



“A Goal Without a Plan is Just a Wish”

(see page 2 to determine what your plan for success will look like)

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From: Anthea Mumby, Tuesday 2:33pm, Mumby Insurance

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How Do You Define Your Success In Life?

I recently read an interesting article called “9 Signs You're Successful - Even If It Doesn't Feel Like It,” and it really got me thinking about how I define success. One concept particularly stood out to me:

“Lofty goals lead to inevitable moments when you aren't yet living up to your expectations. We live in a world that reinforces this feeling. Though most people won't admit it - other than the guy with the 'He who dies with the most toys wins' bumper sticker - in the back of our minds, we equate material possessions with success.”

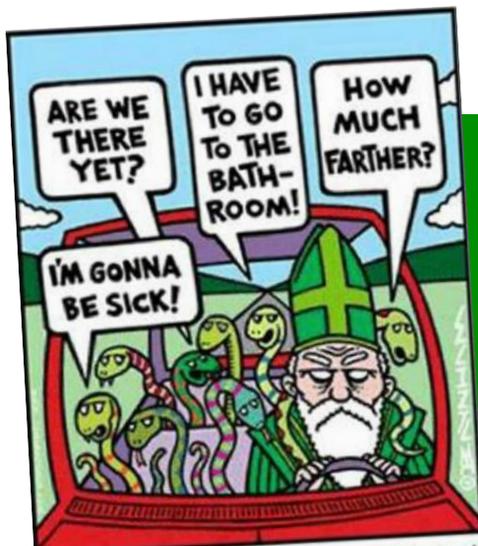
Of course I would never say that material possessions or earning money define my success, but if not that, then what is the success that I'm working towards? What about you? Soon

after these thoughts began percolating, I came across this...

(continued on p.2)



Douglas says, “Always have enough life insurance, but not so much that it attracts foul play!” Part of my definition of success is being able to have fun and laugh with Douglas and our family!



St. Patrick driving the snakes out of Ireland.

St. Patrick's Day Trivia

One of the most popular symbols of this Irish holiday is the 4-leaf clover, which is said to bring good luck to anyone who finds one. But, do you know how hard it is to find a clover with a fourth leaf? There is one 4-leaf clover for every _____ 3-leaf clovers...

- A. 100
- B. 1,000
- C. 10,000
- D. 100,000



(answer on p.4)

How Do You Define Your Success In Life? *(continued)*

exercise that I had filed away many years ago. It is called "My Definition of Success" and it was very helpful in organizing my thoughts around the meaning of success. It takes about 10 minutes to complete – give it a try...

Jot down whatever answer first comes to mind when you ask yourself the following questions. Be brief. Use point form to keep ideas simple. Get down to the answers that resonate most deeply within you:

1. I feel most successful when _____
2. Times in the past when I felt most successful are _____

3. To feel like my life has been a success, I will need to accomplish: _____

4. An ideal successful day includes: _____

5. Measurements of my success are: _____

6. To others around me, I am judged successful if I: _____

7. Based on my answers to questions 1-6, my definition of success is: _____

" A GOAL WITHOUT A PLAN IS JUST A WISH "

You work so hard in your business. It's worth taking this time to stop and think about what it is you're working towards. What is your success?

If you'd like to know what my final definition of success turned out to be, email me at anthea@mumby.com - I'd love to hear your answer and insights too.



WOW! Imagine Driving This In April!

On April 7th we're giving away a brand new Mercedes-Benz CLA to one lucky winner. It could easily be you!

Just go to Mumby.com/Mercedes to fill out your entry form. This could be the best two mintues you've ever spent. Good luck!



Who's Getting FREE Pizza?

The biggest compliment you can give us is by telling others about the great insurance protection you've received for yourself and your business as well as the excellent service our insurance experts have provided.

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When your friends or family contact us for a free insurance quote tell them to mention your name and we'll immediately send you a gift card for a FREE Pizza. Enjoy one pizza, or tell lots of people and keep earning more free pizzas every time.

Here are some of our recent FREE pizza earners...

1. Fariba Motamedi
2. Elizabeth Owen
3. Richard James
4. Christopher Miller
5. Harry Pandelides
6. Howard A. Tuchman
7. Margaret Chan Smyth
8. Robert D Smyth
9. Danica Quinn
10. Darrell Cudney



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Do You Have Enough Coverage?

At least once a year, it's a good idea to review your insurance coverage to make sure you're properly covered. Let's begin with your biggest asset:

Your Home

Your homeowner's insurance coverage should include replacement cost coverage that protects the entire expense of replacing your home if there is a loss.

No matter what type of home insurance you have, there are many ways to adjust your coverage, whether you need to add to your policy to cover Grandma's diamond brooch or buy separate protection to guard against flood damage.

Auto Insurance

Your auto insurance is a collection of different coverages that protect you and your loved ones in different ways:

- Bodily Injury Liability
- Property Damage Liability
- Medical Payments
- Rental Car Benefit
- Personal Injury Protection
- Collision
- And more...



You're on the hook when costs exceed your coverage limits. That's why many people opt for policies that cover more than required minimums, particularly if they have assets that can be seized to pay for medical care and other significant costs.

Umbrella Insurance

What happens if you find yourself in a situation where your basic homeowners or automobile insurance is not enough? Well, that's when a personal umbrella insurance policy could help cover you.

A personal umbrella policy is a type of insurance that provides liability coverage over and above your automobile or homeowners policy.

In most cases, personal umbrella policies are available in million-dollar increments, from \$1 to \$5 million. While an umbrella policy is not required, it may offer increased protection in the unfortunate event of an accident.

Does your home, auto, and umbrella insurance offer you the protection you need?

Call us at 1-800-446-5745 to find out.

Mixing Business With Pleasure

Do you ever use your personal car for business? Or, do you have access to a company car that you may use for personal trips, even short ones? If so, you could have potential coverage gaps in your insurance.

If you use your personal car for business, you could be at risk even if you have commercial coverage through your business.

Why? In most cases, commercial coverage includes liability only. Furthermore, it's likely that a commercial auto policy won't kick in until the limits on your personal auto policy are exhausted.

Next, if you use a company car for pleasure, make sure you are adequately covered for both uses, especially if you don't have a car of your own because you likely won't have a personal auto insurance policy. In this case, you should have what is called a "Non-Owned Personal Auto Policy" that covers you personally.



Not sure if you're protected in these circumstances? **Call us at 1-800-446-5745** to speak to an insurance expert who can put your mind at rest.

St. Patrick's Day Trivia

The luck of finding a four-leaf clover is not exaggerated. There are at least 10,000 3-leaf clovers for every 4-leaf clover. Yes, they are really rare!

So, next time you find one (if you find one), spray it with hair-spray, stick it in a laminated folder and frame it on your wall with the caption "I win at life" beneath it because you may never find another one ever again!

Good luck hunting!



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