

# The Tech Tribune

## What's New

We are excited to announce the on-boarding of our newest Technical Engineer, Matt Lang!

Matt comes to us with over six year of experience in the industry and we feel blessed to have him join our ACTS360 family. Matt is proving himself to be a Top- Notch IT professional who is always willing to assist our Team to ensure that our customers are happy!

He recently relocated to Florida and enjoys spending most of his time, if not every weekend, at the beach with his wife and 4 children.

## October 2015



This monthly publication provided courtesy of Greg Sweers, CEO of ACTS360.

“As a business owner, you don’t have time to waste on technical and operational issues. That’s where we shine! Call us and put an end to your IT problems worries!”



**N**ot too long ago, in a place not so far away...when ancient hordes attacked your city, a single breach in the wall could mean certain death – or at least the end of life as you know it.

Yet times change...or do they?

Attacks by today’s cybercriminals on your network, while perhaps not physically life-threatening, can inflict severe damage to the life and health of your business.

**FACT:** The odds of a successful cyber-attack against your business today are one in five. And, at a typical cost of \$300,000 or more, a full 60% of smaller businesses that suffer a breach shut their doors for good within six months, according to the National Cyber Security Alliance.

So, who’s “guarding the gate” at your company’s network?

## Spooked About Your Network’s Security?

You should be, unless somebody’s keeping a vigilant eye on it for you...

The problem with keeping your network safe today is that these attacks don’t just happen randomly – they are constant and unrelenting. Ever more sophisticated “robot” software is making it easier than ever for attackers to stalk the Internet, probing for vulnerabilities 24/7.

Here are just a few of the ways these vigilantes can penetrate your network’s defenses:

An SQL Injection can destroy your database, steal e-mail addresses, usernames and passwords, gain access to sensitive client management and billing data, deface your web site and defraud your business. It’s also now the most frequent mode of attack.

Open Ports – An open port is basically a channel for Internet data to connect with devices on your network. A firewall normally filters data, but hacker “web-bots” constantly probe for vulnerabilities.

When they find an open port, and if they have installed malicious code inside your system, they are then able to control your devices.

In a DDoS attack, a network of computers attacks a single server with a surge of traffic, forcing it to crash. They most often target political organizations and banks; however, small businesses are also at risk. To avoid getting shut down, you need a defense plan in place and around-the-clock monitoring.

Malware and Viruses –

Unfortunately, anti-malware and antivirus software programs in reality often fall short of claims, leaving many SMB networks highly vulnerable. The problem is twofold: First, they only detect a breach after the malware or virus has infected your system. Second, detection solutions often lag behind the latest threats by days or even weeks, leaving a big window for them to inflict heavy damage.

Targeted E-mails – Cybercriminals seem to get better each day at creating enticing e-mails that innocent readers will click on without a moment's thought. If that reader happens to be on your network, you now have yet another hidden attacker to deal with.

“Drive-By Downloads” are a client-side intrusion where a person in your network innocently picks up a nasty bug... Credit Card Theft – How would you feel if one of your customers’

credit cards got hacked due to a flaw in your security? Now imagine how you would feel if that incident turned into a lawsuit... Yet that is exactly what can happen if your DLP (Data Loss Prevention) system isn't up to snuff. As you've no doubt seen in the news, credit card data theft is now epidemic. To keep customer data safe and maintain PCI compliance, it's absolutely crucial to make sure your DLP is on duty

100% of the time.

As cybercriminals (and foreign government agents) hone their evil craft, we must now be on guard, as our businesses grow ever more web-dependent. Yet how do you find the time to keep up with it all, much less make sure your network is safe?

Lucky for you, there's a silver dagger...

From now until the clock tolls midnight on Halloween, October 31, call us and receive a FREE "Heartbeat Scan" for your network - Priced at \$295 during "normal" sessions - as thanks for reading our newsletter. Claim yours now at 813.699.5356 or [www.acts360.com](http://www.acts360.com).

As the Guardian Small Business Network states in a January 2015 article, "Hiring experts to ensure your IT systems and web site are secure makes sense, as does picking the right payment provider and educating staff."

*“They most often target political organizations and banks; however, small businesses are also at risk.”*

## Free Report Download: The Business Owner's Guide To IT Support Services And Fees



Ever wonder what you **SHOULD** be paying for IT support? Curious to know what type of support plan is the most cost-effective? This new report will answer those questions and reveal:

- The three most common ways IT services 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

Download your **FREE** copy today at

<http://www.acts360.com/itbuyersguide/> or call our office at 813.699.5356.

## Client Spotlight: Bell Shoals Baptist Academy

Bell Shoals Baptist Academy is located in Brandon, Florida. The Academy was one of our first clients and has been a part of the ACTS360 family since 2001. The mission at Bell Shoals Baptist Academy is to provide a top quality, Christ-centered education to their students.

We have committed to assist the Academy with all of their Technology needs so that they can equip, not only their students to excel in all areas, but their staff as well.

