



IS THIS CAR FOR YOU? We have to give it to someone soon! (see p.3)

Anthea & Douglas'

BLUEPRINT FOR YOUR PEACE OF MIND

GREAT Rates * Award-Winning Service * Unbeatable Protection

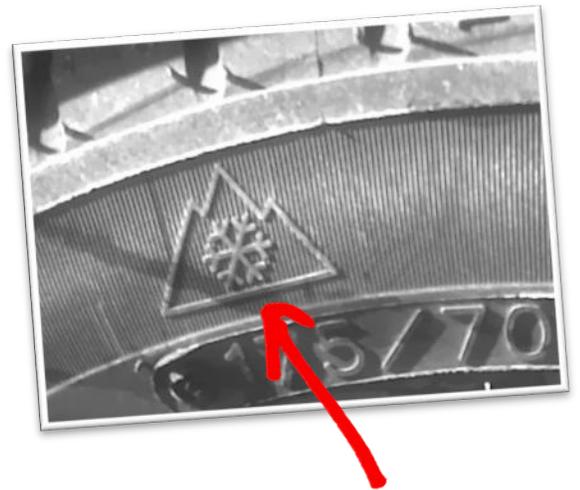
From: Anthea Mumby, Thursday 11:15am, Mumby Insurance

November 2016 Edition

Have Snow Tires? Are You Getting Your Insurance Discount?

Even though winter hasn't officially hit, we've already felt the first taste of it with an early snowfall in October. And as usual, the first sign of snow gets us thinking about winter driving and snow tires.

We just want to make sure you know to call us if you have snow tires – This simple safety precaution can save you 5% off your car insurance!



How do you know if your tires are snow tires? Look for the mountain snowflake symbol (seen above). This indicates that your winter tire meets the minimum requirements for providing traction in harsh conditions, though some tires exceed the symbol's requirements.

*Have your tires ready to go? **Call us about your insurance discount: 1-800-446-5745***

HAPPY NOVEMBER BIRTHDAYS!

Can you guess who these celebrity November babies are?

- This actor was kicked off the set for Romper Room when he was five years old for disruptive behaviour. He made his big screen debut playing the character Josh in the 1991 film Critters 3.
- She became the highest paid actress in film history when she received \$12.5 million to star in a controversial film in 1996.



We have a birthday to celebrate in the Mumby office too... Anthea was born in November in 19__ (never ask a woman her age!). Her birthday is the day following prince Charles'. Happy Birthday Anthea!

Answers on p. 4

How to Take Care of Your Jewellery

Like any significant investment, you must care for the jewellery in your collection to ensure that it holds its value and continues to shine long after you pass it on to your children. A few tips:

- Always store your jewellery in a jewellery box or trunk when it is not being worn. Refrain from stacking items on top of one another because pieces with stones may scratch other soft metal items if they are touching.
- Most jewellery can be cleaned simply with water or with mild dish soap. Dry your pieces with a lint-free cloth.
- Do not expose your jewellery to extremely hot temperatures, dry conditions, or sudden changes in temperature, as many stones (e.g. emeralds, opals, pearls) are negatively affected by these conditions.
- Do not wear jewellery while exercising or playing sports, as it can break on impact.



In addition to these general care tips, there are also specific care instructions for the following valuable pieces of jewellery:

Diamonds: To maintain a diamond's brilliance, soak it regularly in a solution of half ammonia and half cold water for 30 minutes. Then dry it with a lint-free cloth. Or, place a diamond in a glass of plain vodka to restore its sparkle.

Gold: Remove gold jewellery before showering or using household cleaners, as soap film builds easily on gold surfaces. To clean gold, place it in a solution of a few drops of ammonia, mild detergent and warm water. To remove body oil and grease from gold jewellery, use rubbing alcohol.

Coloured Stones: Avoid exposing emeralds to hot water or soap water for a long period of time. Do not engage in vigorous activity while wearing tanzanite, as it is very brittle. And, clean opals with baby oil or olive oil to prevent them from drying out.

In addition, if you've purchased any new jewellery of significant value, call us to make sure it's covered under your existing insurance policy: 1-800-446-5745



Oh Douglas,
I cleaned
out my
jewellery
box. There's
room for
more!
(hint, hint)



DANGER

Did You Know?

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! Are you one of them?

Through our *Blueprint For Peace of Mind* process, we are able to identify these gaps, make recommendations, and ensure you can sleep at night, knowing you 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 per year to ensure that you continue to stay informed about changes that may affect you and your family. Find out if your insurance policy has dangerous gaps. Call us at 1-800-446-5745

He's Coming...

No, this grim reaper cartoon has nothing to do with Halloween that just passed. We're looking ahead to...

