

What's New

Fake Wire Transfer Scheme

Our security partner has received reports from multiple businesses of fraudulent emails purporting to be from a senior executive of their company such as the CEO, requesting financial staff to perform wire transfers to an external bank account. The emails use similar initial wording and are directed by name to the chief financial officer (CFO) or other staff. Reports suggest that some incidents may have involved the compromise of staff email accounts – corporate or personal, or may include spoofing a known trusted supplier, to add legitimacy to the scam.

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This monthly publication provided courtesy of Frank M. DeBenedetto, President of TRTG.

"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!"



Welcome to the brave new world of cyber-warfare.

Gone are the days when software patches were just for nifty little feature add-ons or updates.

Today, a software update notice could mean your whole computer network is suddenly at risk. Dangers include data theft, crippling malware attacks and mischief you may not discover for months, or even years...

As with graffiti on your garage door, if you don't pay attention and clamp down on bad behavior, your problems have likely just begun...

And, like those who hire a professional security firm to keep thieves out of the warehouse, thousands of CEOs and business owners are now waking up to the fact that it's absolutely imperative to hire a pro when it comes to securing your data network.

Missing Just One Of These Could Instantly Open Up Your Computer Network To A Cyber Attack

Here's why you need a professional handling this for you:

#1: Speed is of the essence.

"If you didn't update to version 7.32 within seven hours, you should assume you've been hacked." That's what software maker Drupal told millions of its customers around the world last year. It's just one example of what can happen if you don't respond with lightning speed.

Once a security breach has been identified, hackers rush in. On "Day Zero," cyber-crooks around the world go after at-risk targets. You've got to be quick to patch the gap, or else you risk a system compromise.

Unless you have the time, knowledge, experience and tool set to respond instantly, you are far better off leaving this to a professional IT firm you can trust.

#2: It's not just the big boys they're after.

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Sure, the top news stories are about the attacks on companies like Target, Home Depot and Sony... Yet your business is just as vulnerable, if not more so.

Chances are, you simply do not have the resources that giant corporations have to manage a data disaster. The statistics bearing this out are shocking: more than 60% of small businesses close their doors following a serious data breach.

The threat is not confined to giant corporations. Small and medium businesses are being attacked every day, and, unfortunately, your business is no exception.

#3: Dealing with data breaches requires specialized knowledge, skill and experience.

Here are just a few of the things a competent data guardian must be able to do to effectively protect your systems:

Review documentation and monitor forums.

Sometimes your software vendor doesn't tell the whole story. It's critical to check online forums and other communities to see if anyone else is having issues with the new patch before jumping in with both feet.

Know when to apply a patch immediately and when to wait.

Typically, somewhere around 95% of patches work hassle-free. The trick is to spot the 5% that don't — before installing them. This requires identifying unique patching requirements, and applying exceptions accordingly. For instance:

Does the patch deal only with a security issue?

Or does it just add new features or fix non-security-related bugs? Obviously, security issues get top priority.

Is the system currently having issues?

If not, and if the patch doesn't address a security issue your system is vulnerable to, it may be better to heed the old adage "If it ain't

broke, don't fix it."

What security gaps does it address?

How severe is the threat to your particular network? If, for example, the only way a virus can enter your system is through an e-mail attachment and this functionality has been disabled for all users, perhaps the threat needn't be a great concern.

Keep options open in case of complications.

Once a patch has been applied, if things aren't working, it's critical to restore the data network to pre-patch functionality, with little if any downtime. That means having good backups in place along with a tested and proven recovery process.

Does just thinking about data security give you a headache? We strongly advise that you let us handle this critical part of your business for you.

Call (732) 391-4770 and schedule our no-cost Security Update Audit today. You'll discover how easy it is to rest assured that your network is secure 24/7.

Free Report Download: What Every Small Business Owner Must Know About Protecting And Preserving Their Company's Critical Data And Computer Systems

You Will Learn:

1. The only way to know for SURE your data can be recovered if lost, corrupted or deleted—yet fewer than 10% of businesses have this in place.
2. 7 critical characteristics you should absolutely demand from any off-site backup service.
3. Where many backups fail and give you a false sense of security.
4. The #1 cause of data loss that businesses don't even think about until their data is erased.

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Shiny New Gadget Of The Month:



iTranslate Makes It Easier Than Ever To Speak With Interesting People

Other than the occasional epic (and hilarious) fail, translation apps are getting pretty good. And one of the best, iTranslate, now gives you voice translations on the spot.

Here's an "at-a-glance" rundown of all that iTranslate can do:

Speak into your device and, with a tap or swipe, it recites what you just said in your choice of over 90 languages. That's twice the number of languages offered by Google Translate.

You can select a male or female voice, as well as dialect and speaking rate. It also turns Chinese characters into alphabet-based words in English.

And you can run it on your iWatch, iPhone, Android or Windows phone.

One downside is that the free version displays ads, but for five bucks you can upgrade and turn them off.

With this handy app, your world just got smaller — and, potentially, a whole lot more interesting.

Voice Tips For Effective Speaking

When George H.W. Bush ran for president in 1988, he hired a voice coach to help him lower his voice an octave. Why? Because the candidate's high-pitched voice had helped saddle him with the "wimp" image, even though Bush had proved his valor as a Navy combat pilot during World War II.

Fairly or unfairly, we impute strength and confidence to the person who speaks with a low-pitched, well-modulated voice.

We convey feelings, moods and attitudes through a variety of voice qualities, which are sometimes called paralanguage. Among these qualities are volume, pace, intonation and juncture.

