

MC Connect

"Insider Tips to Make Your Business Run Faster, Easier, and More Profitably"

Top Mistakes That Make You A Prime Target For Identity Theft...

The numbers are staggering: according to the 2006 Identity Fraud Report, identity theft cost consumers *and* businesses a whopping \$56.6 billion dollars. Identity theft occurs when someone steals your name, Social Security number (SSN), bank account number, or credit card to open accounts, make purchases, or commit other fraudulent crimes.

The Methods They Use To Steal Your Identity

The methods identity thieves use include low tech strategies (like going through your trash can, also known as "dumpster diving") to highly sophisticated phishing scams that include cloned PayPal or bank websites that trick you into giving your username, password, or account number. Other ways include:

- Stealing records from an employer or bribing an employee who has access to the records.
- Hacking into the company's employee records.
- Stealing mail, such as bank account or credit card statements, tax documents, pre-approved credit cards, or new checks.
- Abusing their employer's authorized access to credit reports.

How Identity Theft Affects You

Once someone has stolen your identity, they can use your credit cards or bank account to purchase expensive consumer goods like computers and electronics that can easily be resold for cash. They can also open and charge up new credit cards, which



- Justin Shelley, Master Computing

"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!"

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Inside This Issue...

Identity Theft...Page 1

4 Reasons You Should Backup Your Data...Page 3

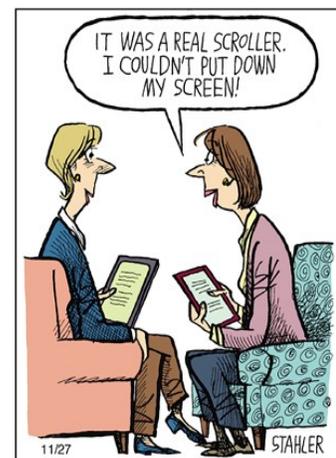
Iphone Binoculars...Page 4

Client Spotlight: ComCo Systems...Page 5

Take Your First Profit, Always...Page 6

New Year's Traditions...Page 7

Internet Vigilance...Page 8



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can be a real mess to straighten out with vendors and credit reporting agencies. Other criminal activities include taking out auto loans in your name, opening a new phone or wireless service in your name, or writing counterfeit checks to drain your bank account. Some have even used it to file for bankruptcy to avoid paying debts they've incurred, or to avoid eviction.

How to Protect Yourself and Your Employees

Never give your personal information, Social Security number, credit card number, or bank account numbers over the phone or online unless you know for certain you are dealing with a legitimate company. Make sure your employees are given an AUP (acceptable use policy) that educates them on the dangers of phishing scams and spam e-mails designed to either trick you into giving your information or installing a virus that secretly steals the information stored on your PC without your knowledge.

You can recognize a secure website, as it has an https:// at the beginning of the web address (regular web sites only have http:// and no "s") at the top of the page on which you are submitting your information. It also must have a picture of a lock in the bottom right corner of the page. If you don't see both of these measures in place, do not submit your information.

And even if you DO see this, use a credit card instead of a debit card or pay by check option because you'll get security protection from your card's issuer. Visa, MasterCard and American Express all have a zero liability policy. If you notify the bank of unauthorized transactions, you pay nothing. And some credit card companies offer one-time use numbers to prevent someone from stealing your account number and using it for unauthorized charges.

Shred all medical bills, financial statements, credit card applications, tax statements, or any other mail that contains confidential information about you before you throw them into the trash.

Never open e-mails or attachments from e-mail addresses you are unfamiliar with, and NEVER respond to e-mails that ask you to verify your account information because your account is being closed, suspended, or charged. If you want to verify this, call the bank or the company to see if it was a legitimate e-mail.

Signs That You've Fallen Victim to Identity Theft

If you see any unexplained charges or withdrawals from your bank accounts, if you receive credit cards that you did not apply for, or if you start receiving bills or collection letters for items you have not purchased, someone may have stolen your identity.

Always follow up with the business or institution to find out exactly what is causing the situation as quickly as possible. The faster you act on identity theft, the easier it will be for you to clear your name.

