

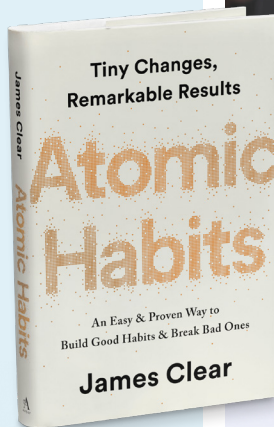
Atomic Habits

By James Clear

We all have bad habits that get in the way of personal and professional progress.

Author James Clear wrote *Atomic Habits: An Easy & Proven Way To Build Good Habits & Break Bad Ones* as a guidebook to help you overcome your bad habits and “get 1% better every day.”

Why 1%? Because, as Clear points out, bad habits are hard to break. It takes time and every incremental effort makes a difference. Clear also gets into the mistakes people make when trying to change habits and how you can avoid the same pitfalls.



Is Your Cyber Security Policy (Or Lack Of One) Leaving You Wide Open To Attacks?

May 2021



This monthly publication provided courtesy of Tim Nyberg, President of The MacGuys+

Brand Promise:

The MacGuys+ provides proactive support, maintenance, and alerts from certified Mac experts that combines friendly, accessible advice with honesty and integrity, so Mac owners can stay online and productive, keep their personal information secure, and realize the limitless potential of their Mac devices.

Every business, big or small, should have a cyber security policy in place for its employees. Employees need to know what's acceptable and what isn't when it comes to all things IT. The policy should set expectations, lay out rules and give employees the resources necessary to put the policy to work.

Your employees represent the front lines of your business's cyber security defense. You may have all the antivirus software, malware protection and firewalls in the world, but if your employees aren't educated about IT security or don't understand even the basics, you're putting your business at MAJOR risk.

What can you do to remedy that? You can put a cyber security policy in place. If you already have one, it's time to update it. Then, once it's ready, put it into action!

What does a cyber security policy look like?

The specifics can look different from business to business, but a general policy should have all the fundamentals, such as password policy and equipment usage.

For instance, there should be rules for how employees use company equipment, such as PCs, printers and other devices connected to your network. They should know what

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is expected of them when they log into a company-owned device, from rules on what software they can install to what they can access when browsing the web. They should know how to safely access the work network and understand what data should be shared on that network.

Breaking it down further, many cyber security policies include rules and expectations related to:

- E-mail use
- Social media access
- General web access
- Accessing internal applications remotely

“Putting a cyber security policy in place isn’t easy, but it’s necessary, especially these days. More people are working remotely than ever.”

- File sharing
- Passwords

Policies should also break down IT roles within the organization. Who do employees call, text or e-mail if they need IT support? What is the hierarchy they are expected to follow? Do they have internal support? Do they contact your managed services provider (MSP) or IT services partner?

It’s important for employees to have resources in order to effectively execute policies. This can come in many forms. It may be a guidebook they can reference or a support phone number they can call. It might be ongoing training on cyber security topics. Or it might be all of the above (as it often is!).

Break down every rule further. Passwords are a great example of an area of policy every business needs to have in place. Password policy often gets overlooked or simply isn’t taken as seriously as it should be. Like many cyber security policies, the stronger the password policy is, the more effective it is. Here are a few examples of what a password policy can include:

- Passwords must be changed every 60 to 90 days on all applications.

- Passwords must be different for each application.
- Passwords must be 15 characters or longer when applicable.
- Passwords must use uppercase and lowercase letters, at least one number, and at least one special character, such as @, #, % or &.
- Passwords must not be recycled.

The good news is that many apps and websites automatically enforce these rules. The bad news is that not ALL apps and websites enforce these rules – meaning it’s up to you to define how employees set their passwords.

Putting a cyber security policy in place isn’t easy, but it’s necessary, especially these days. More people are working remotely than ever. At the same time, cyberthreats are more common than ever. The more you do to protect your business and your employees from these cyberthreats, the better off you’ll be when these threats are knocking at your door.

If you need help setting up or updating your cyber security policy, do not hesitate to call your MSP or IT services partner. They can help you put together exactly what you need for a safer, more secure workplace.

Everything You’ve Worked For... GONE... In An Instant? Storm Season Is Upon Us... Are You Protected?

Spring is here! It’s not too late to prepare for those pop-up storms that occur randomly at this time of year, often resulting in everything from ice damage to lightning fires. During this time of year the threat of fire, flood, severe storms, water damage from office sprinklers and even theft is very real.

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Cartoon Of The Month



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personality for your business. It's something that sticks in people's minds, so when they need something you provide, they are more likely to remember you.

And that's where a business's personality starts – by being worth remembering. But more than that, you have to be authentic. How do you do that?

Know Your Customers. The more you know your customers, the better you can meet their needs, so keep records on customers' demographics, psychographics, buying habits, and so on.

Be Consistent. Consistency helps build and define your brand. The customer experience, from your marketing to every customer interaction, should be uniform.

Craft A Story. Tell your story and open up to customers. Stories define who we are, and they can define your business's personality. *Forbes*, Jan. 27, 2021

Not Using A VPN? It's Time To Get One!



No matter where you work, you need all the data security you can get.

In addition to using secure WiFi, malware protection and a firewall, you should also be using a VPN, aka a virtual private network. If you're accessing your company's data remotely, this is especially critical!

