



The Tech chronicle

What's New

Learning new words keeps us informed and exercises the brain cells and it may even teach us something new.

We all know how beneficial that can be for everyone so this month we decided to include a little crossword puzzle for those of you who like a small challenge.

Take your time, no rush and let us know if you were able to successfully solve the puzzle.

We will publish the key for you next month.

May 2021



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.



Is Your Cyber Security Policy (Or Lack Of One) Leaving You Wide Open To Attacks?

Every business, big or small, should have a cyber security policy in place for its employees. Employees need to know what's acceptable and what isn't when it comes to all things IT. The policy should set expectations, lay out rules and give employees the resources necessary to put the policy to work.

Your employees represent the front lines of your business's cyber security defense. You may have all the antivirus software, malware protection and firewalls in the world, but if your employees aren't educated about IT security or don't understand even the basics, you're putting your business at MAJOR risk.

What can you do to remedy that? You can put a cyber security policy in place. If you already have one, it's time to update it. Then, once it's ready, put it into action!

What does a cyber security policy look like? The specifics can look different from business to business, but a general policy should have all the fundamentals, such as password policy and equipment usage.

For instance, there should be rules for how employees use company equipment, such as PCs, printers and other devices connected to your network. They should know what is expected of them when they log into a company-owned device, from rules on what software they can install to what they can access when browsing the web. They should know how to safely access the work network and understand what data should be shared on that network.

Breaking it down further, many cyber security policies include rules and expectations related to:

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Continued from pg.1

- E-mail use
- Social media access
- General web access
- Accessing internal applications remotely
- File sharing
- Passwords

Policies should also break down IT roles within the organization. Who do employees call, text or e-mail if they need IT support? What is the hierarchy they are expected to follow? Do they have internal support? Do they contact your managed services provider (MSP) or IT services partner?

It's important for employees to have resources in order to effectively execute policies. This can come in many forms. It may be a guidebook they can reference or a support phone number they can call. It might be ongoing training on cyber security topics. Or it might be all of the above (as it often is!).

Break down every rule further. Passwords are a great example of an area of policy every business needs to have in place. Password policy often gets overlooked or simply

“Putting a cyber security policy in place isn't easy, but it's necessary, especially these days. More people are working remotely than ever.”

isn't taken as seriously as it should be. Like many cyber security policies, the stronger the password policy is, the more effective it is. Here are a few examples of what a password policy can include:

- Passwords must be changed every 60 to 90 days on all applications.
- Passwords must be different for each application.
- Passwords must be 15 characters or longer when applicable.
- Passwords must use uppercase and lowercase letters, at least one number, and at least one special character, such as @, #, % or &.
- Passwords must not be recycled.

The good news is that many apps and websites automatically enforce these rules. The bad news is that not ALL apps and websites enforce these rules – meaning it's up to you to define how employees set their passwords.

Putting a cyber security policy in place isn't easy, but it's necessary, especially these days. More people are working remotely than ever. At the same time, cyberthreats are more common than ever. The more you do to protect your business and your employees from these cyberthreats, the better off you'll be when these threats are knocking at your door.

If you need help setting up or updating your cyber security policy, do not hesitate to call your MSP or IT services partner. They can help you put together exactly what you need for a safer, more secure workplace.

Free Report Download:

The Business Owner's Guide To IT Support Services And Fees

You'll learn:

- The three most common ways IT companies charge for their services and the pros and cons of each approach
- A common billing model that puts ALL THE RISK on you, the customer, when buying IT services; you'll learn what it is and why you need to avoid agreeing to it
- Exclusions, hidden fees and other “gotcha” clauses IT companies put in their contracts that you DON'T want to agree to
- How to make sure you know exactly what you're getting to avoid disappointment, frustration and added costs later on that you didn't anticipate

IT BUYERS GUIDE

What Every Business Owner MUST Know About IT Support Services And Fees



What You Should Expect To Pay For IT Support For Your Business And How To Get Exactly What You Need

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Cortana No More

Well, maybe a slight exaggeration, but Microsoft has decided that they will be pulling the plug regarding Cortana (the Microsoft Virtual Assistant) from the and it is vanishing from their eco system.

