

(Continued from page 1)

- Green Ford Sales, a car dealership in Kansas, lost \$23,000 when hackers broke into their network and swiped bank account info. They added nine fake employees to the company payroll in less than 24 hours and paid them a total of \$63,000 before the company caught on. Only some of the transfers could be canceled in time.
- Wright Hotels, a real estate development firm, had \$1 million drained from their bank account after thieves gained access to a company e-mail account. Information gleaned from e-mails allowed the thieves to impersonate the owner and convince the bookkeeper to wire money to an account in China.
- Maine-based PATCO Construction lost \$588,000 in a Trojan horse cyber-heist. They managed to reclaim some of it, but that was offset by interest on thousands of dollars in overdraft loans from their bank.

**Why You're A Target - And How To Fight Back!**

Increasingly, cyberthieves view SMEs like yours and mine as easy "soft targets." That's because all too often we have:

1. Bank accounts with thousands of dollars.
2. A false sense of security about not being targeted.
3. Our customers' credit card information, social security numbers and other vital data that hackers can easily sell on the black market.

If you don't want your company to become yet another statistic in today's cyberwar against smaller companies, and your business doesn't currently have a "bullet-proof" security shield, **you MUST take action without delay - or put everything you've worked for at risk. The choice is yours.**

*"If they're THAT confident, have them guarantee it in writing..."*

- Here are three things you can do right away:
1. Remove software that you don't need from any systems linked to your bank account.
  2. Make sure everyone with a device in your network NEVER opens an attachment in an unexpected e-mail.
  3. Require two people to sign off on every transaction.

**Let Us Help**

When it comes to defending your data, whether it's bank account information, customer and employee records or proprietary intellectual property or processes, Do NOT take chances. Our experience and track record in keeping our clients' data safe speaks for itself:

<Insert Client Testimonial>

We are offering our **Cyber Security Assessment** at no cost through the end of December to 10 companies in the Tri-State area. **Call me at (270)205-4709 or e-mail me at support@smartpathtech.com TODAY** because we can only offer this valuable service to the first 10 companies that apply.



Andy Bailey can cut through organizational BS faster than a hot knife through butter, showing organizations the logjams thwarting their success and coaching them past the excuses. After all, as he tells his clients, 100% annual growth is only 2% growth every week. It's not easy. But possible. Andy learned how to build great organizations by building a great business, which he started in college then, grew into an Inc. 500 multi-million dollar national company that he successfully sold and exited. He founded Petra to pass on to other entrepreneurs, business owners and leaders the principles and practices he used to build his successful enterprise, which are rooted in the Rockefeller Habits methodology.

# Shiny New Gadget of the Month



## Your Desk Is Killing You: Do This Instead

The evidence is piling up that sitting all day is bad for your health. Though not perfect, Varidesk offers a compelling solution.

On the plus side, The Varidesk sets up right out of the box - no assembly required. With its weight-balancing system, you don't need any hardware to fasten it to your desk. And it features an attractive, sturdy design. You can lean on it and your monitor won't go crashing to the floor. Springs and levers make it easy to raise or lower it to one of 11 preset levels.

The main flaw is that when you raise it, it also moves forward - a problem if you're in a tight space. All in all, though, it's worth looking at, especially if you have a wireless keyboard and mouse - and enough space in your office or cubicle to back up a bit.

# At The Office: Be The Adult In The Room

There's a reason people refer to the office as a "sandbox," because some folks refuse to act like adults. And, if the level of childish behavior rises to tantrum pitch and the culture becomes toxic, there's no chance for communication or growth. But the office is not a playground, and we're not children. So it's important that we enter into an "adult agreement" when we walk through the doors at work and begin our day.

When I work with companies looking to improve their business, one of the things we start with is our adult agreement. It informs the work we do for the entire day, and hopefully beyond.

Here are three agreements to make sure you're acting your age in the workplace:

**Don't shoot each other down.**

When a colleague brings an idea to the table - even if you disagree with it - don't shut them down just to be "right." If we want to be collaborative, we've got to consider that those around us have something valuable to offer. If you make it a habit to cut people off or discount what they're saying out of hand, you'll not only guarantee that they won't share their ideas with you again, but you'll likely miss out on insights that could help you and your company.

**Own up to mistakes and bring them to the table.**

Nobody is perfect - not you, not me, not Bill Gates or Mark Cuban or anyone you might admire in business. We all make mistakes, and the worst thing we can do is deny that they exist. Instead, own up to your mistakes and let everybody know what

they are. We only grow and learn when we're vulnerable with each other. Admitting error is often considered a risk, but it's really an opportunity. Our mistakes let others understand who we are, what risks we're willing to take and what lessons we've had to learn. Share freely to engender trust and understanding among your teammates.

**Don't hide problems.**

Maybe you want to stay focused on the positive and don't want to highlight "problems." Wrong. You're not a negative person just because you bring problems to light or point out conflicts where they might exist. More likely, you're finally saying what everyone else is thinking and is afraid to say. Or you're bringing something up that's important for everyone to understand in order to improve and move forward. Put problems up for discussion and brainstorm solutions. Hiding problems only makes them grow.

