Inside This Issue…

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"The article you sent me on how technology causes stress crashed my computer."

XperText

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

Could You Be Breaking the Law By Not Archiving Emails?

It's 4:30 on Friday afternoon when you get the message that a key vendor will not be able to deliver what they promised on time, which will in turn cause YOU to miss a critical deadline for your most important client. Frustrated, you call the vendor, who instantly denies ever being told about the deadline. You know deadlines were discussed but can't find it in your original written agreement. You then turn to your e-mail only to be forced to dig through hundreds of messages to try and find the e-mail where you conveyed the importance of this project being delivered on time, but you can't find it because it was deleted.

Sound familiar? Or perhaps you've been in a similar situation where you've had to "dumpster dive" for old e-mail communications? Think about it – almost all of your business communications and negotiations are performed via e-mail, making them important documents to keep for reference. And since you send and receive hundreds if not thousands of e-mail messages annually, it just makes sense to have a simple and easy way to find old communication threads. But this isn't just a convenience issue, it's a legal one.

What Every Business Is Required By Law To Do

Some industries have strict federal guidelines on storing e-mail communications (financial institutions for example). But what most people don't realize is that ALL businesses must comply with the Federal Regulations on Civil Procedures, or FRCP. In this instance, ignorance is far from bliss – it could put you and your organization in serious legal trouble.

The amendments, which went into effect on December 1, 2006, mandate that companies be prepared for "electronic discovery." Simply put, that means you must know where your data is and how to retrieve it. Failure to do so can lead to fines or loss of a lawsuit.

But I Have A Backup…That Means I'm Okay, Right?

Wrong! E-mail *archiving* is not the same as conventional e-mail backups. Backups only enable you to restore your e-mail servers to a previous point in time in the event of a disaster. An e-mail archive (unlike a backup) is indexed and searchable, which means you can find e-mail communications based upon various criteria, such as date, subject, sender

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Our Tax Dollars At Work?

California welfare recipients have found that state-issued debit cards make accessing cash easy…in fact, a little too easy. These debit cards are meant to help poor families feed their families; however, an investigation conducted by the Los Angeles Times revealed that more than $12,000 in welfare funds were dispensed at strip clubs, and $1.8 million of the funds from the Temporary Assistance for Needy Families were dispensed at casino and poker-room ATMs. Luckily, the state has put an end to this practice.

or receiver address, attached files, or any combination of the above.

Aside from the legal issues, e-mail archiving just makes sense. Murphy's law dictates that you'll need an e-mail the minute you permanently delete it; that's why it's smart to archive your inbox. Plus, it will make searching your inbox infinitely faster (not to mention easier) AND prevent your inbox from getting so overblown that it stops working due to file size limitations.

If you want to set up an e-mail archiving solution for your company, give us a call at: **410-884-0225** or e-mail us at: **marketing@xpertechs.com**

How To Spot An E-mail Hoax

With the Internet and e-mail providing a free, viral platform for online scammers, hackers and cyber criminals, there's no doubt that at some point you'll receive an e-mail hoax. Some are harmless, but many can lead to virus infections, identity theft or worse. Here are some common themes to watch out for:

- Supposedly free giveaways in exchange for forwarding e-mails
- Bogus virus alerts
- False appeals to help sick children
- Pointless petitions that lead nowhere and accomplish nothing
- Dire, and completely fictional, warnings about products, companies, government policies or coming events

Probably the most common indicator that an e-mail is a hoax is the "Send this e-mail to everyone in your address book" request. Hoax writers want their material to be spread as far and wide as possible, so almost every hoax e-mail will have this request built into the message. In some cases, e-mail hoaxes will even give you a specific number of people to send the message to in order to collect a prize or get something for free.

Another surefire indicator that an e-mail is a hoax is that they don't provide a checkable reference to back up claims. Genuine competitions, promotions, giveaways or charity drives will almost always provide a link to a company website or publication. Real virus warnings should only come from your installed anti-virus software. E-mails containing government or company policy information are likely to include references to checkable sources such as news articles, websites or other publications.

