

## What's New

### 4 Ways Your Employees Will Invite Hackers Into Your Network

Cyber security is a complicated issue, no matter how you slice it, but one of the surest ways to reduce your risk and strengthen your defenses against hackers is to educate your team. Forewarned is forearmed, so make sure

they fully understand the risks associated with the most common social engineering strategies. **Phishing**, the most prevalent, uses e-mails, chats or web ads impersonating trusted entities to trick employees into clicking

malicious links. **Baiting** is similar, but purports to offer something enticing, such as a music or movie download, to deliver malware onto your system. **Quid pro quo** hackers offer a "service" in exchange for access to private data, such as an employee's login credentials. **Tailgating** is when an unauthorized person physically follows one of your employees into a restricted area or asks to "borrow" their device for a bit and steals all the info they need directly.

Make sure your team is on the lookout for these malicious techniques, and you'll be that much more secure.

*SmallBizTrends.com, 9/20/2018*

## December 2018



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!"



## 2 Places You Should Never Cut Corners With IT

Today's technology empowers business owners in ways that would have seemed incredible even 10 years ago. With a humming network connecting your team to the rest of the world, and with just a few simple keystrokes, your organization can complete tasks that used to take days.

However, the endless possibility that accompanies technological advancement comes with a catch: to be truly effective, IT requires investment – not just of capital, but of time and attention, resources all too dear to the harried entrepreneurs of the modern age. Perhaps this is why, everywhere you look, small to midsize business owners are not only failing to realize the full potential of their technology, but are unknowingly leaving massive gaps in their systems and processes for malicious entities to exploit. And so, budding companies that would otherwise dominate the market are prematurely stamped out by

competitors with more tech savvy or are hamstrung by costly data breaches.

Even in the midst of this trend, we understand how easy it is to ignore your company's glaring technological gaps. You imagine that you don't have the time or money to address the issue, or that you'll do it down the road once your business is better established. But no matter how big or small your business may be, there are two foundational tech concerns that you should *never* cut corners on.

### 1. SECURITY

Pretty much every successful company today is intimately intertwined with the technology on which it depends. So it makes sense that your primary worry should be protecting what's yours from those who want to snatch it. Think of it this way: would you hire a \$5 locksmith to secure your office? Of course not.

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Then why do so many business owners put their livelihood behind a flimsy, \$5 firewall – or, even worse, a free antivirus? In 2018, it is more likely that your business will fall victim to a cyber-attack than it is that thieves will arrive at your office in the dead of night, according to a 2017 report from Kroll.

In 2015, SEC Commissioner Luis A. Aguilar wrote, “Cyber security is clearly a concern that the entire business community shares, but it represents an especially pernicious threat to smaller businesses. The reason is simple: small and midsize businesses are not just targets of cybercrime; they are the principal targets.” With this in mind, cyber security should always be one of your top priorities.

## 2. TECH SUPPORT THAT GOES BEYOND THE “BREAK-FIX” APPROACH

It’s difficult to overestimate the money, time and stress it can cost you when your technology breaks down. Between server downtime, haywire software, connectivity issues and myriad other potential problems, when your

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stuff breaks, it can cause more than a massive headache – it can put you out of business.

Most business owners realize this, but many still opt for the classic “break-fix” strategy. Unfortunately, “If it ain’t broke...” is a dangerous maxim by which to steer a ship.



If you wait to address a problem until after it becomes an issue, you’re inviting a crisis into the equation that could easily have been avoided with a keen, proactive eye. And when your server fails, or your network experiences hiccups, or some other unforeseen issue rears its ugly head, an unfamiliar break-fix technician will take longer to fix the issue than an expert who’s been working with your specific network from start to finish and already knows it inside out. It’s just not worth it.

In addition, proactively managed service providers will consistently make recommendations to keep your company competitive. Whether it be a small upgrade to software here, a patch there or an overhaul of your server system, these moves can be invaluable in the breakneck marketplace. And, of course, since they’re keeping tabs on your tech at all times, any potential problems get addressed long before they hit your bottom line.

By leveraging technology, you and your business can do amazing things. Partner with a team of IT professionals who are actively invested in your success and confidently push your company into 2019.

