



Would you spend an extra \$2,017 or invest it back into your business? (see p.3)

Anthea & Douglas Present:

BUSINESS BY DESIGN



GREAT Rates * Award-Winning Service * For Design Professionals Only

From: Anthea Mumby, Monday 1:07pm, Mumby Insurance

February 2017 VIP Clients Edition

How Are You Investing in Yourself This Year?

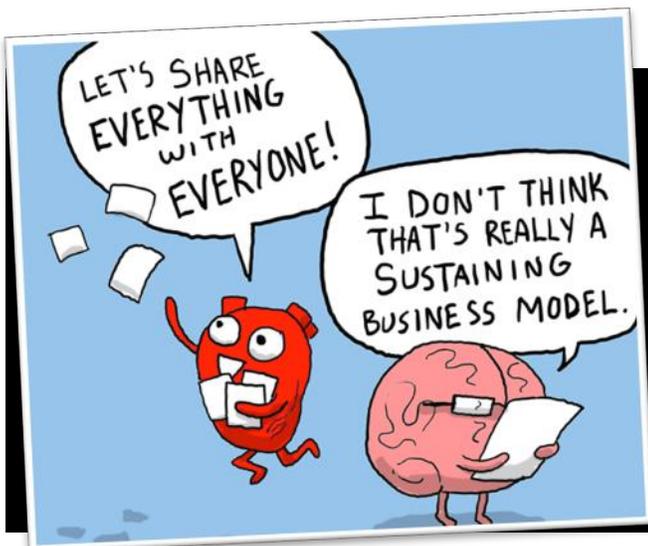
One thing Douglas and I have learned over and over again is the importance of investing in oneself. The surest way to achieve a better quality life, to be successful, productive, and satisfied is to place a priority on investing in both your personal and professional growth.

Each year we map out specific activities we'll try, events we'll attend, and books we'll read to intentionally invest in ourselves. Specifically, we've found 3 types of self-investment that are particularly rewarding. Are you hitting all three?

#1. Develop Your Skills - Improving your skills doesn't always mean investing in higher education, though that's surely an option, and perhaps a necessary one depending upon your career field. Investing in your knowledge and skills can take many forms. (continued on p.2)



Recently we attended the *Unstoppable Profit Producer* event in San Diego. We learned so much and were inspired by successful entrepreneurs like James Malinchak, one of the most in-demand business speakers in the world.



6 Reasons Why Your Business Should Go Smoke-Free This Year

(In Honour of Heart Month - See p.4)

How Are You Investing in Yourself this Year? *(continued)*

Here are just a few examples, many of which are inexpensive or completely free:

- Advance your education* – extra classes, advanced degrees, relevant certifications, are all valuable investments. Take classes, either in person or online.
- Utilize available training* – take workshops, attend conferences, or participate in webinars.
- Expand your knowledge* – read books, articles, white papers, anything related to the talent or skill you want to work on. Read blogs of experts, and follow the latest news.

#2. Explore Your Creative Side

Creativity, in any form, can help you to grow personally and professionally, to view problems and solutions in different ways, and to utilize other parts of your mind that may have been previously untapped. Creativity is far broader than being a painter or sculptor; it's also about trying new things.

- Learn a language* – take a class or use language software.
- Try gourmet cooking* – enrol in a formal class, buy a new cookbook, or ask someone you know who enjoys cooking in a different way.
- Write something* – a book, short stories, poetry, anything.
- Enjoy music* – play an instrument, learn a new one or join a music group of some kind.
- Create something tangible* – paint, sculpt, make pottery, make jewellery or design clothing.



Anthea and Douglas took cooking classes on their recent vacation - good food and a good opportunity to try something new!

#3. Nurture Your Body

Investing in your physical health can give you more energy, physical and mental endurance, confidence, and improved happiness in life. You will reap the rewards now and in the future.

- Spend time outdoors* – walk, hike, or bike to explore areas in your community or beyond.
- Attend a class* – try yoga, spin, tai chi, aerobics, martial arts, cycling, or anything else that gets you moving and motivated.
- Join a team or club* – there are adult leagues or clubs for just about any sport or activity you could ever want to try. It doesn't have to be competitive either. Have fun, move your body, and get to know some new people.

What 3 ways will you invest in yourself this year?



February is Heart Month in Canada

Heart diseases and strokes are a leading cause of death for Canadian men and women. In fact, there are an average of 70,000 heart attacks in Canada each year. Some simple self-care and prevention strategies include the following:

Visit your primary care physician regularly; Refrain from smoking; Maintain a healthy weight; Limit your sodium intake; Eat a well-balanced, healthy diet; Exercise regularly; Manage your stress levels; Limit your alcohol intake. You can take these preventative measures right now. Don't wait until it's too late.

WE WANT YOU TO WIN \$2017 IN

2017



Your referrals are the best compliment
you can give us, and we want to say...

THANK YOU!