A third indicator is often the actual language used. E-mail hoax writers have a tendency to use an emotive, "over-the-top" style of writing peppered with words and phrases such as "Urgent," "Danger," "Worse virus ever," and so on. Another indication is that these messages contain ALL CAPITAL LETTERS for added emphasis. When in doubt, don't forward the message or take the action requested.

A Note from Michael's Desk...

This month I am excited to release my first book "The Executive Guide To Hassle-Free IT". After seeing far too many IT system disasters that could have easily been prevented with a little knowledge or insight, I finally decided to make the commitment to write this book. This easy to read book will provide the basic knowledge every business owner needs to know to have intelligent conversations with IT professionals without feeling overwhelmed and intimated. My goal was to enlighten the reader about Proactive IT Computer Support and how it can contribute to their overall business success.
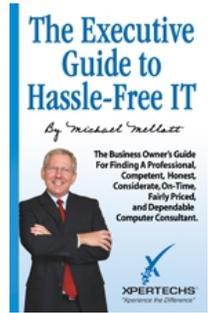
Many of the ideas that I share in this new book took me over 4 years and 100 clients to figure out. I am not expecting you to learn all of this in one short book. But hopefully, I will open your mind to become more educated in evaluating computer support companies and provide you a benchmark in which to make a more informed decision.

In celebration of our "23rd Anniversary" this month; I am going to give away a FREE autographed copy of my book to the first 23 people who go to WWW.XPERTECHS.COM/BOOK or email marketing@xpertechs.com

As we celebrate this Anniversary, we would like to extend a special thank you to our clients, for the trust and confidence you have shown in us; it's an honor to serve you. We take great pride in having built the client base that we have, and in our hardworking XPERTECHS Team.

When Can You Retire?

Here are some interesting facts about Social Security and saving for retirement that we thought you would find interesting as you file your taxes this year.

- "By 2037, all the social security reserves will have been drained and the income flowing into the program will be only enough to pay 75% of the schedule benefits. If that sounds tolerable, consider that two-thirds of seniors rely on Social Security as their main source of income. The average annual benefit is $14,000." – Washington Post

- "Nearly eight in ten small business owners prior to the recession in 2007 thought they would have enough money to live comfortably when they retire. By 2010, fewer than two in three felt this way." – Dennis Jacobe, gallup.com

- "The average life expectancy was only 63 years when Social Security was first created, and there were 40 workers supporting each retiree. We now have about 3.1 workers for each retiree. And by the time I reach my mid-60s, there will be about two workers supporting me – and I don't think they're going to want to do that." – Ken Dychtwald, New York Times

- "56% of retirees had outstanding debt when they left the workforce, and 96% refused to delay retirement because of the outstanding debt. In addition, 59% had saved less than $50,000 towards retirement." – Survey, nonprofit CESI Debt Solutions

The Top 5 Network Security Mistakes

1. **Weak Passwords.** You know you need to have a stronger password, yet "password" is still the #1 password used by computer users. For maximum security, your password should contain numbers and letters, both upper and lowercase combined.
2. **Lack of Education.** Most viruses and spyware are invited by the user; therefore, if you want to make sure your employees don't download viruses, take the time to educate them on what new viruses are circulating and about common scams.
3. **Lack of Maintenance.** No software is perfect, which means security loop holes will be exploited by hackers the minute they are discovered. That's why it's critical to keep your security patches up to date.
4. **Plug and Surf.** Computers are NOT designed "ready to go" out of the box. Before a phone line, ethernet cable or wireless card is anywhere near a new computer, certain security needs to be installed and/or configured. Ideally, this should include virus protection, multiple spyware scanners and a program that runs in the background to prevent malicious software from ever being installed.
5. **Do It Yourself.** Setting up a network, applying proper security measures and downloading and installing software can be tricky. Large companies have IT departments. Small business owners should also ask for advice or even hire help. It's worth the extra cost.

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