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Why Cheap Won't Work | 1

The Business Owner's Guide To IT
Support Services And Fees | 2

The Most Important Mindset For
Success In Business | 3

Are Your Kids Careless With Online Passwords?

With corporations taking hits left and right from cyber-criminals, security on the Internet has become more important than ever. Still, even as many of us step up the security of our online presence, stragglers who believe they're immune to such attacks abound.

Based on a recent survey from Statista, young people are more careless with passwords. 34% of people aged 18 to 34



years use the same password for "most online logins," compared to only 20% of the 35 to 54 demographic, and only 13% for those older than 55. In addition, a whopping 10% of 18- to 34-year-olds use the same password for all their online keys.

It goes without saying that this is bad practice. It can be all too easy to hack into a single, less secure account, but if different passwords are used for separate logins, it becomes much more difficult to access more important files in, say, a Gmail account or bank login. Not so if the passwords are identical. *BusinessInsider.com* 10/18/2017

Apps That Make Our Lives Easier, All Under \$10

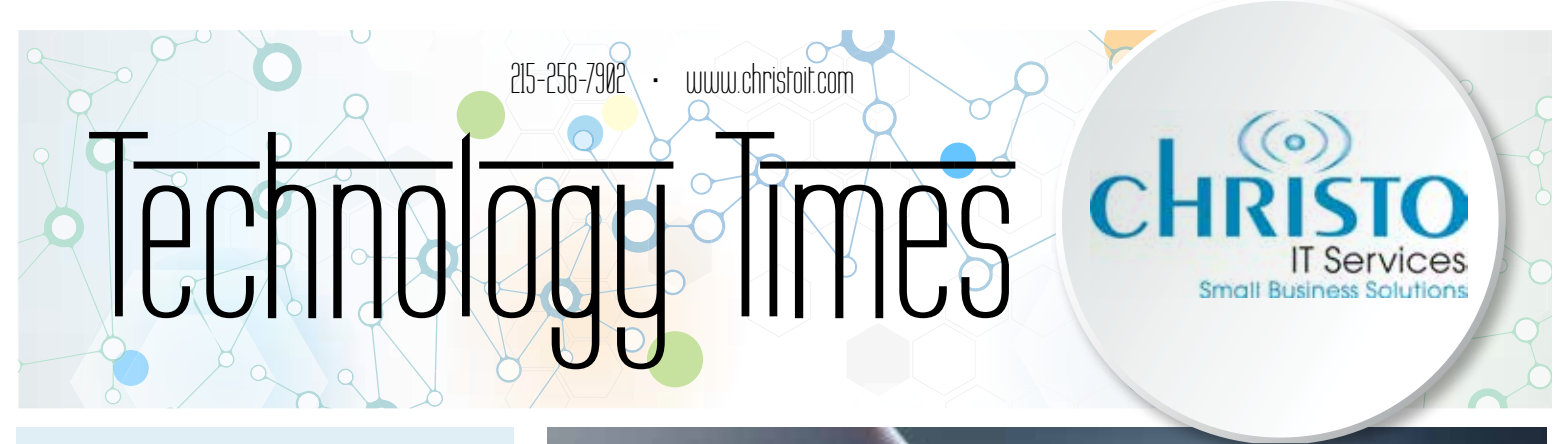
With new apps flooding the market every day, it can be difficult to pick out the ones that will assist you instead of just inspiring buyer's remorse. But there are dozens of apps that, despite their miniscule price tag,

can have a small but lasting impact on your day-to-day operations.

Take Dark Sky (\$4), for example. An up-to-the-minute accurate forecasting app that will provide detailed weather information for exactly where you are at any given moment, down to when the expected rain or snowstorm will start and stop.

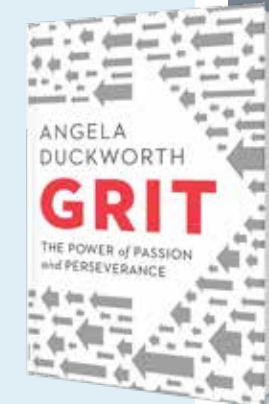
You can also check out Notability (\$9.99), which *Business Insider* calls "one of the best things to ever happen to note-taking." The app allows you to mark up PDFs and photos, take voice recordings, and offers a number of other functions, with everything stored in the cloud.

