TECHNOLOGY BYTES

Insider Tips to Make Your Business Run Faster, Easier & Be More Profitable

"As a business owner, you don't have time to waste on technical and operational issues. That's where we shine! A true professional IT support team you can count on, available 24/7."

Bhavin Mehta, Fusion Factor Corporation
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Exclusive For CEOs

Detect Compromised Credentials Used To Exploit Employees and Customers

Learn More On Page: 2

What's Inside

THIS BROWSER IS PROTECTED.

START BROWSING

Breaking Bad Habits; 4 Ways Your Employees Are Putting Your Business At Risk Of Cyber-Attack

Your employees are instrumental when it comes to protecting your business from cyber-threats. But they can also become targets for hackers and cybercriminals, and they might not know it. Here are four ways your employees might be endangering your business and themselves and what you can do about it.

1. They're Not Practicing Safe And Secure Web Browsing. One of the most basic rules of the Internet is to not click on anything that looks suspicious. These days, however, it can be harder to tell what's safe and what isn't.

A good rule of thumb is to avoid websites that do not have "https" in front of their web address. The "s" tells you it's secure – https stands for Hypertext Transfer Protocol Secure. If all you see is "http" – no "s" – then you should not trust putting your data on that website, as you don't know where your data might end up.

Another way to practice safe web browsing is to avoid clicking on ads or by using an ad blocker, such as uBlock Origin (a popular ad blocker for Google Chrome and Mozilla

Firefox). Hackers can use ad networks to install malware on a user's computer and network.

2. They're Not Using Strong Passwords. This is one of the worst IT security habits out there. It's too easy for employees to use simple passwords or to reuse the same password over and over again or to use one password for everything. Or, worse yet, all of the above.

Cybercriminals love it when people get lazy with their passwords. If you use the same password over and over, and that password is stolen in a data breach (unbeknownst to you), it becomes super easy for cybercriminals to access virtually any app or account tied to that password. No hacking needed!

To avoid this, your employees must use strong passwords, change passwords every 60 to 90 days, and not reuse old passwords. It might sound tedious, especially if they rely on multiple passwords, but when it comes to the IT security of your business, it's worth it. One more thing: the "tedious" argument really doesn't hold much water either, thanks to password managers like 1Password and LastPass that make it easy to create new passwords and manage them across all apps and accounts.

3. They're Not Using Secure Connections. This is especially relevant for remote workers, but it's something every employee should be aware of. You can find WiFi virtually everywhere, and it makes connecting to the Internet very easy. A little too easy. When you can connect to an unverified network at the click of a button, it should raise eyebrows.

And unless your employee is using company-issued hardware, you have no idea what their endpoint security situation is. It's one risk after another, and it's all unnecessary. The best policy is to prohibit employees from connecting to unsecured networks (like public WiFi) with company property.

Instead, they should stick to secure networks that then connect via VPN. This is on top of the endpoint security that should be installed on every device that connects to your company's network: malware protection, antivirus, anti-spyware.

> ## "Education is a powerful tool and, when used correctly, it can protect your business and your employees."

4. They're Not Aware Of Current Threats. How educated is your team about today's cyber security threats? If you don't know, or you know the answer isn't a good one, it's time for a change.

One of the biggest threats to your business is a workforce that doesn't know what a phishing e-mail looks like or doesn't know who to call when something goes wrong on the IT side of things.

If an employee opens an e-mail they shouldn't or clicks a "bad" link, it can compromise your entire business. You could end up the victim of a data breach. Or a hacker might decide to hold your data hostage until you pay up. This happens every day to businesses around the world – and hackers are relentless. They will use your own employees against you, if given the chance.

Your best move is to get your team trained and educated about current threats facing your business. Working with a managed service provider or partnering with an IT service firm is an excellent way to accomplish this and to avoid everything we've talked about in this article. Education is a powerful tool and, when used correctly, it can protect your business and your employees.

Cancel Stress With Cove

Wouldn't it be nice if you could just press a button and your stress would melt away? Well, now it's possible, and it's thanks to Cove. The first of its kind, Cove is a wearable device (like a pair of headphones) designed with "stress cancellation" in mind.

Cove rests on your ears and wraps around the back of your neck. It uses subtle vibrations behind your ears to soothe your stress. Over 90% of those who participated in clinical trials reported a marked decrease in stress, and 91% reported sleeping better.

If you're looking for a new and innovative way to help manage your stress, Cove may be the answer. Due to its compact, lightweight design, it can be used anywhere, anytime. Learn more at **FeelCove.com.**

Why You're Not Rich Yet

Recently, Petra Coach presented a webinar, 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 also shows them how they can change things to actually make a substantial profit. You can see the full webinar at **PetraCoach.com/why-you-aren't-rich-yet-with-david-waddell-teresa-bailey**

Why You're Not Rich Yet Reason #1: Because You're An Entrepreneur

But you're also human. So, you have many tremendous attributes, but you also have some communication and thinking biases (bias as in being an illogical preference or prejudice). This gets in the way of your pursuit of wealth.

The answer may be behavioral coaching – changing the way you think about wealth management. When it comes to investing, you have the investment return (what your return should be), as well as what your return actually is. Then there's the behavioral gap – the difference between the investment return and the investor return (based on the human aspect). Coaching helps close the gap.

