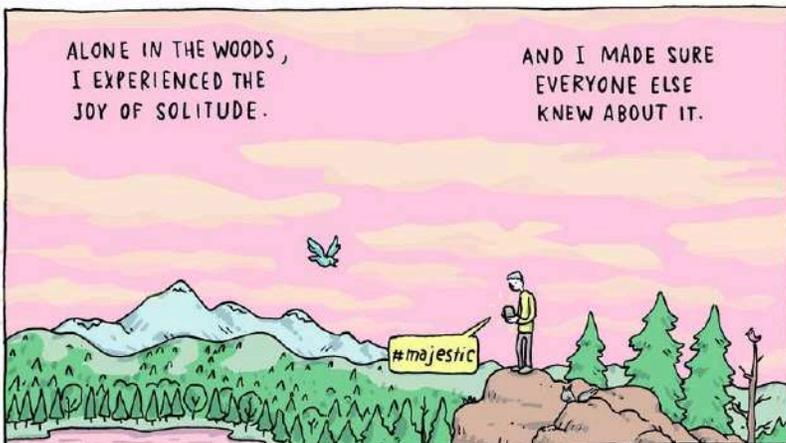
This summer, Douglas and I knew we needed some downtime, so we planned a couple of no-work "digital detox" getaways. No computers. No email. No phone calls. No meetings. Nothing work-related.



"Turning off" is tough to do when you're a small business owner who loves what you do. That's why Douglas and I made a point to get away a few times this summer – here's a picture from our wine country tour in Kelowna, BC.

What about you? Does the thought of completely unplugging sound like a dream or more like an anxiety-provoking nightmare?

Stats show that most Canadian adults spend between 25-35 hours per week online. We are literally addicted to our technology. So, if taking a digital detox sounds like something you could "never" do, don't worry, you're not alone... but there is hope!



Taking even the smallest steps towards reducing your screen time each week has been shown to decrease stress, increase productivity at work, and, most of all, improve your overall happiness.

Here are 4 ways that you can reduce your dependence on (continued on p.2)

4 Steps Towards Digital Detoxing *(continued)*

technology without compromising the success of your business:

1. Say, "lights out" and actually mean it.

You simply must create a nightly digital sundown to support your physical and mental health. Think screens before bed aren't really that big a deal? Harvard researchers would tell you otherwise: they recently found that **the digital toys we love so much can disrupt melatonin production, deter sleep quality, and spike negative moods.** ~~A~~

Detox nightly by banishing all electronics from the bedroom.

2. Pull out the pen and paper.

It may seem strange at first, but jotting, writing, and doodling on paper can give your exhausted faculties a workout different from what they've grown accustomed to. **Using pen and paper instead of feverishly typing and tapping can help liberate body and mind, giving you a sense of physical and mental freedom the digital world cannot.**

3. Take control of your email.

While email is not going to go away, there are ways you can take control of it instead of letting it control you. Here are a few that work for me:

- Turn on your out-of-office notification for a few hours a day.
- Turn off incoming email alerts so that you aren't jumping to check each new message.
- Set email preferences to receive emails hourly instead of as they happen.**
- Set a timer to remind you to check email a few times each day.

4. Schedule a digital detox vacation.

Sometimes you just have to put yourself into new surroundings where you won't be reminded of all the work-related things you "have to" take care of.

Want a real challenge? **Try taking a weekend getaway with your phone turned off the entire time** (keeping it with you only for emergency). Douglas and I experimented with this at our cottage recently, and the calmness it gave us was wonderful! 



Being in the mountains (and enjoying some BC wine) worked wonders for Douglas and I. What would you do for your digital detox getaway?

Sick of Waiting? Get Help When You Need It!

Quite often we need a proof of insurance for our proposals and usually need it right away. Whenever I ask for one of these certificates I receive them almost within an hour or two from the requested time.

As well, we often get a request for a COI from a City of Town for one of their purchase orders etc. Again, we always get these requests taken care of immediately. I also have my personal condo insurance with Mumby and am glad to say I'm very happy with my rate and policy. Great job ladies and gentlemen!

- Angela Radcliffe





Need Help With Your Motorcycle Insurance?

