



# Summertime is FREE Pizza Time! We've Given Away Hundreds...and Counting

Anthea & Douglas'

## BLUEPRINT FOR YOUR PEACE OF MIND

**GREAT** Rates \* Award-Winning Service \* Unbeatable Protection

From: Anthea Mumby, Tuesday 10:03am, Mumby Insurance

Summer 2016 Edition

### How Do You Respond When Life Sends a Tsunami?

I'm sure you've experienced the ups and downs of life. But what happens when a bunch of "downs" seem to hit at the same time? How do you cope?

This summer, Douglas and I have been travelling across Canada to work with some of the associations we support. We absolutely love being part of their annual conferences as it gives us a chance to connect face-to-face with many clients and friends who we don't get to see on a regular basis.

This year, however, our time away from the office coincided with a flood of staffing concerns that I wouldn't wish upon even my worst enemy.

At Mumby, we pride ourselves on offering superior customer service. That's how we believe strong business relationships are built and maintained. But, as our amazing service team was literally torn apart from top to bottom by unexpected illness, disease, family matters, and...



This was our booth (complete with freshly popped popcorn!) at the 2016 OAA Conference. It was great to see many of you!



### DO YOU KNOW?

The "dog days of summer" refer to...

- A. The warmest weeks of summer (uncomfortable for many dogs)
- B. A star in the Canis constellation
- C. The severe 1908 British drought that brought a temporary ban on giving water to stray dogs.
- D. Historically, two weeks of leash-free dog walking in many American cities

Answer on p. 4

# When Life Sends a Tsunami? (cont'd)

more, we were quickly reminded that **nobody is immune to disaster**. Without our caring team intact, providing our Mumby "MORE" service seemed like an impossible task. What could we do?

I wish I could say that we were able to fix all of our problems remotely, but that's not entirely the case. It wasn't until Douglas and I were back in the office just a few weeks ago that we could tackle some of the issues. However, we did find several strategies to help us cope through it all:

**1. Find Supportive Community** - Getting insights and encouragement from other business owners was crucial. It can be lonely as a business owner, so gaining helpful suggestions and learning about effective resources is one way to avoid doing it all alone.

**2. Don't Neglect Your Own Health** – There were certainly days when exercise didn't seem like a priority compared to the business fires we had to fight. **But, I also know that a daily dose of exercise, along with healthy eating, is what it would take to pull off the 16-hour days necessary to take care of our clients.**

**3. Think Outside the Box** - How could we find the top-tier staff we needed to replace those we'd lost? We decided to think outside the box by hiring some remote team members who could help service our clients. In addition, as soon as we arrived home, I put together a business presentation to attract new talent to the industry.

**4. Stay Positive** – I reminded myself to look at what was going well each day, even on the days when I felt like a punching bag. I tried to seek out at least one positive conversation each day, and tried to make time to listen to an inspiring podcast while I worked. **A positive mindset really is something you can control in any circumstance.**

**5. Just Be Honest** – We wanted to be up front with our clients, telling them about our situation rather than hiding it. Just like in any relationship, open communication is required.

Now that we've righted the ship, what's next?



Anthea gives a presentation to prospective insurance professionals. We need more quality talent in this industry to serve you!



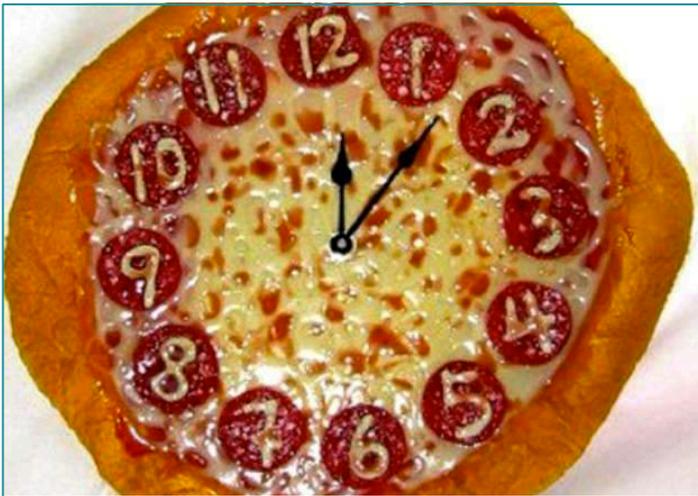
We are getting back to on-boarding and training new team members about our Mumby service standards, and we are committed to providing you with "MORE" value in 6 important areas:

**You will get MORE personal service, MORE options, MORE objective advice, MORE expertise, MORE claims help, and of course, MORE communication.**

Again, I know that you've likely experienced bumpy roads at some point, whether they were career-related, financial, relational, or something completely different. If you'd like to share what your own "life tsunami" looked like, as well as the coping strategies you found most useful, I'd love to hear from you! ←

You can reach me at [anthea@mumby.com](mailto:anthea@mumby.com) to share your story. Maybe you're experiencing a crisis situation right now. If so, just let me know if there's anything we can do to help. **1-800-446-5745**

- Anthea



### IT'S FREE PIZZA TIME!!!

When your friends or family contact us for a *FREE insurance quote*, tell them to mention your name and we'll send you a gift card for a FREE Pizza. Thank you for your referrals!

**HAVE YOUR FRIENDS CALL US NOW:  
1-800-446-5745**

### Don't Respond to These Real Jobs Ads We Came Across...

WAITRESS NEEDED. Must be 18 years old with 20 years experience Apply in Person Carnation Restaurant.

Wanted: Someone to grind or chew hay for horse with bad teeth. Contact James "Bud" Williams, 942 Carterville

See a funny ad? Send it to us to share in the next edition of our newsletter!

## Term vs. Permanent Life Insurance: Which Do You Need?

Term life insurance is simple: **Age + Your Health + Amount of Insurance + Term Length = Rate**. It's also quite cheap, which makes term life insurance a popular choice.

For young families, term insurance may be able to provide the quantity of protection needed, even on a tight budget. But on the downside, term is temporary insurance. It's like renting an apartment in that when your term is over, you're left with nothing.

That's a big problem! **More often than not, people UNDERestimate how long they'll need life insurance protection**. In their optimism, they buy a 10, 20, or 30 year term policy thinking that's the how long their need will last. When it expires their kids will be grown, or their retirement savings will be fat. No matter how true it seemed at the time, often that's not how it unfolds.

Permanent life insurance, on the other hand, is like buying a house. It is intended to last for your entire life. It's an investment that grows in value, but like investing in a home, can be expensive.

**As you can see, it can be challenging to balance the need for quantity and affordability versus the duration of protection**. Sometimes this problem can be bridged by buying two life insurance policies at once: One large term policy to cover the quantity of coverage needed in the near future, and a smaller permanent policy for the long term need that most surely exists.

**To expertly balance the quality vs. quantity problem, call me for a complimentary consultation – no risk, no obligation**. Together we'll review your current and future needs to get an accurate assessment of choices that will work best now and in years to come.



**-Douglas, 1-800-446-5745**

## Want to WIN this JEEP in August?

A Ford Fusion was given away in June, but now there's another new car up for grabs! Want to WIN...?

**OF COURSE YOU DO!!!**

On **August 5, 2016**, this Jeep Wrangler is up for grabs! You (and your full-time staff) can enter in less than 2 minutes...

\* [www.mumby.com/jeep](http://www.mumby.com/jeep) \*



### Summer Trivia

The “dog days of summer” refer to the weeks between July 3 and August 11 and are named after the Dog Star (Sirius) in the Canis Major constellation.

The ancient Greeks blamed Sirius for the hot temperatures, drought, discomfort, and sickness that occurred during the summer.

## 9 Ways You Get MORE With Mumby:

Here are 9 ways our award-winning insurance protection team provides MORE for you:

1. We can **save you up to 60% instantly** on your car and home insurance!
2. You'll enjoy a **FREE annual insurance checkup to ensure you are getting all of your discounts** and have no dangerous gaps in your insurance protection.
3. Your phone calls returned within 4 hours during our regular business hours.
4. We offer **same day coverage** – get instant quotes and proof of insurance.
5. Stay up-to-date with our FREE monthly educational newsletter.
6. We are independent brokers – we work on YOUR behalf. ←
7. **Get real “live” people answering your phone calls.**
8. Enjoy fun freebies (like pizza!) via our Referral Rewards Program => Visit [mumby.com/referrals](http://mumby.com/referrals)
9. Get a chance to WIN free gas cards or new cars like this Jeep! (see above)



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

Email Quotes: [getaquotenow@mumby.com](mailto: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](http://www.MUMBY.com)**