As you seek to master these three steps, remember one more thing: adults don't crush each other just for acting like adults. We've got to support each other in our efforts to be truthful and vulnerable. A team is only as strong as its weakest link, so it's critical that we lift each other up.

When we act like adults - especially in the sandbox - we all win.

By-Andy Bailey

**Did you know that over 100 million health records were exposed in 2015, totaling 102,534,980 documented cases?**

We have the solution- SmartHIPAA Compliance. We will come into your practice and do a totally **FREE** HIPAA Risk Assessment and then discuss our findings with you and also give our suggestions on how your office can become completely HIPAA compliant. We can assist your office personnel with training as well and can also create and implement policies and procedures, that when followed correctly, can decrease your chances of a breach significantly.

**To learn more about SmartHIPAA compliance offerings and how it could save you some major money, please visit [www.smartpathtech.com/smarthipaa](http://www.smartpathtech.com/smarthipaa) or call our office today!**







78 Ash St  
Calvert City, KY 42029  
(270) 238-8997

PRSRT STD  
U.S. POSTAGE PAID  
PADUCAH, KY  
PERMIT NO. 138

## SmartPath Technologies Will “Show You the Money!”



Our business is built off of referrals – it’s the best “atta boy” we can get, and it lets us know our clients see enough value in what we do to recommend us to someone else who is suffering from IT and technology woes. The best part is – we’ll pay for your referrals, no strings attached. Not only will we pay for them – we’ll pay ANYONE in your office who refers us....it doesn’t matter if it’s an assistant, receptionist, or janitor. They can all get free money just from telling other businesses about SmartPath! Here’s how...

Refer another business with at least five computers to us. We’ll immediately send the referrer a \$25 gift card AND we’ll provide the business they refer to us with a free network audit and two hours of free service, a combined value of almost \$500. We’ll then analyze and review the audit with the business. It get’s better...

If the business you refer ultimately decides to retain us and signs a service agreement, we’ll pay \$25 for each computer at the business. If they have 5 computers, you get \$125. If they have 15 computers, you get \$375, and if they have 20 computers you get \$500 in CASH. There is no limit to the amount of money you can make from a single referral AND you can make as many referrals as possible every month.

**Please make sure all members of your staff are aware of our referral program! It’s been a great way to provide some much needed extra \$\$\$ to staff members whom can really use it. Most office staff aren’t aware they can have this opportunity, so please make sure they are informed.**

Where Technology and Dependability come Together: [www.smartpathtech.com](http://www.smartpathtech.com)

DECEMBER 2016



“As a business owner, I know 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!”

- Willie Kerns, SmartPath Technologies

### What’s Inside:

The Future Is Yours

Page 2

The Lighter Side

Page 2

7 Secrets to Finding Info  
Online

Page 3

Shiny New Gadget

Page 3

### SmartPath Employee Spotlight



We would like to Welcome Jerrico Melton to the SmartPath Team. Jerrico joined the Air Force after graduating from Graves County High School. He served 11 years as a computer

programmer, database engineer, and technical training instructor. After teaching for a number of years, Jerrico decided he wanted to get back to his technical roots, and took a job providing desktop and server support for the US Navy Personnel Command. He then decided it was time to come back home, and joined the SmartPath team, where he hopes to share his expertise with his local community. In his spare time, he enjoys spending time with his wife Candice, and playing with his children, Porter and Autumn.

“*Insider Tips To Make Your Business Run Faster, Easier, And More Profitably*”

# The Smarter Path

## \$1.5M Cyber-Heist Typifies Growing Threat

Efficient Escrow of California was forced to close its doors and lay off its entire staff when cybercriminals nabbed \$1.5 million from its bank account. The thieves gained access to the escrow company’s bank data using a form of “Trojan horse” malware.

Once the hackers broke in, they wired \$432,215 from the firm’s bank to an account in Moscow. That was followed by two more transfers totaling \$1.1 million, this time to banks in Heilongjiang Province in China, near the Russian border.

The company recovered the first transfer, but not the next two. They were shocked to discover that, unlike with consumer accounts, banks are under no obligation to recoup losses in a cybertheft against a commercial account. That meant a loss of \$1.1 million, in a year when they expected to clear less than half that. Unable to replace the funds, they were shut down by state regulators just three days after reporting the loss.

Net result? The two brothers who owned the firm lost their nine-person staff and faced mounting attorneys’ fees nearing the total amount of the funds recovered, with no immediate way to return their customers’ money.

### Avoid Getting Blindsided

While hacks against the big boys like Target, Home Depot and Sony get more than their share of public attention, cyber-attacks on small and medium-sized companies often go unreported, and rarely make national headlines.

Don’t let this lull you into a false sense of security. The number of crippling attacks against everyday businesses is growing. Cybersecurity company Symantec reports, for example, that 52.4% of “phishing” attacks last December were against SMEs – with a massive spike in November. Here are just a few examples out of thousands that you’ll probably never hear about:

(Continued on page 2)

Where Technology and Dependability come Together: [www.smartpathtech.com](http://www.smartpathtech.com)