

TECHNOLOGY MONTHLY

"Insider Tips To Make Your Business Run Faster, Easier, And More Profitably"

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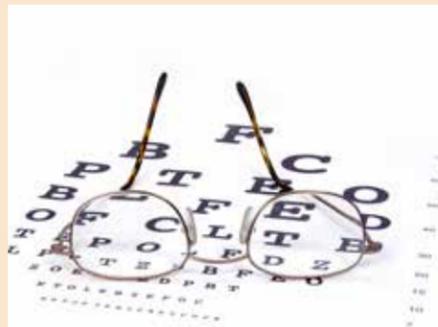
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The Shocking Secret About Bank Fraud That Practically No Small Business Owner Knows, But Should

Did you know your COMPANY'S bank account doesn't enjoy the same protections as a personal bank account? For example, if a hacker takes money from your business account, the bank is NOT responsible for getting your money back. (Don't believe me? Go ask your bank what their policy is on refunding money stolen from your account!) Many people think FDIC protects you from fraud, but it doesn't. It protects you from bank insolvency, NOT fraud. Here's a quick tip: Set up email alerts on your account so you are notified any time money is withdrawn. The FASTER you catch fraudulent activity, the better your chances are of keeping your money. If you contact the bank IMMEDIATELY, you have a very high probability of foiling a hacker's attack. Oct. 28, 2016



How to Get an Eye Exam WITHOUT Leaving the Comfort of Home

Glasses company Warby Parker is making the jump from mail order to medical diagnoses with their new Prescription Check app, which lets you test your eyes at home. Of course, some restrictions apply —

like being a Warby Parker customer, living in a handful of participating states, having no history of eye disease, having received a real eye exam in the last five years ... you get the idea. Still, it's a very cool idea and perhaps a herald of things to come in the world of remote medicine. *engadget.com* May 23, 2017

How to Buy a Secondhand Smartphone WITHOUT Getting Ripped Off

There are great deals to be had on used electronics, but there are also pitfalls. Our advice? Start by being realistic, do plenty of research on real-world prices and conditions using sites like eBay, and buy immediately after the holiday season or when a new version of what you want comes out. As for those pesky scams, it's much harder to

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Celebrating Anniversaries!

August has arrived and with it, we have 5 team members celebrating their workiversaries with ACTS360! Congratulations Matt L, Christina, Robert, Dawn and Jamie! We appreciate all that you add to our team. May you always remember how much you are ALL needed, respected and valued!

August 2017



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 worries!"



The ONE Thing You Must Do to Keep Your Data Safe in the Cloud Is Your IT Guy Doing This?

How secure is *your* data? Cloud data storage is becoming a massive industry in this country, and many businesses and other institutions are putting their data into the cloud. Some of this data is pretty harmless. Other stuff — like hospital records, banking information, or company payrolls — are prime targets for bad actors. Is the cloud storage tradeoff worth it?

The short answer is yes, but only if your IT guy is encrypting your sensitive data.

Every cloud storage company you talk to will claim to take top-of-the-line security measures on behalf of your data. But that, in a nutshell, highlights the problem with cloud storage. Your data is entrusted to a third party for safekeeping. It's possible that they'd do everything in their power to safeguard your information. But bad things,

like ransomware, phishing, or just plain going out of business, *do* happen. And when they happen, it's not the cloud storage company whose data is on the line; it's *yours*.

Even if that doesn't occur, let's be honest. Most of the major cloud storage companies are based in the United States, the U.K., or France, where they could be subject to NSA snooping (or questionably legal surveillance from any other government entity). Despite the best efforts of many storage companies to prevent government intrusion, your data could still be at risk, even when it's locked up tight.

This brings us back to encryption, which is the hands-down best way to protect your data, period. It's just like locking sensitive data in a box, with a password needed to

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reopen it. Even if someone gets ahold of the box, if they don't have the password, there's nothing they can do with it. You can encrypt data yourself with free tools. There are a lot of encryption tools out there, and you'll want to make sure that you have the right one for your specific needs. If you ever need a recommendation, don't hesitate to reach out and ask! We'll be happy to provide you with the specific recommendation (free or paid) that fits your needs.

In addition, most cloud storage companies protect your data with their own encryption, but this isn't as secure as encrypting your own information. That's because the cloud storage company has the encrypted data in its possession, but it also has the keys to that data. If someone can get in, they can probably get the information they want. And a disgruntled employee — or just a hapless one — can also provide hackers access to the system through good old-fashioned human engineering.

If the cloud storage company is compromised (and it happens quite often), will your data be secured or unsecured? Well, if you're encrypting your own data before uploading it, then the bad actors will open up the safe to find ... a bunch of locked boxes. Pretty frustrating, right?



On the other hand, if you've trusted the cloud storage company to take care of everything, you're going to have a bad day.

