



314 Ruth Road  
Harleysville, PA 19438

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## Inside This Issue

If You Think Your Business Is Too Small To Be Hacked ... You're A Cybercriminal's #1 Target | 1

If You Are Considering Cloud Computing, DON'T, Until You Read This | 2

3 Reasons Why Recessions Are Awesome For Great Companies | 3

## Top 7 Things To Do So You DON'T Get Hacked When Shopping Online

**1. Verify the URL is safe.** Many browsers have a little padlock in the URL bar. If the padlock is closed, the URL is safe. If it's open, you may want to avoid the site.

**2. Verify the URL is accurate.** Many scammers register fake websites using misspelled URLs or extra numbers to look like the real deal. If the URL looks odd, it's probably a scam.

**3. Use a secure web browser.** Firefox and Chrome, for example, always navigate to HTTPS (Hypertext Transfer Protocol Secure) websites. These websites are more secure than their HTTP counterparts.

**4. Don't click suspicious links or attachments.**

Never click a link if you can't verify it first. In fact, it's better to delete any e-mail you don't recognize.

**5. Always bookmark authentic websites.** When you bookmark real websites, you never have to worry about mistyping or clicking scam links.

**6. Rely on a password manager.** It's hard to remember strong passwords, but with a password manager, you don't have to. Never use a bad password again!

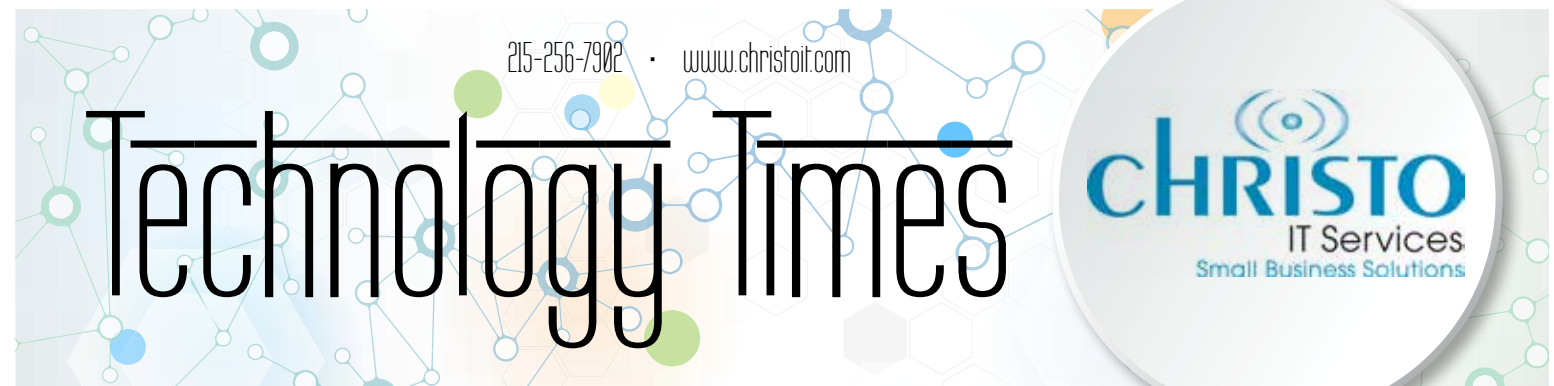
**7. Use the official mobile apps for online stores.** If you download the official app of your favorite online stores, such as Amazon or eBay, you don't have to worry about accidentally navigating to a scam website. Just make sure the app is verified by Google or Apple. *Lifehacker, Nov. 19, 2019.*

### TOP TIPS FOR SCALING SECURITY FOR YOUR SMALL BUSINESS

**Put a greater emphasis on passwords.** As businesses grow and adopt more technologies, such as cloud-based apps and mobile apps, they also have to deal with

more passwords. The more passwords employees have to remember, the less likely they are to have strong passwords and the more likely they are to use the same password for everything. Another problem is password sharing. A team of people may share a single license for a piece of software, which means they share a single password. Password managers like LastPass can save a lot of hassle while still protecting your accounts, and many password managers are scalable.

