

## What's New

### 4 Ways To Take Control Of Your Schedule

Every day is busy for those who lead or own a business, but you must stay organized and stick to your schedule to ensure everything gets completed. This is a difficult task for many business leaders, though. Little distractions can cause us to procrastinate and get behind on our work, making for long workdays. If you find yourself struggling to stay on schedule, give some of the following tips a try.

- ◆ Set deadlines for every important task.
- ◆ Turn off app notifications on your phone so your attention stays on your work.
- ◆ Delegate tasks to others if you feel overwhelmed.
- ◆ Keep your workspace clean.

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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!”



## Add An Extra Layer Of Cyber Security Protection By Utilizing Cyber Insurance

Establishing effective and efficient cyber security policies is one of the most important aspects of protecting your business. We often discuss why cyber security is so important and the different cyber security practices your business can implement. We also mention how advanced cyberthreats and cyber-attacks have become as hackers improve their tactics and technology. For this reason, you may wonder if there’s anything that will cover your business if it falls victim to a cyber-attack even though you have strong cybersecurity practices in place. Thankfully, cyber insurance is available to business owners who have proven they take cyber security seriously.

Cyber insurance (sometimes referred to as cyber liability insurance) is the coverage an organization can acquire to protect against losses incurred by a data breach or other malicious security incidents. Cyber insurance policies have grown exponentially in popularity over the past few decades

as cybercriminals have become more cunning. Because of this, cyber insurance prices have also risen, so you may be curious whether cyber insurance is something your business absolutely needs.

Cyber insurance policies differ from provider to provider, but most will include the following coverages:

### Customer And Employee Outreach

If your business is the victim of a cyber-attack and precious information is stolen, who are some of the first people you need to contact? Your customers and employees, of course. They need to be aware that a cyber-attack occurred, and their information may have been compromised. Depending on your industry and location, there may be a legal obligation to inform. If you have a large customer base, notifying them of a cyber security breach can be expensive. Cyber insurance will help cover those costs.

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## Recovering Stolen Data

It can be costly to hire a data recovery professional to recover stolen customer or business information, but it is necessary after suffering a cyber-attack. Most cyber insurance policies will pay for a professional's help.

## Software And Hardware Repair/Replacement

Cybercriminals can wreak havoc on your software and hardware. If they damage or corrupt your computers, network or programs, your cyber insurance policy will help cover the cost of repair or replacement.

Some insurance policies will also cover any financial loss due to business interruption caused by a cyber-attack and ransomware demands.

Cyber insurance will not cover your system upgrades, estimated future financial losses due to a breach or decreased valuation of your business caused by a cyber-attack. It's vital you know exactly what is covered by your policy before beginning coverage.

Starting a new cyber insurance policy is easier said than done. Since cyber insurance has grown in popularity, most providers have become more selective about who they cover, meaning you have to meet some criteria to qualify for a policy. The most essential thing any cyber insurance provider will look at will be the strength of your current network security and cyber security practices. Ensure you utilize multifactor authentication throughout your entire business and hold training sessions annually with your team. Purchase a firewall and do whatever else you can to improve your security.

**“Cyber insurance can help further protect your business if you become the victim of a cyber-attack.”**

If you don't, the rates for your policy will be astronomical, if you can even get one at all.

Suppose your business is within an industry that requires a certain level of cyber security compliance. In that case, you should be meeting your requirements or else you won't qualify for a cyber insurance policy. This shouldn't be an issue for your business since you must be compliant regardless of your interest in cyber insurance. Just make sure you look into your compliance requirements before applying for a cyber insurance policy to ensure you don't get denied coverage.

If you work with third-party vendors, you must do your due diligence and ensure they meet their cyber security requirements. Doing thorough research on the

parties you interact with will help you get more affordable cyber insurance rates. Additionally, it would be best if you had an incident response plan in place. The insurance provider needs to know you're prepared to help your customers and your business if disaster strikes.

Cyber insurance can help further protect your business if you become the victim of a cyber-attack. In today's society, where every business and their customers' information is a target for cybercriminals, make sure you're as secure as possible. Build a strong cyber security plan and apply for cyber insurance to get maximum protection.

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

### PROTECT YOUR NETWORK

“What Every Business Owner Must Know About Protecting and Preserving Their Network”



Don't Trust Your Company's Critical Data And Operations To Just Anyone!

This report will outline in plain, nontechnical English the common mistakes that many small-business owners make with their computer networks that cost them thousands in lost sales, productivity and computer repair bills and will provide an easy, proven way to reduce or completely eliminate the financial expense and frustration caused by these oversights.

**To get your FREE Report – Email [kmarquez@tworivertech.com](mailto:kmarquez@tworivertech.com)**

## Shiny New Gadget Of The Month:



### The LARQ Bottle PureVis

Americans have become increasingly aware of their need for water over the past few years. To avoid dehydration, many people have started to carry reusable water bottles everywhere they go, and now you can get a reusable water bottle that cleans itself and your water. The LARQ Bottle PureVis is the world's first self-cleaning water bottle and purification system. Every two hours – or at the touch of a button – the bottle's UV-C LED technology cleans and eliminates harmful bacteria from the bottle. The bottle comes in an insulated version that can keep the temperature of your water the same for hours on end or a non-insulated lightweight version that's easy to bring wherever you go. This bottle is a must for anyone who is trying to live a healthier lifestyle.

