



The Top 5 Ways To Protect Your Business From Ransomware

There are concrete steps you can take to make it difficult for hackers to sneak their way into your computers and network.

How bad is the ransomware problem? According to the Verizon 2021 Data Breach Investigation Report ransomware has more than doubled year-over-year. And attackers are targeting companies of all sizes – no one is too small.

There are 4 kinds of Ransomware:

1. Encryption – the most common type of ransomware, which encrypts all of your data and makes it impossible to unlock without a decryption key.

2. Lockers - restrict the use of your computer, making it impossible to work or use essential functions until the ransom is paid. This form of ransomware is not used as much today.

3. Scareware - attempts to scare users into buying unnecessary software, giving control of your computer to the hackers, or having your money stolen.

4. Dowware / Leakware - threatens to leak personal or company information unless the ransom is paid.

These are not the only ways to get a ransomware infection running rampant in your network, but they are the most common.

You'll know when you've been hit by ransomware: The attack typically starts at one workstation (the geek speak term is an endpoint)

Once implanted, the ransomware runs silently in the background. It will often search your network for other targets to encrypt, including file servers, other workstations, and backups. The more files it

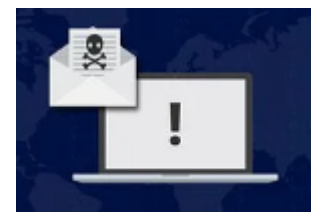
can encrypt, the more likely you will pay the ransom, regardless of the price demanded. Once it's encrypted all the files it can, a message will pop up on your monitor telling you that your files are locked and demand that you pay a ransom, typically in some cryptocurrency like Bitcoin.

The hackers also give you a deadline to pay, or your files will be permanently locked. Some of these attacks are so sophisticated that the attackers have a support team that you can call or email for help with making the cryptocurrency payment.

If you get a ransomware message on your computer, it's essential to stay calm and not panic. The hackers want you to panic so you'll make rash decisions.

These tips can help prevent you from being a ransomware victim. These five protections are the minimums that every business should have to protect itself in today's threat landscape, no matter their size.

1. Protect your email: Whether it's downloading attachments, clicking on links that go to infected websites, or tricking users into giving up their usernames and passwords – email is the main door used to get in. Ensure you're using a spam filter/email protection that provides advanced multilayered protection and includes AI-enabled learning and real-time analytics. If you're using Microsoft O365 or Gmail, this would be in addition to the standard services.



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From the desk of



Hello!

I hope you have read our front page article “The Top 5 Ways To Protect Your Business From Ransomware..” If not, or if you’d like a more detailed presentation, including Bonus Tips, head over to **ACTSmartIT.com/coffee** for Pam’s Coffee Break Webinar. It takes less than 15 minutes and you’ll get much more actionable information.

Deb Parent’s article this month is the First of Four Employee Retention Strategies; Employee Satisfaction Surveys, And, this month’s free seminar is “Recruiting 101,” Deb answers your questions at the end of each live webinar so it behooves you to attend! Be sure to register at **ACTSmartIT.com/recruit**

If you aren’t able to make these extremely valuable sessions, you’ll be able to find them on our YouTube Channel:

youtube.com/@webinarsofwisdom (You’ll recognize another play on our “WOW” services for those of you that are clients..) Be sure to subscribe so you don’t miss any of Deb’s webinars.



Mark Your Calendars for her upcoming topics (all starting at 8:30am):

Tuesday, March 21st – Recruiting 101

Tuesday, April 18th– Recruiting Tactics

Tuesday, May 16th – Interviewing Skills

Tuesday, June 20th – Orientation

Tuesday, July 18th – Handbook & Job Descriptions

Register at ACTSmartIT.com/recruit

ACTSmart has benefited from coaching on many occasions. Bernie Heine’s article on page 6 “**8 Reasons to Get Executive Coaching When You’re Already on Top**” gives exceptional reason as to why to do it now. We’ve benefitted from Bernie’s wisdom many times; you should too.

In January’s edition, I mentioned that 2023 will be our year for videos. Pam has been wanting to do this for YEARS and is finally seeing that dream come into reality! She says “Growth happens out of your comfort zone.” Although she’s hyper-critical of herself, I know she will become more comfortable. She’s even determined to get me in front of the camera, too!
If you have any suggestions, please send them along!

Continued from front page

2. Install Antivirus Software & a Firewall:

Please do not use the “free” versions of antivirus software. They are free because they don’t keep up with all the latest threats. Antivirus software is essential in defending against ransomware as it can scan, detect, and respond (quarantine/delete) to cyber threats.