We all know that Alexa and Siri are the both boasting millions of installs in what seems like everything now. They do a pretty good job at what they do.

Although Cortana will remain embedded in the Windows Operating System, it will dwindle from the mobile device world.

It can be difficult to admit that you are not the best at something, but I see that by bowing out, they can concentrate on what they do even more and perhaps improve.

We should all be more like that. Knowing when to throw good money after bad is best.

I have encountered a few folks that I have worked with in my previous life that just didn't get that simple point of know when to stop.

They just wasted time, efforts, and resources on something that was never going to work their way.

Let's try and improve how we do things by knowing where our limitations hinder us.

Why You're Not Rich Yet

Recently, Petra Coach presented a webinar called "Why You Aren't Rich Yet" with David Waddell and Teresa Bailey of Waddell & Associates. The webinar is aimed at helping entrepreneurs identify key biases that may be preventing them from maximizing their net worth and how they can change that. You can see the full webinar at PetraCoach.com/why-you-arent-rich-yet-with-david-waddell-teresa-bailey. Following the webinar was a Q&A, which is presented here.



Q: What sectors are forecasted to make a run over the next three to five years based on your own DD and personal interests?

A: We may see a reprisal of what we saw in 2000 to 2005, when the tech stocks went sideways. You may make more money in foreign investments and from sectors like financials, industrials and materials rather than Facebook over the next five years.

Q: At what point should you start implementing some of these levers? We are early along and my husband doesn't see the value in investing.

A: First, make sure you have an emergency account – about six months' worth. Second, load your 401(k) with all the savings you can and put them in stocks. The younger you are, the more impactful the compounding becomes. Early investing pays off.

Q: Are you seeing traditional value plays in this market, or are they just less overpriced?

A: No, there are value plays. You have to recognize what's driving the market. The government is about to spend the most money since the 1950s. The Fed has increased the money supply over 25%. There is just a lot of money pouring into the system that's going into the hands of consumers and corporations. The market doesn't go down just because it has a high PE. There's going to be a lot of money to make. Things will continue to melt higher until we hit

some kind of wall. The indicator to look at daily is inflation, and we're not seeing that yet.

Q: How are you different from wealth or asset management companies? Are you just advisors? If so, how are you different from others?

A: On staff, we have lawyers and CPAs. The CPAs are going to be most important within the coming years. A lot of firms also don't talk about the balance sheet and strategy the way we do. Here, the quality of our staff is high, and their regulatory track record is high too. We have thousands of clients across America. While we're "paid" to manage assets, we talk about everything. They're fiduciary advisors, so they're actually allowed to give advice.

Q: If you had \$200K in the bank and are comfortable sleeping on a cash pillow (or at minimum prefer access to those funds without penalty), where would you put it? ETF, mutual fund or something else?

A: Choose what you need to be liquid, then migrate the balance into active mutual bond funds with an open mandate (if you don't want to put it in the stock market).

Disclaimer: Waddell & Associates is not making specific recommendations. Always speak with a licensed financial advisor before making any financial or investment decisions.



David S. Waddell is the CEO of Waddell & Associates Wealth Strategists. He has over 20 years of experience as an investment expert and has been featured in The Wall Street Journal, Forbes, and Barron's. He is a true global economics specialist and is an internationally recognized speaker. Teresa Bailey is a Wealth Strategist who is dedicated to helping her clients achieve financial success. She is a Certified Divorce Financial Analyst practitioner and a Certified Financial Planner. It is Teresa's goal to help people discover more about financial planning so they can realize their full potential.

Zoom Getting You Down? Here's Why And What To Do

Zoom burnout is real, but with remote work becoming more prevalent than ever, it's here to stay. There are several reasons why Zoom burnout is happening, but there are things you can do to stop it in its tracks.

Stay Structured. Like traditional meetings, Zoom meetings can eat time. But more than that, they can be tiring. In larger Zoom meetings, you may have to take in a lot of information. Plus, you have to pay attention to a screen and everyone on it. This can quickly lead to information overload, which can then turn into burnout. Small Zoom meetings can be just as disruptive, especially to the productive flow of your day. So, like traditional meetings, if it can be an e-mail, make it an e-mail.