**Rely on multi-factor authentication (MFA).** MFA adds another layer of security on top of firewalls and malware protection. It's like adding an extra password on top of your existing password, though only you can enter it. However, some employees skip MFA because it adds extra steps to the login process. But an extra 15 seconds to log in is worth it for the security. There are many MFA options available for different-sized businesses. Make it a part of your cyber security policy. *Small Business Trends, Nov. 1, 2019.*



### The Hard Thing About Hard Things: Building A Business When There Are No Easy Answers By Ben Horowitz

Ben Horowitz knows how hard it is to build a business. In *The Hard Thing About Hard Things: Building A Business When There Are No Easy Answers*, he dives into his experience and the many challenging problems he faced along the way. His goal is to give you the answers to questions we all have struggled with.

Horowitz tackles issues like firing a loyal friend or confidant, how to handle intelligent people who make bad employees and much more. There's nothing quite like learning from the experiences of others. We get to see their failures and successes and how they navigated both. That's exactly what you'll find in this book.

## February 2020



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!"



## If You Think Your Business Is Too Small To Be Hacked ... You're A Cybercriminal's #1 Target

Many cybercriminals look at small businesses like blank checks. More often than not, small businesses just don't put money into their cyber security, and hackers and cybercriminals love those odds. They can target small businesses at random, and they are all but guaranteed to find a business that has no IT security – or the business does have some security but it isn't set up correctly.

At the same time, cybercriminals send e-mails to businesses (and all the employees) with links to phishing websites (websites designed to look like familiar and legitimate websites) or links to malware. They hope employees will click on the links and give the criminals

the information they want. All it takes is ONE employee to make the click.

Or, if the business doesn't have any security in place, a cybercriminal may be able to steal all the data they want. If you have computers connected to the Internet and those computers house sensitive business or customer data – and you have NO security – cybercriminals have tools to access these computers and walk away with sensitive data.

It gets worse! There are cybercriminals who have the capability to lock you out of your computer system and hold your data hostage.

Continued on Page 2 ...



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They may send along a link to ransomware, and if you or an employee clicks the link or downloads a file, your business could be in big trouble. The criminal may request a sum of money in exchange for restoring your PCs or data.

However, as some businesses have learned, it's not always that simple. There are businesses that have paid the ransom only for the cybercriminal to delete all of their data anyway. The criminal walks away with the money and the business is left to die.

And that's not an understatement! Once cybercriminals have your data and money, or both, they don't care what happens to you. Cybercriminals can do more than just major

“The reality is that cyber security should be a normal, everyday part of any business.”

damage to small businesses; their actions can literally destroy a business! We're talking about the costs of repairing the damage and the cost of losing customers who no longer want to do business with you. You're looking at a public relations nightmare!

This goes to show just how critical good IT security really is, but business owners still don't take it seriously. Even as we enter 2020, there are business owners who don't consider cyber security a high priority — or a priority at all. It's a mindset that comes from before the age of the Internet, when businesses didn't face these kinds of threats. And many business owners fall into the habit of complacency. In other words, “It hasn't happened yet, so it probably isn't going to happen.” Or “My business isn't worth attacking.”

Cybercriminals don't think like this. It's a numbers game and only a matter of time. Business owners need to adapt to today's online landscape where just about everything is connected to the Internet. And if something is connected to the Internet, there is always going to be some level of vulnerability.

But you can control your level of vulnerability! You can be cheap or complacent and do the bare minimum, which will put your business and customers at risk. Or you can take it seriously and put IT security measures in place

– firewalls, malware protection, secure modems and routers, cyber security insurance and working with a dedicated IT security company. There are so many options available to secure your business.

The reality is that cyber security should be a normal, everyday part of any business. And anyone thinking about starting a business should be having the cyber security talk right from the very beginning: “What are we going to do to protect our business and our customers from outside cyberthreats?”

When it comes down to it, not only do you need good cyber security, but you also need a good cyber security policy to go along with it. It's something you share with your team, customers, vendors, investors and anyone else who puts their trust in your business. Transparency about your cyber security is a great way to build and maintain trust with these people. If you don't have IT security in place, why should anyone trust you?

Think about that question and think about the security you have in place right now. How can you make it better? If you need to reach out to an IT security firm, do it! It will only make your business better and prepare you for the threats that are looming right now. No business is too small or too obscure to be hacked.