With a VPN, you get an extra layer of protection every time you access the Internet, no matter where you are in the world. A VPN is built to encrypt your data, which keeps potential cybercriminals out.

A VPN is a must for anyone working remotely or who wants to add a great feature to their "IT security portfolio."

Why You're Not Rich Yet

Recently, Petra Coach presented a webinar called "Why You Aren't Rich Yet" with David Waddell and Teresa Bailey of Waddell & Associates.

The webinar is aimed at helping entrepreneurs identify key biases that may be preventing them from maximizing their net worth and how they can change that. You can see the full webinar at PetraCoach.com/why-you-arent-rich-yet-with-david-waddell-teresa-bailey. Following the webinar was a Q&A, which is presented here.



Q: What sectors are forecasted to make a run over the next three to five years based on your own DD and personal interests?

A: We may see a reprisal of what we saw in 2000 to 2005, when the tech stocks went sideways. You may make more money in foreign investments and from sectors like financials, industrials and materials rather than Facebook over the next five years.

Q: At what point should you start implementing some of these levers? We are early along and my husband doesn't see the value in investing.

A: First, make sure you have an emergency account – about six months' worth. Second, load your 401(k) with all the savings you can and put them in stocks. The younger you are, the more impactful the compounding becomes. Early investing pays off.

Q: Are you seeing traditional value plays in this market, or are they just less overpriced?

A: No, there are value plays. You have to recognize what's driving the market. The government is about to spend the most money since the 1950s. The Fed has increased the money supply over 25%. There is just a lot of money pouring into the system that's going into the hands of consumers and corporations. The market doesn't go down just because it has a

high PE. There's going to be a lot of money to make. Things will continue to melt higher until we hit some kind of wall. The indicator to look at daily is inflation, and we're not seeing that yet.

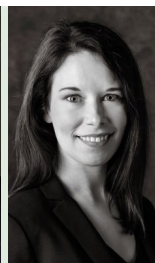
Q: How are you different from wealth or asset management companies? Are you just advisors? If so, how are you different from others?

A: On staff, we have lawyers and CPAs. The CPAs are going to be most important within the coming years. A lot of firms also don't talk about the balance sheet and strategy the way we do. Here, the quality of our staff is high, and their regulatory track record is high too. We have thousands of clients across America. While we're "paid" to manage assets, we talk about everything. They're fiduciary advisors, so they're actually allowed to give advice.

Q: If you had \$200K in the bank and are comfortable sleeping on a cash pillow (or at minimum prefer access to those funds without penalty), where would you put it? ETF, mutual fund or something else?

A: Choose what you need to be liquid, then migrate the balance into active mutual bond funds with an open mandate (if you don't want to put it in the stock market).

Disclaimer: Waddell & Associates is not making specific recommendations. Always speak with a licensed financial advisor before making any financial or investment decisions.



David S. Waddell is the CEO of Waddell & Associates Wealth Strategists. He has over 20 years of experience as an investment expert and has been featured in *The Wall Street Journal*, *Forbes*, and *Barron's*. He is a true global economics specialist and is an internationally recognized speaker. Teresa Bailey is a Wealth Strategist who is dedicated to helping her clients achieve financial success. She is a Certified Divorce Financial Analyst practitioner and a Certified Financial Planner. It is Teresa's goal to help people discover more about financial planning so they can realize their full potential.



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Zoom Getting You Down? Here's Why And What To Do

Zoom burnout is real, but with remote work becoming more prevalent than ever, it's here to stay. There are several reasons why Zoom burnout is happening, but there are things you can do to stop it in its tracks.

Stay Structured. Like traditional meetings, Zoom meetings can eat time. But more than that, they can be tiring. In larger Zoom meetings, you may have to take in a lot of information. Plus, you have to pay attention to a screen and everyone on it. This can quickly

lead to information overload, which can then turn into burnout. Small Zoom meetings can be just as disruptive, especially to the productive flow of your day. So, like traditional meetings, if it can be an e-mail, make it an e-mail.



Stay On Track. Strive to keep meetings succinct. If you're hosting a Zoom meeting, it's your job to keep things on topic. If it goes off the rails and you can't get it back, this disrupts everyone's day, including yours. Disruptions are hard to come back from and seriously hurt productivity, which leads to burnout. *Inc., Feb. 11, 2021*

HOW TO KEEP EMPLOYEES: COMPENSATION TRANSPARENCY?

With more companies relying on the work-from-home model, these same companies have had to shift the way the business operates – including how they hire and retain employees. Employee retention has become a hot topic. According to a SilkRoad Technology survey, 40% of employees intend to quit their current job at some point this year as a direct result of how their employer handled the pandemic.

Employees are rethinking what matters to them when they accept a job. This year is going to be hard on companies that don't meet employee expectations – and one of those expectations is related to pay.

More employees want transparency in what the company pays so they can better make job or career-related decisions. Another study from Beqom found that 58% of employees would leave their job for another that offered more pay transparency. They want to know that they're being paid fairly, and they want to know what other people are being paid. *Inc., Feb. 11, 2021*

YOUR BUSINESS NEEDS PERSONALITY

Does your business stand out from others? It can be a hard question to answer, but success can be found in building a

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