Why You're Not Rich Yet Reason #2: Because You're Too Busy To Be Rich

You're too busy with your business. Too busy in the weeds, so to speak. If you place priority here (delegate, shift focus, etc.), change will happen.

Why You're Not Rich Yet Reason #3: Because You Don't Have A Coordinated Strategy Implemented Across All Of Your Professional Service Providers

Anna is an entrepreneur with $200,000 in cash. She needs to decide what to do with it, so she calls her bank. The bank offers to increase Anna's overall deposit interest rate (as well as a few bonuses) if she deposits the cash.

Then she calls her tax preparer. The tax preparer suggests that Anna should open an investment account with the firm.

Lastly, Anna calls her financial advisor, who tells her to think about retirement and to purchase a whole life insurance policy or a variable annuity.

What should Anna do? She pays off her condo and avoids the 3.5% interest on the mortgage. It made sense.

Here's the problem: none of Anna's providers reviewed Anna's balance sheet (and life, in general). They didn't consider possible factors like family, lifestyle, debt or liquidity. It's possible Anna's only liquidity was the $200,000 or her only debt was the condo (some would argue the mortgage with a 3.5% rate was an asset).

Cyber Security Tip

Don't Underestimate Hackers' Interest In Your Company

Why You're Not Rich Yet Reason #4: Because You Don't Have A Strategy Outside Of Your Business Strategy

Have you done the math? What does your balance sheet look like? It comes down to this: know thy balance sheet.

■ Eliminate Workplace Distractions To Maximize Your Productivity

While most of us accept that distractions will be a part of our day, if your intention is to get things done and to stay productive and focused, you'll need to minimize those distractions. No, we'll never be able to eliminate them 100%, but we can certainly try. Here's what you can do to cut distractions.

Block Time On Your Calendar (And Stick To It). Use your calendar to its full advantage. Mark time off for e-mails, for all projects, phone calls, Zoom calls, you name it! If it's part of your normal day, put it on your calendar. Even throw on time for miscellaneous stuff. Then share it with all relevant parties and stick to it. If you're working on a project between 1:00 p.m. and 3:00 p.m., that's the word.
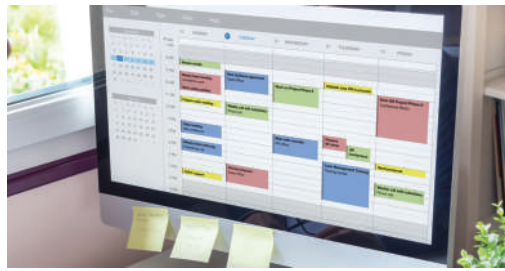
Use Sound To Your Advantage. A common source of distraction is sound: it can be office chatter in the background or even neighborhood sounds (for those working from home). Find a sound that complements your workflow. It might be chill music or the sounds of rain or a babbling brook. Find the right sound that helps you zone in and blocks disruptive sounds. Forbes, March 15, 2021

■ The 2 Best Investments You Will Ever Make

Practically every successful person has something in common with every other successful person. Millionaires and billionaires share these habits that are absolutely crucial if you want to achieve the success that's on your mind.

1. Read, Read And Read Some More. Warren Buffett and Bill Gates are prime examples of this, but it's one of the most common traits among the most successful business people in the world... They are constantly reading: books, blogs, newspapers, magazines and anything else that enriches their personal and professional lives.

2. Get Educated. Whether you hire a private coach, take courses (like continuing education) or hire consultants, there are pros who can teach us more about what we do (or want to do) and how to improve ourselves or our businesses. While we may be good at what we do, there is always room for improvement you just have to be open to it. **Inc., Feb. 24, 2021**

5 Smart Tips To Know Before Moving Your Data To A Cloud-Based Application

Cloud computing is all the rage these days, and while some companies are moving their whole IT infrastructure to the cloud, many others are choosing to streamline their businesses by moving individual business applications.

If you are considering moving any of your company's software applications "to the cloud," make sure to consider these 5 tips BEFORE pulling the trigger:

1. Back It Up! - Migrating data to any new location is a mess, and anything can (and usually does) go wrong. Therefore, make sure you have good, recent backup copies of everything before you make the move.

2. Maintain An On-site Copy - At first, moving to the cloud can be a bit scary. What can help mitigate the risk (and the fear) is keeping a local, on-site copy of your data and network image on an NAS (network attached storage) device. That way you have a local on-site copy in addition to the working cloud copy.

3. Have A "Plan B" To Access The Internet - One of the biggest questions about moving IT to the cloud is "What if the Internet goes down?" To mitigate that fail point, have a business-class Internet connection as your initial and main way to connect, and then also have a second Internet connection service as a backup.

4. Use It As An Opportunity To Do Some Housekeeping - You could just copy and paste your files from your local machines into the cloud, but why not take this as an opportunity to re-evaluate the structure of that data? This might include re-evaluating your file organization structure, updating permission levels on files and even archiving old files and data that are currently cluttering your server and costing you money by storing and backing them up.

5. Phase The Move - Don't try to migrate everything all at once. Create a transition plan and implement it. Make sure you move your files in bite-size pieces so the changes are easy to digest for your clients, employees, partners and everyone else involved. This also gives you the opportunity to test the water before taking the plunge, and it allows you to put out one fire at a time instead of having all systems down or broken.

Call Us Today: (760) 940 – 4200
To Schedule Your Cloud Readiness Assessment!