

## It Takes A Village: Northeast Around Town

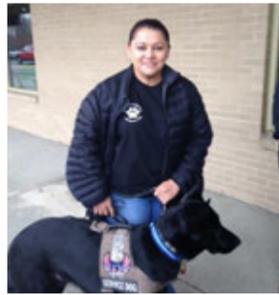
At Northeast Metro West Insurance, we understand the role a village plays in helping those who may be struggling. We are proud of our people who have gone above and beyond to be a part of something special. Here are some of the ways our team members have joined in to help others this past year.



### Rebuilding Warriors

The Northeast team partnered with the Warrior Thunder Foundation to sponsor a service dog for the Rebuilding Warriors organization. Rebuilding Warriors provides highly trained and socialized Service/Companion Dogs to Veterans diagnosed as Amputees as well as those with PTSD, (Post Traumatic Stress Disorder) and TBI (Traumatic Brain Injury).

On Veteran's Day, we were lucky enough to get to see our donation, to Rebuilding Warriors, in action as Air Force Veteran Susie Loranger stopped by for a visit with Viper. We were honored to meet them both. This is just one of the ways we try to support our veterans for their service.



### The Warrior Thunder Foundation

This wonderful organization's simple mission is to help our injured military. We were pleased to be a part of three of their major fundraisers this year, starting with their 3rd Annual Cabin Fever Comedy Night for Troops that took place in March. We then joined them in supporting their Second Annual Golf Tournament that was held in June. We were also proud to be a part of the 2015 Warrior Thunder Motorcycle ride in September. All the proceeds for that event go to the Fisher House Boston. We salute this terrific organization and their yearlong efforts to support our troops.



### The Fisher House Radiothon

Fisher House Boston is located at the VA Boston Healthcare Medical facility in West Roxbury. It serves as a home away from home where military families can stay while a loved one is receiving in-house treatment. Members of the Northeast Metro Insurance Team participated in this year's Radiothon that was once again broadcast on WRKO.

### Relay for Life

This past year saw a group of our employees take part in the Annual American Cancer Society's Relay for Life. The Relay for Life involves 4 million people and takes place in 20 different countries. The event raises funds in the efforts to fight cancer and inspires participants to take action against a disease that has taken too much.

### Toys for Tots

Our employees hold an annual toy drive for the Toys for Tots campaign which seeks to provide new toys for children who are less fortunate. Toys for Tots have been doing its good work since 1947 and we are pleased to help in their efforts. The Importance of Giving Back

Aesop is credited with saying "No act of kindness, no matter how small, is ever wasted." We appreciate our employees who get involved and give back, and encourage the entire New England Community to do so as well. We look forward to 2016 and continued involvement in the communities of which we serve.

## Welcome to the Team Maryanne Kelly!



Maryanne joined Northeast Insurance this month bringing with her over 20 years of experience in insurance customer service. She started with an independent Insurance Agency in 1983 which led to a position at Liberty Mutual Insurance where she worked at several locations including her career in the Easton Sales office. Maryanne has earned her CISR designation and is also Notary Public.

Maryanne has been married for 29 years to her husband, Danny. Maryanne and Danny have two sons, Danny Jr, 27 and John, 25. They also have their cat Buster.

In her leisure time she enjoys spending time with her family, card making and travel. An avid reader Maryanne, participates in a monthly book club which she created over 8 years ago.



## Prepare Your Roof for Winter 2016

Last winter, many of us got an unwelcome introduction to the havoc ice dams can wreak. Even if you were able to avoid them, there are preventative measures you can take to prepare for Winter 2016. Damage from ice dams can be extensive and the repairs disruptive.

### We've outlined some prevention tips relating to:

- Ventilation and insulation of your attic.
- Ice and snow shield installation.
- What questions to ask a contractor when installing a new roof.
- What steps to take once it starts snowing.

### But first, what is an ice dam?

A line of ice that forms along the roof edge, an ice dam prevents melting snow from draining off the roof. As your attic warms up from the heat in your house the snow on your roof melts. If the temperature outside is warm enough, this water will harmlessly run down to your gutters. (A good reminder to keep your gutters clear!) But when the temperature stays below freezing, this water backs up behind the ice dam and can seep under shingles and into your house.

