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3 Tips You Need To Know To Protect Your Small-Business Data So You Don't Get Hacked

Change passwords every 90 days. If you use the same password for everything (and you've been using that password for years), there's a good chance that those passwords and related usernames have been stolen. When you don't change your password, you put yourself at HUGE risk. Thankfully, password managers like LastPass and 1Password make it easy to keep your passwords updated and secure.

Use two-factor authentication (2FA). Many services offer 2FA as an optional login feature. The problem is that they can't work if you don't use them. There are many types of 2FA, such as SMS text verification, PINs and biometrics, such as fingerprint or facial recognition.

Invest in employee education. Your team should always know what's going on in the world of cyber security. They need to be very aware of phishing e-mails, fraudulent links and the importance of keeping their passwords updated. Understanding these topics means your team is better equipped to deal with these issues as they arise. *Small Business Trends, 9/11/2019.*

TOP STRATEGIES FOR LEADING YOUR COMPANY THROUGH RAPID CHANGE

Technologies change and businesses change. Sometimes they happen faster than we'd like — and faster than we can adapt. It can be stressful. But there are strategies you can implement with your team in those moments when things start to move at a breakneck pace.

Keep everyone in the loop. When change hits, stress levels can go through the roof. This stress can be tempered when you keep everyone in the loop. Everyone needs to know what is going on, and they also need to know that their feedback is being heard.

Define the future. As things change around you, one of the best things you can do is define your vision of the future. You need to know where you're going and how changes, in whatever form they take, are going to affect you and the business. What is your purpose?

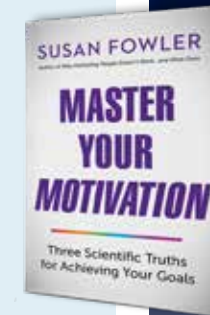
Facilitate learning. This is crucial, especially as you introduce new technologies, systems or processes into the mix. You don't want to leave anyone behind. You want to make sure everyone has everything they need to come up to speed. Management needs to fully support their team. *Inc., 10/16/2019.*



Master Your Motivation

By Susan Fowler

"You have the power to change your behaviors," says Susan Fowler, "but to be successful in changing, you need an evidenced-based framework for motivation and techniques for applying it." In her 2019 book, *Master Your Motivation: Three Scientific Truths For Achieving Your Goals*, Fowler brings her decades of research into a guide that delivers such a framework.



Master Your Motivation is a refreshing look at what makes us strive for more. If you have team members who you feel lack motivation (or if you feel you lack motivation yourself), this is a book that can help identify why that is — and what you can do about it. It can help you put together a plan for your best next step.

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This monthly publication provided courtesy of Chris Schalleur, CEO of Christo IT Services.

"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!"



Top Strategies I Learned To Fight Off Complacency And Get Out Of My Comfort Zone

Jesse Itzler is a man of many talents. He spoke at a recent conference this past fall and brought a lot of great business insight with him. Itzler got his start as a rapper in the early '90s. He worked with artists including Tone Lōc, wrote a song that made it to the Billboard Hot 100 ("Shake It Like A White Girl") and wrote and sang the New York Knicks theme song, "Go NY Go." He then went on to write the theme songs for over 50 other professional sports teams.

But it turned out that as much as he loved the music business, it wasn't his true passion. Itzler was an entrepreneur at heart. He had a lot of ideas he wanted to turn into reality. One of those ideas stemmed from his short music career. In

1996, he founded Alphabet City Sports Records with a friend. The business served pro sports teams and remixed songs for their use. In 1998, Itzler and his friend sold the company.

Then in 2001, Itzler moved on to his next major venture: Marquis Jet. This company would quickly become one of the biggest and best-known private jet companies ever. They offered prepaid access to private jets, and it became wildly popular. In fact, in 2009, Warren Buffett's Berkshire Hathaway bought Marquis Jet (Berkshire Hathaway is also the parent company of NetJets, which offers fractional ownership of private jets).

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Itzler didn't stop there. He founded 100 Mile Group, a brand incubator. He partnered with ZICO Coconut Water, which exploded in popularity and was acquired by Coca-Cola. And to top it all off, he lived with a former Navy SEAL and wrote a book about the experience: *Living With A SEAL: 31 Days*

“... he knew that if he wanted to be successful, he had to push himself.”

Training With The Toughest Man On The Planet. All these accomplishments only scratch the surface of Itzler's professional life.

Itzler accomplished all of this over the last 30 years because he wasn't complacent. He routinely pushed himself out of his comfort zone and made choices to get to the next level. It's not an easy thing to do, but he knew that if he wanted to be successful, he had to push himself. It's something we all have to do.

One major piece of advice he offered to the Producers Club crowd was to differentiate. He

used a great analogy: “Your brownies have to be different from all of the other brownies on the market.” This was in reference to a brownie business he worked on in college. You must ask yourself how you're going to stand out in the market, because chances are there's another guy out there offering the same thing you are. You have to set yourself apart. This is why Itzler got out of the rap game and started producing music for sports teams – he set himself apart.

Another strategy to fight complacency that he recommends is this: You need to put yourself in a position where luck will find you. You have to put yourself out there. Early in his career, Itzler was cold-calling all the way to the top. He'd cold-call CEOs to get their attention when he was working on his music career. Later, when he was running Marquis Jet, he was getting himself in front of celebrities like Matt Damon and Ben Affleck. He took major risks getting his name and company in front of influential people, but by being willing to take those risks, luck, as he put it, found him.

