

212 Main Street, Sturbridge, MA 01566 Tel 508-347-9343 www.mccurdyinsurance.com



A Message from Dennis

For most of us, our biggest nemesis is distraction; our biggest ally is discipline. If you want to improve your business, your life, or anything, you need to eliminate distractions and add discipline and schedules. One way to do this is using the power of the Focused Burst.

A Focused Burst is a 30-minute segment of time where we are completely undisturbed and not distracted. During an eight hour work day we have seven hours available (assuming one of those hours is for miscellaneous items), we actually get about fourteen Focused Bursts, that is, where we focus on one thing that needs to be done. In that 30-minute burst, we work diligently. At the end, we take a five-minute break. The break is necessary to maintain and refocus our energy because when we're doing a Focused Burst, we are extremely intense and we need to take a break.

When you think about it, you could have fourteen Focused Bursts per day, plus the aforementioned sluffing hour. When you think about it that way, it's hard to believe that we don't get more done, isn't it?

It has been said that we can accomplish in one hour what normally takes four to do if we do not have distractions, if we are not interrupted.

So try Focused Bursts. You have nothing to lose and everything to gain.

~ Dennis

Is Employee Engagement More Business Jargon?

Over the years we've heard them. Those annoying business buzzwords and jargon like "synergy," "low hanging fruit," "game changer," "buy in." Now people are talking "employee engagement." While it sounds like the latest fad phrase, employee engagement is a viable workplace approach resulting in creating the conditions in which employees offer more of their capability and potential." (David Macleod)

Based on trust and integrity, employee engagement is a two-way commitment and communication between your business and your employees. It is an approach that increases the chances of business success while contributing to organizational and individual performance, productivity and well-being.

Employee engagement is about positive attitudes and behaviors leading to improved business outcomes in a way that they trigger and reinforce one another. When employees feel pride and loyalty work for you, they will be good stewards of your business and to your clients and customers. Engaged employees perform at a higher level and bring passion and interest to their jobs, which often leads to innovation in the workplace.

At McCurdy Group we engage employees in several ways, including one-on-one coaching, social outings, and our Kaizen program, which offers small rewards (\$5.00 gift cards) for suggesting small improvements.

What can you do? Work with your HR department, or if you do not have one, talk with your managers. Perhaps start with an employee engagement survey to understand what they think of their jobs and your company.

(Sources: http://www.gallup.com/businessjournal/166667/five-ways-improve-employee-engagement.aspx;

http://www.hrzone.com/engage/managers/the-hrzone-interview-david-macleod-on-employee-engagement

How Safe Are Your Passwords?

Consider these facts for a moment:

- According to cyber security experts, in 2016 alone, "more than 3 billion user credentials/passwords were stolen making it 95 credentials and passwords stolen every second."
- An independent research firm finds 80 percent of all cyber security attacks involve a weak or stolen password.
- "Nearly 30 percent of security professionals have or still use birthdays, addresses, pet names or children names for their work passwords."



Every second of every day hackers are coming up with ingenious ways to crack your passwords. Yet,

with the right strategies, you can learn to outsmart them and protect your privacy.

There are three primary methods hackers use to crack your passwords. The most well known are phishing scams, where a fake email will send you to an apparently credible website (like Amazon) that asks you to enter your password.

The second involves clever guesses. Did you know that the word "password" is still the most popular password, followed closely behind by "123456"? Even if you think you are being clever with a pet or family name, it's not so hard for a hacker to guess from Facebook, Twitter or other social media profiles.

Nor do references to popular culture – like the ship number from the USS Enterprise –



take too long to guess; such choices most likely lurk in a database of potential password hacks.

When that fails, hackers may use algorithms that can power their way through 8 billion password combinations a second. One of these



programs could crack a six-letter code within the blink of eye; 12 numbers would take just over three minutes.

Here are some simple ways to secure your accounts through better password practices.

- Make your password a sentence: A strong password is a sentence that is at least 12 characters long. Focus on positive sentences or phrases that you like to think about and are easy to remember (for example, "I love rock n roll."). On many sites, you can even use spaces!
- Unique account, unique password:
 Having separate passwords for every account helps to thwart cybercriminals.
 At a minimum, separate your work and personal accounts and make sure that your critical accounts have the strongest passwords.
- Write it down and keep it safe:
 Everyone can forget a password. Keep
 a list that's stored in a safe, secure place
 away from your computer. You can
 alternatively use a service like a
 password manager to keep track of your
 passwords.

Typing a username and password into a website isn't the only way to identify yourself on the web services you use. Usernames and passwords are not enough to protect key accounts like email, banking and social media. Fortify your online accounts by enabling the strongest authentication tools available, such as biometrics, security keys, or a unique one-time code through an app on your mobile device.

Safeguard your business and your clients by adopting multi-factor authentication. Talk with you web site developer about which security solutions are best for your business.

(Sources: PR Newswire "Survey Reveals How Lack of Social Network Password Security is Causing Vulnerabilities at User's Place of Business," *yahoo.com* (Apr. 03, 2017); http://www.bbc.com/future/story/20150508-how-safe-is-your-password; https://staysafeonline.org/stay-safe-online/protect-your-personal-information/passwords-and-securing-your-accounts)