

# The Excalibur Report



## 12 Days of Christmas Prizes

Starting December 9<sup>th</sup> we're drawing 12 winners (one per business day) from our Excalibur facebook page, but this year winners get two prizes. One prize is yours to keep, and the other you get to give to someone special (other than a family member) as a thank you for being there when you needed them, doing something nice or going above and beyond when it mattered most. Think of them as an everyday day hero who you'd like to recognize.

Every now and then special people enter our lives. For example; they might be a coach, teacher, mentor or friend who had our back, or they could be someone who makes a difference in your community – a volunteer, local champion or someone who inspires others. These people rarely ask for anything in return and give freely because it's the right thing to do.

We want to give you the opportunity to celebrate an everyday hero by surprising them with an unexpected gift!

All you have to do to enter is LIKE our facebook page. If you're already a member of our facebook page just SHARE the contest post and you're automatically eligible.

Starting December 9<sup>th</sup> we will randomly draw one winner each business day. You collect your prize by visiting our Excalibur office in Clinton and writing a special note for the person you want to recognize – and give a gift to - as your everyday hero. We phone and post all winners on our facebook page.

In the true spirit of Christmas, it's that simple!



 /ExcaliburInsurance

If you're not on facebook, use the email below to enter.

DAY 1	Black Dog Village Pub & Bistro <b>\$50 Gift Card</b>
DAY 2	Cornerstone Spa <b>\$50 Gift Card</b>
DAY 3	Metzger Meats <b>\$50 Gift Card</b>
DAY 4	Marita's Fashion Boutique <b>\$50 Gift Card</b>
DAY 5	The Stickhandler <b>\$50 Gift Card</b>
DAY 6	Jillian's Home Decor <b>\$50 Gift Card</b>
DAY 7	Per-fect Designs Flowers <b>\$50 Gift Card</b>
DAY 8	Family & Company <b>\$50 Gift Card</b>
DAY 9	Designers Clothing Store Exeter & Bayfield <b>\$50 Gift Card</b>
DAY 10	The Backyard Flower Shop <b>\$50 Gift Card</b>
DAY 11	President's Choice <b>\$50 Gift Card</b>
DAY 12	Canadian Tire <b>\$100 Gift Card</b>

*Doing the  
Right Thing  
to Help Others*



#### FARMING COMMUNITY RALLIES TO HARVEST FAMILY FARM

"Is there anything I can do?" is a question many of us ask when consoling someone who has been hit by tragedy. Most of the time, there isn't an answer to that, other than prayer. In this case, though, there was something. And it seemed so clear and obvious that nobody in town remembers who came up with the idea. "It just kinda happened," family friend Shawn Peters says. "This is what a farming community does."

On a Friday night in October in Illinois, Hayden Schaumburg charged down the field to block for his Watseka High teammates on a kick return. There was a fierce collision, and the 16-year-old junior collapsed onto the field. Hayden was laid out on the football field for 45 minutes that night. He needed eight hours of surgery - he had broken his neck.

With the Schaumburgs still by their son's side at Loyola Medical Center, their farm back home sat waiting to be harvested. And so on Saturday, before dawn on the first day of November, more than 100 people arrived at the Schaumburg farm. Some came with tractors, some with auger carts, some with semis ready to load. Some brought lunch, some brought bright yellow safety vests, and some just came with their bare hands and their time. At 6:30 am, the people of Watseka said a prayer for Hayden. Then they got to work.

By mid-afternoon, more than 1,000 acres had been harvested. Weeks of work was done in a matter of hours. "There was something much greater than us at work that day," Peters says. In all, more than 125,000 bushels of corn left the farm in less than 10 hours.

SOMETIMES WE CAN HELP JUST BY SHOWING UP.