# 4 Ways To Answers Questions Like A CEO



I've had the privilege of posing questions to over 1,000 business leaders. So, I've been on the receiving end of many excellent answers from some of the most respected CEOs on the planet. On the other side of that, I've also heard responses from less skilled managers.

I've learned a lot through this process and would like to share some of that knowledge with you. Here are four ways to answer questions like a CEO.

#### 1. Answer a yes or no question with a 'Yes' or 'No' before providing details.

*Does John Thomas work at Google*

**Bad Answer:** "John Thomas? Oh, I knew him back at the University of Michigan. He and I were in the same engineering lab. This one time ..."

**Great Answer:** "Yes. John Thomas works at Google now. We went to college together, and we are friends on Facebook."

#### 2. Answer a number question with a number answer before providing details.

*How much did your sales decline during the last recession in '08?*

**Bad Answer:** "The Great Recession was a really hard time for us. It felt like we ran a marathon in quicksand. No matter what we did, customers just stopped buying ..."

**Great Answer:** "Twenty percent. Our sales declined by 20%. Fortunately, our team's compensation was largely variable, so we all just made a bit less income during that period and were able to avoid any layoffs."

#### 3. Answer from the other person's point of view.

*Why do you want me to invest in your ice cream stores?*

**Bad Answer:** "Because we need the capital to grow. And we need a way for some of our cousins to cash out of the business. This store has been in our family for 50 years."

**Great Answer:** "Because a 10% return on invested capital is what you say you want. And that is what we have delivered reliably on a per-store basis for over 50 years."

#### 4. Share just enough information to prove your point but not more.

*Why should we buy from your company?*

**Bad Answer:** "I could give you a million reasons to buy from our company. For starters, here is our 150-page brochure. And here is a 25-page PowerPoint slide deck in 8-point font. And here's ..."

**Great Answer:** "I think you should buy from us for three reasons: Gartner Group rated us #1 in the three areas that are most important to you: ease of implementation, security and customizability for multiple languages. In addition to this, we know this space better than anybody. Our team published the #1 book on Amazon about this topic. And, lastly, we offer a 100% money-back guarantee, so the burden of risk will be on me, not you."

Using these tactics will give you a much better chance of being hired at your dream job or persuading investors.



*Dr. Geoff Smart is the chairman and founder of ghSMART, a leadership consulting firm that exists to help leaders amplify their positive impact on the world. Dr. Smart and his firm have published multiple New York Times bestsellers. He stays active in his community and has advised many government officials.*

## Services We Offer

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



# TRTG Happenings

## Tax Scams!



Jonathan was going through his mail when he found a letter from the government. He opened it and was surprised when he read that more than one tax return was filed using his social security number. Though he had filed his tax return later in the season, he was sure he did not file twice. Jonathan also received a notice stating that he received wages from somewhere he had never worked. He thought these notices were strange, but he figured they must have just been a mistake. Jonathan decided to ignore them and move on with his day. What Jonathan didn't realize was that his personal information had been leaked in a data breach a few months prior, and a scammer had purchased his information on the Dark Web. This included his social security number, address, birth date, and more. Since the scammer filed first, they were able to steal any refunds that Jonathan would have received.

## Did you Spot the Red Flags?

Receiving a written notice that states more than one tax return has been filed is a red flag.

Instead of calling to ask about the notices he received, Jonathan ignored them.

Jonathan did not file his tax returns early, which gave scammers more time to file before him and take any money he would have received.

## Helpful Tips

File taxes early. This will limit the time that a scammer can use your information. If you do receive any unusual notices, respond right away.

In some countries, you can use an Identity Protection PIN. This is an additional verification number that must be entered before filing tax returns. See what additional security options are available in your area.

There are many different tax related scams that are carried out during tax season. Treat unsolicited text messages, emails, or threatening phone calls from tax service organizations with caution.

## Change your password!

No one enjoys working with passwords, but they're necessary for keeping your accounts secure — at least until something better comes along.

You likely already make sure that your passwords are strong and difficult-to-crack. You might even go the extra step, and never use the same password for more than one account at once.

But there's another issue to consider: Should you change your passwords on a recurring basis? And if so, how often?

Conventional wisdom holds that you should change your passwords every few months. For years, this was the advice given by security experts, and it's still easy to find this advice online.

Experts recommend that people should try to update their passwords at least every three months. This ensures that if a password is compromised, the time that a cybercriminal remains inside the hacked account is relatively short.

You should always follow these guidelines when creating a new password:

- ◆ Make sure all of your passwords are strong and unique.
- ◆ Whenever possible, use some form of two-factor authentication so a cracked password won't compromise your account. Combining two-factor authentication with machine-generated passwords renders most user accounts practically uncrackable.
- ◆ Use a password manager so you don't need to memorize or write down your passwords. Not only will password managers store all of your passwords in an encrypted vault, but they'll fill them in for you. Password managers will audit your existing passwords, looking for those that are old, weak or repeated, and will generate new passwords for each of your accounts.
- ◆ If you think one of your accounts has been hacked, change your password immediately.