## Free Report: 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.

### IT BUYERS GUIDE

What Every Business Owner MUST Know About IT Support Services And Fees



What You Should Expect To Pay For IT Support For Your Business And How To Get Exactly What You Need

**Get Your FREE Copy Today by emailing your request to [fmdb@tworivertech.com](mailto:fmdb@tworivertech.com)**



## Shiny New Gadget Of The Month:



### The Casio Pro Trek Smart A Watch Built For Adventure

Today, a lover of the outdoors needs to demand more from their devices if they're going to get the most out of their adventures. The best tech boasts robust, easy-to-use features for when you need them but gets out of the way, leaving you to focus on the grandeur surrounding you.

Luckily, the Casio Pro Trek Smart WSD-F20ABU watch does exactly that in one attractive, intelligent package. Every capability you'd expect from an outdoors-focused device is overhauled here – from the altimeter to the barometer and even the feature-rich compass. Perhaps the best tool is the full-color map you can display on its face, which detects and displays changes in the atmosphere and weather up to the minute. If you're looking for a sturdy, powerful tool to bring along on your next excursion, it'd be tough to do better than this.

## The Importance Of Pride

### The Key To Better Serving Your Customers

The famous business guru Peter Drucker wrote more than 10,000 pages on the subject of management. Across 39 books translated into 36 languages, you can bet he learned a bit along the way. It's the reason he's widely considered the "founder of modern management." In his book *The Practice Of Management*, Drucker states, "There is only one valid definition of business purpose: to create a customer. The customer is the foundation of a business and keeps it in existence. He [the customer] alone gives employment."

Recently, I had the opportunity to work with Farm Credit Services of America, a customer-owned financial cooperative that finances and protects farmers and ranchers in Iowa, Nebraska, South Dakota and Wyoming. Everywhere I turned and with every person I interviewed, it was obvious Mr. Drucker would be thrilled with their business philosophy. Their customer is truly their No. 1 priority. All policies, procedures, products and services are in place for the sole purpose of helping their customers.

Maybe we should all consider ourselves "customer-owned cooperatives." After all, every part of our existence is based upon our customers. They may not directly own our companies, as they do at Farm Credit Services, but, as Mr. Drucker wrote, they alone give us employment.

Farm Credit Services was having an Executive Summit with 70 senior directors to discuss what more they could do to better serve their customers. They allowed me the opportunity to interview 15 people, from senior management to sales and field personnel, so I could dig down to find what really makes them tick. They didn't inquire as to what I would be asking their employees,



nor did they give me any directions, concerns or restrictions as to what I could discuss. It doesn't get any more transparent than that.

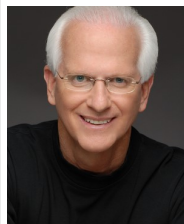
Did I uncover any complaints, concerns or frustrations? Sure I did – every company has them. But more importantly, I discovered how proud they were to be serving their customers. Their heartfelt dedication to doing everything they could to ensure their customers succeed in a competitive and volatile market was a pleasure to witness. If someone were to ask me how I would sum up Farm Credit Services, I would choose one word: proud.

You can't mandate proud. You can't force people to be proud. Pride is a culture, a foundation deeply rooted in the fabric of an organization. You can feel it whenever you're around a proud organization, see it in the actions of their entire team and hear it in their words. We could all learn from Farm Credit Services's example. If you want to succeed, both personally and as a business, then you need to:

**Think** proud – embody pride in your attitude.

**Feel** proud and show it in everything you do.

**Be** proud and be willing to stamp your name on the job you do for the people you serve.



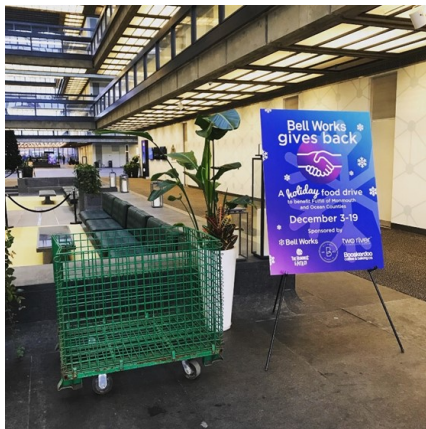
Robert Stevenson is one of the most widely recognized professional speakers in the world. Author of the books *How To Soar Like An Eagle In A World Full Of Turkeys* and *52 Essential Habits For Success*, he's shared the podium with esteemed figures from across the country, including former President George H. W. Bush, former Secretary of State Colin Powell, Anthony Robbins, Tom Peters and Steven Covey. Today, he travels the world, sharing powerful ideas for achieving excellence, both personally and professionally.

