



Trivia: Why were people hiding 3 potatoes under their bed at the end of 2017? (see page 4)

Anthea & Douglas'

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From: Anthea Mumby, Monday 11:09am, Mumby Insurance

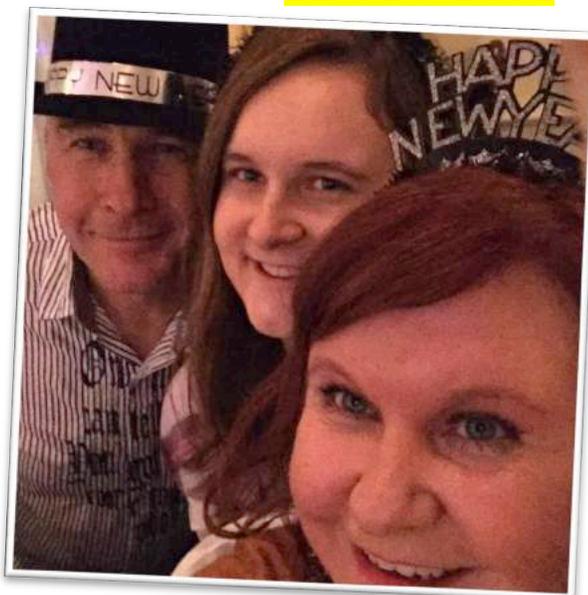
Winter 2018 Edition

Take a New Approach to New Year's Resolutions

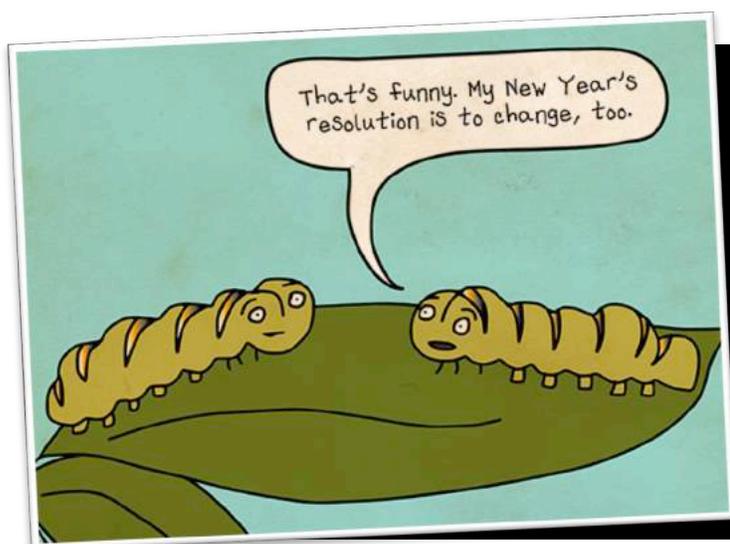
With the New Year here, you've likely already been bombarded with messages about making resolutions about what you are going to do and setting goals outlining what you will achieve in 2018.

Although goal-setting is good and is something we practice ourselves personally and in the office, sometimes goals aren't the most helpful things to focus on. **Instead of taking the traditional route of making resolutions, how about selecting one word, a virtue?**

Choosing a virtue can set your year off with a focus of "being" different instead of "having" more or "doing" more. As an example, "I want to lose weight" (having) and "I need to exercise to get there" (doing) becomes "I am a 'confident' (virtue) person." This may seem like semantics, but focusing on the virtue you want to embody can make (continued on p. 2)



Douglas, Rhiannan and I wish you a fantastic start to this New Year!



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(see page 3 to find out how)

Take a New Approach to Resolutions (cont'd)

a huge difference in the choices you make, the lifestyle you lead, and the beliefs you hold true. Back to our example; If you believe that you are confident, your actions will naturally come out of that belief, which means that the “have” and “do” will come more easily on their own.

How to Start a Virtue-Focused 2018

To select your virtue, you can ask yourself what you want most this year and then find a virtue that will lead you to that end goal, and likely much more than just that one goal!