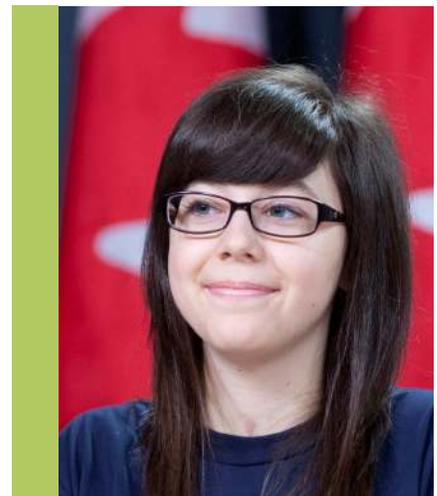
#### TRANSPLANT RECIPIENT SHARES HER GIFT

Ottawa-native Double-lung transplant recipient, H el ene Campbell, inspired all of us with her appearance on The Ellen DeGeneres Show in 2013. Since her transplant, H el ene's primary focus has been on her recovery. She continues to increase the number of registered organ and tissue donors by encouraging those around her to talk about this opportunity.

Last fall she completed a cross-Canada promotional tour with VIA Rail (Give2Live) with a campaign goal to raise \$50,000 to help patients while they waited for a life-saving organ transplant. To date, over \$60,000 has been raised and 24 patients have been helped.

"This is the reality of transplant. It's not a cure, but a treatment. Do not get me wrong, it is an incredible and magical gift! But it should never be taken for granted and should never be forgotten. It is so easy to get back into the thrill of life, to feel normal again. To forget others who are now waiting and, in their situation, are feeling the same way I did." - H el ene Campbell

THE GIFT OF LIFE IS  
WORTH SHARING.





## WHAT WOULD YOU DO WITH \$100?

Imagine the surprise in the community when in this real life “Pay-It-forward” project, Pastor Steve Stewart gave at least one \$100 bill to each family in the congregation in attendance one Sunday in May 2011, along with the assignment to “do something good”. This originated from an anonymous gift of \$10,000 to the Pastor of Community Bible Church in Stittsville, Ontario.

As a result, over the next few months there were fundraising garage sales, bake sales, and other events – each one facilitated by the \$100 in seed money. The total raised by the various events over tripled the initial \$10,000 and was spread over multiple community and charitable causes.

One member of that congregation was Taber Bucknell - family friend of H el ene Campbell. That same year, H el ene, the bright, talented, creative 20-year-old second daughter was diagnosed with Idiopathic Pulmonary Fibrosis. Her only option was a double lung transplant at Toronto General Hospital (TGH). In January 2012, H el ene had to move to downtown Toronto to be close to TGH while waiting for donor lungs to become available. Her mother Manon took an unpaid leave from her job to accompany H el ene and her father Alan and three siblings stayed in Ottawa. The province covered H el ene’s medical expenses but not Manon and H el ene’s living expenses in Toronto.

The Pastor’s seed money helped Taber set up [alungstory.ca](http://alungstory.ca) to document the journey of a remarkable, energetic young woman who needed new lungs to breathe well again; to help H el ene financially and to raise the awareness of organ donation registration and the importance of giving blood.

**NEVER DOUBT THAT A SMALL GROUP OF THOUGHTFUL, COMMITTED, CITIZENS CAN CHANGE THE WORLD. INDEED, IT IS THE ONLY THING THAT EVER HAS.**

- Margaret Mead

## 10 Tips for Reducing Burnout at Work

- 1** Schedule breaks during your day. If you can, try to take two 15-minute breaks in the morning and two more in the afternoon.
- 2** Get enough sleep each night.
- 3** Turn one of those 15-minute breaks into a time of reflection. Think about things that bring you happiness and energy.
- 4** Start keeping a calendar for events not related to work—this will give you things to look forward to during the week, instead of only focusing on work deadlines and meetings.
- 5** Each day, try to fit in at least 30 minutes of exercise.
- 6** Take a vacation—you might only want to take two days away, or you may feel you need two weeks—regardless, that time will help you recharge your batteries.
- 7** Whenever possible and appropriate, delegate some of the tasks on your to-do list.
- 8** If you tend to opt for eating lunch at your desk most days, try and switch it up to get a change of scenery.
- 9** Take a walk outside. Even if it’s cold out, the fresh air will do you good. Just remember to bundle up!
- 10** Join a new class or start a new hobby.

