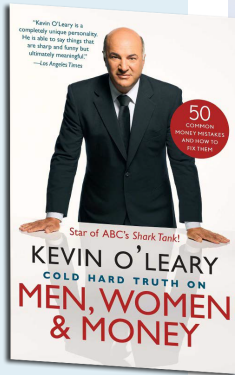




Tech chronicle

Men, Women And Money By Kevin O'Leary

Shark Tank star and superstar entrepreneur Kevin O'Leary argues in his book *Cold Hard Truth On Men, Women & Money* that personal finance pretty much comes down to three simple principles: "Spend less, save well, invest often." But as anybody who's had money trouble will tell you, that's easier said than done. Luckily, O'Leary is eager to elaborate, offering foundational financial concepts for people in all stages of life, all with his characteristic wit and no-nonsense approach.



February 2018



This monthly publication provided courtesy of Larry Burbano, CEO of GRS Technology Solutions.



WARNING: Your Business Is More Likely To Be The Victim Of Cybercrime NOW Than Ever Before... Take These Steps Today So You Don't Get Hacked!

Though we're in the midst of an unprecedented rise in high-profile cybercrime incidents, it's easy to assume that our own much smaller businesses are safe. Sure, we think, hacking into the data stores of J.P. Morgan, the U.S. Government, or Virgin America can net hackers millions and millions of dollars. Why would they bother with a small business?

But unfortunately for all of us, hackers actually *do* bother with small businesses across the country — these attacks just don't make the news. By some estimates, including one reported in Media Planet,

more than half of small businesses have had their data compromised. According to StaySafeOnline.org, these attacks, targeting small to midsize companies, now comprise over 70% of all data breaches. What's worse, this digital onslaught shows no sign of slowing. In fact, ransomware attacks alone have increased 250% since 2016, accompanied by higher rates of malware, phishing, and other forms of cybercrime.

Once you see these numbers, it's easy to understand why hackers seek the little guy. These days, massive corporations like Google or Citigroup employ incredibly

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sophisticated digital measures. Their digital vaults, though containing ludicrously attractive sums of potential money to grab, are located at the end of a virtual labyrinth covered in traps, with a final, inches-thick steel door protecting their assets for good measure. In contrast, the digital assets of small businesses are often hidden behind nothing more than a single, often weak, password. With thousands of business owners going about their day-to-day, utterly oblivious to their paper-thin security, the

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question turns from “Why would hackers bother with my small business?” to “Why *wouldn’t* they?”

Though cybercriminals may come away with less than they might have had they targeted a Fortune 500 company, it certainly isn’t going to seem cheap to you. According to one TechRepublic analysis, an average cyber-attack on a small business can cost as much as \$256,000. Is that a sudden cost your company can weather?

Luckily, there is hope. Though small business owners often assume that effective cyber security solutions lie far outside their budget range, robust digital security is now more affordable than ever. By investing in comprehensive protection, small businesses can deflect even the most persistent hackers.

Today, a cyber-attack on your business is almost statistically inevitable. And when that attack comes, you’ll definitely want to be prepared. If you haven’t needed a doctor for the past two years, does that mean you’re going to abandon your health insurance coverage? Of course not. What about car insurance? Does it become unnecessary in the absence of a crash? No, because even if you’re the best driver in the world, sometimes a collision is out of your control.



What’s more, both your body and your car require regular upkeep and maintenance to remain in peak condition. It’s no different with your network security. As technology hurdles forward at an ever-increasing speed, the ways that hackers can infiltrate your network multiply. The best digital security platforms constantly update, enabling them to anticipate these shifts and prevent them from becoming liabilities. This way, you can be proactive prior to a digital crisis, ensuring that no matter what comes, your network is protected.

Even as digital crime climbs at a staggering rate, and hundreds of small businesses are forced to close their doors for good, thousands of owners fail to notice, assuming they’ll somehow be spared from an attack. Don’t be one of them. Invest in regularly maintained, powerful cyber security, and ensure the future of your company.

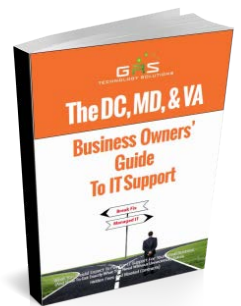
Cartoon Of The Month



Free Report Download: 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.



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SHINY NEW GADGET OF THE MONTH:**August Doorbell Cam Pro**

It's 3 a.m. You and your family are all tucked away in your beds, snoozing away. Suddenly, the doorbell rings, and everyone is shocked awake. Who is that? What do they want? And, most importantly, what should you do?

It's a dicey situation, but luckily, modern technology has an answer — the August Doorbell Cam Pro. Another addition to the endless list of “smart home” offerings, the device is a small, unassuming square doorbell. At any time — say, when a dark figure is looming on your porch in the middle of the night — you can open up your phone and take a look through the August Doorbell's camera. After that, if you feel like a conversation is in order, you can talk through the device's built-in microphone and speakers. With the ability to sync up to August's smart locks and Amazon's Alexa, the August Doorbell Cam Pro is a vital and convenient security addition to any smart home. cnbc.com



The Process

Nick Saban, head football coach at the University of Alabama, has won five national championships, one while he was head coach at LSU and four at Alabama. The four championships at the University of Alabama have happened in a span of only seven years — the biggest run in college football history.