4 Solid Reasons Why You Should Throw Away Your Tape Backup And Switch To Us This Month:

1. Because It's FREE!!!

Dear Friends,

In case you haven't been paying attention, for the last 6 months or so I've been knocking myself out trying to get your attention to upgrade your current tape backup to our new BitRepeater backup service.

There's a mountain of evidence and several smart reasons why you should upgrade your backup this month, such as:

- 2.) You'll be able to be back up and running MUCH faster in the event of a disaster; and a "disaster" doesn't always have to be a tornado; data can also become corrupt or get erased due to hardware failures and software "glitches." With our cloud service backup, you can literally be back up and working within 24 hours or LESS, where your current tape system could have you down for days—possibly even weeks—while we relocate all your software, re-build the server, re-install and configure the software, and retrieve your data. That's just crazy! Sure, tape backups are better than nothing, but now there IS a better alternative!
- 3.) Tape drives have an average failure rate of 100% - yep, that means all tape drives will fail at some point, often without any signs or warnings! Tapes are very sensitive to heat and moisture; so if you are taking your tape drives home with you in your car, there is a very good chance the data is useless. And the worst part is that tape failure often gives no warning whatsoever—the only way to know if your data is actually in a format that can be restored, is to perform regular, monthly (even weekly) test restores. When is the last time you did that with one of your tapes?
- 4.) If your office gets broken into, is destroyed by a fire or flood, or gets hit with a tornado EVERYTHING is going down with the ship, including your tape backups and software disks. You just cannot afford to ignore the importance of having an offsite copy of your data! Plus, our new cloud service will enable you to 'plug back in' and start working from any location—even if you and your staff are forced to maintain a "virtual" office for a period of time.

That's Why I'm Pulling Out All The Stops To Give You A FREE Month Of Service!

Why would I do this? Couple of reasons...

First, it's a new year, and I'm in a giving sort of mood. So if you call me before January 31th, I'll give you the first month of service absolutely free!

Second, I know you are just busy and probably not thinking about your backups. After all, if it's not broken, why fix it, right? Wrong! If your seat belt in your car was broken, you'd have it fixed ASAP even if you weren't planning on crashing anytime soon. Same goes with your data backup.

We hope you NEVER have to resort to an emergency backup, but if you do, you can have complete peace of mind knowing your data will be there and you can continue working regardless of what happens.

To secure your first month of FREE service, call NOW: 940-220-7817 or e-mail me at connect@master-computing.com

Is Your Old, Outdated Phone System Causing You More Problems Than It's Worth?

If you think you have outgrown your current phone system and are tired of constant downtime, dropped calls, repairs and maintenance, it might be time for you to consider a VoIP system for your office.

The right VoIP system can likely save a considerable amount of money AND give you more features and flexibility to support customers, drive sales and manage calls throughout your office.

Here Are 3 Big Reasons Why Thousands Of Small Businesses Are Trading In Their Current Phone System For VoIP:

1. **Drastically reduces your phone bill.** If you have multiple offices, or even remote workers, new voice-over IP technology integrates your data and voice networks to drastically reduce long distance and lease line charges you are currently paying.
2. **Eliminates expensive technician visits.** These new systems are built so that your current IT person or company could easily maintain it in-house. No more waiting around for high-priced phone technicians to show up or paying high service call fees.
3. **FREE voice mail, auto attendant, call processing, automatic call distribution.** New VoIP systems come with all features included. À la carte add-ons are now a thing of the past. Imagine a phone that can automatically get to you anywhere and everywhere with a click of the button and much more.

Free Phone Audit Shows You How To Save \$1,000 to \$3,000 Guaranteed In 2015

If you currently have an old PBX legacy system, sign up to receive a **Free Phone Audit** and we will come out to your office and do a complete communications analysis for your company. **At the end of our audit, we'll summarize our findings and show you exactly where we can save you a bundle this year.**

Call our office today at 940-220-7817 to get started!

Shiny New Gadget Of The Month:



iPhone Binoculars

If you've ever wanted to add more utility to your Apple iPhone, SkyMall's iPhone Binoculars might be what you're looking for. These binoculars, featuring 36mm lenses, attach onto the back of your phone via a sturdy and specially designed case. The case lines up the iPhone's camera with one of the binocular's lenses, giving your camera 8x magnification.