# Smart Holiday Shopping



The best time for holiday budgeting begins early in the year, when smart shoppers account for expenses associated with the holiday gift season in their monthly budgets and buy presents here and there throughout the year. However, if you're like most of us, you probably have not planned very far ahead and could find yourself feeling the pinch in January. But don't despair—with proper accounting and a handful of smart shopping ideas, it is possible to find the perfect gift for everyone on your list and stay within your budget.

Here are some tips to help you manage your seasonal financial stress:

1

**Review your shopping list carefully. Does everyone listed on it truly need to be there?**

2

**Shop online. Many retailers will waive shipping costs during the holidays.**

3

**Give yourself time to compare prices and find the best deals. You aren't likely to save money if you wait until the last minute.**

4

**Set limits. Write down a maximum dollar limit for each person, vow to stay within that limit and then track how much you actually spend.**

# Winter Driving Safety Tips

- Reduce your speed when driving on slippery roads and increase the distance between you and the vehicle ahead – this gives you an additional cushion of space for safe stopping.
- Practise driving in slippery conditions (in an empty parking lot!) so you are well-prepared and comfortable when winter comes.
- Plan ahead for lane changes; check your rearview mirror and blind spots, and use your signal. Make the move with the smallest possible steering change and with a light foot on the gas.
- Anticipate stops by gradually slowing down well ahead of intersections in order to allow for enough time to stop safely.
- Be aware of unexpected ice patches or piles of wet leaves that might induce skidding. Wet ice, warmed by the sun, is twice as dangerous as completely frozen ice. Be especially alert whenever there is any kind of precipitation during cold weather.



# Succession Planning for the Future of your Farm



The process of maintaining family ownership of a farm can be difficult to navigate when the current owner or operator considers retirement. Studies show that less than 33 per cent of family-owned businesses—farms included—survive the transition from the first generation to the second, and only half of those surviving businesses make it through to the third generation.

Succession planning should be done well before you decide to retire in order to avoid risks that lessen the farm's chances for growth. Establishing a succession plan will also help you understand the desires and vision of the successors.

## PLAN THE INITIAL FAMILY MEETING

The first step in succession planning is to hold a family meeting to discuss how each member wants to be involved in the future of the farm. The meeting should be carefully planned so it runs smoothly, achieves what you set out to do and allows everyone to openly share his or her feelings.

Arrange to have the meeting in a neutral location—avoid holding it at someone's home where there is an underlying power structure that could prevent other attendees from speaking honestly. If the farm has an office, meet there, or find somewhere neutral in the community.

## WHO SHOULD BE INVOLVED?

It is important to invite the right people to the meeting. You can choose to only invite the farm's current and potential decision-makers, but it may be a good idea

to invite family members who are not involved in the farm. They could offer an unbiased opinion.

Regardless of who you invite, the meeting should have a facilitator. This person can be a non-farming family member, your accountant or anyone who is not involved in the farm operations and does not have an opinion on the succession. He or she should help guide the meeting and keep your family in harmony.

## DURING AND AFTER THE MEETING

Make the most of your meeting by establishing ground rules and setting an agenda and sticking to it. If you encounter a disagreement, confront the issue, evaluate solutions and ensure that everyone feels comfortable enough to talk honestly.

Before your first meeting is over, plan for the next one. Schedule a time and place, and decide what will be discussed and what steps need to be taken before then.

## DESIGNING A PLAN AND EVALUATING YOUR ASSETS

After the initial meeting, it's important to design a plan for transferring ownership. A solid plan will help maintain focus during the succession process and address the goals of the current and future farm owners.

Creating your plan is an opportunity to take stock of your property and assets. Gaining a clear picture of your farm will make this whole process easier, and the earlier you do this, the more helpful it will be.

## We're here to Help

A solid plan will help maintain focus and address the goals of the current and future farm owners.

When the ownership of your farm changes hands, feel confident that your farm and family are taken care of with a well-developed succession plan. Excalibur Insurance Group can provide you with tools and guidance to help kick-start your planning efforts and ensure the viability of your farm for future generations. Contact us today to get started.