Stay On Track. Strive to keep meetings succinct. If you're hosting a Zoom meeting, it's your job to keep things on topic. If it goes off

the rails and you can't get it back, this disrupts everyone's day, including yours. Disruptions are hard to come back from and seriously hurt productivity, which leads to burnout. *Inc., Feb. 11, 2021*

How To Keep Employees: Compensation Transparency?

With more companies relying on the work-from-home model, these same companies have had to shift the way the business operates – including how they hire and retain employees. Employee retention has become a hot topic. According to a SilkRoad Technology survey, 40% of employees intend to quit their current job at some point this year as a direct result of how their employer handled the pandemic.

Employees are rethinking what matters to them when they accept a job. This year is going to be hard on companies that don't meet employee expectations – and one of those expectations is related to pay. More employees want transparency in what the company pays so they

can better make job or career-related decisions. Another study from Beqom found that 58% of employees would leave their job for another that offered more pay transparency. They want to know that they're being paid fairly, and they want to know what other people are being paid. *Inc., Feb. 11, 2021*

Your Business Needs Personality

Does your business stand out from others? It can be a hard question to answer, but success can be found in building a personality for your business. It's something that sticks in people's minds, so when they need something you provide, they are more likely to remember you.

And that's where a business's personality starts – by being worth remembering. But more than that, you have to be authentic. How do you do that?

Know Your Customers. The more you know your customers, the better you can meet their needs, so keep records on customers' demographics, psychographics, buying habits, and so on.

Be Consistent. Consistency helps build and define your brand. The customer experience, from your marketing to every customer interaction, should be uniform.

Craft A Story. Tell your story and open up to customers. Stories define who we are, and they can define your business's personality. *Forbes, Jan. 27, 2021*



Larry Grew A Unibrowser.



Finally! A Business-Grade VoIP Phone System That Will Deliver The Cost Savings You Want WITHOUT Sacrificing The Sound Quality And Dependability Of A Landline

The ONLY Business-Grade VoIP System That Guarantees High Call Quality, Reliability, And Service Or 100% Of Your Money Back

If you've thought about upgrading your phone system to VoIP (Voice Over IP) to save money but hesitated for fear of experiencing dropped calls, garbled sound quality, and other notorious VoIP problems, we have the solution you've been looking for.

Thanks to our NEW hybrid VoIP system (it's more of a unified communications platform), you can enjoy all the advanced features, flexibility, and significant cost savings of VoIP while getting the high-definition sound quality and rock-solid dependability of a landline. But it is a much better way to remain in contact.