### What causes it?

Three factors create the "perfect storm" for ice dams:

- Heavy, consistent snowfall and below-freezing temperatures
- Inadequate ventilation and insulation
- Poorly installed roofing materials

The first you can't control. But the last two you can, and should consider addressing before the flakes fly.

### Prevention now – ventilation and insulation

To properly ventilate the attic and roof to permit warm air to escape, consider installing any one, or an appropriate combination, of the following:

- A ridge vent
- Soffit vents (or make sure the ones you have are not blocked)
- Roof vents or channels in the attic, from eaves to ridge

### Proper insulation prevents heat loss into the attic that causes snow to melt. Consider:

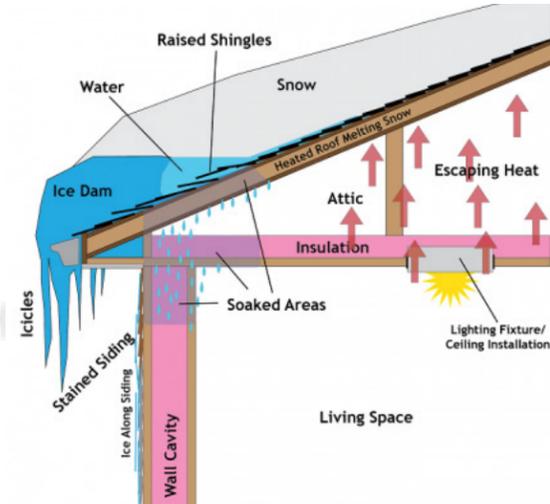
- Insulating your attic floor and the underside of your roof, making sure not to cover soffit vents.
- Eliminating warm air leaking into your attic from around light fixtures, stair trap doors, pipe openings, and anything that cuts through the attic floor.

### Prevention now – roofing / ice and water shield

When you are having a new roof installed consider having your roofer install an ice and water shield at least six feet up from the roof edge and two to three feet up the side walls of dormers. Work with your roofer to choose a good-quality material, one that's substantial in thickness and self-seals around the roofing nails.

**We hope these tips help you prepare as we head into winter.**

Article and photo courtesy **N&D® Group**



Confirm with your contractor that the shield will be installed over the fascia board and into your gutters, with the roof's drip edge installed on top of the shield. This helps prevent water from finding a path behind your gutters and into your walls. Now is also a good time to have old flashing around any dormers or roof valleys replaced because older flashing becomes brittle and can let water enter.

But before you start any work, it's important to use a qualified, licensed, professional contractor. There are several questions you should ask to help you choose the right roofer for you.

### Once the snow starts – the roof rake

All property owners still need to keep on top of the snow when it starts to fall. A roof rake is an essential tool in this battle. Once you have one to two feet of snow on your roof, rake it off as high as you can safely reach and watch out for any wires. If you need to have your roof professionally cleared, make sure to use a qualified roofer as they understand the right way to clear your roof, mitigating any damage and subsequent repairs or leaks.

## Better Business Bureau Creates Scam Tracker

Internet, email, phone, and regular mail scams continue to plague unsuspecting people as well as those who should know better. Any tool that helps identify a scam is worth adding to your online protection process.

The Better Business Bureau recently launched BBB Scam Tracker to provide consumers across North America with a place to report scams and fraud, and to warn others of malicious or suspicious activities.

All 112 BBBs operating in Canada and the United States are now collecting information from consumers and processing data, which is shared with law enforcement agencies for use in identifying and prosecuting scammers.

BBB has a long history of tracking specific information about businesses as part of their complaint process. That procedure continues to evolve and grow, with nearly five million BBB Business Reviews.

Online and phone scammers are different – they quickly change their techniques as they leave a trail of victims. Using crowdsourcing as a tool, the BBB Scam Tracker can expose their fraudulent activity in real time.

The free interactive online tool is available at [www.bbb.org/scamtracker](http://www.bbb.org/scamtracker)

It offers a heat map showing where scams are being reported. Users can search using a variety of filters to see what scams are happening in their area or track a particular type of scam. You can also see how much money has been lost. Using the site, anyone can report scams you hear about, whether or not you have been a victim.



