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Why It's So Dangerous To Use The Same Password For All Your Online Accounts

A complex password is a necessity in the age of cyberthreats, data breaches, and other security incidents. When you've landed on what you think is the perfect, complicated, yet easy-to-remember password, it's tempting to use it for every site you log in to. This is a shockingly common — and very dangerous — mistake.

When an online retailer or website gets hacked, oftentimes all you hear about in the news is how many credit card numbers were lost or the scope of the financial damage. You rarely hear about the thousands of user accounts that were compromised. But they're there!

If yours is among those compromised accounts, it's possible that your username and password are published and available to anybody who wants to look at it on the Internet. A clever crook knows that you probably use the same password on the compromised website as you do on your eBay, Amazon or other online accounts tied to your bank account. So, they try it out and, lo and behold, now they have access to your bank account.

It's possible to keep the password madness under control. Ask us for tips for having unique but memorable passwords. You might be surprised by how easy it really is.

SECRET TECHNIQUES FOR DEALING WITH LATE-PAYING CLIENTS

If you have a client who's habitually paying you late, it can be incredibly frustrating. But there are a few ways to mitigate the problem and get them back on track.

First, try billing twice per month or upfront instead of monthly. The former option will get them on a firm schedule and prevent getting backed up, while the latter will eliminate the problem altogether.

Also, try getting in touch with a contact in accounts payable. That way you can cut out the middleman and streamline the process.

Finally, make sure to send follow-up e-mails along with any invoice you send out. Pester them enough and they'll get the picture. *SmallBizTrends.com, 6/20/2018*



The Art Of Invisibility

By Kevin D. Mitnick

Today, everybody is talking about privacy in the digital space. But in reality, the vast majority of people harping on the privacy of their data unknowingly have little to no privacy at all. Nearly everything on the Internet is indexed, tracked, analyzed, and recorded, whether you're sitting at your laptop checking your e-mail or even paying your bill at a local restaurant.

In famous hacker Kevin D. Mitnick's *The Art of Invisibility*, he breaks down all the data that the world is collecting about you day by day, and how you can protect yourself from prying eyes. With a few simple techniques, you can get the privacy you deserve, even in the modern age.



4 Questions You Should Ask Any IT "Expert" Before Letting Them Touch Your Network

As businesses have become ever more dependent on technology, IT services providers have been popping up left and right. They've all got different strengths, capabilities and price points to consider. Some charge you by the hour and, while available to address any concerns you may have, they are pretty hands-off. Others are working on your network around the clock but charge more in turn. Many may boast an impressive record when working with a broad range of companies, but lack the experience necessary to understand the ins and outs of your specific industry. Some cost way too much month-to-month, while others try the "bargain bin" approach, but as a result, can't afford to field the staff

needed to respond to issues in a timely fashion. There's certainly a lot to consider when looking for an IT services provider for your business. And if you're not particularly knowledgeable about information technology yourself, it can sometimes feel like you're going into the process blind. To suss out whether an IT company will mesh with your business's workflow and industry-specific requirements, it's important to vet them thoroughly. The key is to ask the right questions. Here are four that will allow you to zero in on any IT company's priorities and

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"Do It Right The First Time"

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strengths, and help you determine whether they're a good fit for your organization.

1. DO YOU TAKE A PROACTIVE OR 'BREAK-FIX' APPROACH TO IT?

When your car breaks down, you take it to the shop and you get it fixed. The mechanic charges you for the work done and for the parts, and then sends you on your way. Many business owners consider their computer network to be the same kind of deal. Why not just wait until an outage happens and then call up somebody who charges by the hour to fix it? That way,

“a network outage [will] bring your business to its knees while it’s out ... it’ll frustrate customers and employees and result in a cascading set of problems.”

they imagine, they won't be paying for "extra" services they think they don't need.

But unfortunately, unlike your car, when your network is out, you're losing dollars every single minute. The cost of a network outage is difficult to overstate – not only will it bring your business to its knees while it's out, but it'll frustrate customers and employees and result in a cascading set of problems.

Instead of a "break-fix" technician on hand, you need a managed IT services provider. These experts work directly with your company to optimize your network and its security at every turn, and are available nearly any time to address your concerns. And they're genuinely invested in providing the best service possible, since it's in their best interest as well.

2. WHAT IS YOUR GUARANTEED RESPONSE TIME?

We've all needed something fixed before and had to wait for hours, days or even weeks before anyone bothered to come by and solve the problem. Don't let that happen to your business. If a company can't guarantee a response time, it's probably not a company you want to be working with.