While it's not going to blow any optic aficionados away, it increases the usefulness of your iPhone's camera. Just open up the camera app to see the magnified image. Turn your phone into a viewfinder to take pictures or record video. Or just watch what your binoculars capture. You can even use the binoculars separately from the iPhone for doubled utility!

The binoculars also come with a travel case and cleaning cloth, and are currently compatible with the iPhone 5/5s and iPhone 4/4s. Pick one up at www.SkyMall.com!

Client Spotlight : ComCo Systems



For nearly a half a century, ComCo has been a leader in pneumatic tube systems – designing, manufacturing and servicing some of the most efficient pneumatic systems available.

Today, ComCo continues to manufacture and support the reliable products customers have come to trust, but they also support and maintain nearly every make and model of competitive products as well, with fast service response. We provide design/build and architectural firms with in-house CAD resources, schematics and product information.

ComCo Systems is proud to be a WBE certified woman-owned business with 45 years of expertise and excellence in manufacturing, installation, and servicing of pneumatic conveyor systems. We provide service in 47 of the 50 states and within three continents. ComCo provides attention to detail on all of the products they manufacture. ComCo's emphasis on quality is at the heart of everything they manufacture and they strive to produce a level of consistency and reliability that has earned them a reputation as an industry leader.



TAKE YOUR PROFIT FIRST, ALWAYS

The formula for profitability has been established for ages. Every business owner, CEO, freelancer and entrepreneur knows it. It is required by Generally Accepted Accounting Principles (GAAP), which is enforced by the SEC in the US and the International Accounting Standards Board internationally. GAAP's fundamental formula for profit is simple: **Sales – Expenses = Profit**

There is just one problem...the formula hurts profitability. There is a reason that 21 million out of 28 million small businesses in the US are surviving check to check. It's not that 21 million people are smart enough to start and build a business, yet not smart enough to turn a profit—it's that they are relying on a flawed formula. "Sales – Expenses = Profit" is a lie. The formula doesn't yield a profit.

Logically, of course, the formula is sound. A business must first sell in order to generate inbound cash flow. Then the business deducts the expenses utilized to deliver its product or service and to run its operations. What remains is profit.

While the GAAP formula makes logical sense, it ignores the fact that it is managed by people. We are, first and foremost, emotional beings, prone to ignore (or even defy) logic.

Arguably, money is the ultimate resource. In GAAP's "Sales – Expenses = Profit" formula, the business owner sees the cumulative deposits (resource) from sales and has a propensity to conclude that all the money is available for expenses (the demand expands to match the supply). The new equipment purchase is justified because the money is there. A new hire starts, because the money is there. Profit? It is an afterthought. Therefore, there rarely is any.

Now consider a new formula, where a business takes

profit first: **Sales – Profit = Expenses**

Mathematically, the formula is identical to GAAP's. But from the perspective of human behavior, the Profit First formula is radically different. In the Profit First formula, a preset percentage of deposits generated through sales are first allocated to profit. The remainder is used to pay expenses.

In practice, as deposits from sales come in, a predetermined percentage—for example 15%—is immediately transferred to a separate profit account. The remainder is available for the business leader to run business as usual. The business owner will see his available cash (which has had the profit already deducted) and make decisions accordingly. The new equipment purchase may be delayed, or a more cost-effective alternative may be found. A new hire won't be made because the money is not there, and perhaps the entrepreneur will conclude it was unnecessary in the first place.

GAAP offers so much more in business insights than most entrepreneurs could imagine, but it does fall short on working with an entrepreneur's "bank balance" habit. I have become an advocate for the Profit First approach to cash management, because of the one thing it does do extremely well. It works with the natural habit of business owners.

Profit First has transformed my own businesses for the better (if you consider consistent profits better). Admittedly, Profit First is not the panacea to all cash-flow problems, but it surely makes profit a habit.



MIKE MICHALOWICZ (pronounced mi-KAL-o-wits) started his first business at the age of 24, moving his young family to the only safe place he could afford—a retirement building. With no experience, no contacts and no savings, he systematically bootstrapped a multimillion-dollar business. Then he did it again. And again. Now he is doing it for other entrepreneurs. Mike is the CEO of Provendus Group, a consulting firm that ignites explosive growth in companies that have plateaued; a former small-business columnist for *The Wall Street Journal*; MSNBC's business makeover expert.

