



You Won't Get Stuck in the Snow When You're Driving This... (see page 3)

Anthea & Douglas'

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From: Anthea Mumby, Tuesday 4:15pm, Mumby Insurance

January 2017 Edition

What's the One Word You'd Use to Describe Yourself?

Our daughter, Rhiannan, recently turned 20 years old. Wow - time sure does fly by! Douglas and I surprised her with VIP tickets to see one of her favourite singers, Martina McBride.

Backstage, we were able to chat with Martina and I asked her, "What one word would you use to describe yourself?" Martina's answer: "Grateful"

As we move into 2017, what's one word you'd use to describe yourself? Our subconscious beliefs have been shown to turn into conscious beliefs and actions. So for Martina, labelling herself as being grateful can make her a more grateful person even without her realizing it.

So again, what word describes you? Be careful what you choose - that word might describe you even more closely by the end of 2017!



Anthea, Martina, and Rhiannan - Fittingly, Martina ended her show with the Beatles' *All You Need Is Love*. Her performance was not only impressive, but also uplifting and inspiring.



WIN \$2017 IN 2017

(see page 2 to find out how)

Eating for Good Luck in 2017?

Some foods are thought to bring good luck for the upcoming year, while other foods apparently bring the opposite. Which one of these is a good luck New Years food?

- A. Ham
- B. Chicken
- C. Lobster



Answer on p. 4

Improve Your Career in 2017 with Better Work-Life Balance

Discussing work-life balance often revolves around how such a balance can have a positive impact on your personal life, but the reality is that **your career can also actually be improved by having a healthier balance between work and home.**

Research shows that people work smarter and tend to be considerably more productive when they feel balanced and happy. Such feelings have a positive impact on your ability to think creatively, and they significantly improve your concentration skills.



People whose lives lack balance tend to make more mistakes than those who are balanced because a lack of relaxation can muddy the brain. It is important to remember the reasons why you are working in the first place, and what your ultimate goals are. If you're looking to advance your career, it might be wise to take your foot off the gas pedal and find time to rest. While it seems counterproductive, this rest will improve your performance. ←

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Getting Fit in 2017



In December we had Roberta Snyder, owner of Personal Edge Training, talk to our staff about "Fitness Tips For Desk Jockeys."

My big takeaway was the fact that you don't need to overhaul your life in order to get in better shape. Simple things like standing up to stretch every 30 minutes, or going for a 10-minute walk at lunch can really add up.

What's one little change you can make to become more fit in 2017?

Drive Through Any Snowstorm in Your New Toyota Tacoma!

We've had some wild winter in 2016 and early 2017, but you **never have to worry about snow again** if you're driving this brand new Toyota Tacoma! Drive through anything!

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When to Reconsider Your Life Insurance Coverage

Life insurance is designed to provide financial stability for your loved ones and designated beneficiaries in the event of your death. Different times in your life or different life events can result in the need to increase or decrease your insurance coverage. **In most cases, life insurance policies can only be changed on renewal dates or with specific life events.**

It is important to read your policy and know when you can increase or decrease your coverage. In general, there are some very specific times when you should talk to your life insurance expert. This will allow you to assess if you need to change an existing policy or perhaps add or remove a policy from your insurance coverage.



- Marriage** – You and your spouse should consider coverage that will pay off the mortgage and other debts, leaving the survivor without these financial worries.
- Birth of a child** – There may be the need to increase coverage to allow the other parent to stay home and raise the child or children with enough income to live comfortably.
- Divorce or loss of a spouse** – You may wish to consider lowering your coverage, particularly if you have no children or if your children are out of the home.
- Debt paid off** – If you are fortunate enough to have your home, credit cards, student loans, and other debts paid off, there may be less need to carry a large insurance policy.
- New career** – When you move into a new career with a higher pay level, you may want to increase your life insurance coverage to accommodate for an improved standard of living.

Of course, everyone's needs are different. **Call Douglas at 1-800-446-5745** to discuss a plan that's best suited for your current life stage and circumstances.

Wise Financial Advice for Millennials



Different generations obviously approach finances differently. Baby boomers, for example, are more worried about retirement, while most Millennials haven't thought that far ahead.

Instead, Millennials are concerned with an increased cost of living and student debt. Here are 3 ways that Millennials can get their finances on track:

- 1. Create a budget.** Determine your monthly revenue and fixed expenses. From there, set personal spending limits so that you aren't forced to pay for your necessities with credit.
- 2. Pay debt first.** Concentrate on paying off debts as soon as possible to minimize interest payments.
- 3. Build an emergency fund.** Have a financial buffer that can be used during unexpected situations such as unforeseen medical bills or car repairs.



Happy New Year Foods

It's good luck to eat foods like black eyed peas, ham and cabbage because they are thought to bring prosperity. But, if you want to have a happy 2017, don't eat lobster or chicken. Lobsters can move backward and chickens can scratch in reverse, so it is thought these foods could bring a reversal of fortune.



3 Steps to Become a Better Learner

Learning to learn sounds funny, but it's a vital tool for anyone who wants to achieve more in life. Here are 3 steps that will help you maximize your learning ability:

- 1. Stay Calm.** One thing to be aware of is that trying to learn more quickly when under pressure to do so can actually end up being counterproductive.

The stress of learning under pressure causes cortisol to be released into the bloodstream, which actually blocks memory and the ability to effectively concentrate. So, plan ahead so that you can approach learning in a relatively calm state.

- 2. Keep Hydrated.** It is also a good idea to avoid caffeine and energy drinks, which can make you feel awake even though your brain is not in a place to absorb new information. Stick to water in order to stay hydrated while studying. Studies have shown significantly better recall comes when you are naturally hydrated.

- 3. Breathe Deeply.** Practicing meditation or deep breathing offers many health benefits but has specifically been shown to improve learning skills. Take even 5 minutes to stop, close your eyes, and breathe deeply. This will boost your memory and aid in concentration.



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