→ Visit mumby.com/referrals to claim your FREE PIZZA and for your chance to WIN \$2017! ←

Can You Come Up With \$1 Million to Pay a Legal Settlement?

Let's face it; lawsuits are quite common today. If you accidentally injure someone or damage their property, you could be sued. While your homeowner's, property, and auto policies may provide substantial liability limits, juries can award sums that exceed those limits.

That's where umbrella insurance comes in. A personal umbrella policy provides an extra layer of coverage on top of your existing policies. Imagine that you are involved in an auto accident. Your auto insurance has a limit of \$1 million for bodily injury and property damage per accident. Unfortunately, you are found to be at fault for the accident, and a lawsuit is settled for \$2 million.

How would you come up with an additional \$1 million? *
Thankfully, if you have a \$1 million personal umbrella policy, your insurance company would pay on your behalf.

The same could be true if someone slipped and fell in your driveway, if your dog bites a neighbor's child, if you were responsible for damages caused by an accident while on your boat, or while operating your RV. Besides providing increased liability limits, it also provides coverage if you are sued for libel, slander, or defamation of character, and would help pay for defense costs, which could save you thousands in legal fees.

One of the most attractive features of umbrella insurance is that it can be very inexpensive. Protecting what you've worked so hard for with an umbrella policy can be a very smart decision because you don't need to be a millionaire to be sued like one.

Call us today to put a plan in place to protect you and your assets: **1-800-446-5745**



6 Benefits of a Smoke-free Workplace

Smoking costs the global economy more than \$1 trillion per year in health care costs and lost productivity. There are numerous benefits to having a smoke-free workplace, including the following:

- A smoke-free workplace reduces the risk of lung cancer for smokers and for those exposed to second-hand smoke (exposure increases the risk of lung cancer by 12-19%).
- Being smoke-free reduces the risks of heart disease, stroke, and upper respiratory infections.
- It helps your company's bottom line since employees who smoke cost their employers significantly more in medical expenditures and property insurance than non-smokers.
- Health insurance rates for non-smokers are about one-and-a-half times lower than the rates for smokers.
- Employees who do not smoke take an average of 2.3 fewer sick days each year.
- Non-smokers tend to have more energy and improved focus, which again benefits them and you, as their employer.



Mumby Insurance Brokers CLIENT SERVICE REPORT CARD

As our valued client it is of utmost importance to us that you receive outstanding client service from your insurance company and our brokers. Please share your comments, ideas and suggestions with us, so we can work even better for you.

Name: _____

Address: _____

Email: _____

1. How satisfied are you with the overall level of client service from us? 1 2 3 4 5 6 7 8 9 10(10)

2. How would you rank our knowledge and expertise? Ok Fair Great WOTW

3. How would you rank the overall level of helpfulness? Ok Fair Great WOTW

4. How would you rank the quality of our newsletter content? Ok Fair Great WOTW

5. What topics would you like us to cover in our newsletter? _____

6. Please briefly tell us what you like most about doing business with Mumby Insurance Brokers (this is very important). _____

7. May we share this information with potential clients who inquire about our services? Yes No

Your signature: _____

Thank you for taking your time to complete our Client Service Report Card. We greatly appreciate your comments and suggestions. We will use your feedback to work even better for you in the future.

Please MAIL Back - Postage Paid

Download our book at mumby.com to learn how to protect yourself from dangerous gaps in your insurance and save money in the process!

1.800.446.5745 inquire@mumby.com MUMBY Insurance Brokers Inc.

Are You Feeling the Love?

February is the month of love, and we LOVE helping our clients. To ensure you're feeling the love, we've enclosed our customer service report.

We'd appreciate you taking 2 minutes to complete it to let us know if we are meeting your expectations. Postage is paid, so just drop it in the mailbox. Thank you so much!

SEO Basics for Small Business Owners

Every small business owner should have a basic knowledge of search engine optimization (SEO) because search engines have become the cornerstone of the Internet. Here are the basics:

1. **What is SEO?** Web pages are shown based on what a search engine considers most relevant to users. SEO is the process of "optimizing" your site so that it's deemed more relevant.
2. **What is a keyword?** Think about how you use the Internet. You need to find something, say an Italian restaurant, so you type what's known as a *keyword* into Google. In this example, you might type "best Italian restaurant in Toronto" – this is a keyword.
3. **What is SERP?** Your search engine ranking position (SERP) is how high your site ranks when someone searches for a keyword related to your business. For example, if your site shows in the third position on the first page of Google when a user searches "residential architect Brampton," your SERP is 3 – this is excellent!
4. **How can you improve your SERP?** There are many factors that contribute to your SERP, and some of them aren't even known by the general public. One thing is certain; your website must have useful, user-friendly content so that search engines deem your site valuable to the prospective clients you are trying to reach. How does your company's website stack up?



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
Mumby Insurance Brokers, 572 Weber Street N. Suite 2, Waterloo, ON, N2L 5C6

www.MUMBY.com