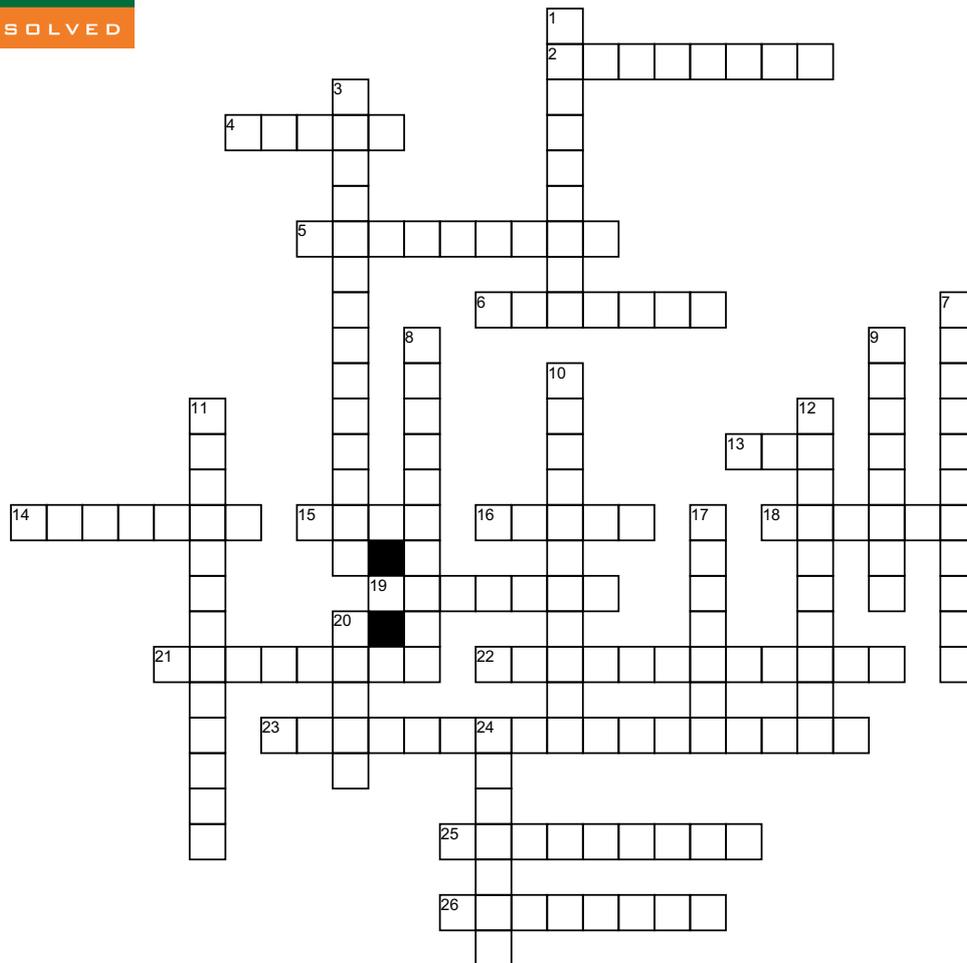
- **We GUARANTEE our VoIP system will deliver high-definition sound quality and call dependability or we'll refund 100% of your money.** No other phone-system provider will make the same bold guarantee and stand behind it in writing as we do. That's how confident we are that you'll love our Elevate VoIP phone system. Plus, Elevate has the highest retention rate in the VoIP industry at 99.999% (that's just 5.26 minutes of downtime in a year).
- **Cut your phone bill costs SIGNIFICANTLY.** Our average client saves between 20% and 65% on their phone bill – money that goes directly to your bottom line.
- **Works even if your Internet goes down.** Unlike most other VoIP systems, you'll still be able to make and receive calls, even if the Internet goes down.
- **Costs less than other business phone systems.** Since our Elevate system costs significantly less than many other business phone systems, our clients can make the switch and still save money each month. Plus we can offer you easy payment options and may offer free phones for your office.
- **Works with your existing firewall and router.** Unlike other VoIP phones, our Elevate system does NOT require you to incur the cost and hassle of upgrading your firewall or router and will work within your existing high-speed network.



- **Over 90 enterprise-grade calling features available.** Our VoIP system gives you an incredible number of easy and powerful options to take calls, route calls, handle voice mail and communicate. Whether you're making a simple phone call, faxing documents for signatures, or holding a videoconferencing session, our system can deliver easy-to-use, top-quality service to get the job done without problems, complexity, or failures.
- **Built-in monitoring and failover ensure your phone system is never "off-line."** Thanks to Elevate's patented technology if any phone or connection point is knocked off-line, others pick up the calls automatically, essentially allowing the network to heal itself automatically. You can easily switch calls between your desk phone and your smartphone and vice versa.
- **99.999% uptime GUARANTEED.** We monitor every system continuously with our Elevate technology, allowing us to guarantee 99.999% uptime. Most importantly, the Elevate Unified Communications suite protections make it possible for users to make phone calls even if their offices are inaccessible or if the Internet goes down.
- **No longer tied down.** You are no longer tied down to your office, mobility means just that. You can be on the move while keeping in touch with the office and your clients.

Want More Information? Call us for a FREE VoIP Assessment and LIVE demo of our phone system in your office. Call 301-947-1188 to make an appointment or send an e-mail to info@ctmaryland.com for more information.

Cyber Security Terms



Across

2. A technique used by hackers to obtain sensitive information
4. A type of infection aimed to corrupt, erase or modify information on a computer before spreading to others
5. Any means by which the keystrokes of a victim are recorded as they are typed into the physical keyboard
6. The process of returning a system back to a state of normalcy
13. The acronym for a tool that allows the user to remain anonymous while using the internet by masking the location and encrypting traffic
14. What describes the deepest part of the internet where few dare to tread safely
15. An infection that can replicate itself in order to spread the infection to other connected computers
16. What technology allows a user to access files or services through the internet from anywhere in the world.
18. The moment a hacker successfully exploits a vulnerability in a computer or device, and gains access to its files and network
19. An umbrella term that describes all forms of malicious software designed to wreak havoc on a computer
21. What is a set of programs that tell a computer to perform a task.
22. A hacking attack that tricks victims into clicking on an unintended link or button
23. A technique used to manipulate and deceive people to gain sensitive and private information
25. A security mechanism prohibiting the execution of those programs on a known malicious or undesired list of software
26. A defensive technology designed to keep the bad guys out.