"Acts360 has provided network computer management for the Academy for over 14 years." I highly recommend ACTS360 to anyone looking for a professional team with superior knowledge and integrity." –Dr. Stephen Rummage, Bell Shoals Baptist Church

Please contact the Academy for more information at 813-689-9183 or visit their website at [www.bsbademy.com](http://www.bsbademy.com)



## Tax Planning 101: 5 Basic Strategies To Reduce Your Business Taxes



You want your business to be profitable, but you don't want to pay tax that could be reduced or eliminated through tax planning. Here are some suggestions for lowering tax on business income this year.

### TIMING MOVES

To defer income into 2016: You could delay sending billing notices, so that payment is not received until early 2016 (cash-method taxpayers), or delay product shipments or delay providing services until beginning of 2016 (accrual-method taxpayers.)

To accelerate expenses into 2016: For cash-basis taxpayers, you could purchase supplies or have repairs done before year end. For accrual-basis taxpayers, you can deduct non-owner employee bonuses in 2015, as long as they are paid by March 15, 2016.

### FIXED ASSET STRATEGIES

Consider buying equipment that qualifies for the Section 179 election, to deduct the cost. Currently, the Section 179 election is only available for up to \$25,000 of annual purchases, but keep an eye on Congress. They may pass a "tax extenders" package before year end, which could bring the limit back up to \$500,000 of purchases, as they have done in prior years.

### DE MINIMUS

IRS allows for a "de minimis" safe harbor election to expense all equipment purchases up to \$500 per item. You can also decide, as part of your company policy, to expense all purchases under a higher threshold. If it is reasonable, and applied consistently, the IRS should respect this policy.

### S-CORP or LLC BASIS – loss limitation

As a shareholder of a S-corporation or member of a LLC, your share of losses pass through to your personal tax return, and can offset other income. But, you must have sufficient tax "basis" in the company. You can increase your basis by contributing or loaning funds to the company.

### PRODUCTION ACTIVITIES

If you engage in manufacturing, construction, engineering, or architecture, you may qualify for a Domestic Production Activities Deduction (DPAD) of 9% of the income from that activity. This deduction is limited to 50% of your total W2 wages paid, therefore, you may consider paying bonuses to maximize this deduction.

Brian L. Leidel is a Florida Certified Public Accountant (CPA), and a Certified Financial Planner (CFP®). He has been working with business owners and individuals in the Tampa area since 2005. You can reach Brian with any questions or comments at 813-663-9628 or by email at [leidelcpa@gmail.com](mailto:leidelcpa@gmail.com).

## Your Employees

■ Here are a couple of key things Virgin Group founder Richard Branson does to make sure he brings in the best people: Don't delegate this critical task. Branson likes to get his hands dirty in the hiring process. Especially at the top level, nobody knows better than you who's a good fit – and who isn't.

Put character first, résumé second. Branson sometimes has applicants play games or tell jokes to let their personality shine through. Often, you'll get more insight from real-life interactions than from words on a page.

Adapted From 3 Rules From Richard Branson for Hiring Remarkable People by Zoe Henry in Inc.com

## Your Marketing

■ Here are three ways to WOW your customers – and turn them into raving fans...Be sincere. Notice little things and show genuine interest. Observe and use what you see to connect. Making sales is easier when you first make friends. Ask questions...lots of them... Listen and your customer will tell you what they need. And knowing that is the shortest path to an easy sale. Know your product. What's unique about it? What fun facts can you share? Bring those facts to life and you gain not just the sale – you win over a customer.

Adapted from 7 Ways to Wow Your Customers by Nicole Smartt on Business2Community.com

## Your Money

■ A recent survey from Bank of America and Braun Research found that 70% of small business owners are concerned about the costs of providing

health care coverage. After all, even budget-minded plans can be pricey. So what can you do?

Regardless of how you may feel about the Affordable Care Act, take advantage of the way it promotes employee health. Create a wellness program that rewards employees for embracing healthy behaviors such as losing weight, quitting smoking and eating well. A 2012 AFLAC report showed that wellness programs can reduce sick days, health costs and workers' comp claims by 25% or more.

Source: Bank of America Small Business Owner Report

## Your Office

■ Here are three tips from the ancient art of feng shui to make your office more productive – and less stressful...

1. Place your desk with a solid wall behind you, so you can see the room's entry. This enhances your sense of control and confidence.
2. Get rid of clutter. An uncluttered space leads to clear thinking and reduces stress.
3. Replace fatigue-inducing fluorescent lamps with natural and incandescent light. Tungsten and halogen lamps, too bright for direct illumination, can

be reflected off walls and ceilings for an energy-efficient source of daylight spectrum lighting.

Adapted from The Practical Encyclopedia of Feng Shui by Gill Hale

## Your Security

■ According to the Ponemon Institute, 69% of data breaches are caused by insiders. Compare that to just 16% caused by outside intruders. Here are three things you can do to combat this threat. First, make sure that identities and passwords are changed regularly. Second, guard closely against unauthorized use of credentials. And finally, human error is the leading cause of insider data leaks. Build and monitor systems that are more or less "fail-safe" and can withstand human errors. Of course you want to trust your team, but today's realities dictate that it's up to you to keep a watchful eye.

Adapted from Five Steps to Preventing Insider Data Breaches in IT Business Edge

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"We're still not sure what happened here, but I think we can all agree that we're glad it's over."



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