



"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!"
- Frank M. DeBenedetto, TRTG

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"...and right after scissors comes first aid kit."

two riverTM

TECHNOLOGY GROUP

Network Optimization Enhancing Business Productivity

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

5 Easy Things You Should Do To Protect Your Business Now

Let's face it; no one likes to think about bad things happening to them, much less planning for them. But since September is National Disaster Preparedness month, we wanted to give you a quick "brush up" on some simple things you can (and should!) be doing to protect your business.



1. **Review Your Business Insurance Carefully.** Most businesses carry some type of general liability insurance that would pay them if their building and the things in it were damaged. However, many businesses do not have enough coverage to replace all the computer equipment and devices, desks, art, supplies and other things they've accumulated over the years that are housed in their office. Make sure you review your policy every year and keep in mind new additions and assets you've accumulated during that year.
2. **Consider Cloud Computing.** One of the biggest advantages of cloud computing is that your data and assets are stored off-site in a highly secure, high-availability data center, with failover and redundancy built in. That means that if your building were destroyed and you had to evacuate or if your server melted down due to an unexpected hardware failure, everything you've worked so hard to create over the years is safe and not a sitting duck in your unsecured closet or server room.
3. **Secure Your Data.** Making sure that your data is protected from theft is a never-ending battle you don't want to lose. Companies that get hacked and expose sensitive client and employee data can face severe penalties, lawsuits and massive loss of credibility in the marketplace. Make sure you never have to send an e-mail to your customers explaining the bad news that a hacker accessed their info through you. Further, if you keep any sensitive information (even passwords to portals containing sensitive information) on portable laptops, phones and other devices, make sure you have a way of controlling and safeguarding that information.
4. **Write A Simple Disaster Recovery Plan.** The key word here is "simple." If your plan gets too complicated or difficult, you won't do it. But at a minimum, think of the disaster that is most likely to happen and that would have a severe and negative impact on your company's survival.
5. **Review Your Employee's Internet Policy.** With so many people "addicted" to Facebook and Twitter, it's important that your employees know where the line is in what they can and can't post online. We also recommend content filtering software to block content and web sites you don't want employees visiting during work hours.

And remember, we can help you with all of the above items; just give us a call and the consultation is FREE!

www.tworivertech.com

(732) 391-4770

Shiny New Gadget Of The Month

Disaster Supplies Kit www.beprepared.com



Although this isn't a "gadget," we wanted to give you a resource for preparing your home and family for any emergency; after all, it IS National Disaster Preparedness month.

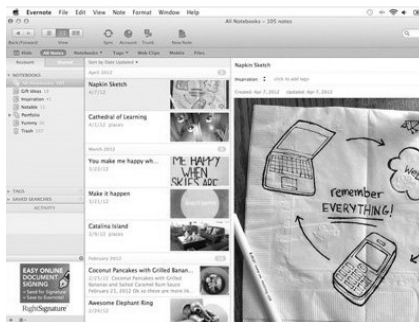
The above web site, beprepared.com, offers ready-to-go "kits" you can purchase that give you basic survival essentials for food, water, heat, sanitation, basic shelter, light and communication all packed into a convenient, easy-to-grab backpack. The site also offers links to articles and other web sites that would provide useful in an emergency situation.

Kits start for as little as \$16.95 and go up to a little over \$100; not a bad price to pay for a little peace of mind. And although it's a bit early to start thinking about the holidays, these may be the perfect gift for the guy or gal who has everything.

3 Smart Apps You Should Be Using Now

Since the launch of Apple's App Store in 2008, the number of smartphone apps has proliferated to the point where the catch phrase, "There's an app for that" has been overheard in conversations everywhere as a joke answer to any question or problem.

But the reality is there actually *has* been a flood of smartphone apps designed to make our lives easier. Here are the top 2 apps we've found that we like the most:



Evernote: The purpose of this app is to help you organize...well, everything! Evernote lets you capture images, notes, documents and more; but what makes this app super-useful is its ability to scan images and documents. If you're looking for a way to finally organize your crazy-busy life, this may be it!

Cost: Free

Notability: Along the same lines as Evernote, Notability is an app to help keep your organized; but what makes this app special is its ability to integrate handwriting, voice recording, PDF annotation, and media into a single app.

You can even enhance your notes by adding pictures from your photo library or from other mobile devices' camera. Insert web clips, figures, and drawings to compliment your notes. Crop, resize, and draw on images to make them perfect. **Cost: \$0.99**



Robin For Android Phones: A Driver Friendly Siri—In case you're not familiar, Siri is a very popular application for iPhones that is, essentially, an intelligent personal assistant turned into a cool voice-driven tool. But now Android users have their own "Robin" which is similar to Siri but built for drivers.

You can ask Robin for directions, local places, real-time parking, traffic info, gas prices, weather, your Twitter news and much more. Best

of all, you can keep your eyes on the road and off your phone. **Cost: Free**

A Quality Referral Is Music To Our Ears... A FREE iPod Is Music To Yours!

(See Below For Details On How The Two Are Related.)



We love having you as a customer and, quite honestly, wish we had more like you! So instead of just wishing, we've decided to hold a special "refer-a-friend" contest for the month of September.