Down

1. What is the internet version of a home address for your computer
3. The process of proving an individual is a claimed identity
7. A piece of malware that often allows a hacker to gain remote access to a computer
8. A form of infection that prevents you from accessing your files holding your data hostage
9. An audio or video clip that has been edited and manipulated to seem real or believable
10. The action of obtaining services from an external entity
11. The act of listening in on a transaction, communication, data transfer or conversation
12. The process of encoding data to prevent theft by ensuring the data can only be accessed with a key
17. A type of infection that functions by looking at user activity without their knowledge
20. An update or change on an operating system or application
24. A malicious application or script that can be used to take advantage of the computer's vulnerability

15 Ways To Protect Your Business From A

Cyber Attack!



Security Assessment

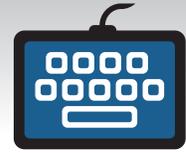
It's important to establish a baseline and close existing vulnerabilities. When was your last assessment?

Date: _____



Spam Email

Secure your email. Most attacks originate in your email. We'll help you choose a service designed to reduce spam and your exposure to attacks on your staff via email.



Passwords

Apply security policies on your network. Examples: Deny or limit USB file storage access, enable enhanced password policies, set user screen timeouts, and limit user access.



Security Awareness

Train your users - often! Teach them about data security, email attacks, and your policies and procedures. We offer a web-based training solution and "done for you" security policies.

Did you know?

1 in 5

Small businesses will suffer a cyber breach this year.

81%

Of all breaches happen to small and medium sized businesses.

97%

Of breaches could have been prevented with today's technology.



Advanced Endpoint Security

Protect your computers and data from malware, viruses, and cyber attacks with advanced endpoint security. Today's latest technology (which replaces your outdated anti-virus solution) protects against file-less and script based threats and can even rollback a ransomware attack.



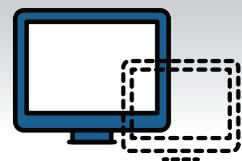
Multi-Factor Authentication

Utilize Multi-Factor Authentication whenever you can including on your network, banking websites, and even social media. It adds an additional layer of protection to ensure that even if your password does get stolen, your data stays protected.



Computer Updates

Keep Microsoft, Adobe, and Java products updated for better security. We provide a "critical update" service via automation to protect your computers from the latest known attacks.



Dark Web Research

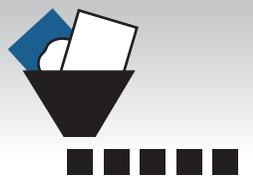
Knowing in real-time what passwords and accounts have been posted on the Dark Web will allow you to be proactive in preventing a data breach. We scan the Dark Web and take action to protect your business from stolen credentials that have been posted for sale.



SIEM/Log Management

(Security Incident & Event Management)

Uses big data engines to review all event and security logs from all covered devices to protect against advanced threats and to meet compliance requirements.



Web Gateway Security

Internet security is a race against time. Cloud based security detects web and email threats as they emerge on the internet, and blocks them on your network within seconds - before they reach the user.



Mobile Device Security

Today's cyber criminals attempt to steal data or access your network by way of your employees' phones and tablets. They're counting on you to neglect this piece of the puzzle. Mobile device security closes this gap.



Firewall

Turn on Intrusion Detection and Intrusion Prevention features. Send the log files to a managed SIEM. And if your IT team doesn't know what these things are, call us today!



Encryption

Whenever possible, the goal is to encrypt files at rest, in motion (think email) and especially on mobile devices.



Backup

Backup local. Backup to the cloud. Have an offline backup for each month of the year. Test your backups often. And if you aren't convinced your backups are working properly, call us ASAP.