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# CKR Financial Services *monthly journal*

HELPING OUR CLIENTS GET AHEAD OF THE COMPETITION

*October is National CyberSecurity Awareness Month. As such, we wanted to remind you of some best practices that our favorite IT team, Nerds to Go, recommended to us as well as some other training we receive on the subject from various sources.*

## Cybersecurity Top 10

1-Your employees are your first line of defense, the gatekeepers, and the door to system breaches. Make sure they are trained to recognize unusual emails. Messages can look official even mirroring your email address. While normally, there are small character differences or misspellings or .co instead of .com, we have seen emails that were mirrored from the company directory, but the employee knew something seemed odd and brought it to management’s attention. An example would be when an employe is receiving requests to verify banking information or personal data without hearing from someone from HR or payroll ahead of time, that is normally a red flag that someone is phishing for that information to use it in nefarious ways later.

2-Make sure your anti-virus programs are up to date. The antivirus software must be one that consistently updates the virus definitions. New and improved malware is constantly being generated to bypass these antivirus

softwares, hence the need for constant updates.

3-If an update is required, do it immediately. Sometimes, software companies send out updates in the middle of the day in response to a new, imminent threat.

4-Use secure passwords. Use symbols, capital letters, and be at least 12 characters in length. Change passwords regularly. Use a password manager to add another layer of security.

5-Use Two-Factor Authentication. (Multi-Factor Authentication, MFA). It can be cumbersome and I personally hate it, but it has become a necessary evil to thwart the cyber threats these days.

6-Virtual Private Networks (VPN). If you have employees that surf the internet as a course of regular work, a VPN will mask their IP addresses so their online actions are virtually untraceable. If you have employees who work remotely, do not allow them to connect to any of your networks without using a remote access VPN.

7-Clean your browser’s history and cache regularly to remove any malware that may have been dropped into your cache by a website you’ve visited.



8-Use the “private browsing” feature if it is available on your browser.

9-Careful using QR Codes that appear in emails. A QR Code is typically a barcode in the shape of a square containing data such as links to a website, coupons, phone numbers, or other account information. Quishing (QR Code phishing), is a new technique scammers are using to access personal information, download malware, or gain access to a device.

10-Back up your data! If a storage device fails and you have no backup, you could be out of business. Data loss doesn’t just happen if you’re hacked. It also occurs when your storage device fails, building fire, or electrical event. We were advised to have several backup protocols in place including on-site and cloud storage just to make sure we were covered. Each backup has stringent security requirements from firewalls to old-fashioned locked rooms and alarm systems.



# Watch Out for Monsters!

*Halloween is one of our favorite holidays at CKR Financial Services LLC. This article has been so popular, we decided to repeat it as it still rings true. Be on the lookout for the monsters that try to find their way into your life and business. Good luck with the exorcism! And Happy Halloween!*

**STUFF THAT'S HIDDEN AND MURKY AND AMBIGUOUS IS SCARY BECAUSE YOU DON'T KNOW WHAT IT DOES.**

-Jerry Garcia

**"Trust in your Magic."**

-unknown

**Vampire** – Someone who sucks the time and energy out of your life or business. This can be employees who make all too frequent trips to your office to share every infinitesimal item on their completed agenda under the guise of keeping you in the loop when it ends up being a grab for attention. It can be clients who try to keep you on the phone after getting their immediate question answered by coming up with new, unrelated questions that keep you out of your task list with a “well, since I have you on the phone...” This can be family members who keep interrupting your day with texts and calls that keep you from giving your concentrated effort to a task that would normally take 20 minutes and now that same task is taking you well over 50 minutes due to the interruptions. Vampires only come in if they are invited, so find ways to shut the door, cut off the phone,

or put a garlic garland around your desk.

**Headless Horseman** – How can you run your business if you refuse to see what’s truly going on? I know many people in business who never review their financial records and have no idea where the business is headed. Or they know the business is struggling and simply refuse to see it. This can be employers who refuse to fire a nonproductive family member or entrepreneurs who keep buying equipment when there is no cash flow. Headless Horsemen eventually lose more than their heads; they end up losing their business because they refuse to see and then take appropriate action.

**Mummy** – Getting all wrapped up and no where to go... The Mummy gets overburdened with every bit of minutia: every problem, every detail, every question, every piece of advice be it good or bad. Taking on

everything all at once makes it next to impossible to function effectively. As a business owner, you must discern what items take priority and what advice works for your business. Also, you must have a team that can help shoulder the burden, if not on your payroll, then in your network of colleagues or friends. Start to unwrap the clutter, examine what is worth putting aside and what is worth keeping on – we don’t want you running around naked, after all.

**Poltergeist** – These folks make a lot of noise about nothing. Client, employee, friend, or family member, they end up creating distractions in the workplace. Similar to a Vampire, they suck up time and energy but mainly because you’re distracted and unfocused trying to determine what all the noise is about. Regain your focus, say a

prayer, and tell the poltergeist they have to live in peace or go somewhere else.

**Scaredy Cat** -Sometimes afraid of failure, sometimes afraid of success. You can’t live in paralyzing fear and move successfully on the business plane. Some folks are averse to sales, others to collections. As a business owner, you must do both. You must believe in your service or product enough to sell it to the man who has everything and you must collect from the goblins that would try to rob you from the fruits of your labor. This one takes some getting used to, which is why kitty has 9 lives!

**Witch** – What’s wrong with a progressive who understands the way the world works, whose spells open doors, who can charm a burly knight and can send dragons to do her bidding? They have definitely been given a bad rap!

