



# True or False? The Average Family Will Spend \$600+ on Back-to-School Supplies this Year

(see the answer on p.4)

Anthea & Douglas'

## BLUEPRINT FOR YOUR PEACE OF MIND

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From: Anthea Mumby, Monday 8:02am, Mumby Insurance

Fall 2017 Edition

### How Would You Benefit From a Digital Detox?

When's the last time you "turned off" and relaxed?

I'll admit that I love to work. I've been working in our family business for so long, and I care about our clients so much, that I sometimes forget to take time to relax and recharge.

This summer, Douglas and I knew we needed some downtime, so we planned a couple of no-work "digital detox" getaways. No computers. No email. No phone calls. No meetings. Nothing work-related.



"Turning off" is tough to do when you're a small business owner who loves what you do. That's why Douglas and I made a point to get away a few times this summer – here's a picture from our wine country tour in Kelowna, BC.

What about you? Does the thought of completely unplugging sound like a dream or more like an anxiety-provoking nightmare?

Stats show that most Canadian adults spend between 25-35 hours per week online. We are literally addicted to our technology. So, if taking a digital detox sounds like something you could "never" do, don't worry, you're not alone... but there is hope!



Taking even the smallest steps towards reducing your screen time each week has been shown to decrease stress, increase productivity at work, and, most of all, improve your overall happiness.



Here are 4 ways that you can reduce your dependence on (continued on p.2)

# How Would You Benefit From a Digital Detox (cont'd)

technology without compromising the success of your business:

## 1. Say, "lights out" and actually mean it.

You simply must create a nightly digital sundown to support your physical and mental health. Think screens before bed aren't really that big a deal? Harvard researchers would tell you otherwise: they recently found that **the digital toys we love so much can disrupt melatonin production, deter sleep quality, and spike negative moods.**

Detox nightly by banishing all electronics from the bedroom.

## 2. Pull out the pen and paper.

It may seem strange at first, but jotting, writing, and doodling on paper can give your exhausted faculties a workout different from what they've grown accustomed to. **Using pen and paper instead of feverishly typing and tapping can help liberate body and mind, giving you a sense of physical and mental freedom the digital world cannot.**

## 3. Take control of your email.

While email is not going to go away, there are ways you can take control of it instead of letting it control you. Here are a few that work for me:

- Turn on your out-of-office notification for a few hours a day.
- Turn off incoming email alerts so that you aren't jumping to check each new message.
- Set email preferences to receive emails hourly instead of as they happen.**
- Set a timer to remind you to check email a few times each day.

## 4. Schedule a digital detox vacation.

Sometimes you just have to put yourself into new surroundings where you won't be reminded of all the work-related things you "have to" take care of.

Want a real challenge? **Try taking a weekend getaway with your phone turned off the entire time** (keeping it with you only for emergency). Douglas and I experimented with this at our cottage recently, and the calmness it gave us was wonderful!



*Being in the mountains (and enjoying some BC wine) worked wonders for Douglas and I. What would you do for your digital detox getaway?*

## The Risk of Cooking with Dull Knives by Chef Adam Brenner

Has your hand ever slipped while chopping? Ever felt like it is taking FOREVER to cut those potatoes?

Your knife could be to blame! Working with a dull knife increases your chances of the knife slipping, which can result in major injuries. It's also harder work to slice and dice with a dull knife.

Sharpening knives should be done when you notice you have to put a significant amount of work into cutting things that don't typically take too much effort. You can have this done professionally or you can sharpen them yourself using water stone or sharpening steel. To prevent knives becoming dull, always wash them by hand and don't put them into the dishwasher.

Holding a knife properly (as shown in the image to the right) will also help in preventing slipping or cutting your thumb.

It's been a slice!



# Why Do You Do What You Do?

What's your "WHY?"

Why do you invest in your career, in your activities, or in yourself the way that you do? Why are these things so important to you? Why do they matter?

These are some of the questions we talk about with our staff during their "Blueprint For Success" meetings. We want them to understand why their contributions matter for themselves and for those around them.

The answer always comes back to one thing: Family.

My dad, Dennis, started Mumby Insurance back in 1975. At the time, he operated the business from an office in our house and I remember always being so interested in what he was doing. Who was he helping? What did he do for his clients? How did the business side of things work?

I joined the team as a teenager, when my dad put my typing skills to good use in the office – yes, he had moved the business out of the house by then! And eventually, when my dad was ready to retire, I took the business over.