You’ll also need a firewall since antivirus software only works at the internal level and can only detect the attack once it is in the system. A firewall is the first line of defense against any incoming external attacks. It can protect against both software and hardware-based attacks. A firewall is essential even if you’re a small business or work from home.

3. **Backup Your Data:** Data is the engine that drives your business; without it, your business doesn’t run. The easiest way to recover from ransomware is to have all your systems and data backed up with a current working copy stored OFF the network. This ensures that the hackers can’t delete or encrypt your backups!

4. **Keep Systems & Software Patched & Updated:** Keep your operating system, web browser, antivirus, and any other software you use updated to the latest version. Malware, viruses, and ransomware are constantly evolving with new variants that can bypass your old security features.

5. **Security Awareness Training:** Humans need to be at the heart of any cybersecurity strategy. According to the 2022 Verizon Data Breach Investigations Report, 82% of data breaches involved human interaction. Your security training should include spotting and reporting suspicious emails, staying safe while surfing the web and social media, and securing personal devices and home networks if they work from home.

Security training for employees should be at minimum once a year – twice a year is better, and quarterly is best, so they stay

current with the latest trends and security is top of mind.

Cyber Insurance is NOT on this list. While you absolutely should have cyber insurance, you should NOT use insurance alone as a protection method. Too many businesses owners have said, “*Yeah, I have insurance, so I don’t have to worry about any other security protections,*” and have had their claims denied because they didn’t have these basic protections in place.

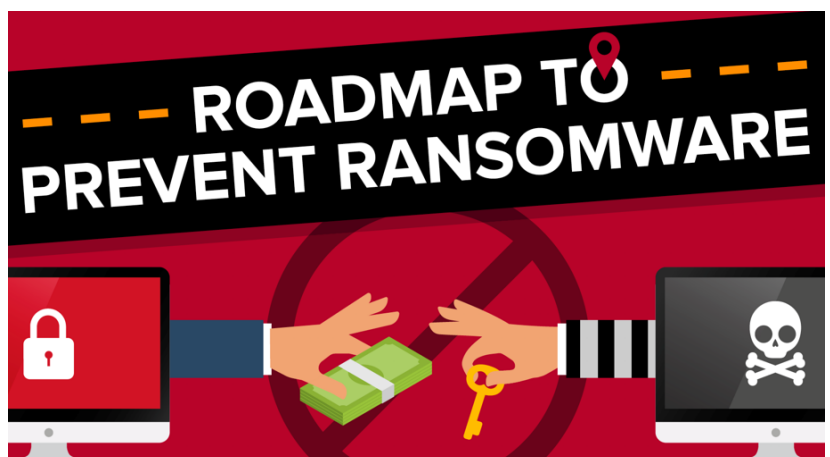
According to Bloomberg Law, Ransomware claims have skyrocketed, accounting for nearly 75% of all claims filed. This explains why there are more questions and more “exclusions” with your insurance renewal each year. Most companies will see an increase of 25-30% in their premiums this year.

There are additional security layers and tools you can put in place to protect your business. Of course, despite all the security measures you may have in place, it’s still possible to become a victim of ransomware. Being cautious goes a long way!

Every business should have a written ransomware security plan that includes what to do immediately after becoming infected or attacked, and who to contact with their names and phone numbers.

Need help? Call us for a complimentary meeting to assess what you have in place now and how you can better protect yourself without breaking your budget.

Call 855– WOW-SERVICE (855-969-7378)



First of 4 Retention Programs to Launch

Knowing How Employees Feel About Working for Your Company Has Never Been More Important As a Retention Tool

With many business owners concerned about retention, HR professionals are vigorously implementing programs to assess employee sentiment. This, in response to the “war on talent”, and the fierce competition for employees today. At the same time, employees today are generally well informed. They know that jumping to a new employer, may be the only sure way to gain a significant pay increase.

I noted an article published in August 2022 by CNBC on average pay increases for the typical job switcher. Being a full-time recruiter and negotiator of salary weekly, and sometimes daily, this information is something I pay great attention to.

The article related that the typical job switcher netted a pay raise of nearly 10%, after accounting for inflation, according to the Pew Research Center.

Meanwhile, the typical worker who stayed saw wages fall 1.7% after inflation.

To combat this reality, naturally, companies must ensure they are conducting competitive compensation package assessments, developing their employee value proposition, company culture, and employer brand. But they also need to **monitor employee sentiment systematically.**

Many clients of mine tell me that they talk to their employees every day so they don't need to implement any of these programs. However, talking to employees every day, on the fly, in general terms, is not enough. You need much more substantive and targeted information to assess employee sentiment. You are not going to get that in an impromptu brief meeting. The information you need to know is more about what employees actually think about their jobs, the company, the people they work with, the leaders, the mission,

vision, and values and how it aligns with their interests, career plans and values.