3. WHAT WILL COST ME EXTRA?

This question is particularly important if you're looking at a managed services provider (which you should be). The last thing you need is for a crisis to strike, only to discover you need to shell out a bunch of surcharges to get your network back up and running. Make sure the costs and services included are crystal clear before you sign anything.

4. HOW MUCH EXPERIENCE DO YOU HAVE?

As scrappy as the "new kid on the block" may be, you don't want them in charge of one of the most important aspects of your business. Make sure any IT professionals you do business with have extensive experience not only in IT, but in your particular industry as well. That way they'll know exactly what to do to optimize processes and keep your data under lock and key.

**SHINY NEW GADGET OF THE MONTH
Is This The Best Bag For Frequent Flyers?**

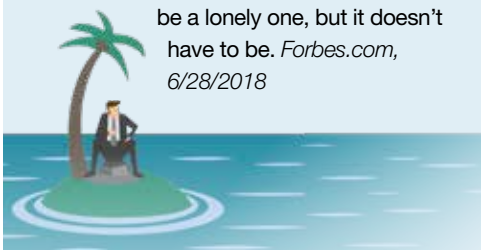
If you're constantly travelling around the country for business, you need a piece of luggage that's essentially indestructible, and hopefully one that you can carry on any flight you need, saving on costs and precious minutes wasted at the luggage turnstile. Luckily, with the Victorinox Lexicon Hardside Frequent Flyer 8-Wheel bag, you may have a contender that checks all your boxes. With a sleek, ergonomic, compact design, it offers plenty of volume without being bulky, along with a slick eight-wheel design that makes scooting around the ticket lines easier than ever. And for those of us living in the 21st century, there's a dedicated pocket for a battery pack, enabling you to attach a USB charging cord directly to your bag for when you need a little extra juice.



Don't Be A Lonely Solopreneur

If you're an entrepreneur running solo to achieve your dreams, every day is a thrilling new opportunity to take massive action. But it can also be lonely out there on your own, which can invite feelings of self-doubt and isolation into your life.

To combat this, it's key that you put yourself out there and remain social. Join useful industry organizations to connect with like-minded individuals. Look for mentors to give you key advice that will drive your company forward. Use your social media to reach out to other professionals in the same boat as you and talk shop. The life of an entrepreneur can be a lonely one, but it doesn't have to be. *Forbes.com*, 6/28/2018



The Power Of Connection



Relationships are powerful. They help you differentiate your product or service, create brand loyalty, and set you apart from your competitors who are not willing to invest in building relationships.

Any savvy company will encourage its employees to build better relationships with customers. I myself teach the basics of relationship building in business, and have written about the process in my books, particularly *The Fred Factor*.

But you don't always have time to build a lasting relationship. Sometimes dealing with customers or clients only takes a few minutes and you have little to no contact with them later on. You don't have the time to build a "relationship," nor should you try.

But neither should you interact passively.

There is something between a transaction and a relationship that will benefit both the customer and your business. The goal is to create a connection, which I define as a moment of shared affinity.

At a hotel in Miami, a bellhop who came to pick up a dry-cleaning order noticed I was wearing a Harley-Davidson T-shirt. "Do you ride?" he asked. That started a brief

conversation about our shared interest in motorcycles. I saw him several times throughout my stay and felt a connection based on that brief exchange. We weren't friends by any definition, but the connection was still a positive part of my stay.

Transactions can be straightforward, but they often feel sterile. Looking for shared interests, indulging in appropriate humor, or simply noticing and commenting on another person is all it takes to add texture to the interaction and turn it into a genuine connection.

But how do you make these connections stronger?

1. Pay attention. Notice more about the person with whom you're interacting.
2. Look for similarities and points of contact.
3. Comment on what you find interesting.
4. Compliment on what you find praiseworthy.

Connecting in this way makes you more human and makes your business less sterile. Connecting with another person, even briefly, is always superior to simply completing a transaction.



Mark Sanborn, CSP, CPAE, is the president of Sanborn & Associates, Inc., an "idea studio" that seeks to motivate and develop leaders in and outside of business. He's the best-selling author of the books *Fred Factor* and *The Potential Principle* and a noted expert on leadership, team building, customer service and company change. He holds the Certified Speaking Professional designation from the National Speakers Association and is a member of the Speaker Hall of Fame. Check out any of his excellent books; his video series, "Team Building: How to Motivate and Manage People"; or his website, marksanborn.com, to learn more.

**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.

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Cartoon Of The Month