# Winter Word Search



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W	E	A	T	H	E	R	W	G	S	F	P	S	F	M
O	H	J	V	O	L	J	O	N	J	V	H	N	J	J
K	F	R	A	C	S	M	E	O	K	O	L	O	M	G
D	R	H	B	P	T	T	D	P	V	B	P	W	W	N
I	E	L	J	Q	T	O	I	E	L	J	Q	F	O	I
W	E	P	N	I	W	K	L	I	P	N	S	L	K	T
S	Z	Q	M	W	Q	D	S	D	Q	M	F	A	D	A
N	I	A	K	S	B	I	U	W	A	K	F	K	I	K
A	N	S	L	I	D	E	I	S	S	L	U	E	W	S
M	G	W	J	C	D	L	L	A	W	J	M	D	S	W
W	W	X	I	D	S	N	O	W	X	I	R	B	U	X
O	C	C	U	F	D	D	P	C	C	U	A	D	D	C
N	V	D	O	M	G	G	N	I	D	D	E	L	S	D
S	B	E	P	I	C	C	R	E	T	N	I	W	C	E
F	S	L	I	P	P	E	R	Y	R	T	A	H	H	R

See how many of these words you can find in the puzzle. The words can be forward, backward or diagonal.

- |            |              |              |              |
|------------|--------------|--------------|--------------|
| 1. Snow    | 5. Shovel    | 9. Slippery  | 13. Scarf    |
| 2. Snowman | 6. Cold      | 10. Slide    | 14. Hat      |
| 3. Winter  | 7. Freezing  | 11. Sledding | 15. Earmuffs |
| 4. Weather | 8. Snowflake | 12. Skating  | 16. Mittens  |

Complete this Word Search and fax it to (519) 482-9474 or bring it into the office.

Excalibur Insurance Group will choose two winners at the end of the Month!

YOUR NAME

YOUR PHONE NUMBER

# Shout OUTS!



On June 14 an “Evening in Paris” dinner and auction was held to raise funds for the Enhanced Cataract Services at the Clinton Public Hospital. This year we raised \$123,310.25!

None of this could have happened without the huge support from our volunteers, our auxiliary and our community and through the donations we received from our sponsors. Thank you to everyone in this community for always supporting and caring - without you we would not succeed.

October's iPad Winners  
**ALLISON & LUKE  
SCHIEDEL**



Excalibur's Halloween costume contest awarded winners with \$50 for the charity of their choice.

Shawn and Giulea Gronestege won in the adult category for their great Mario Kart costume. They are donating their \$50 to Huron Perth United Way.

Amanda Kocher dressed as a Cabbage Patch Kid Doll and won in the Kids' division. Amanda is donating her \$50 to Ronald McDonald House.

Thanks to everyone for participating! We saw some really great costumes.



Some of the Excalibur kids dropped by our offices to show off their costumes, including Sam & Elliot (Mom, Andrea Vanderloo), Judah (Dad, Justin Damsma), and Logan & Veronica Anderson.



The Clinton Central Huron BIA Tiny Tot Parade was held on Oct 31st and the Excalibur insurance group dressed in Disney-themed costumes. We had over 80 kids stop in to get some awesome Halloween treats.



# Referral Rewards Program

1

For every Referral, we'll give you a FREE Large New Orleans Pizza or gift certificate from Tim Horton's.



2

Each month your name will be entered into a draw for a chance to WIN an Apple iPad Mini.



3

You'll also be entered to win our GRAND PRIZE ENTERTAINMENT PACKAGE (Big Screen TV and an Xbox One, a \$1,500 Dollar Value!!)



Draw Date: December 31, 2014.



**EXCALIBUR INSURANCE GROUP PARTNERS:**  
JEFF ROY, KEN COLQUHOUN, UNA ROY & PAUL WETTLAUFER



**52 YEARS**

longest client relationship

**fourteen  
LICENSED BROKERS**

**FIVE %**

**OF ALL PROFITS  
DONATED TO CHARITY**



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