For example, if you want to write a book in the New Year, you can choose “commitment” to help you see the project through. Or, if you want to focus on giving more to others, you can choose “kindness” or “generosity”. Here are some ideas for other virtues you may choose:

Acceptance
Authenticity
Commitment
Compassion
Confidence
Contentment
Courage

Creativity
Discipline
Encouragement
Faith
Forgiveness
Generosity
Gratitude

Hope
Integrity
Joy
Kindness
Love
Patience
Peace

Once you have chosen your virtue, here are some steps to help keep it a priority all year long:

- 1. Write it down.** Place it around your home, office and even inside your car, wherever you will see it during your daily routine. Keep it present in your mind and remind yourself to live it each day.
- 2. Journal about the virtue.** Write about how you envision the virtue playing out this year. Then, jot down ways you practice it so that you have a record of your success and development.
- 3. Take one daily or weekly action.** If you choose “peace”, perhaps you can begin meditating daily. Think of ways to incorporate the virtue into your life through specific daily, weekly and/or monthly actions.

What virtue would you like to focus on developing in 2018?



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Sad Story: You Get What You Pay For

When it comes to insurance, you really do get what you pay for. The following news story was reported by CTV news:

A Toronto woman's insurance claim for her totalled SUV has been denied because the company says the occasional deliveries she makes for her small company voids her policy.

"I was in shock because I didn't think I did anything wrong," said Adrienne Winterhelt, who was in an accident about two weeks ago on Hwy. 401 while on the way to visit a friend.



Winterhelt told a reporter that she has paid insurance premiums for 30 years without an accident but recently changed to an online insurance company to try to save money.

"I'm a widow with three kids. I've got to watch my pennies, so it seemed like a good idea to get better insurance rates."

When she signed up for auto insurance with Sonnet Insurance, she says she revealed that she uses her vehicle for work 30 per cent of the time. Winterhelt owns a small business selling heaters to kill bedbugs.

Are You Prepared for a Home Break-in?

While it may be difficult to imagine it happening to you, home break-ins are a common occurrence, especially at this time of the year. To protect yourself, consider the following:



- Put an emergency plan in place and discuss it with everyone in your household.
- Take any measure possible to let the intruder know someone is home and aware of his or her presence.
- Do not assume that the intruder is unarmed. He or she may be concealing a knife or gun and could produce it without a moment's notice.
- If you have something immediately available, you can use for defence, grab it, even if it is just a scare tactic.
- Take note of the intruder's physical characteristics so that you can provide the most accurate description possible.
- Consider arming your home with a security system. A security system may seem expensive, but knowing your family and possessions are safe at all times may make it worth the cost.



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Using Your Vehicle For Business? *

Don't let this sad story happen to you.

Call our team of insurance experts at 1-800-446-5745 to find out if your vehicle use abides by the specifics of your insurance policy. It's better to find out now and not when it's already too late!



YOU SAID IT!

"I receive newsletters from an auto insurance rates search company.

When I get an email telling me the best possible insurance rate for my make and year of car, I check it and Mumby is always lower. I think that's pretty awesome."

- Bob Posliff



Which Potato Would You Pick?

In some cultures, people put 3 potatoes under their bed — one peeled, one normal and one half-peeled — and draw one out without peeking. The more skin on your potato, the more money you'll have in the New Year.

Try it. It could boost your bank account!



No More Nagging Doubts: Protect Your Most Valued Possessions

Most homeowners policies severely limit certain personal property items, and many people have no idea they are NOT protected under their standard homeowners policy.



We want you to understand these restrictions so that you can make the decision that's best for you.

Typical Personal Property Limitations:

- \$200 for money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum, coins, medals, and stamps
- \$1,000 for securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports and tickets
- \$1,000 for watercraft including their trailers, furnishings, equipment, and motors
- \$500 for trailers not used with watercraft
- \$1,000 - \$2,500 (varies by company) for theft of jewelry, watches, furs, precious and semi-precious stones. There may also be a limitation per article. "Mysterious disappearance" is not typically covered!
- \$1,000 for theft of firearms
- \$2,500 for theft of silverware, silver-plated ware, goldware, gold-plated ware, and pewterware
- \$1,000 to \$2,500 for business property of any type on your premises
- \$250 for any business property away from your premises

Other standard home policy limitations include:

- Earthquake
- Flood
- Building ordinance or law (i.e. Updates required by local city or county building codes are not covered if you have an older building unless this protection is specifically added to your policy)

Want to speak to an insurance expert about your homeowners coverage to see what is and isn't included in your policy?

Call us at 1-800-446-5745 today!

CALL 519-885-5956 OR 1-800-446-5745 NOW!

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