SHINY NEW GADGET OF THE MONTH  
M&R Digital  
Counting Coin Bank

Many of us still keep a coin jar to toss our spare change into. Even with the growing popularity of apps like Apple Pay and Google Pay, coins remain a big part of our lives. Of course, when you're tossing coins into a jar at the end of the day, you have no idea how much you've collected until you count it or take it to a Coinstar.



The M&R Digital Counting Coin Bank solves this problem. You never have to count change again. Every time you drop coins into the bank, it counts and adds them to the total. The digital readout keeps you updated on how much you've saved. It's a remarkably simple piece of technology that eliminates the hassle of keeping track of change.

Going Green With  
Your Business

Going green means a lot of different things. It can be reducing energy consumption (investing in energy-efficient equipment), reducing waste output (trash, recycling, carbon emissions, etc.) or buying or producing eco-friendly goods or services (sustainably sourced goods and services that do not have a negative impact on our environment) – or all of the above.

It comes down to recognizing the impact your business has on the environment and being a participant in doing good in the community. Data shows that consumers are more aware of eco-friendly companies and more willing to choose businesses making an active effort to “be green” over those that do not.



Cartoon Of  
The Month

A cartoon illustration of a saloon with a sign that says "SALOON". Several people are standing outside. A speech bubble from one of the people says, "I'm just sayin' a little conflict resolution trainin' might not be unwarranted."

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

A graphic for a report titled "INTRO TO CLOUD COMPUTING" with the subtitle "5 Critical Facts Every Business Owner Must Know Before Moving Their Network To The Cloud". It features a cloud icon and a server rack.

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, nontechnical terms the pros and cons of cloud computing, data security, how to choose a cloud provider and 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.

Get your **FREE** copy today at [www.christoit.com/cloudreport](http://www.christoit.com/cloudreport) or contact us at [info@christoit.com](mailto:info@christoit.com) or at 215-256-7902

3 Reasons Why Recessions Are  
Awesome For Great Companies

It may be jarring to read the words “recession” and “awesome” in the same sentence. Recessions are bad for most people. I will not make light of how horrible recessions are for the vast majority of companies and their employees, (as well as for not-for-profit organizations and governments).



For most companies, recessions mean increased stress at work, stalled career progression or even layoffs, uncertainty, increased board and shareholder pressure, increased financial strain and a feeling of looming danger in the pit of your stomach, which is no fun to wake up to every day!

But for great companies, recessions can be awesome.

*What are great companies?*

Great companies make great products or deliver great services to customers. They provide a wonderful work culture that attracts and retains talented people. And because they take great care of customers and employees, great companies don't have a dangerous debt burden. They are profitable and able to pay their bills to suppliers while delivering an attractive return to investors in dividends and equity appreciation.

*How are recessions awesome for great companies?*

Recessions allow great companies an opportunity to do the following:

**1. Shake loose the cobwebs of complacency.** “Success breeds complacency,” said Andy Grove, the legendary CEO of Intel. And while I'm not here to suggest everybody embrace full-on “paranoia” in the workplace (*Only The Paranoid Survive*), I am here to suggest that great companies have to keep hustling to stay



Geoff Smart is chairman and founder of ghSMART. Geoff is co-author, with his colleague Randy Street, of the New York Times best-selling 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. He 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, and an MA and PhD in Psychology from Claremont Graduate University.

great. A recession provides an opportunity for a wake-up call to great companies that may start to coast on past greatness and help them get back on track.

**2. Take customers and colleagues away from lesser companies that don't deserve them.** As lesser companies stumble during recession (e.g., shutting locations, letting service and quality drop, highlighting dysfunction in the culture, etc.), it's the perfect time for great companies to pick up more customers and talented people. I remember when a successful business services company with 70 locations around North America entered the '08 recession. Lesser competitors were closing branches and laying off people, and service was slipping. But the CEO of the successful company was not fearful about the recession. Instead, he sensed the opportunity to win more customers with better service and poach some top talent away from the struggling competitors. The recession allowed this great company to gain market share and build a stronger leadership talent pipeline.

**3. Increase the rate of learning of your leaders.** Time seems to move more quickly for me during harder times than during easy times. This can improve the learning curve of your up-and-coming leaders. Just remember to not make too many decisions for them; that will stunt their growth. Allow your leaders to come to you with problems and solutions, and coach and support them. Let them test and learn various approaches to leading through uncertain times.