



The Tech Chronicle

Pandemic Loans

There is an advisory warning from the CISA for a new phishing campaign that targets business owners who have received pandemic relief in the form of loans from the SBA.

It was meant to steal login credentials via an email sent from a spoofed email of disastercustomerservice@sba.gov.

Always be sure to not click on links within emails, especially from someone you don't have a relationship with for a while.

Read about it in our August 26, 2020 blog on our site.



Sneaky Ways Cybercriminals Attack Your Network

And What You Can Do To Prevent It NOW

If you own a small business, your business is a target for hackers.

According to a report by 4iQ, a cyber security analyst firm, from 2017 to 2019, there was a 424% increase in the number of attacks on small businesses.

At the same time, a survey by The Manifest, a business analyst firm, found that 64% of small businesses intended to put more time and money into their IT security in 2020. Many business owners also noted an increase in attacks against their businesses and websites and were ready to do more to protect themselves.

Cybercriminals love to go after small businesses. Since small businesses make up 99.7% of all employers in the United States, you can see why it makes sense. Hackers know that attacking small businesses can be worth the time and effort because they know they will

eventually find a small business they can extort or steal from.

It all comes down to cyber security. If you have inferior network security (or none at all), you're a prize for hackers. They have all kinds of tools at their disposal to get what they want. If you're not careful, and if you haven't invested in good network security, you may quickly find yourself becoming a victim of those tools.

Some of the hacker tools are much sneakier than many people realize. Here are two major examples.

Phishing Scams

Hackers know one of the easiest ways to break into a network is to bypass practical security altogether. Instead, they go after the human element. They send e-mails to unsuspecting recipients

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This monthly publication provided courtesy of Carlos Soto. Franchise owner since 2005.

Our Mission: To build a community of successful-minded entrepreneurs that inspires excellence, encourages collaboration and expands the capacity of all members to achieve great things.

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in the hope that those recipients will open the e-mail and follow the false instructions.

The criminal may include an attachment. When clicked, the attachment installs malware on the victim's computer. The malware might look for private information, like financial numbers or personal information, or it may lock the computer down until the victim pays an exorbitant sum.

The criminal may include a link to another website. Phishing e-mails can look like legitimate messages from well-known companies, such as Chase, PayPal or Amazon. These e-mails often tell you that your account has been compromised, a phrase that is designed to scare victims into clicking the link and providing their personal information to protect the account. Put that information in, and you hand over that information to the criminal. This is why employee cyber security training is a must!

Password Exploits

Many people don't realize how dangerous it is to reuse the same username and/or password for everything – or to never update their passwords. It's very likely that at least one of your active passwords has fallen into the hands of hackers. They may have gotten it years ago from a website that doesn't exist anymore. But if you are still using that

same username and password for other websites and accounts, you are putting yourself at risk.

According to Trace Security, nearly 80% of all data breaches are the result of simple or reused passwords. Some of the most popular passwords today include things like "12345," "password" and "qwerty." Even worse, many businesses use passwords like these to protect sensitive data such as banking information and customer records. If a password is old or easily guessed, it offers nearly the same protection as no password at all! Change your passwords at least every 60-90 days and use different but secure passwords for everything.

The great news is that it's easier than ever to protect your business from things like phishing scams, data breaches and so much more. Just because you haven't had any major problems for years, or at all, doesn't mean you should assume nothing will happen in the future. You might also think that you simply don't have the time or resources for good security.

The even better news is that you don't need to spend a lot of time or money to secure your business against hackers and cybercriminals. All you really need to do is partner with an IT services firm that knows cyber security inside out.

When you work with a dedicated IT security company, they take care of you. They can monitor your network 24/7 and make sure the bad guys don't get in. They can make sure your data is backed up to a secured server so that if anything does go wrong, you don't lose a beat. They can even provide you with round-the-clock support should you have any questions or concerns. It's a surprisingly easy and cost-effective way to protect your business and to put the cybercriminals in their place.

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Free Cyber Security Audit Will Reveal Where Your Computer Network Is Exposed And How To Protect Your Company Now

At no cost or obligation, our highly skilled team of IT pros will come to your office and conduct a comprehensive cyber security audit to uncover loopholes in your company's IT security.

After the audit is done, we'll prepare a customized "Report Of Findings" that will reveal specific vulnerabilities and provide a Prioritized Action Plan for getting these security problems addressed fast. This report and action plan should be a real eye-opener for you, since almost all of the businesses we've done this for discover they are completely exposed to various threats in a number of areas.

To get started and claim your free assessment now, go to

go.ctmaryland.com/networkeval

or call 301-947-1188 and make an appointment.



No more Toshiba?



In our August 27, 2020 blog, we talked about how Toshiba will be exiting the laptop business.

After thirty years, it has come to an end. Even after selling off to Sony, Dynabook, and Sharp... a valid attempt really.

In the end, Toshiba will be a name of the past. If you have a Toshiba laptop, take care of it because you will soon not have no support form them.