2017 TAX CHANGES!

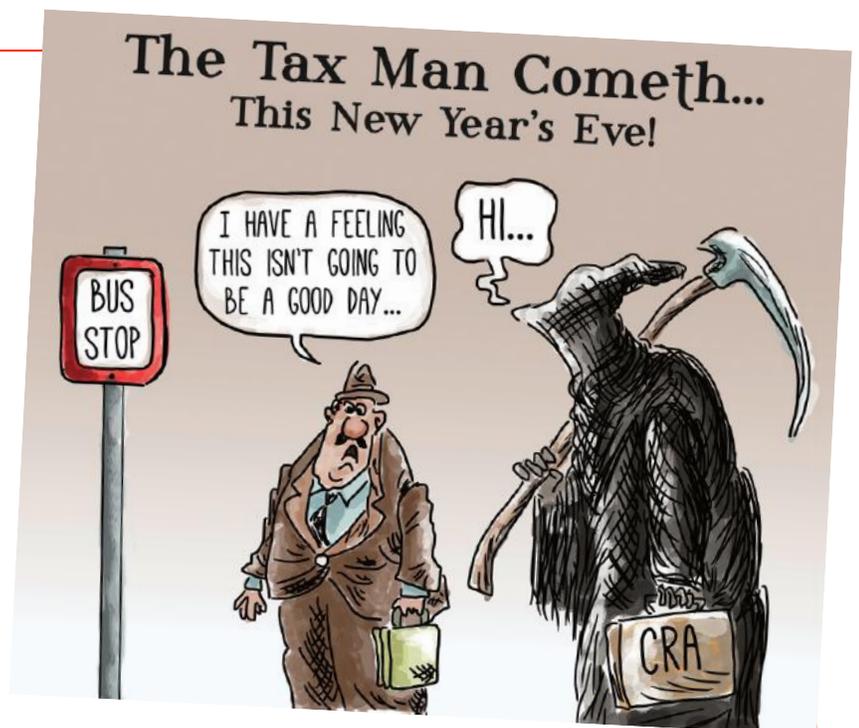
<insert terrified scream here>

Each new year brings changes to the way we pay taxes. Some years, the changes are minor, while other years bring significant change.

At midnight on December 31, 2016, new tax changes will affect your corporate owned Life Insurance, and these changes could cost you tens of thousands of YOUR hard-earned dollars!

With a 20-minute phone call, I can help you put a plan in place to avoid paying more taxes. Feel free to give me a call today if you'd like to discuss this plan. This is a free service I offer to help people like you save more money. Let's chat! 1-800-446-5745

-Douglas



Alert!



CHRISTMAS IS COMING EARLY THIS YEAR!

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

We'll be drawing a winner on Dec 2nd, so enter now for your chance to WIN!

www.mumby.com/buick

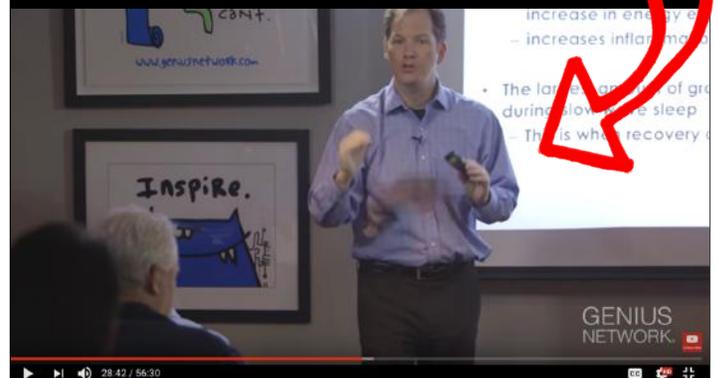
MERRY O CHRISTMAS



YOU NEED BETTER SLEEP!

Yes, YOU need better sleep. I can confidently say that because the VAST majority of adults are sleep deficient. We either don't get enough sleep, or we don't get high-quality sleep.

If you feel tired or worn down most days, watch The Sleep Doctor explain what you can do to fix your sleep problems. Go to www.mumby.com/sleep to invest in your improved health right now!



WE'RE HAPPY TO HELP!

"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. **This was a situation that was very stressful, due to strict deadlines, and they made it 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

CALL US: 1-800-446-5745

BIRTHDAY TRIVIA

Leonardo DiCaprio (born Nov 11, 1974) rose to prominence for his roles in the 1990's films *What's Eating Gilbert Grape*, *Romeo + Juliet* and *Titanic*. He then went on to win an Academy Award for Best Actor for his role as Hugh Glass in the 2015 film *The Revenant*.



Demi Moore (born Nov 11, 1962) starred in the movie *Ghost*, which earned her a Golden Globe nomination. She later starred in *Striptease*, *Disclosure*, *G.I. Jane*, *The Juror*, *The Scarlet Letter*, and *Indecent Proposal*.



Braised Red Cabbage Recipe

Chef Adam Brenner recently sent me this simple and delicious recipe that is perfect for this time of year. You can learn more about his work at www.chefbrenner.ca

Ingredients

- 1 medium sized red cabbage quartered and core removed, then thinly sliced
- 1 cup double smoked bacon 1/4 inch dice
- 2 cups thinly sliced red onion
- 1 cup red wine vinegar
- 1 cup apple cider vinegar
- 3 cups apple cider
- 2 bay leaves (remove before eating)
- 1 cinnamon stick (remove before eating)
- salt and pepper to taste

Instructions

In medium sized roundau, place bacon in pan on medium-high heat and cook until bacon starts to crisp up. Place onions in and cook until caramelization begins, then deglaze with 1 cup apple cider. Add the rest of the ingredients and bring to a slow simmer, then cover with a lid for 45 minutes. This dish goes great with sausage or osso bucco.

YUM!



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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