# 10 Questions to Ask Roof Contractors

As you're researching contractors for work on your home or business, it is important to remember the lowest bid may not be the best bid. Here are 10 questions to ask a potential contractor before you sign an agreement:

1. Are you licensed and insured with liability insurance? (A qualified contractor should carry liability and workers' compensation insurance to protect you and them in the event of a roofing accident.)
2. Are all the workers who will be working on my roof covered under your liability insurance?
3. What type of shingles and which ice and water shield manufacturer do you recommend and why?
4. Are you licensed by the roofing manufacturer you are recommending? Is your license active and current? (This is important for warranties and to ensure that the materials will be properly installed.)
5. What is your warranty on your work? (This is in addition to the manufacturer's warranty.)
6. Would you be pulling the necessary permit?
7. Will you be onsite with your crew to ensure the work is being done properly?
8. Can you provide me with at least three references?
9. How will you prepare my house and the surrounding plantings to protect them?
10. What is your clean-up and disposal procedure?



Article and photo courtesy **N&D® Group**

**As a reminder, we are here to help protect you while you are having fun!**



Call (800) 443-7007 for a quote today.

## Tips for Winter Fun in New England

New England is one of the most historic and picturesque parts of the country, so it's no surprise that it's a favorite destination during the winter season. Here are seven of the top ways for families to enjoy winter fun in the northeast:

### 1. Ice Skating

Ice skating is a classic winter activity to enjoy all around New England. If you live near the Greater Kennedy Plaza in Providence, RI, grab your skates and head to the Alex and Ani City Center to enjoy their public rink.

### 2. Snowmobiling

Snowmobiling offers thrills and excitement the whole family will enjoy. The state of Maine has the most snowmobile trails of any state in the country with around 14,500 miles and nearly 300 clubs. Snowmobiles rentals, tours and lodge accommodations are also available. New England Outdoor Center and Northern Outdoors offer snowmobiling adventures, as does Vermont's Stowe Snowmobile Tours.

### 3. Snowshoeing

Snowshoeing is an excellent winter exercise and is offered at many ski resorts and ski centers around New England. Craftsbury Nordic Center in Vermont's Northeast Kingdom, Canterbury Farms, Maple Corner Farm Cross-Country Ski Center and Hilltop Orchards in western Massachusetts are just a few options. There's also New Hampshire's Mount Washington Valley, Winding Trails Cross Country Ski Center in Farmington, and Woodbury Ski & Skate Park in Woodbury.

### 4. Playing in the Snow

Winter fun in New England doesn't have to be elaborate. Having a family snowball fight, building a snowman or trying your hand at building your own igloo can bring hours of winter fun. The author of "How to Build an Igloo," Dr. Bert Yankielun, will be at the Montshire Museum of Science in Norwich, Vermont Feb. 14 to offer igloo-building tips.

### 5. Sleigh Rides

This "throwback" winter activity is a unique way to enjoy the charm of the winter season. The kids will love having beautiful horses pull them on a sleigh through snowy landscapes – and so will you. Catch a horse-drawn sleigh ride from Allegra Farm in East Haddam, CT, The Wildflower Inn in Lyndonville, VT, and from many other inns, resorts and farms around New England.

### 6. A Snow Safari

For a truly unique New England adventure, try the Safari Tour of Alpine Adventures in the White Mountains of Lincoln. Barron Mountain offers a spectacular winter view of the surrounding terrain.

**Winter is full of opportunities for family fun in New England, so gather the kids, bundle up and make the most of it!**



Winter 2015

[www.neinsure.com](http://www.neinsure.com)

## OFFICE CLOSINGS Holiday Schedule 2016

Friday	Jan. 1	New Years Day
Monday	Feb 15	Presidents Day
Monday	May 30	Memorial Day
Monday	July 4	Independence Day
Monday	Sept. 5	Labor Day
Monday	Oct. 10	Columbus Day
Thursday	Nov 24	Thanksgiving
Friday	Nov. 25	Day After Thanksgiving Day
Monday	Dec. 26	Christmas Holiday Observance
Monday	Jan. 2, 2017	New Years Day Observance

From July 8 - Aug. 26, We will be closing at 3:30pm on Fridays.  
We will be closing at 4:00pm on Friday Dec. 2, 2015 for our Holiday Party

### Our Office Locations

648 Highland Ave., Needham, MA 02494	781-444-6790
567 Southbridge St., Auburn, MA 01501	508-832-0404
922 Waltham St., Lexington, MA 02421	781-863-2054
45 E. Main St., Ste. 9, Westborough, MA 01581 (Colonial Plaza Rt. 30)	508-898-2902
194 Worcester Ct., Falmouth, MA 02540	508-548-1148
237 Commercial St., Provincetown, MA 02657 (Whalers Wharf PO Box 575)	800-443-7007



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NE Insurance

Metro West

Peace of mind is our policy,  
Serving Massachusetts is our goal.

