



# NEWS: Homeless Mini Cooper Needs New Owner Immediately!

Anthea & Douglas'

## BLUEPRINT FOR YOUR PEACE OF MIND

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

From: Anthea Mumby, Thursday 8:21am, Mumby Insurance

September 2016 Edition

### I'm Worried About You! Here's Why...

Let's face it; no one wants to think about getting sick. We didn't either, but then in the spring, several of our key staff members were struck by severe illness. It was a scary and stressful time for all of us.

The reality is that one in 2.63 Canadians will be diagnosed with cancer, have a heart attack, or suffer from a stroke this year. The odds are not good, and in my opinion, not worth the gamble!

As a business owner, husband, and father, I know how busy life can be, and I understand some of the struggles you face. That's why I want to lay out the facts when it comes to protecting yourself and your family from critical illness. Here are 4 things you really need to consider:

(cont'd)



Worry dolls are traditionally made in Guatemala. A person (usually a child) who cannot sleep due to worrying can tell their worries to the doll and place it under their pillow before going to sleep.

According to folklore, the doll is thought to worry in the person's place, thereby permitting the person to sleep peacefully. The person will wake up worry-free because all of their concerns have been taken away by the dolls during the night.

Parents may remove the doll during the night, reinforcing the child's belief that the worry is gone. Some parents involve the child in making the dolls to further increase the psychological benefits of releasing worries.

### Have Questions? We Have Answers!

"I really appreciate for your excellent job and the very good service you gave to me. And thank you so much for your patience and kindness with me. I'm so comfortable with you to ask any questions or for any information I need. Thanks again for your help!" -Dariush Pezeshki



### September Trivia Stumper!

September is a month of much celebration and awareness around the world. All of the following are recognized in September except...?

- A. Baby Safety Month
- B. Gynecologic Cancer Awareness Month
- C. Pretzel Month
- D. National Piano Month

Answer on p. 4

# I'm Worried About You! (cont'd)



## 1. For Business Owners, Critical Illness Insurance Preserves Your Company

A tax-free cheque means you have the resources to **keep your business' doors open while you recover**. You could fund the promotion of a team member to step into your shoes, hire outside talent, or just make sure the bills continue to get paid.

## 2. For Employees, Critical Illness Insurance Provides Peace of Mind

Critical illness insurance is the cornerstone of your personal financial security. Unless you are independently wealthy, critical illness insurance may be the only guaranteed income you have during an extended time of illness or recovery. ←

## 3. Critical Illness provides Quality of Life & Dignity Options

While our Universal Health Care System is envied by many around the world, the reality is, if you became critically ill, **there could be significant costs that are not covered**.

You may have savings or access to credit, however using these can impoverish your family and yourself if you recover from the illness. This is especially valid when you take taxes, selling fees, etc. into consideration, not to mention the time it may take to liquidate assets to access money.

**Critical Illness benefits are Tax-Free** and can be claimed after 30-days in most cases giving you easy access to the funds you need!

And here's the real kicker...

## 4. You Get Your Money Back If You Don't Use It!

It's true - You can get your **MONEY BACK** if you stay healthy and don't need the coverage! In other words, you don't ever need to claim to get all of your money back! ★

There's something else that most people don't realize: Provincial health care does NOT cover...

- Making your house wheelchair accessible if your illness or accident affected your mobility.
- Immunity booster medications for chemotherapy patients costs about **\$3,000 per shot**? And you need one after **EACH TREATMENT!**
- If a family member takes time off to care for you, they get no compensation.
- I know my wife and daughter would be willing to do whatever was necessary to care for me; however, I **DO NOT WANT** them providing the types of care I haven't needed since I was a baby! **I would want to PAY SOMEONE to do that, so the time my family spends with me isn't marred with such memories.**



My Father, who recently battled Hodgkin's Lymphoma, needed 12 immunity boosters, each costing \$3,000!

So now you know why I say I worry about you. I worry about anyone who hasn't considered what would happen if they were to get critically ill suddenly. **If you'd like to chat about your options, give me a call today. -Douglas, 1-800-446-5745** ←

## HOME WANTED:

This brand new Mini Cooper is homeless. Will you take him home with you in October?

We'll be drawing a winner on Oct 7<sup>th</sup>, so enter now to become his adopted parent!

