

THE TECH CHRONICLE

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

WHAT'S NEW

IS YOUR IT SECURITY PREPARED FOR THE HOLIDAY SURGE IN CYBER THREATS?

AS CYBER SCAMS INCREASE DURING THE HOLIDAY SEASON, NOW IS THE PERFECT TIME TO REASSESS YOUR IT SECURITY. THE GARAM GROUP IS OFFERING A FREE IT SECURITY RISK ASSESSMENT TO HELP BUSINESSES IDENTIFY VULNERABILITIES THAT COULD LEAD TO RANSOMWARE, DATA LOSS, AND DOWNTIME. WITH OVER 97% OF NETWORKS WE ASSESS SHOWING CRITICAL GAPS, THIS ASSESSMENT PROVIDES VALUABLE INSIGHTS TO STRENGTHEN YOUR DEFENSES. TAKE PROACTIVE STEPS TO PROTECT YOUR BUSINESS—SCHEDULE A QUICK CALL WITH US TO LEARN MORE!

WWW.GARAMGROUP.COM/DISCOVERYCALL



HACKERS ARE WATCHING:

Follow These Simple Steps For Safe Holiday Traveling

This monthly publication is provided courtesy of Dan Napolitano, Founding Partner of The Garam Group.



OUR MISSION:

To build a community of success-minded entrepreneurs that inspires excellence, encourages collaboration and expands the capacity of all members to achieve great things.

As holiday travel picks up, hackers see a prime opportunity to exploit travelers who may let their guard down on their digital security. Security risks like phishing, public WiFi and lost devices can easily compromise your personal information during travel. But it's not just your data at stake – when employees let their guard down, they can unknowingly open the door to threats for their entire company.

According to World Travel Protection, only about 30% of companies require employees to follow basic cyber security measures while traveling. This leaves a significant gap in protection, potentially exposing entire organizations to serious risks. Here's how to safeguard yourself and your business during busy holiday travel.

Safety Tips For Before, During And After A Trip

To avoid the stress of lost devices, stolen data or a security breach that could ruin your trip, make cyber security a priority by taking a few simple steps before, during and after your journey.

BEFORE YOUR TRIP

1. Update All Devices

Software updates often include patches for security vulnerabilities.

2. Back Up Important Data

If your laptop containing vital client presentations is stolen, a cloud-based or other secure backup will allow you to get your data back without significant disruption.

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3. Use Multifactor Authentication (MFA)

MFA adds an extra layer of security by requiring more than just a password to access accounts. This makes it much harder for hackers to gain access, even if they have your password.

4. Restrict Access To Sensitive Data

If you don't need certain files or applications while on the road, temporarily remove access. This reduces the risk of compromised sensitive information if your device is stolen or hacked.

5. Secure Your Devices

Ensure all devices are password-protected and encrypted. Encryption scrambles your data, making it unreadable to unauthorized users.

compromised by attackers looking to steal data or install malware on your device – a practice known as “juice jacking.” Plug your charger into an electrical outlet or use a USB data blocker, which prevents data transfer.

3. Never Leave Devices Unattended

Always keep your devices with you or securely locked away. If you must leave your laptop in your hotel room, use a physical lock to store it. Never hand your device to strangers, even if they appear to be offering help.

4. Disable Bluetooth

Turn off Bluetooth when not using it, especially in public places. Hackers can exploit open Bluetooth connections to gain access to your devices.

5. Pay Attention To Online Activity

Phishing, business e-mail compromise and online shopping scams are common during the holiday season. Always verify the authenticity of e-mails, especially those requesting sensitive information or urgent action.

1. Review Account Activity

Once you're back home, review your accounts and look for unusual logins or transactions you didn't initiate.

2. Change Passwords

If you accessed sensitive information while traveling, it's a good idea to change your passwords when you get home. This ensures that any potential compromises during your trip don't lead to long-term issues.

Consider A Company-Wide Travel Policy

To further protect your business, consider implementing a company-wide travel cyber security policy. This policy should outline the expectations and procedures for employees traveling on business or working remotely. Key elements to include are:

- Guidelines for using public networks
- Reporting lost or stolen devices
- Responding to potential security incidents

Following these simple steps will significantly reduce travel-related cyber security risks and ensure that you can travel with peace of mind.



SAFE PRACTICES WHILE TRAVELING



1. Avoid Public WiFi

If you must connect, use a virtual private network (VPN) to encrypt your Internet traffic. This acts as a secure tunnel between your device and the Internet, protecting your data from prying eyes.

2. Be Cautious Of Public Charging Stations

Public USB charging stations can be

RETURNING HOME: POST-TRAVEL SECURITY CHECK



Security awareness doesn't stop once you get home. Sometimes, you don't know until you return that you've been hacked.

“I DIDN'T KNOW”

Unfortunately, That Excuse Doesn't Replenish Your Bank Account, Resolve A Data Breach Or Erase Any Fines And Lawsuits.

It's coming...

- That day a hacker steals critical data, rendering your office useless...
- That day when your bank account or credit card is compromised...
- That day when your customers' private lives are uprooted...

Cybercriminals and hackers are constantly inventing NEW ways to infiltrate your company, steal your assets and disrupt your life. The ONLY way to STOP THEM is this:

You Must Constantly Educate Yourself On How To Protect What's Yours!

Now, for a limited time, we have the perfect way to help reduce your risk and keep you safe! Simply sign up to receive our FREE “Cyber Security Tip of the Week.” We'll send these byte-sized quick-read tips to your e-mail inbox. Every tip is packed with a unique and up-to-date real-world solution that keeps you one step ahead of the bad guys. And because so few people know about these security secrets, every week you'll learn something new!

