



August 2018

What's New?

Why do I need so many passwords???

Passwords and management of those passwords are a big pain – no two ways around it. One website requires a symbol, another requires 14 characters and your bank requires 10 characters, four PIN numbers and the answer to a secret question. It becomes easy to just use the same three or four passwords for everything – after all, that's more secure than one password for everything, right?!

Here's the problem with this strategy. Let's assume that you have a Gmail account, an Amazon account and some accounts at big-box retail stores. You use the same password on all of the sites, and you use it for the account you set up on the great website you found to order gift cards as client gifts – at 10% less than their value. Then, the gift-card website gets hacked or falls victim to an attack. Not only do the crooks get your credit-card information, they also get the list of all of the website's users and those users' passwords. They publish the list freely out on the Internet.

Since you used the same password on their website as you did on Amazon, Gmail and other websites, all of these accounts are now in the hands of anyone capable of a Google search. That's why it's important to have different passwords for EACH website and application.



Employees Keeping Your Data Safe? Don't Count On It.

One morning late last year, an unemployed man was making his way across London, heading to the library to continue his job search. But on the way, he encountered something peculiar: a USB stick, peeking out among the fallen leaves and shining in the morning sun. Not thinking much of it – and perhaps afflicted with a morbid curiosity – he popped the device into his pocket and continued on his way. Once he made it to the library, he connected the USB to a computer to check out its contents. As he clicked around, he realized with a shock that this was a treasure trove of security information for the Heathrow International Airport: 174 folders

packed with maps detailing CCTV camera locations, labyrinthine tunnels snaking below the building and even the exact route the Queen takes when she uses the airport.

Understandably worried, the man quickly ejected the device and brought it – for some reason – to local tabloid the *Daily Mirror*. Today, despite a full-scale security investigation by the airport and the scrutiny of dozens of police and security experts, it's still unclear just where this extremely sensitive data came from. However, all signs point to the USB drive being dropped by either a hapless employee carrying around a national security concern in their

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pocket or a less-hapless employee looking to instigate a national security crisis.

Either way, the story hammers home a vital point: whether you're an international airport hosting more than 70 million travelers each year or a small business with less than \$10 million in annual revenue, your biggest security risk isn't some crack team of hackers – it's your employees.

Sure, you may chuckle at the idea that any of your employees would actively wish your organization harm. But we're willing to guess that you probably underestimate the wrath of an employee scorned. Even if you treat your team better than any boss in the world, they are still human – which, of course, means they're going to make

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mistakes from time to time. And when considering the cyber security of many SMBs, “time to time” actually means every day, leaving huge openings in your digital barriers. These errors don't much matter, really – until the day

that a hacker turns an eye toward your business and immediately realizes the laughable security gaps your team is leaving for them to exploit.

The thing about cyber security is that it's a lot more complicated than most people are willing to admit. Today's digital landscape is fraught with hazards, a thousand little mistakes to be made at every step, resulting in a million workarounds for cyber criminals to use. Even the most tech-savvy among us probably don't know everything about cyber security, and very few have as much knowledge as the hackers on the other end of the equation. When you consider the

uncertainty and potential miseducation of your employees, many of whom probably know next to nothing about cyber security, you might start to feel a little panicked.

The battle against digital threats can seem like an endless slog – a war that

the good guys seem to be losing – but luckily, when it comes to the security of your business, there are ways to batten down the hatches without dropping a ton of cash. For instance, start with your biggest vulnerability: your team. When a new employee joins your



organization, they should go through a thorough cyber security training. Their welcome forms should include comprehensive rules about security policies, from using strong passwords to how they should respond to potential phishing attempts. Deviating from these policies should come with serious consequences.

As for your existing employees, train them up! We can help you build a robust education program to get every single member of your organization up to speed on the most imminent cyber security threats. But even then, cyber security isn't a one-and-done kind of thing; it requires constant vigilance, regular updates on the latest trends and a consistent overall commitment to protecting your livelihood. Without training and follow-up, even the most powerful of cyber security barriers are basically tissue paper, so put some thought into your team in addition to your protections, and you can drastically increase the safety of the business you've worked so hard to build.

Shiny New Gadget Of The Month:



An Indoor, No-Hassle Cookout: The Kenyon City Grill

As we draw close to the end of summer, many of us are stowing our grills in preparation for the cooler months. Others never had a grill in the first place, banned by their lease from ever doing any sort of grilling. Regardless of the reason, pretty much everyone bemoans a grill-free existence, even if it's only for a few months.

Enter the Kenyon City Grill, a handy grill for those of us who need to stay inside to cook up a hot dog or hamburger. With some complicated engineering tricks, the grill can cook anything you throw at it with virtually no smoke, far exceeding the requirements of city fire codes and preventing you from getting smoked out of your kitchen. Its \$475 price tag may seem a little steep, but consider the convenience of grilling right from your kitchen, all year long – even if you're in an apartment! – and you can quickly see the benefits.

