



A Message from Dennis

Happy New Year everyone! 2016 . . . can you believe it?

This is our 41st year in business. (I wish I could say I was 12 when I started it.) For those of you wondering . . . I have no intentions of retiring. What the heck would I do with myself?

My primary goal has always been to get better at what I do and, thereby, do a better job for you. My New Year's goal is to not only protect your business, but to help you *grow* your business. Over the years I've learned a few things about growing a business, and made a few mistakes in the process. So I thought I'd share some of my lessons with you.

Delegate: Do what you do best, and delegate the rest. Delegate those tasks that are time wasters for you.

Hire people to fill the gaps: We all have gaps in our abilities. Some people are good at one thing, but not another. And with the advent of the Internet, you can hire virtual CEOs, CFOs, HR consultants, and marketing people on a part-time or as needed basis.

These are just a few ideas. I will be sharing more thoughts on growing your business in upcoming newsletters.

I hope 2016 is your most prosperous year ever in every aspect of your life.

~ Dennis

Be Prepared to Stay Safe This Winter

As a business owner or property owner, you want to maintain a safe business property for your employees, customers, tenants, and the general public.

To reduce the potential for slips, trips, and falls, you may want to consider the following safety tips:

- Have a removal plan for snow and ice on sidewalks, stairs, ramps, parking areas, and around dumpsters.
- Repair potholes or uneven surfaces in driveways and parking lots.
- Maintain adequate lighting in parking areas, along sidewalks, and in stairways.
- Check that gutters and downspouts don't drain water onto walkways or into parking areas. Water and puddles can easily lead to slips, and can become icy when the temperature drops below freezing.
- Ensure all your building entrances have doormats for people to wipe their shoes. Be mindful of wet areas on the floor; clean as quickly as possible. Place cones or hazard signs nearby, warning of the danger.
- Repair or replace torn carpets, rugs, loose or missing floor tiles, or any other flooring materials.
- Install handrails on stairways and ramps in accordance with local building codes, and check periodically to ensure they are stable and securely fastened.
- Ensure that company vehicles are winterized.
 - Check tires for good tread and adequate pressure.
 - Install winter wiper blades.
 - Check heater and defroster to ensure they are working properly.
 - Ensure there is more than a quarter tank of gas.
 - Have emergency equipment in the vehicle, including a flashlight, fire extinguisher, flares, blankets, food and water, and chains where applicable.



Risk Management: Preventing Fire Losses

Fire safety is important business. Experts have identified the most frequent causes of loss and how to reduce the extent of damage when accidents occur. Below are questions designed to help you decide whether you need to take additional precautions to control the risk of fire.

- Are employees trained in fire safety?
 - Do they know exactly what to do if a fire starts?
 - Is extra training given to those responsible for storage areas, housekeeping, maintenance and operations where there are open flames or flammable substances are used or stored?
- Do you have the right type, size and number of fire extinguishers?



Your fire department or fire protection equipment supplier can best advise you.

- Are the fire extinguishers serviced and tagged annually?
 - Do you review with employees at least once a year where the fire extinguishers are and how to use them?
- If needed, have you modernized your electrical system? Faulty wiring causes a large percentage of nonresidential fires.
 - Are electrical panels accessible, with at least three feet of clearance and labeled? Except for temporary use (or surge protection for sensitive electronics such as computers) electrical equipment should be plugged directly into an outlet, rather than into extension cords.
- Do you regularly check your heating system?
- Does your building have a fire alarm system connected to the local fire department or an alarm company?

- Have smoke detectors been installed, and are they regularly tested?
- Does your building have a sprinkler system to douse fires?
 - If so, is it serviced, including a main drain test, at least annually?
 - Is your sprinkler system the right one for your kind of building and the materials used in your business? Different types of buildings and contents require different types of fire suppression systems. Your insurance carrier, alarm company or local fire department can assist you in choosing the most appropriate type of system.
- Have you posted "No Smoking" signs?
 - Do you enforce the rule?
 - Is there evidence of smoking?



Source: Insurance Information Institute www.iii.org

Meet Robert Mulrey



Robert Mulrey has joined the McCurdy Group as the Vice President of Marketing. He brings twenty-eight years of insurance agency experience in all aspects of sales and customer service, as

well as operations management of Personal and Small to Medium Commercial Lines.

Bob is a member of the Lions Club International in Medfield, MA, and is a Diocesan Representative at St. Dunstons Church, Dover, MA. Bob has an office at the agency in Sturbridge as well as at 8 Key Street in Millis, MA.

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