In football, you can only put 11 men on the field at one time. It's your best against their best, and while talent is critical, it's far from everything. What is Alabama's magical formula for success, and why do so many teams have trouble duplicating it?

A few years ago, Coach Saban asked me to present a program on communication to his coaching staff. In his world, recruiting star athletes is paramount to their success, and he wanted his coaches to make the best presentation possible to the athletes they wanted to play for Alabama.

I learned a lot of things about Coach Saban and Alabama football preparing for my three-hour program. There are a lot of coaches, managers, bosses, and leaders out there who never mix with the people on the front lines. Not Coach Saban; he is all about being on the ground level, getting “dirty” in the details. In fact, I don't believe I have ever met anyone as detailed as he is. Meetings and practices are planned to the minute, and everyone understands what is expected of them and how they are to accomplish it. In the football world, he's become famous for what most call “The Process.” As he puts it, “The Process is much more important than the result.”



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.



The critical element of his success is a simple way of breaking everything down into manageable parts. He owes this technique to Dr. Lionel Rosen, a Michigan State University psychiatry professor he met when he coached there in the late 90s. Dr. Rosen studied cognitive therapy used in the Alcoholics Anonymous recovery program and found the best way to succeed was to deal with the moment, not the future or past. If you handle the moment correctly, the final result will work out.

Dr. Rosen pointed out to Coach Saban that the average play in a football game lasts only about seven seconds, and that is where he needed to concentrate. The last play is done — it's the next play, the next seven seconds, that counts. Ensuring that his players know exactly what they have to do in those seven seconds, without hesitation, is all that matters.

The same is true in business. By breaking down what you do into manageable segments of time and function, you will be better able to achieve the results you desire. But remember, everyone needs to understand what is expected of them and how they are to accomplish it.



How Entrepreneurs Achieve Work-Life Balance

Though most successful entrepreneurs are workaholics at heart, it's important not to sacrifice all your time outside of work in service of your company. Humans are social creatures. Regular connection with our friends and loved ones is a vital part of a healthy life. With that in mind, set clear boundaries between your work and personal lives and stick to them. The easiest way is to take the same approach to scheduling quality time with your kids or old college buddies that you do with your business — put it on the calendar and honor the commitment.

Drop These 4 Habits For A Successful 2018

Today, the business world is more rapid, complex, and volatile than ever before in history, a trend that shows no signs of slowing down. With that in mind, it's vital that entrepreneurs tighten up their business practices *now*, not later.



Here are four bad habits to kick in order to shed your company's sluggishness and step fully into the modern marketplace:

1. Procrastinating training investment:

Investing in comprehensive training resources, which expands the skills of both you and your employees, can ensure you stay competitive in the midst of constant change.

2. Amassing knowledge without applying it:

With millions of well-meaning advice articles plastered across the Internet, it's easier than ever to learn new principles. But you can't stop there. Actively implement the knowledge you gain, instead of keeping it locked away in your mind.

3. Expecting ideas to come from the top down:

Today's savvy business owner doesn't solely channel those at the top of the organization chart. Instead, they welcome ideas from all levels of the company.

4. Busywork: Too many leaders get caught up in output metrics instead of outcomes.

Get the numbers out of the way and watch your employees shine. *Inc.com 11/16/2017*

How To Spot A Phishing E-mail BEFORE It Can Do Any Damage

Phishing e-mails are bogus messages carefully designed to look like a legitimate message (or attached file) from a site or person you trust. Their goal is getting you to willingly give up your login info or unknowingly click a link to install a virus. The best of these e-mails look uncannily similar to their real-world counterparts, but there are ways to discern a phishing attempt from a legitimate e-mail.

First, hover over — but don't click on — the URL in the e-mail to see the actual website you'll be directed to. If there's a mismatched or suspicious URL, delete the e-mail immediately. Other telltale signs are poor grammar or spelling errors. And if the e-mail asks you to verify or validate your login or personal information, get out of there.

GRS TECHNOLOGY SOLUTIONS Earns Esteemed 2017 Angie's List Super Service Award

Award reflects company's consistently high level of customer service

GRS Technology Solutions is proud to announce that it has earned the home service industry's coveted Angie's List Super Service Award (SSA). This award honors service professionals who have maintained exceptional service ratings and reviews on Angie's List in 2017.



"The service providers that receive our Angie's List Super Service Award demonstrate the level of excellence that members have come to expect," said Angie's List Founder Angie Hicks. "These pros are top-notch and absolutely deserve recognition for the trustworthy and exemplary customer service they exhibited in the past year and overall."



*** For over two decades Angie's List has been a trusted name for connecting consumers to top-rated service professionals. Angie's List provides unique tools and support designed to improve the local service experience for both consumers and service professionals.



3 Potential New Year's Resolutions for Your Business

Business owners are typically not the type for New Year's resolutions, preferring instead to consistently set and meet goals throughout the year. That said, the start of 2018 is the perfect time to take stock of your company and determine the best course forward. *Forbes* contributor Chuck Cohn recommends three overarching resolutions: recommitting to staying on top of key company data year-round, zeroing in on your customers' needs, and determining those precise needs of your company to drive it forward into a new era of growth.