As you can tell, it makes sense to have your IT guy encrypt everything that gets put on the cloud *before* it gets there. But remember, just as your cloud storage provider is vulnerable, you can be vulnerable as well. It's less likely that bad actors will target your company specifically, but if they want your data bad enough, they'll go to great lengths to get it.

Many people have a misconception that these criminals will just use a magic program to crack your encrypted files. Decryption

does exist, but it requires a lot of time and processing power. It's far more likely that hackers will target your email or other aspects of your system and try to find out the encryption codes that way. And never forget that people are the weakest part of your IT security. Educate employees so they aren't vulnerable to phishing scams, downloading questionable software, and visiting the wrong websites.

Present a "hard target" when it comes to your cloud storage, and seriously, encrypt your data before you put it online. If your IT guy isn't doing that already, you need a new one.

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"pull the wool" in person, so use Craigslist and follow their safety guidelines for great deals. *gizmodo.com* May 11, 2017

Can a Surgeon Really Use an App to Practice Surgery?

Touch Surgery is an app that lets anybody "operate" in dozens of realistic surgery simulations. Around the world, there are plenty of places with just one or two doctors within driving distance, and those physicians have to undertake procedures they may not be trained for. A few hours with Touch Surgery on the smartphone — or, for added realism, the HoloLens — can mean the difference between a bad outcome and a good recovery for the patient. *digitaltrends.com* April 14, 2017

Geoff Smart: 3 Ways to Get Your Life Back

I was once meeting with an executive, and I noticed a small framed sign on her desk that read, *Eat Lunch*. When I asked about it, she said, "My job is all-consuming. If I am ever able to eat lunch, I'll know that I got my life back." Sound familiar? So many of us are capable business leaders and yet powerless to reclaim our lives from our jobs. But work is not supposed to be like that. And, if yours is, you need to do all three of the things I've listed below. Sorry, but to really get your life back, you have to do them all.



First, set personal goals, like how many nights per week you want to eat dinner with your family. Setting and tracking goals works. A CEO of a \$20 billion company set a goal to be home from 6–8 p.m. (to spend time with his teenager) at least four nights a week, and he often beat that goal. An extremely busy tech entrepreneur set a goal to have a proper cellphones-off, two-week vacation every summer. An executive assistant in our New York office always wanted to coach her daughter's soccer team, so she finally set the goal and did it.

Second, schedule personal time. I recently called a colleague at midday on a Thursday. He was at the zoo with his wife and two kids. We have a "freedom and flexibility" culture at ghSMART. If somebody is trying to schedule your time over one of your personal commitments, tell them you are not available. It's none of their business why you are not available. It's not either-or. You can be successful and have a life.

Third, delete, delegate, delay, and then (as a last resort) do. I saved the best tactic for

last. Is your first instinct to do whatever the urgent, flashing, text-chiming, inbox pop-up task demands? That's a lousy way to work, and it's no way to live your life. Follow this sequence instead:

- Your first instinct should be to **delete** any task. Sorry, task! You don't own me.
- If it has to get done, **delegate** it to a capable person who can do it.
- If there is nobody to delegate it to, then **delay** the task until a time that works for you.
- If that is not practical, then your last resort is to **do** that task now.

If you set personal goals, schedule personal time, and practice the delete-delegate-delay-do framework, you will find you can achieve career success and get your life back. And if you think these tactics are useful, please download our other free leadership tools at geoffsmart.com/smarttools



Dr. Geoff Smart is the No. 1 thought leader for the No. 1 topic in business: hiring and leading talented teams. Dr. Smart founded the leadership consulting firm ghSmart in 1995, a firm he still chairs today. He is also a nonprofit founder, government advisor, and Wall Street Journal best-selling author.

Protect Your Network

One of the most recent and frightening attacks is the WannaCry ransomware attack. Since launch, it has affected 150 countries and over 200,000 computers. Victims of the attack were locked out of critical data, forms and documents they needed and users couldn't work unless the business owner paid the ransom to regain access to the files.

Let ACTS360 help you fight these cyber criminals and eliminate the likelihood of disruptive failures and business interruption by proactively managing your firewall, anti-virus/malware protection and back-up data recovery solutions.

This month we are offering a Free 27-Point Network Audit that will reveal where your computer network is exposed. Go to <http://www.acts360.com/network-audit/> to claim your free audit NOW!

Cartoon of the Month



Free Report Download: If You Are Considering Cloud Computing For Your Company, DON'T, Until You Read This ...



If you are considering cloud computing or Office 365 to save money and simplify IT, it is extremely important that you get and read this special report, "**5 Critical Facts Every Business Owner Must Know Before Moving Their Network To The Cloud.**"

This report discusses in simple, non-technical terms the pros and cons of cloud computing, data security, how to choose a cloud provider, as well as three little-known facts that most IT consultants don't know or won't tell you about cloud computing that could end up causing you MORE problems and costing you more money than you anticipated. **Even if you aren't ready to move to the cloud yet**, this report will give you the right information and questions to ask when the time comes.

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