Even if your referral doesn't hire us, they'll benefit from having a third-party conduct an audit of their systems. Normally we charge \$300 for this service, but we'll give it to them free since you referred them.

All you have to do now is email us the name of one fellow business owner you know who might benefit from our services. There's no obligation for them to buy anything. We'll award a brand new iPod to the customer who refers us the most quality contacts!

If you have any questions about our contest, you can also call me direct at 732-391-4771 or simply e-mail me at fmdb@tworivertech.com with the name and contact information of one of your business colleagues who might benefit from hearing from us.

Attention All Businesses Processing, Storing Or Handling Credit Cards: What You Need To Know About PCI Compliance

PCI Compliance is shorthand for Payment Card Industry Data Security Standard (PCI DSS), and it is a set of legal requirements for any business that processes, stores or accepts credit card payments, even if they use a third-party processor. PCI was designed with one goal in mind: to prevent credit card fraud and identity theft. To that end, there are 12 compliance requirements and all must be implemented for a merchant to be certified as compliant.



Who's Behind It?

The Payment Card Industry Security Standards Council (PCI SSC) was launched on September 7, 2006 to manage the ongoing evolution of the Payment Card Industry (PCI) security standards. The PCI DSS is administered and managed by the PCI SSC (www.pcisecuritystandards.org), an independent body that was created by the major payment card brands (Visa, MasterCard, American Express, Discover and JCB).

What Are The Requirements To Comply?

Most of the 12 requirements are just common sense. For example, you never want to store your customers' credit card numbers in an unsecured media, like tape backups, and you want to use good, strong passwords for important web portals and system access.

Other parts of the compliance regulations are IT security measures you should have in place anyway, such as up-to-date firewalls, security patch management, encrypting cardholder data transmission, developing an in-house security policy and restricting access to your processing network. If IT security is not your core focus, then you probably want to bring in a team of pros (us!) to determine if you truly are meeting the compliance standards and to manage your network to ensure security stays updated.

How Do You Know If You're Compliant?

A full list of the requirements, along with a self-assessment, can be found on this web site: www.pcisecuritystandards.org. But if you want to be certain, give us a call for a FREE Security Audit so we can look at your computer network and systems to see where your weaknesses lie. Even if the PCI security requirements weren't mandated by law, these are the kind of guidelines you would want to adopt anyway to ensure the security of your processing system and your customers' data.

A Little Back To School Humor



Knock Knock!

Who's there?

Dewey.

Dewey who?

Dewey have to go to school today?

Have you heard about the teacher who was cross-eyed?

She couldn't control her pupils!

What school supply is always tired?

A knapsack!

Teacher: Why is your homework in your father's handwriting?

Pupil: I used his pen!

Teacher: You've got your shoes on the wrong feet.

Pupil: But these are the only feet I've got!

What is white when it's dirty and black when it's clean?

A blackboard!

Teacher: How many seconds in a year?

Student: 12, January 2nd, February 2nd, March 2nd...

Mother: George, why does your geography exam have a big zero over it?

George: It is not a zero. The teacher ran out of stars, so she gave me a moon instead!

Change Is Inevitable

If a company is going to stay in business, it has to change, and that can be scary. A Navy aviator once told me that many pilots have died because they stayed with their disabled aircraft too long. They preferred the familiarity of the cockpit to the unfamiliarity of the parachute, even though the cockpit had become a death trap and the parachute had become a ticket to life.

Many businesses have died because their people preferred the familiar but deadly old ways to the risky but rewarding new ways. The secret to successful change is to make it *controlled* change. If the change is well-planned and under control, the people affected will have a sense of stability amid change, and that can be reassuring.

One of the most important things you can do is to explain the reasons for the change. Change is easier to take when people can see a rationale behind it. Another way of easing anxiety is to show how advance planning minimizes risks. Let people know what to expect, step by step. No surprises, no alarm.

Planned changes usually move through three stages: softening, reshaping and restabilizing. During the softening stage, employees have to unlearn old habits. During the reshaping phase, new ways must be implanted. During restabilization, these new ways must become new habits.

You can smooth the way toward change through pilot projects that enable employees to go through trial runs before "going live." You can also find people who are familiar with the new ways and let them model them for the rest of your people.

I've learned, through consulting with companies implementing change, that the job is never finished. Successful companies look for ways to institutionalize change. When a company's people are oriented to change and educated in effective ways to bring it about, it's geared up for the future.

Guest article provided by:

Dr. Nido Qubein is president of High Point University, an undergraduate and graduate institution with 4,500 students from over 51 countries. He has authored two dozen books and audio programs distributed worldwide. His foundation provides scholarships to 48 deserving young people each year.



As a business leader, he is chairman of 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 \$164 billion-dollars 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.) Learn more about Dr. Qubein at www.nidoqubein.com

Who Else Wants To Win A \$25 Gift Card?

Here's this month's trivia question. The winner will receive a \$25 gift card to Staples.

What fall tradition began when Henry VIII was king?

- a) Raking leaves b) Carving vegetables for decorations c) Bobbing for apples

Call me right now with your answer!

(732) 391-4771