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Simply call us at 940-220-7817 or e-mail us at connect@master-computing.com with your referral's name and contact information today!



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New Year's Traditions Around the World and Through the Ages

By Jessica Shelley



New Year's celebrations have been happening for almost 4 millennia when the ancient Babylonians believed the start of the New Year was the first new moon following the vernal equinox in late March. They threw a festival called Akitu which lasted for 11 days.

Different cultures all around the world centered their years on important events that happened in each of their civilizations. For instance, the Egyptian year began with the annual flooding of the Nile. The Chinese, however, recognized the New Year with the second new moon after the winter solstice.

So how did we end up with the calendar we have today?

Eventually the most common calendar used, the early Roman calendar, fell out of sync with the sun, so the emperor Julius Caesar solved the problem by consulting with the best mathematicians and astronomers of his time. This established the Julian calendar, which is very similar to the Gregorian calendar that we use today.

Here in the United States, many of us celebrate the beginning of the New Year by watching the ball drop in New York City's Time Square. This is an event that has been happening since 1907 and that many countries around the world watch. Over time it has changed from a 700-lb iron and wood ball to a brightly colored sphere 12 feet in diameter and nearly 12,000 pounds.

As you can see, New Year's traditions have grown and developed from an 11 day long festival to one night of fun and resolutions.

I hope we all make the best of this New Year and enjoy it to the fullest!

Internet Vigilance

Despite constant development in security and stability, the Internet still remains very much a Wild West landscape. You can navigate through it, but you never know when you might encounter a hidden danger. Threats exist on a global scale.

Cybercriminals want information. They don't care whose information they access and steal, or what damage they do. They want to take what they can get and they want to sell it. There are people who do this for a living. This morning, in the period of one minute, there were hundreds of cyber-attacks originating in China, targeting the United States.

What can you do? Stay vigilant.

Visit web sites you know and trust: This is the simplest and most effective way to keep safe.

Keep your web browser and computers up-to-date with the latest patches and security updates: While your office computers are kept up-to-date automatically as long as you're covered by any of our maintenance plans, you still need to keep an eye on updates for your home computer(s). Don't ignore these updates!

Know web sites you input personal information or credit card information into are secure: Look at the address bar. If you see "https" you are on a secure web page. If you see "http" you are *not* on a secure web page.

Make web sites you visit more secure: Browser extensions, such as **HTTPS Everywhere**, help make web browsing more secure. HTTPS Everywhere takes standard "http" web pages and secures them with "https" by automatically directing you to the secure version of the site. It's not compatible with every web page, but it goes a long way in protecting you.



The Lighter Side: Cake, Presents & Embezzlement



There's nothing like a birthday party complete with an over-the-top cake, mounds of balloons and presents stacked to the ceiling. No, we're not talking about Miley Cyrus' 23rd birthday extravaganza, we're talking about the surprise birthday bash Ruth C. Amen threw for her boss, without approval. The lavish party raised eyebrows and led to a review of the office manager's accounting practices. Turns out Amen had been embezzling money from the business to pay her personal credit card debt. She also cut extra paychecks for herself, "forgetting" to deduct insurance costs from them. Maybe Amen felt bad about stealing and wanted to make up for it somehow, but all of the birthday cakes in the world wouldn't quite cover the \$181,674 she stole. When the last candle was blown out, Amen was found guilty of Grand Theft and Scheme to Defraud, both felonies. Next time, buy a card; it's much less suspicious.

Who Else Wants To Win A \$25 Gift

The Grand Prize Winner of last month's Trivia Challenge Quiz is Melissa Hudson with ComCo! She was the first person to correctly answer my quiz question from last month: **What film released in December 1988 went on to win an Academy Award for Best Picture?**
a) Working Girl b) The Accidental Tourist c) Rain Man d) Dirty Rotten Scoundrels



The correct answer was c) Rain Man. **Now, here's this month's trivia question. The winner will receive a gift card to AMAZON.COM!**

To ring in the New Year in Spain, it is traditional to do what on each chime of the clock?
a) Eat a grape b) Take a sip of wine c) Clap your hands d) Light a candle

E-mail Us Right Now With Your Answer!
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