Volume and Pace should be used in a careful, controlled way. They can achieve powerful effects, especially when persuading from the public platform. You can let your voice rise to a crescendo, the pace and volume quickening until you reach a peak of excitement. Or you can drop to a dramatic whisper.

Volume should always be great enough that you can be heard by everyone in your audience. When you're addressing a group through a microphone, that generally presents no problem. When speaking without a microphone, keep checking the people farthest from you for signs that they're straining to hear, or that their attention is straying.

Pace should be adapted to the message. Some simple but telling points can be made effectively in rapid-fire sequence. Others can be made by slowly drawing out the words, or by long pauses to let

the points sink in.

Intonation refers to the voice pitch. We usually speak in a range of pitches, from low to high. The range between high and low intonations varies from individual to individual, and from one linguistic population to another. The English, for instance, generally have a greater range than do Americans.

Juncture refers to the way vowels and consonants are joined in the stream of speech. If you listen to someone speaking in a foreign language, it sounds like a continuous flow of syllables. That's because you haven't learned to recognize the signs that tell you where one word stops and another begins.

Speakers of other languages have the same problem comprehending English. As I've spoken on different continents, I've formed a great admiration for the translators who render my speech into other languages. Once I was translated simultaneously into seven different languages. Either my juncture was good or my translators were superb. The audiences laughed at the appropriate points and applauded at the appropriate points.

Inattention to juncture can make your speech indistinct or hard to understand. If you tell a carpenter to build a greenhouse, make sure you don't end up with a green house; the difference in appearance and cost can be substantial...

If you ask your secretary to get you the night rate and have it on your desk the next morning, be sure it doesn't sound like "nitrate." Otherwise, you may find a sack of fertilizer in your in-basket.



Dr. Nido Qubein is president of High Point University, an undergraduate and graduate institution with 4,300 students from 40 countries. He has authored two dozen books and audio programs distributed worldwide. As a business leader, he is chairman of the Great Harvest Bread Company, with 220 stores in 43 states. He serves on the boards of several national organizations, including BB&T (a Fortune 500 company with \$185 billion in assets), the La-Z-Boy Corporation (one of the largest and most recognized furniture brands worldwide) and Dots Stores (a chain of fashion boutiques with more than 400 locations across the country). As a professional speaker, Dr. Qubein has received many distinctions, including the Golden Gavel Medal, induction into the International Speaker Hall of Fame and as the founder of the NSA Foundation in Arizona. To learn more about Dr. Qubein, go to: <http://www.nidoqubein.com/>

Services We Offer

Cloud Services
Managed Support & Services
Managed Security
Hosted VoIP

Your Accounting

■ Time to put your books in the cloud? Want to save time and money on bookkeeping in 2016?

If your company hasn't already made the switch to a cloud-based accounting system, it may be time to migrate. Here's why: with a cloud system, you can outsource your bookkeeping, saving you staffing costs as well as office space. Plus, your team saves time dragging files back and forth and keeping current versions backed up and secure. And an added plus is that you and your team can enter expenses on the go via smartphone. Popular apps include QuickBooks Online, Xero, Zoho Books and FreshBooks. Choose based on robust feature sets, solid support, ease of use and, of course, time and money saved.

Aggregated from recent issues of PC Magazine, Business News Daily and Merchant Maverick

Your Time

■ **3 Ways to End Holiday Overwhelm.** This holiday season, skip the stress with these

time-saving tips: 1) Do your homework before hitting the stores. Catch coupons on sites like dealcatcher.com, couponcab-in.com and retailmenot.com. Quality-check gift ideas at Consumerreports.org for expert reviews, or sites with user reviews such as Amazon.com or Cnet.com. Then, rather than drive all over town for the best deal, check out Pricegrabber.com. 2) Plan a trip — it's a great way to share experiences rather than acquiring more things. 3) For those on your list who already have plenty of "stuff," give a Good Card. The Good Card lets users give to their choice of over 1.2 million charities.

Summarized from Family Circle, "Holiday Time And Money Saving Tips."

Your Health

■ **Eat, drink and be healthy this holiday season.** Here's how: keep the pounds down by knowing your number. Visit heart.org/explorer for a quick read on your recommended daily intake of

calories. Think of it as your expense-account limit for holiday gatherings, and choose how much you want to spend on drinks, appetizer, entree, dessert, etc. You could even keep a food diary to help stay on track with your target weight goal. At parties, wear snug clothing and keep one hand busy. With a drink in your dominant hand, you'll be less likely to grab goodies. And your snug-fitting outfit will keep you so busy pulling your tummy in, you won't have time to feel hungry.

Aggregated from recent entries: Heart.org and WebMD.com

Your Computer's Operating System

■ Windows 10, Thumbs Up...

As even Microsoft admits, Windows 8 was a flop... So why make the leap to Windows 10? (By the way, in case you were wondering, for reasons we may never know, Microsoft decided to skip Windows 9.) To start with, the Windows 10 user interface just makes a lot more sense than W8's UI. It brings back the Windows 7 start menu, and key functions are accessed from the taskbar. It features a more refined design — for instance, smaller window borders. And, at least until July 29, 2016, you can upgrade your Windows 7 or 8.1 OS for free. So unless your Windows device is an RT version or is about tapped out on memory, we think you can feel pretty good about upgrading to Windows 10.

Aggregated from Tech Radar and IB Times

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"So, as you can see, customer satisfaction is up considerably since phasing out the complaint forms."



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**Inside This Issue:
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