Another of his strategies that really stood out to me was when you have momentum, you have to double down and “hit the gas.” For instance, when you accomplish a goal, go after even bigger goals. Complacency is what happens when you don't hit the gas. On top of that, you can't negotiate your goals and change them because you don't want to put the effort into doubling down. It's okay if how

you get to the goal changes, but the final goal shouldn't change. After all, you set goals for a reason – you do want to push yourself; you just have to put in the effort.

And that leads into yet another important piece of advice from Itzler: You need to push yourself. You need pressure behind you. You need to see how far you can really go. “When your brain says you're done, you're at 40%.” This was a great piece of insight. Your brain, as Itzler explained it, doesn't want you to be uncomfortable, so it fights against you. After you hit 40%, your brain works to convince you to stop what you're doing. This is when you feel things like embarrassment or discomfort. It's like when muscles start to ache after a run. But if you listen to your brain, you don't go past that 40%. That's yet another way we end up complacent.

Jesse Itzler brought so much energy to the room. His stories are inspiring, and his advice applies to just about every business owner. If you ever get the chance to hear Itzler speak, take it! Or just pick up one of his books, *Living With A SEAL* or his newest book, *Living With The Monks*. You can pull yourself out of complacency and achieve great things – Itzler is proof of that. His advice is something we can all take to heart and pour back into our lives and businesses to achieve what we didn't think possible.

SHINY NEW GADGET OF THE MONTH

Oral-B Genius X Rechargeable Power Electric Toothbrush

Believe it or not, electric toothbrushes are all the rage right now – and they're more advanced than ever! Electric toothbrushes have gone past just cleaning your teeth. Now, they connect to your smartphone and actually give you a report on your brushing!

The Oral-B Genius X is a toothbrush for the connected era. The Genius X learns your brushing habits, and, through your smartphone, wirelessly offers personalized tips to brush in certain spots for longer, to apply more or less pressure or to spend more time brushing. With sensors built into the brush head, it can tell how well you're brushing. It's like having your own personal dentist right there in your own bathroom.

The Oral-B Genius X is available now from most major retailers.



4 Business Trends To Watch Out For In 2020

There's great emphasis on automation software.

From accounting to data entry, more processes are becoming automated, and small-business owners love the time (and money) savings.

Remote work becomes more popular.

Research shows employees love the option to work remotely, and it can improve productivity.

Generation Z is crucial to small-business success.

Gen Z is coming into their own. Like millennials before them, they're a market that can't be ignored.

Technology improves customer service.

Thanks to numerous web apps and automated software, it's easier than ever to engage (and keep in contact) with your customers.

6 Time-Management Tips For The Busy Entrepreneur

Face it, there will never be enough hours in the day to accomplish everything you need to do. But if you methodically review how you spend your days and instill focus and discipline while completing daily priorities, you will soon find more time to work on the long-term success of your business. Here are six ways to do it.

1. CONDUCT A TIME AUDIT. Sit down and review three months of activity. The data from the analysis will show where you spent your time (which projects, tasks and priorities demanded your attention) and with whom you collaborated to get the work done. The audit will also shed light on areas where you were distracted, where you were the most productive and which tasks/projects took more (or less) time than anticipated.

2. ELIMINATE TIME DRAINS. These are the kinds of things that sneak up on you and steal time and can be better put to use growing your business. Look for these time drains: not delegating tasks, not managing meetings efficiently (Tip: always have an agenda!) and spending too much time writing/responding to e-mails. If you've done

your job as a leader, members of your team can handle a majority of meetings and e-mails. You hired great people. Now let them do their jobs.

3. TAKE CONTROL OF YOUR CALENDAR.

Remember: you drive your schedule; don't let others drive it. Block time throughout your day and guard against changing your schedule to work on tasks that are not important or urgent. The way you allocate your time has a direct correlation to your effectiveness as a leader and, ultimately, the performance of your business. Prudent calendar management will also send a strong signal to your team that you take this seriously.



4. PLAN YOUR DAY. When you know your priorities for the day, you will be better prepared to reset your work schedule if the unexpected comes your way. Once your schedule is set, block off chunks of time to work on your priorities. I recommend 90-minute blocks so you can concentrate on big-picture items or work on a group of related tasks. Stay disciplined and don't allow yourself to go over that allotted time.

5. LIMIT INTERRUPTIONS. Now comes the hard part. Once you start working on each priority, you need to remain focused. Close the door and don't answer the phone unless it's a critical issue. Avoid checking e-mail. Don't let distractions slow you down.

6. HOLD YOURSELF ACCOUNTABLE. Share your tasks, priorities and deadlines with a colleague. Meet with that person at least monthly to review how well you managed your time. The probability of success increases when you have someone watching your progress and coaching you across the finish line.



Andy Bailey is the founder, CEO and lead business coach at Petra, an organization dedicated to helping business owners across the world achieve levels of success they never thought possible. With personal experience founding an Inc. 500 multimillion-dollar company that he then sold and exited, Bailey founded Petra to pass on the principles and practices he learned along the way. As his clients can attest, he can cut through organizational BS faster than a hot knife through butter.

Free Report Download: If You Are Considering Cloud Computing For Your Company, DON'T, Until You Read This...



If you are considering cloud computing or Office 365 to save money and simplify IT, it is extremely important that you get and read this special report: **“5 Critical Facts Every Business Owner Must Know Before Moving Their Network To The Cloud.”**

This report discusses in simple, nontechnical terms the pros and cons of cloud computing, data security, how to choose a cloud provider and three little-known facts that most IT consultants don't know or won't tell you about cloud computing that could end up causing you MORE problems and costing you more money than you anticipated. **Even if you aren't ready to move to the cloud yet**, this report will give you the right information and questions to ask when the time comes.

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Cartoon Of The Month