Here's Douglas at the Harley Davidson museum in Milwaukee. Call us to get the best deal on your insurance: 1-800-446-5745

Have Something Nice to Say?

Since our #1 goal has always been to make our clients HAPPY (yes, that's you!), you can imagine how much we love hearing about your positive Mumby experiences.

That's why we started a program to reward you for sharing...

Tell us about how our expert insurance team helped you and we'll send you a FREE PIZZA!

It really is that easy.

Go to: mumby.com/story to share your Mumby story right now!



Bill 148: Fair Workplaces, Better Jobs Act 2017

The Government of Ontario recently approved the *Fair Workplaces, Better Jobs Act, 2017* (Bill 148), which contains amendments to both the *The Employment Standards Act, 2000* (ESA) and *Labour Relations Act, 1995* (LRA). What does this mean for you?

3 Critical Changes for Employers and Employees:

1. Increase to Minimum Wage

- January 1st 2018: \$14
- January 1st 2019: \$15
- Note: Inflation will continue to drive this minimum wage up annually.

2. Equal Pay for Equal Work

No employer shall pay an employee a rate of pay less than that of another employee when; they perform the same kind of work in the organization requiring similar effort and skill.



Note: a rate of pay difference is permitted if based on seniority, merit or extenuating factors other than sex or employment status.

3. Paid Vacation/Holiday Pay

Employees will receive 3 weeks' vacation after working with an organization for 5 years. And, when working on holidays, employees are to be paid a premium hourly rate plus holiday pay.

What happens now?

Ontario is likely to suffer economically from these changes. Bill 148 superseded the recommendations by the special advisors hired to conduct investigations in 2015, which has caught the eye of business communities and organizations nationwide.

In the end, organizations are left uncertain about their 2018 obligations regarding Bill 148. Starting a business assessment now can assist to manage impact within the organization.

Have questions?

Contact Beyond Rewards and mention you are a Mumby Insurance client to receive an Assessment Checklist to identify the impact of Bill 148 on your organization.

Phone 519-821-7440 or email HR@beyondrewards.ca

Article by: Lynne Bard, Senior HR, Beyond Rewards Inc. (HR Services), Your People Management Partners



PHONE TRIVIA

According to a new poll by Harris/Decima, the average Canadian adult checks their device six times per hour.

We pull out our devices over 100 times a day to check email, text messages, Facebook activity, or our other notifications. Maybe it's time to put down the phone?



Here's a picture of our boat – we call her “Firecracker” – on a still morning at our cottage on Conestoga Lake.

Most boat owners don't know what they actually need for insurance. Give us a call to make sure you're properly protected:

1-800-446-5745

Do You Need Employment Practices Liability Insurance?

As employment-related lawsuits in Canada have been steadily increasing, *Employment Practices Liability* (EPL) coverage has become critical in protecting you from the potentially catastrophic costs of employment litigation.

A company with solid employment practices is in an excellent position to defend itself in the event of employment litigation, but the cost of mounting a defense can be enormous. **The costs of defending employment-related litigation could amount to thousands and even hundreds of thousands of dollars. When you spend that much on legal fees, it is hard to feel like you have won.**



Here's an example of how EPL could work for you:

Mr. Smith, a long-time employee of Ace Architects, was having a difficult time closing deals. Once a star salesperson, his performance tailed off considerably in the last few years.



Ms. Robinson, Mr. Smith's boss, advised him that there were issues surrounding his declining sales and his increasingly antagonistic attitude with customers. And eventually, Mr. Smith's performance led to his dismissal.

Ace Architects offered Mr. Smith a severance package of two months pay. Mr. Smith rejected the package and sued Ms. Robinson, Ace Architects, and the board of directors of Ace Architects, alleging wrongful dismissal and claiming a severance period of two years based on his age, position, and the difficulty of finding alternative employment in difficult market conditions.

Ace Architects incurred significant expenses in defending the lengthy litigation brought by Mr. Smith. Fortunately, these costs were covered by their EPL coverage.

You may already have a policy in place that will provide this level of coverage, but it can't hurt to double-check. Give us a call today to find out more: 1-800-446-5745

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

Email Quotes: getaquotenow@mumby.com Fax Quotes: 519-747-2862 Weekdays: 8:30am-4:30pm
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