## Services We Offer

*Cloud Services ~ Managed Networking Services  
Cybersecurity ~ Hosted Voice over IP*

# TRTG Happenings

## Bell Works & TRTG Holiday Food Drive



We are proud to sponsor our second annual holiday food drive at Bell Works to benefit Fulfill of Monmouth and Ocean Counties on December 3<sup>rd</sup> to the 19<sup>th</sup>. Last Year, the metro burb community collected 699 lbs. of food and we need everyone's help to top it this year! This year's box decorating contest is holiday themed and we can't wait to see all of the creative designs our contestants come up with this year. Contest ends on Thurs., Dec. 20th when Creative Director Paola Zamudio will judge the boxes based on their creativity. The top three most creative boxes will win special prizes from our generous contributors at Bell Market, Booskerdoo Coffee Co., and The Hummus & Pita Co. Follow us and Bell Works on Social Media as we will keep you posted on our progress!

## No Shave November At Garmany

The men of TRTG were proud to join our clients from Garmany for their FOURTH annual "No Shave November" campaign in honor of their quintessential gentleman Larry Garmany. Their aim was to raise awareness by embracing "our hair", which many cancer patients lose, and letting it grow wild and free. Memorial Sloan Kettering Cancer Center (MSK) is their beneficiary. Larry had a positive experience with their clinical team at

MSK and did their best in patient care during such a difficult time.

On Saturday, December 1st they kicked off their exciting "Shave-off" event with



their customers and the Garmany team. The gathering was from 11am to 6pm and it included complimentary classic hot shaves, food, beverages, and shopping experiences for men and women. 10% of sales from that day benefited Garmany's No Shave November. We are happy we could be a part of Garmany's mission to help support Memorial Sloan Kettering Cancer Center.

## Safety Tips For Online Holiday Shopping

### Shop at websites you trust

Expect a record year for online holiday spending this year. But shopping IRL—in real life—offers one advantage: You can usually be sure the business and the inventory exist. On the web, some businesses are fabricated by people who just want your credit card information and other personal details. To play it safe, consider doing online business only with retailers you trust and have shopped with before.

### Avoid public Wi-Fi

You might be tempted to take your shopping spree to a coffee shop for a cup of joe. Keep in mind, Wi-Fi networks use public airwaves. With a little tech know-how and the freely available Wi-Fi password at your favorite cafe, someone can intercept what you're looking at on the web. Shopping online usually means giving out information that an identity thief would love to grab, including your

name and credit card information. Bottom line: It's never a good idea to shop online or log in to any website while you're connected to public Wi-Fi.

### Create strong passwords

If someone has the password to your account, they can log in, change the shipping address, and order things while you get stuck with the bill. Help keep your account safe by locking it with a strong password:

Use a complex set of lowercase and uppercase numbers, letters, and symbols.

Don't use personal information that others can find or guess, such as birthdates, your kids' names, or your favorite color.

Don't use the same password—however strong—on multiple accounts. A data breach at one company could give criminals access to your other, shared-password accounts.

### Check out website security

That small lock icon in the corner of your URL field tells you that the web page you're on has privacy protection installed. The URL will start with "https." These websites mask and transfer data you share, typically on pages that ask for passwords or financial information. If you don't see that lock or the "s" after "http," then the webpage isn't secure. There is no privacy protection attached to these pages, so we suggest you exercise caution before providing your credit card information over these sites.

### Pay with a credit card

Attention, holiday shoppers: You'll usually get the best liability protection—online and offline—when you use a credit card. Here's why.

If someone racks up unauthorized charges on your credit card, federal regulations say you won't have to pay while the card company investigates. Most major credit cards offer \$0 liability for fraudulent purchases.