Now, as the CEO of Mumby Insurance, I feel compelled to carry on the good work that my dad started over 40 years ago. He always used to say, "Look after clients first, and the business will look after itself," and that's a philosophy I try to follow today. I want him to be pleased with the direction I've taken his company.

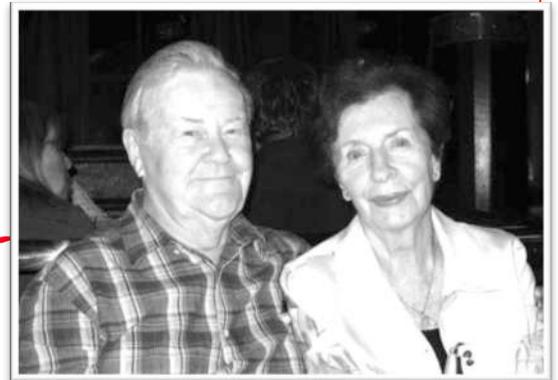
Additionally, part of my "Why?" is my own family. Our daughter, Rhiannan, is in university now, and I've always wanted to work hard so that she has the opportunity to pursue her interests and to develop her own passions.

It was so rewarding to see her work with the Canadian Coast Guard this summer. She was doing something that she loves, she was making a difference in the world, and she was growing as a person. I am motivated to work hard to be a good role model for her, so that she will carry on that legacy when she gets into her full-time career in the future.

So again, I ask you the question: Why do you do what you do? Knowing the answer can help you remember that all the hard work, long hours, discomfort, sacrifice, whatever it may be, feel so much more worthwhile.



After watching my dad build the family business from our home, I was excited to become part of the team as a teenager.



Here are my parents, Dennis and Eileen. Seeing my dad work so hard to build an honest business that truly helps people is one of my motivations today. I want to carry on the family business legacy, helping people just as he set out to do.

## Is Your Child Going Off to School?

As recent empty-nesters ourselves, Douglas and I know how much you're likely thinking about. You want to help your child succeed in school, in work, in whatever he or she does.

But, did you stop to think about your child's insurance needs? Most parents don't. Give us a quick call to see what your child will need as he or she leaves your nest.



## YOU SAID IT!

*"We were having our first child and buying our first home at the same time, and Douglas walked us through a detailed understanding of our options for life and home insurance. It felt like we were getting advice from a trusted source, like a conversation between friends without bias or judgment. It keeps us coming back as our needs change!"*

– Liam Brown

## Back-to-School Trivia

**TRUE!** According to the *National Retail Federation's Back-to-School Survey*, families with school-age children will spend an average of **\$634.78** on apparel, shoes, supplies and electronics this year, which is actually down from the **\$688.62** last year.



## When "Let the Buyer Beware" Goes Far...

Nobody wants to pay more money than they have to for any purchase, whether it be for food, clothing, a home, a car, or for insurance. We all like to get a "good deal" whenever we can.

**But, just because something is cheaper, does it actually make it a better deal?**

We could talk all day about deceptive pricing tactics that are used to trick people into thinking they're getting a better deal than they really are, but let's focus on insurance for a moment:

We recently got this message from a client who had been looking for a deal...

*"I shopped around for insurance on a new car and had actually signed on with one of the big banks. A day before I was about to get the car, they called to let me know they were increasing my quoted rate by 40%!"*

Unfortunately, this "bait and switch" tactic is far too common in the insurance industry.

Another common tactic: Providing a "comparison quote" that is really comparing apples and oranges. Yes, you can get rock-bottom pricing on insurance if you search long enough, but be careful... the coverage offered likely won't come close to matching what you would get with other options that may cost a bit more.

Then the question becomes: **"Is saving a few dollars worth the added risk that I am now going to bear?"**

If you are aware of the risk and answer "Yes," that's your call. At least you're making an informed decision. Just be warned that many unscrupulous insurance providers will ask you to make an uninformed decision – don't fall for it!

Michael Attard, our client who got shocked when his bank dropped a last-minute 40% increase in his car insurance quote, continued:

*"A friend suggested I give Mumby a try instead. They had a quote for me in less than 5 min, with no hassle. Not only did they offer me the most competitive rate I had ever received - but last year, they actually lowered the cost even further."*

**We are here to protect you, to serve you, and to give you peace of mind. Give us a call at 1-800-446-5745**



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