There are a few effective ways to learn how employees feel about working for your company which are low-cost endeavors. Below are four highly effective retention programs, which I have successfully implemented in a variety of industries and organizations, both large and small. These programs will **help you retain good staff.**

1. Employee Satisfaction Surveys

You need data to make informed decisions about any aspect of business, to include decisions about your HR program. One effective way to obtain data about how employees are feeling about working for your company, is conducting regular employee surveys. Employee surveys generally fall into several categories to include satisfaction surveys, cultural, or engagement surveys, and the difference is in the type of questions asked. Some surveys focus on pay, benefits, workflow, schedule, etc. Others focus on what motivates employees, internal communication, leadership and the degree to which employees understand and are aligned with the mission, vision and values. The survey can be conducted by an outside third party or by HR staff. It can be done in person using a hard copy survey form (easier for on site or blue-collar workforces), or electronically.

Why Conduct an Employee Survey?

It can reveal a great deal of information about employee perceptions. This information can then be used by leadership to make improvements to the workplace.

When companies are responsive to employee feedback, this can lead to higher retention rates, lower absenteeism, improved productivity, better customer service and higher employee morale.

The simple fact that the organization is conducting a survey can send a positive message to employees that their opinions are valued.

Managers can gain insights into issues affecting their departments that they may not be aware of.

in 2023; Employee Satisfaction Surveys

When to Conduct an Employee Survey?

When deciding when to conduct a survey, be thoughtful about the timing.

You don't want to conduct a survey during your busiest season as your response rate to the survey may be negatively impacted.

Avoid conducting the survey during times, or around events that could skew the results either positivity or negatively.

At least every three – four years. Some companies conduct surveys annually. That is fine to do, however, do so only if you have the deep HR infrastructure to be able to implement all of the changes that result from the survey, as changes that result from the survey often are large-scale, and in many cases, take months of planning, and then months to implement, measure, and refine.

Why not survey your workforce more frequently?

You will risk credibility if you survey too often and don't address the issues raised in the last survey. Employees will quickly see that half of the things they said on the survey last year, still exist. There is always a danger of survey fatigue as employees start to go through the motions with their responses if the surveys are conducted too frequently, particularly if they see no changes between one survey to the next.

Key Points When Conducting the Survey

- Ensure you develop well thought-out communication materials to inform the workforce what the company hopes to learn and gain by conducting

the survey. The lead up to the survey implementation should include frequent touch points with employees and repeated messaging reminding employees how important participating in the survey is. You want a high response rate.

- Some employees may question the confidentiality of online surveys, given the ability to track IP addresses, e-mail addresses and other information. That is why many companies use a third-party vendor to conduct the survey. This is particularly important with open ended questions, where each employee can write in their personal responses.

- The most critical point when conducting an employee survey, is to ensure that the company is fully committed to considering what employees are saying, and most importantly, be willing to respond with substantive action, and share what changes will be made as a result of the survey. The sure way to lose all credibility as a leadership team, is to conduct a survey, and do nothing.

Following the survey results communication, assemble a cross-functional or departmental team to work on the survey findings and actions to be taken. Team members should include senior and non-senior leaders and employees, with the senior leaders sponsoring the group. The team must be established no later than several weeks following the release of the survey results to signal to employees that senior management is serious about responding to the findings. Monthly progress reports to the CEO on the follow-up ideas and recommendations must occur.

Note: Each month, Debra will cover one recruitment tactic you must be maximizing today to help support your recruitment needs, and to make your recruitment efforts both easier, and more successful. Last month's can be found at DentalManagersSociety.com/debra



Debra can be reached at rightfitrecruiting@comcast.net or 508-884-6798.

FREE Webinar Tuesday, March 21st at 8:30am

"Recruiting 101" You Need a Plan!

For more information and to register:

ACTSmartIT.com/recruit

Eight Reasons to Get Executive

Regardless of how well your business has been doing or how many goals you have met, *there is always room for improvement*. Ideally, the best time to undergo personal training and invest in yourself is when things are running smoothly. When there are no immediate fires to put out, you should consolidate your efforts on improving and becoming an even better leader.

Here are eight reasons to get executive coaching when you're already on top.

1. Overcome Stagnation

Any team leader or manager can attest to how cutthroat the modern business world is. Standing still isn't an option – since your competition will eventually catch up and outpace you. One of the best reasons to get executive coaching when you're already on top is to overcome stagnation and find new ways of moving forward. Professional coaching for business owners and executives can help you learn new skills and stay at the top of your game. In the business world, it's not enough to keep the lights on. If your company isn't growing – it's effectively dying. Market conditions won't always be in your favor, and you should use every opportunity for personal improvement.