Those young people mentioned above who have trouble keeping more than one password might appreciate 1Password (free), a dedicated place to guard all your passwords behind one difficult-to-hack password. *BusinessInsider.com* 10/26/2017



Grit By Angela Duckworth

In today's hypercompetitive marketplace, you're going to need more than just talent to survive. According to renowned psychologist Angela Duckworth, the trait that most predicts success in modern America isn't genius, but *Grit* — an unerring blend of self-control, passion and drive. In her acclaimed NYT best-seller, *Grit: The Power of Passion and Perseverance*, Duckworth breaks this vital principle down. She offers a wealth of psychological research and refreshing personal anecdotes in service of her central principle: that anyone on earth can learn to be gritty and thrive against all odds.



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This monthly publication provided courtesy of Chris Schalleur, CEO of Christo IT Services.

"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 finally and forever!"



Do You Really Want The Cheapest Computer Technician Working On Your Company's Network?

These days, small businesses are more dependent on IT systems than at any other time in history. Because of this, even the slightest technological hiccups in our cyberspace-centered workflow can have expensive, lasting consequences. Perhaps the most dramatic illustration of this occurred back in 2013, when Amazon went dark for half an hour. Sure, it was a paltry 30 minutes, no big deal — until you consider the megagiant was theoretically hemorrhaging \$66,240 every 60 seconds, based on their quarterly revenue.

Of course, your company probably isn't a staple of international commerce like Jeff Bezos's beloved brainchild. Because of this, many small-business owners think that a downed server or small security

breach here and there won't matter too much to their bottom line. For these unlucky few, IT takes a backseat to more "pressing" issues, and they go the cheap route with their technicians. This cost-cutting solution seems like the idea of the year, and will undoubtedly work great for the business — until it doesn't.

Maybe your long-time technicians fail to notice a piece of outdated equipment, and your server gives up the ghost during peak business hours. Virtually all work grinds to a halt, and your employees are forced to wile away the two hours shooting three-pointers into the trash bins. Add up the two hours of wasted wages for your entire team, the financial cost of missed business, and the much more intangible

continued on pg 2

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loss of customer goodwill as they struggle with diminished service on a workday, and you’ll come up with a sum that disabuses any business owner of their illusions about “cheap” IT.

And that’s not even close to the worst-case scenario. Imagine, for a minute, that your technicians assure you, despite the lack of regular monitoring and maintenance, your network is secure. These words of comfort sound nice until the day a team of expert hackers actually attempts to access your systems, and finds outdated, ramshackle

“These words of comfort sound nice until the day a team of expert hackers actually attempts to access your systems, and finds outdated, ramshackle security solutions in place – basically, a front door left wide open.”

security solutions in place – basically, a front door left wide open. At that moment, your business becomes a criminal’s playground. They’re free to access financial information and personal data of your customers and employees, hijack your business to send out floods of malicious software and spam, hold nearly every aspect of the company ransom for thousands of dollars and cause chaos to their hearts’ content.

The fact is, fixing problems is a lot more expensive than preventing them. When you cut corners and utilize subpar IT professionals (if any at all), you’re paying for an array of shoddy, Band-Aid solutions that will be applied piecemeal, and usually too late, like using a finger to plug a hole in a dam. But when you make a substantial investment in your IT support, you’re investing in the most basic aspects of the future of your company.

Robust network security, dependable computers and servers, consistent internet access, and other fundamental components of your company network are far from luxury items. These days, technology forms the scaffolding upon which businesses run. If any piece of the operation fails, the whole system suffers, usually accompanied by a fat financial penalty.



There is an ever-growing, endless list of potential technological pitfalls that can have permanent consequences for your business: teams of hackers zeroing in on vulnerable small businesses, rogue employees with a grudge, lost laptops, aging and unreliable hardware, fire, natural disasters and IT “professionals” who have no idea what they’re doing, to name just a few. As technology progresses, and companies depend increasingly more on it to stay competitive, it simply doesn’t make sense to relegate IT to the neglected corners of your budget.