# Northeast News

Winter 2015



## From Massachusetts to The Great Green Isles of Ireland Supporting Our Veterans

No reflection on our past year would be complete without recalling the involvement of one of Northeast Metro West Insurance's principal owners, Scott Bulger. Back in September, Scott was both pleased and blessed to be an Ambassador for the Fairways to Freedom: Ireland program. This is a program for veterans who have sustained life-changing injuries in action. It is an excursion that combines amazing travel, once in a lifetime opportunities to play legendary golf courses, and psychosocial therapy programs to help and reward selected veterans who have given so much. Scott's financial commitment and belief in the cause, gave him the opportunity to accompany these extraordinary heroes.

The program and associated activities were administered by Roger Schiffman, the U.S. Director of the Fairways for Freedom; Ireland program who is former Golf Digest Managing Editor.

### "Nobody Deserves a Golf Trip More Than These Injured Veterans"

This was the headline of the Golf Digest article, describing the importance and emotion of the trip, and it couldn't be truer. The veterans chosen for the trip included Army Sergeant John Girouard who lost his best friend in an I.E.D. blast in Afghanistan in 2011. Along with suffering the loss of his friend, Girouard incurred a fractured spine and pelvis and ruptured an ear drum. He also experienced a traumatic brain injury. Even when injured, he continued to fight to save other fellow soldiers and was awarded a Purple Heart. In addition to Girouard, veterans who also were chosen for the trip were Molly Alesch, U.S. Army, Christopher Bain, U.S. Army, Robert Campagnone, Jr., U.S. Air Force, Matthew Crowley, U.S. Navy, Terry Finley, U.S. Army, Michael Forte, U.S. Air Force, Minda Gaida, U.S. Army, Michael McCombs, National Guard, Christopher Nowak, U.S. Marine Corps, Javier Quintero, U.S. Army, Ryan Scott-Fleming, U.S. Army and Michael Smith, U.S. Army.

### A Trip of a Lifetime

Along with luxury coach transportation, hotel rooms and meals, these veterans were afforded the opportunity to play some of Ireland's legendary golf courses.

- Royal Portrush
- Portstewart
- Rosapenna (Old Tom Morris)
- Rosapenna (Sandy Hills)
- Ballyliffin (Old Links)
- Ballyliffin (Glashedy Links)



Purple Heart recipient Ryan Scott-Fleming tees off to begin the first round at Rosapenna.

In addition to the relaxation and enjoyment the trip provided for the veterans, psychosocial seminars were conducted by Patricia Donnelly, PhD, a sport psychotherapist, certified holistic nutritionist, and certified Veterans Yoga Project instructor. She was joined by Dan Libby, PhD, a clinical psychologist and the founder of the Veterans Yoga Project.

This was a remarkable opportunity for the veterans and Ambassadors alike. For that, Northeast Metro West Insurance's Scott Bulger is, in his own words, "Honored to be a part of such a great program."

All photos courtesy of **Golf Digest**. Visit their website at: [www.GolfDigest.com](http://www.GolfDigest.com)



The Ambassadors who sponsored the trip: (back row, from left) George Anapagos, George Skakel, Henry Schwendiman, Stan Preston; (front row, from left) Randy Abood, Jill Blanchard, Chris Willander and Scott Bulger.



The group of 13 veterans, some of the Ambassadors and staff arrive in Belfast.

Northeast's Bulger, along with his seven fellow Ambassadors, had the privilege of playing alongside these veterans while getting the opportunity to learn more about them and their experiences. According to Bulger "It was humbling, heart-warming and gratifying to help provide this experience for these veterans."

The veterans were treated to world-class accommodations and meals at Old Bushmill's Inn, Rosapenna Resort Hotel & Spa and the Ballyliffin Resort & Lodge who were gracious enough to provide discounts for the group's rooms.



U.S. Marine Corps' Chris Nowak, at Ballyliffin's Old Links.