



# IMAGINE: If You Won \$2017 Today, How Would You Spend It? (see page 3)

Anthea & Douglas'

## BLUEPRINT FOR YOUR PEACE OF MIND

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From: Anthea Mumby, Monday 1:11pm, Mumby Insurance

February 2017 Edition

### How Are You Investing in Yourself?

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 Kevin Harrington, an original host from the hit TV show, Shark Tank.



**Because we LOVE our clients, we're giving away \$2017 in 2017!**

(see page 3 to learn more)

### Guys, Make Those Romantic Plans Right Now!

February 14 – Valentine's Day is the same day each year, but some guys still don't remember. What percentage of men forget to plan something for their sweethearts?

- A. 32%
- B. 64%
- C. 81%



Answer on p. 4

# How Are You Investing in Yourself? (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 new language* – take a class or use language training 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.

## #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?**



"Working with one of your brokers has been quite a positive experience. She has resolved issues that have come up for me this past year in a timely and efficient manner, but most of all, I think it's her cheerful, authentic tone and empathetic manner that I most appreciate. Both on the phone and by email, your broker has made me that feel I'm not invisible, but rather a valued customer." - SD

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## 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, or if your dog bites a neighbor's child. Your umbrella policy would kick in on top of your homeowner's policy.

If you were responsible for damages caused by an accident while on your boat, or while operating your RV, again, an umbrella policy would provide additional coverage. 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



## The Millennial Question

The Millennial generation (i.e. people born in the early 1980s to mid-1990s) has been touted to be selfish, impatient, entitled, and always seeking instant gratification. But are these descriptions true? And if so, why did this happen to an entire generation of young people?

Perhaps the most important question revolves around what Millennials really need from parents, educators, and employers to help them succeed in life.



Simon Sinek, famous author and motivational speaker, dives into these very questions. If you are a parent, educator, or employer of Millennials, this is worth watching:

[www.mumby.com/millennial-question](http://www.mumby.com/millennial-question)

## Valentine's Day Trivia

A whopping 64% of men admit that they forget to make romantic plans for their significant other when Valentine's Day rolls around.

There's good news though...

Flowers are always a welcomed gift, even if it's last minute. That's likely one of the reasons why 73% of people who buy flowers for Valentine's Day are men!



## Why Valentine's Day Deserves Your Love

It can be easy to feel a little cynical towards "Hallmark holidays" like Valentine's Day. After all, doesn't it simply exist to coerce you into spending more money? Maybe, but here are 3 great reasons why Valentine's Day is still awesome:

**1. Giving people gifts is awesome.** Gifts don't have to be a big financial commitment. Valentine's Day is the holiday where it really is the thought that counts — making a card or writing a poem for someone, even if it's not very good, will make them feel loved and attended to.

**2. Great meals are awesome.** I know Valentine's reservations can be a nightmare, but sharing really great food with someone whose company you truly enjoy is such an amazing bonding experience. Eating with people we love is such a deeply-ingrained human pleasure that it shows up as a ritual in pretty much every religion and culture. You can skip the dinner reservations and have lunch with your friends, cook with your partner, or enjoy brunch with your parents.

**3. Expressing love of any kind is awesome.** Valentine's Day is an opportunity to tell people you love that you love them, however that love looks or feels. Even if you're not comfortable with the word "love," just saying "Hey friend, you did [xyz things] for me, and I just want you to know how much I appreciated that" can go a long way for your relationships.

Speaking of which, we really do love having you as a Mumby client! Thanks for all you do!



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