When it comes to business, there’s a lot to worry about these days. A total collapse of your company’s technological infrastructure doesn’t need to be one of them. Invest in a robust, managed IT package from tried-and-tested professionals, and leave the worrying to the experts. You can rest assured that our IT team of experts truly has you covered.

SHINY NEW GADGET OF THE MONTH:

AirSelfie:

The New Way To Take A Selfie

Move over, selfie sticks – it’s time to take photo tech to the skies. The new AirSelfie, a pocket-sized camera equipped with four rotating fan propellers that allow it to take flight, aims to revolutionize the way we take pictures. The palm-sized device promises to take 5-megapixel, HD photos from up to 65 feet in the sky, steadied by an anti-vibration shock absorber that ensures images stay crisp and clear.

The hovering camera is the product of AirSelfie Holdings, an international team of developers and engineers, and is designed from the ground up to integrate seamlessly with your phone. To use it, all you do is slip it out of its charging case (which attaches directly to your smartphone), use the app to direct it to the desired height and orientation and snap an aerial picture or video. The tech is available now, and with a \$320 price tag, comparable to many other modern cameras. Check it out at AirSelfieCamera.com.



3 Potential New Year’s Resolutions For Your Business

Business owners are typically not the type for New Year’s resolutions, preferring instead to consistently set and meet goals throughout the year. That said, the start of 2018 is the perfect time to take stock of your company and determine the best course forward. *Forbes* contributor Chuck Cohn recommends three overarching resolutions: recommitting to staying on top of key company data year-round, zeroing in on your customers’ needs and determining how to address the precise needs of your company in a way that will drive it forward into a new era of growth.

The No. 1 Most Important Word In Business, Which You Rarely Hear

Recently, a video podcaster named Nina asked me a simple question with complicated implications: “What’s the most important mindset for success in business?”

At first, I doubted that I’d be able to identify a single mindset that was the key to success. Ordinarily, my team and I emphasize the importance of context. Usually, it depends on a leader fitting a given situation, which has many variables that are difficult to reduce to a single answer.

That said, I realized there was one common mindset that I had observed in the many successful clients I’ve advised over the years – one severely lacking in those that continuously struggled. And not just casually, either. My firm has formally conducted over 17,000 in-depth interviews of leaders from all over the world, so we get to see which behaviors work in a variety of situations and which don’t.

I realized the single most important word in business, a word that you rarely ever hear, is **generosity**.

No, not honesty, kindness, respect, learning, empathy or even abundance. None of those things actually force you to be a proactive agent of change. Leaders who succeed are generous, and they treat people – whether they’re customers, employees, shareholders or members of the community – with a fundamental mindset centered around that generosity. Those who lack the spirit of generosity never succeed in the long term.

Once when I was speaking with the CEO of a mortgage company, I almost immediately got



a bad feeling about his character. He implied that his business succeeded by “tricking” low-income homeowners into signing up for mortgages with hidden, unfavorable terms. Well, of course, that mindset backfired. When the housing crisis hit in ‘08, his company and career were snuffed out under a pile of lawsuits.

In contrast, I remember being impressed early in my career by the mindset of a self-made billionaire named Ted Waitt – the owner of Gateway, that old computer company. When asked about his success, Ted talked about making computers, which were scary for most people at the time, more friendly and fun. Ted loved making technology less stressful for customers, giving good people good value for their dollar, an enjoyable buying experience and just generally being eager to make lives better through his products.

There are dozens of such examples, both of selfish business owners getting their comeuppance, and generous ones being rewarded with abundant success and positivity. If you can spread a spirit of generosity throughout your team, you’ll see the benefits immediately.



Geoff Smart is chairman and founder of ghSMART. Geoff is co-author, with his colleague Randy Street, of the New York Times bestselling book *Who: A Method for Hiring* and the author of the No. 1 Wall Street Journal best-seller *Leadocracy: Hiring More Great Leaders (Like You) into Government*. Geoff co-created the *Topgrading* brand of talent management. Geoff is the Founder of two 501(c)(3) not-for-profit organizations. SMARTKids Leadership Program™ provides 10 years of leadership tutoring and the Leaders Initiative™ seeks to deploy society’s greatest leaders into government. Geoff earned a BA in Economics with Honors from Northwestern University, an MA, and a PhD. in Psychology from Claremont Graduate University.

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