[www.mumby.com/mini](http://www.mumby.com/mini)



## You Found The Right Team!

*"I am very happy with the quality of your service, and the level of care you have offered. Most importantly, throughout the process I remained confident that I am with right person and right office."*

*I wish you all the best, and would like to stick with you for upcoming insurance needs in future. Thank you again."*

-Mahmud Hasan



## Healthy Tip: Don't Wait to Start Fighting Osteoporosis...

Osteoporosis is a loss of bone density that causes fractures, disability, and deformity and is most common among aging women. Although the disease affects both men and women, **about 1 in 4 women over the age of 50 has osteoporosis in Canada, versus 1 in 8 men.**

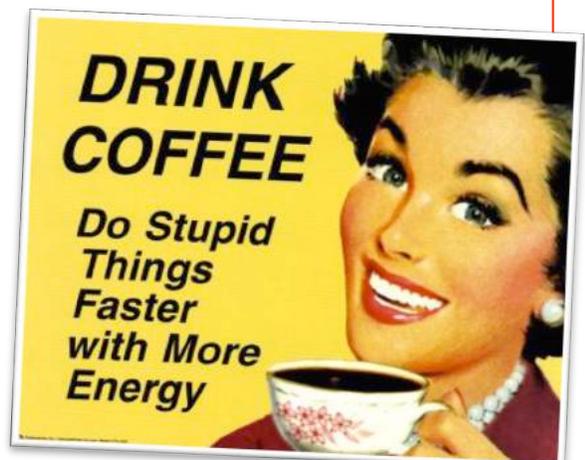
In addition to age, there are other factors associated with an increased risk of developing osteoporosis. They include a family history of osteoporosis, a diet low in calcium or a vitamin D deficiency, and excessive caffeine and alcohol intake.

Practicing healthy habits can prevent or reduce bone loss from osteoporosis. This is especially true if you **start at a young age.** Reduce your osteoporosis risk by doing the following:

- ❑ **Eat a diet high in calcium.** The body doesn't absorb calcium as well with age, so eat calcium-rich foods including low-fat dairy products, salmon, beans, broccoli and other dark green vegetables.
- ❑ **Get enough vitamin D.** Calcium can't be absorbed without it.
- ❑ **Be active.** Increased activity can strengthen bones.
- ❑ **Avoid smoking.** Smokers have faster rates of bone loss.

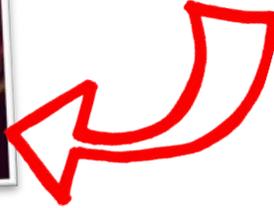
Osteoporosis is just one of many conditions that can affect you and your staff as you age. **Maybe it's time to take a closer**

**look at your life insurance and health coverage? Call us today at 1-800-446-5745**

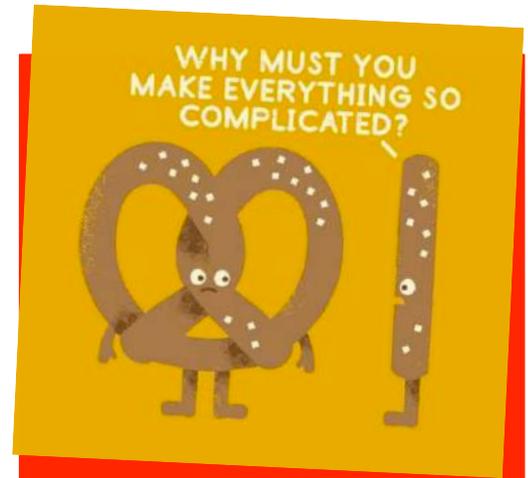




IT'S OKAY  
TO TREAT  
YOURSELF  
TO A LITTLE  
PIZZA ONCE  
IN A WHILE,  
RIGHT???



Tell others about the great service you get at Mumby and we'll send you a FREE PIZZA! **HAVE YOUR FRIENDS CALL US NOW: 1-800-446-5745** OR earn your pizza instantly online: [www.mumby.com/referrals](http://www.mumby.com/referrals)



## September Trivia

Baby safety and gynecologic cancer are brought to awareness in September. Pianos are celebrated too. But not pretzels!

October is officially the month to celebrate yummy pretzels! Answer C was correct.

## Simple Money Saver: 5 Easy Tips For Energy-Efficient Windows

Douglas and I noticed a pretty **significant spike in home energy costs during the long, cold winter last year**. This year we're going to implement some of the following tips to get those costs back to where they should be:

1. Hang curtains with white, plastic backings to act as insulation and to retain cold air in the summer and warm air in the winter.
2. Seal windows with caulk to close any air leaks and instantly cut energy costs by 5-10%. 
3. Install storm windows before winter hits. If you don't own any, consider purchasing low-emissivity storm windows, which can lower heating costs by 12 to 33 per cent. **Storm windows cost only a quarter of the price of a total window replacement.**
4. Watch for excessive condensation—a sign that a window needs to be repaired or replaced.
5. Consider weather stripping to prevent air leakage at moving window parts. Foam or gasket weather stripping can be applied to the sides and the sashes of windows. 



**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)