We will still support you, but options will be limited.

The market is so saturated with companies making computer and laptops, it's overwhelming.

We have always supplied clients with systems that fit their needs and keep supporting their business direction..

Read the full blog article on our website. Let us know if you have any questions.



Building Your Legacy - Yes, Even Now

When it comes to your business, what does creating a legacy mean to you?

When I was interviewing business leaders and owners for *Fix This Next*, I made a profound discovery. The ones who had already achieved the first four levels of my Business Hierarchy Of Needs and were in the Legacy level said they are not business owners.

You know what they told me? They are business stewards. They never really "owned" their businesses. Their job was to raise their business to be independent of them. Eureka! What a profound realization.

As a steward of your business, it is your responsibility to bring life to the business. More importantly, it is about that business continuing to prosper without you! To create a legacy, you must create permanence in your business. It must be designed to run on its own.

Legacy is not about money, power or how much fame you have. As a young entrepreneur, that's sure what I thought it was about. Legacy is all about your business continuing to impact your community, your customers, your culture and the world - without your participation.

Apple runs without Steve Jobs. Mary Kay runs without Mary Kay. Countless companies are living long after the involvement of the business owners ended. And that is exactly what the founders wanted.

We've been looking at The Business Hierarchy Of Needs, and Legacy is way up at the top. To achieve the Legacy level, the owner must care more about the corporate legacy than their personal legacy. This should be the objective of your business.

So what is the recipe to leave your legacy? Let's get into the 5 Vital Needs of the Legacy level.



1. Community Continuance - Do your clients support your business? Do they support it in a way that is authentic to your intentions?

2. Intentional Leadership Turn - Is there a plan for leadership to transition and stay fresh? Do you have a plan for people to take over leadership of your business when you are ready to move on?

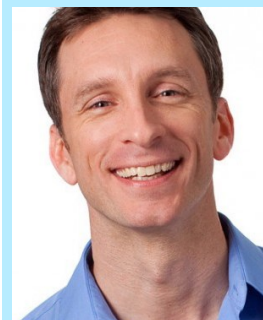
3. Heart-Based Promoters - Is the organization promoted by individuals inside and outside of it, without the need for direction? Do they see the greater mission and become curators themselves?

4. Quarterly Dynamics - Does your business have a clear vision for the future? Does it dynamically adjust quarterly to make that vision a reality?

5. Ongoing Adaptation - Is your business designed to constantly adapt and improve? Does it find ways to get better and beat itself?

Review these 5 Vital Needs within your business and assess where you are in leaving your own legacy.

Legacy isn't about going public or making billions of dollars. Legacy is about making your mark on the world the way you intended.



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 MikeMichalowicz.com.

■ 3 Simple Steps To Having A More Productive Day

1. Get the sleep you need. You cannot be productive if you are tired. Sleep is essential for optimal brain function as well as overall physical and mental health. But we all need different amounts of sleep. No matter how much sleep you need, make sure you get it!

2. Block time for specific tasks. Give yourself a set block of time to check e-mail, make phone calls or have meetings. Put each block on your calendar and make sure you aren't being double-booked, then stick with it.

3. No more multitasking. You may have a lot to get done, but you shouldn't double up on tasks or obligations. When you check your e-mail, only check e-mail. When you work on a project, focus on that single project. Research shows multitasking lowers productivity. *Inc., Feb. 18, 2020*

■ Guard Your Interior

The weakness of any door is that legitimate people need to be able to get in and out. Often, we help people develop a highly secure and functional door to the Internet, but they give little thought to the physical door into their building.

Develop a strategy to verify that service personnel are legitimate with corporate-issued IDs and track visitor movement through the office. Lock the server-room door if it's across the hall from an office that people frequent. Monitor the temperature and whether there is any water in the server room. Consider a closed-circuit camera system.

Think about everyone who has access to your office. The cleaning crew is often forgotten. They spend hours in your office alone around sensitive data. YOU could be left holding the bag if they

perform identity theft based on information in your office. It happens every day. Make sure to consider ALL of the office security in your disaster recovery plan and update it regularly.

■ 2 Ways You Can Use Data To Improve Your Business

Do you make data-driven decisions? A survey by Mention, a social media and brand monitoring company, showed that less than 15% of businesses rely on data for day-today operations. The reason is that many businesses don't know how to use it. Here's how to fix that:

Organize your data. You need metrics on customers, sales, website hits, phone calls received, etc. If you're using point-of-sale or customer relationship management software, you may have access to large amounts of data. Catalog and categorize your data – don't just let it collect without doing anything about it. Organized data is useful data.

Collaborate with your team.

When you have access to numbers and stats, work with your team to analyze and document. You may need to invest in training to make sure your team is up to speed on how to access and use the data. When everyone is on the same page, you can get the most out of the data you've collected – and start to make data-driven decisions. *Small Business Trends, April 17, 2020*

