

National Institute  
of Restoration, Inc.

nir-inc.com



2010

# OnSite

Volume 12 • Issue 1 January 2010

## Got a problem you can't handle? NIR can help.

NIR is proud to announce a new service to members: **Connect with Consultants™**. NIR understands the hurdles you face in running a business. All operations encounter problems they did not anticipate. You know how to do insurance restoration work and

connect with agents and adjusters. But running your own business comes with some surprises that elude even the best of plans. Or perhaps you need a little guidance to help one area run more efficiently.

**Connect with Consultants™** is a group of vetted professionals you can call on with confidence. These consultants are recommended because NIR knows about their experience, their expertise and their integrity – three qualities that make them reliable resources to help you with some of those unexpected business issues.

**Connect with Consultants™** offers expert advice in the following areas: accounting, business evaluation, environmental services, financial evaluation and planning, human resources, information technology, large losses/catastrophe assistance/cat mobilization, marketing and sales, production/operations, social media integration and writing/communications.

You'll get to meet these consultants at NIR's 20<sup>th</sup> Executive Leadership Conference in Nashville on April 8-9. For details about Connect with Consultants™, check our website at [www.nir-inc.com/resource](http://www.nir-inc.com/resource).

**SOCIAL MEDIA**  
**CAT LOSSES**  
**MARKETING & SALES**  
**FINANCE**  
**ENVIRONMENT**  
**BUSINESS OPERATIONS**  
**COMMUNICATIONS**

**HUMAN RESOURCES**  
**INFORMATION TECHNOLOGY**

## MARKETING MATTERS

### Technology a tool for new connections

Jay Levinson, the original guerilla marketer, says businesses tend to assume that using technology to reach new groups will lead to growth and solve their marketing problems. Too bad it is not that simple. As Levinson puts it, "technology can turn a squirt gun into a cannon" but you still have to put the needs of your business first.

Computers originally designed for computing and number crunching are now a primary communications tool. Technology has transformed the ability of a business to connect with consumers.

The dramatic growth of Facebook and Twitter may be the biggest factor in electronic communications since Google began a decade ago. And while it is not clear whether these two social networks will stand the test of time, their explosive growth does suggest that the way people relate to businesses is changing.



People look to the internet to find services and read reviews written by other customers. Social media creates new fields you have to understand and play in.

How you communicate with your target market still depends upon where they hang out. Your prospects may be comfortable with social media and cell phone texts or they may prefer to be reached through the morning newspaper or newsletters.

Nevertheless, technology is forcing businesses to pay attention to a larger number of channels to reach prospective customers. What is your plan for 2010?

## Coming to Nashville April 8-9, 2010



### NIR's 20th Executive Leadership Conference

Serious Business  
Fun Times  
in Music City

Mark Your Calendar Today!

## MANAGEMENT ISSUES

### Could your management style be holding up your company?

People are successful in starting businesses because they pay attention to detail and execution. As businesses grow, those very qualities that made CEOs successful can become their Achilles Heel.

Managers have to be careful that they are not holding up their workers from doing their jobs by micro-managing the details.

In the *Harvard Business Review*, Brett Martin and Thanos Papadimitriou write that managers need to avoid three common myths:

- As a decision maker, I need to do everything so I will know everything;
- Delegating to people less competent results in inferior work;
- Time spent training employees is not producing revenue.

The authors have an online quiz to help you decide if you are empowering your employees or holding them back. The quiz is at <http://bottlenecksurvey.chefsnotbakers.com>.

## HIGHLIGHTS

- Nuts & bolts
- Working smarter

**NIR helps you boost your business. From networking to education to marketing assistance, the NIR supports restoration specialists. 434.973.4200 nir-inc.com**

## NUTS AND BOLTS

### Healthcare bill causes divide in construction industry



The 2000-plus page health care bill that was approved by the Senate on Christmas Eve has divided the construction industry according to a publication by the Associated General Contractors. The division is primarily between those firms with union labor and those small businesses whose work force is not unionized.

An earlier version of the bill had exempted most small firms in the construction industry from

being required to provide coverage. But that loophole was closed through a measure sponsored by Sen. Jeff Merkley (D-Ore) who had the backing of labor unions.

The bill will now go to the Senate and House conferees to work out the differences between the bill passed by the Senate and that passed by the House. The compromise legislation would then require passage by the full House and Senate.

Construction groups are paying close attention to the Merkley amendment which was part of the Senate bill but was not part of the bill that passed the House.

#### The Merkley amendment requires construction firms with six or more employees and a payroll of more than \$250,000 to provide health insurance coverage for workers.

For non-construction companies, the Senate bill requires firms with 50 or more workers to provide health coverage.

The Merkley provision has support from the National Electrical Contractors Association and the Sheet Metal and Air Conditioning Contractors National Association. On the other side is the Associated General Contractors and the National Utility Contractors Association.

Supporters of the amendment argue that the requirement for health coverage will not go after mom-and-pop operations because of the payroll threshold of \$250,000.

### To the past decade: "So Long, Farewell, Auf Wiedersehen, Goodbye"



If you are glad to leave the 2000s and welcome the 2010s, you have plenty of company. According to a survey by the Pew Research Center, more than half of all Americans had a negative impression about the last 10 years and are optimistic that the next decade will be better.

According to the survey, 59% believe that, as a whole, the next 10 years will be better for



America than the first decade of this century. The tragedy of the 9-11 terrorist attacks, the

prolonged involvement in two wars, Hurricane Katrina and the economic meltdown of the past 18 months has left most Americans with less than fond memories of the 2000s.

Here is how some demographic groups in the survey broke out:

- Democrats and Independents are significantly more hopeful than Republicans about what the next decade will bring.
- The younger and older people in the survey are positive about the 2010s while a significant number (42%) of those aged 50-64 who are nearing retirement are pessimistic about better times being ahead.
- The majority of Protestants, Catholics and unaffiliated are optimistic about the next decade while the majority those who identify themselves as evangelical Protestants believe the next decade will be worse than the last.

## Working Smarter

### Finding time for new habits

You have a list of things you want to accomplish in 2010. Perhaps some of the items are changes you want to make in your personal life. The perennial problem we cite when we fail to do the things we want is that we do not have enough time.

Forming new habits does not take time so much as it takes focus according to behavioral psychologists who point out that it takes a few weeks to establish a habit. When you have to think about doing something different such as exercising, calling five new prospects a week or writing a newsletter, you become aware of your time limitations. Since we all have the same allotment of time, whether or not you can fit in something different is often a matter of perception.

If you think about the things you do routinely each day – eating dinner, getting dressed for work or checking your bank balance – you rarely consider these tasks in terms of the time they require be-



cause they are ingrained habits.

One way you can reduce the amount of attention needed to start a new habit is by writing it down and posting reminders on your computer or refrigerator.

Asking a colleague or family member for gentle reminders will also help.

Anything you can do to make your environment affirm your new activities will help because then you won't have to invest energy thinking about the changes you want to make in 2010.

## Let NIR Open Doors For You

Keep in touch with your clients by giving them information they can use.

Send NIR's popular newsletter on the insurance industry including business tips to all of your agents and adjusters.

Contact NIR to learn more:  
434.973.4200  
nir@nir-inc.com