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Tendencies Of Bad Decision Makers



At one point in my career, after I'd started, grown and sold a couple of businesses, I thought I knew everything there was to know about making good decisions. After all, I was a success! But it took me a few years to realize that, in many respects, I still had a lot to learn about making the best calls. Here are the lessons I learned the hard way back then about the tendencies and motivations of people who are making the worst business decisions of their lives.

BASING DECISIONS ON EGO

If you think you know it all and that your expertise in a narrow field will translate to every other field, you're just flat wrong. Assemble a team of folks whose experience rounds out your own and reap the benefits of multiple perspectives.

RELYING ON THE MOMENTUM EFFECT

There's certainly some truth to the belief that past events can predict future events. The problem with this thinking, though, is that the world is constantly evolving. If you're sticking with the tried-and-true and refusing to look at other options, you're likely to misstep.

BEING LAZY

Entrepreneurs have to be hungry and curious. Make sure you're looking at the whole picture, and at both the negatives and positives of any potential decision.

BEING INDECISIVE

If you're putting off making a choice, you can end up limiting your options down the road. You may be right, you may be wrong, but don't let yourself get cheated

out of success.

GOING IT ALONE

You simply can't understand all the options and complexities of a given situation on your own. Sometimes the best results come through compromise with a team you've assembled.

EXECUTING POORLY

Making a decision is only 10% of the process. The other 90% is the actual execution of that decision. If you fail to communicate the reasons for your decision to your staff, neglect to plan or follow up, or simply drop the ball, you're not getting the job done. Make sure you implement your changes in a thoughtful, logical way.

SEEING THE TREES RATHER THAN THE FOREST

Good decisions are made with the big picture in mind. If you're focused on putting out fires or only thinking about next week, you're not going to be able to adequately plan ahead. Leave the short-term decisions to your trusted staff and devote your energy to the long term.

NOT BALANCING YOUR SOURCES

Abraham Lincoln was a great president, but it wasn't just because he was a smart, thoughtful man. He surrounded himself with a cabinet comprised of his most bitter rivals, understanding the power of hearing from people other than "yes" men. Don't fall into the trap of listening to sycophants who tell you only what you want to hear. By seeking out contrary opinions, you'll avoid making decisions based on biased sources



MIKE MICHALOWICZ (pronounced mi-KAL-o-wits) started his first business at the age of 24, moving his young family to the only safe place he could afford – a retirement building. With no experience, no contacts and no savings, he systematically bootstrapped a multimillion-dollar business. Then he did it again. And again. Now he is doing it for other entrepreneurs. Mike is the CEO of Proventus Group. He is also a former small-business columnist for The Wall Street Journal; MSNBC's business makeover expert; a keynote speaker on entrepreneurship; and the author of the cult classic book The Toilet Paper Entrepreneur. His newest book, The Pumpkin Plan, has already been called "the next E-Myth!" For more information, visit www.mikemichalowicz.com.

■ The Top 5 Business Apps To Improve Your Productivity

In the light-speed world of modern business, workers need every bit of help they can get. Luckily, new apps are developed every day that make our lives easier. Here are five of the best:

Documents To Go allows users to open and edit Microsoft Office 2007 files from any smart device. While that may seem a simple task, if your company frequently uses the Office Suite, Documents To Go can make a big difference.

Evernote has been making waves for a few years now with its seamless approach to notetaking and file-keeping.

It enables users to upload virtually everything they need to the cloud and is especially

useful for those quick thoughts you jot down during key work meetings.

If it's strictly file syncing you need, check out **SugarSync**. A free account gets you 2GB of shared storage between two computers and your phone, accessible from anywhere.

Remember the Milk is one of the premiere apps for to-do lists everywhere, syncing complex lists across multiple platforms with little effort.

And you can't forget **Skype**, perhaps the best tool for cutting down long-distance charges and communicating via chat, video and audio with far-flung colleagues.

LifeWire.com, 5/17/2018

■ 9 Quick Tips To Protect Your Business From Cyber-Attack

Cyber security is more important than ever, but it doesn't have to be complicated.

Just follow these rules and you'll be well ahead of the game:

1. Only use secure networks.
2. Encrypt your data – it's easier than it sounds.
3. Install a strong firewall.
4. Install patches and updates as soon as they become available.
5. Do your research on the most common cyberthreats (you'd better know what phishing is).
6. Develop a company-wide cyber security policy.
7. Make sure your business WiFi router is protected by the WPA2 standard. (Look it up.)
8. Install software that insulates you from malware.
9. Get SSL (Secure Sockets Layer) Certificate Protection, especially if you take payments online.

SmallBizTrends.com, 4/25/2018

Who Else Wants To Win A \$25 Gift Card?

The answer to last month's Trivia Challenge Quiz was D) Heart Transplant

August's Trivia Question is Below:

The term 'GUI' stands for:

- A) Graphing Ultimate Interface
- B) Graphics Unused Input
- C) Gorgeous Unidentified Idiot
- D) Graphical User Interface



First Person To Email The Correct Answer to

trivia@rhtg.net WINS!