2. Growth Isn't Linear

While your company may be able to achieve stable growth, your personal growth will never be linear. When you began your career and had much to learn, it might have felt like you were constantly improving. However, as you gain experience, growth will inevitably slow down. Once you reach a certain plateau, you may feel like it's impossible to improve. You definitely won't be alone in this feeling. Thankfully, there are still ways to improve, but you might require assistance getting there.

Most professionals need coaching to reach their full potential since they have already exhausted all other methods of self-improvement. When undergoing intense coaching, growth stops being linear and occurs in explosive bursts. That kind of improvement will feel like climbing a mountain. From there, you can take a moment to catch your breath and then look for the next highest peak to climb.

3. Build a Good Relationship with Employees

Meaningful relationships can bring a team together and improve their trust and productivity. True leaders don't just create a "positive work environment"; instead, they ensure that all connections between teammates are healthy, productive, and mutually beneficial. A successful leader should direct others and help them function independently within the team. Tools like Everything DiSC or 5 Behaviors of a Cohesive team help people understand each other and implement action steps to create healthier teams.

4. Work on Your Downsides

For most executives, personal growth focuses on improving their strong suits. However, executive coaching can help you recognize and work on your downsides and close the skill gaps holding you back. We can perform a professional evaluation and help you turn your weaknesses into personal and business growth opportunities. To achieve greatness, you should evaluate your employees and find the best people for the job.

Don't be afraid to look at the personal qualities of your staff and shuffle them around your internal teams. Finding the appropriate position for your employees can allow your teams to achieve greatness. However, you'll have to look at both the good and the bad. As Jim Collins says in his book

Coaching When You're Already on Top

Good to Great, success is getting the right people on the bus and getting them in the right seats.

5. Discover New Ways of Thinking

Most people find it extremely challenging to think in ways that are new to them. In times of personal or professional stress, we all revert to our education and training. People will naturally turn to previously proven methods for solving problems. Unfortunately, the same old tricks will only get you so far. To be an exceptional leader, you should constantly look for new solutions to old problems. An outside perspective can help you discover new ways of thinking and problem-solving.

6. Lead Your Team from Within

By its nature, being a business owner or executive is a solitary role. Carrying the mantle of leadership can distance you from your employees, making it hard to relate and form meaningful connections. All your employees should work as a team, and you should join them. Try to learn the ropes of every position in your company since this can broaden your perspective and give you a better understanding of the challenges your employees are facing. The relocation experts from Preferred Movers suggest improving team cohesion, especially during the onboarding of new hires.

From their experience, working as a cohesive unit

is particularly critical for service-based businesses. A great assessment tool for building strong teams is 5 Behaviors of a Cohesive Team, which is based on Patrick Lencioni's book, The 5 Dysfunctions of a Team.

7. Prevent Burn-out

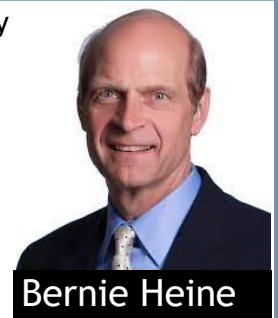
We've often heard the modern workplace described as a dynamic environment. Unfortunately, those are just other words for tight deadlines and high productivity benchmarks. Continuously pushing yourself too hard can easily cause you to burn out at work and neglect your private life. Coaching can help you bridge that gap and find effective solutions for balancing work and private life. Through training, you can build resilience to work-related stress and find strategic ways of dealing with stressful situations. Don't treat your career as a sprint. If you are in it for the long game, you'll need to prepare for a marathon.

8. Your Industry is Changing

Keeping up with current trends can feel like you are on an endless treadmill. However, you must learn to adapt to new technologies and business practices to stay on top. Executive coaching can help you remain up to date and create a modern strategic plan for your company. Coaching is also essential for up-and-coming talent who want to become the next generation of corporate leaders. Improve your management skills and prepare yourself for any challenges the future may bring.

Now that we've gone over eight reasons to get executive coaching when you're already on top, we suggest you start working on a self-improvement strategy. Plan out personal goals and how you mean to achieve them; however, if you get stuck - reach out and contact us. We can provide professional coaching and guidance and help improve your leadership skills. Do it before you encounter workplace problems you can't solve before asking for help - start your journey of self-improvement today.

Professional Business Coaches, Inc. (781) 319-9820
TheProfessionalBusinessCoaches.com/contact-us



Bernie Heine

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- **8 Reasons to Get Executive Coaching When You're Already on Top**
- **And MORE!**

FREE Webinar

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