Get your FREE “Cyber Security Tip of the Week” at:
www.garamgroup.com/cyber-security-tip-of-the-week/



CARTOON OF THE MONTH



Take the groundhog - now that's a sweet gig.”

MARC RANDOLPH EXPLAINS HOW TO GET YOUR COMPANY THINKING LIKE A START-UP



After a failed attempt to sell to Blockbuster, Netflix founder Marc Randolph made a life-altering decision: if you can't join 'em, beat 'em. Despite being \$50 million in debt, Netflix ultimately succeeded in toppling the video rental giant within a decade. While this story is often seen as a beacon of hope for start-ups, it teaches established companies a different lesson: the real threat may come from an unexpected competitor who targets your weaknesses, not your strengths. Randolph says, "If you're not willing to disrupt yourself, you're leaving it wide-open for someone to disrupt your business for you."

Having worked with numerous early-stage companies, Randolph has identified five key elements that foster innovation and help companies disrupt their markets – or defend against those disruptions. These ideas provide a road map for thinking like a start-up, no matter the size of your company.

1. Innovation Can Happen Anywhere

You don't need to be in Silicon Valley to innovate. Randolph notes, "I just got back from Australia, where I saw a company using drones to implant seeds for reforestation by firing them into the ground from 60 feet up." The Internet has leveled the playing field, making it possible for anyone, anywhere, to develop groundbreaking ideas.

2. You Don't Need To Be A Genius Or Have Special Skills

Randolph knows entrepreneurs from all walks of life. One dropped out of college and transitioned from driving an ambulance to fighting forest fires before starting his own company. Another, a musician who spent a decade in a ska band, created and sold a

music-streaming service. Even teenagers are making waves in the business world. "I've found that the most disruptive people are not the A or B students," Randolph says. "They're the C students who managed to navigate the education system without having all the risk-taking squeezed out of them."

3. Embrace Risk, But Not Recklessness

A successful innovator embraces calculated risks that come from starting down a path without knowing exactly where it leads. "If you wait until you've figured out what's around the corner through analysis and research, someone's already beaten you there," Randolph advises.

4. Generate Ideas - Lots of Them

To innovate, you need more than just one good idea – you need hundreds. "It doesn't matter if they're big ideas or even particularly original ones," Randolph says. The Post-it Note, for example, which sells nearly a billion dollars' worth every year, wasn't groundbreaking but proved immensely successful. Knowing in advance if an idea is good or bad is impossible. The only way to find out is to take that risk, build something and put it to the test.

5. Confidence Is Key

Finally, you need confidence in your ideas, even when life gets in the way or others doubt you. "Everyone who has ever taken a shower has had an idea," Randolph quotes Nolan Bushnell, founder of Atari. "But it's the person who gets out of the shower, towels off and does something about it who makes the difference."

GIVE THE GIFT OF YOUR UNDIVIDED ATTENTION WITH NOTIFICATION GROUPING

Constant notifications can be a relentless distraction, pulling you out of meaningful conversations. This holiday season, group your notifications to collapse multiple notifications and instead receive a summary and turn off topics you actually don't want to see. Then devote that free time to your family and friends as you celebrate!

In your iPhone, go to Settings -> Notification and choose the app you want to get notifications from. Next, tap Notification Grouping. Then you can pick from Automatic, By App or Off. To group notifications, choose By App. For Android users: Go to Apps & Notifications in Settings. Tap to see the list of all your apps and pick the ones you want to group notifications for. Next, tap Notifications. Then, look for an option called Notification Grouping or Bundled Notifications and turn this feature on or customize it based on how you want app notifications grouped. Voilà!



CLIENT SPOTLIGHT:

Haba USA

The Garam Group has supported Haba USA to ensure the best security for their customers.

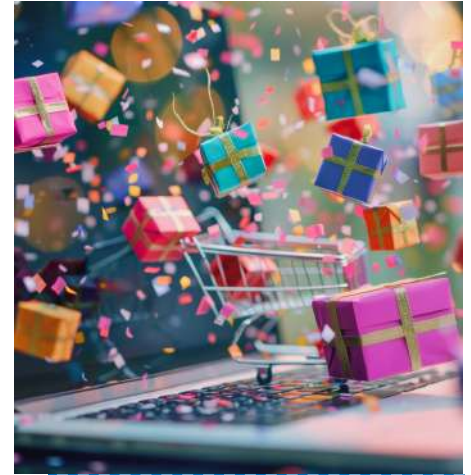
This holiday season, give the gift of joy and creativity with Haba USA's timeless toys, designed to inspire imaginative play for children of all ages. Explore our festive collection and make lasting memories that will delight both kids and parents alike!

For more information on their holiday offerings, you can visit www.habausa.com.



TECH GIFTS TO AVOID BUYING

While a playful robot that uses facial recognition to analyze a child's moods might seem like an awesome gift for your nephew, it's not so great when you learn that data can be hacked by cybercriminals or shared for third-party advertising.



At the 2023 CES electronics exhibition, Jen Easterly, director of the Cybersecurity and Infrastructure Security Agency, told the Washington Post that most tech companies address safety problems when they happen rather than developing safety features proactively. Companies are "really focused on cost, capability, performance and speed to market, not on basic safety," she said.

No matter how well they promise to clean your floors or entertain your children, some tech products are not worth the security risks. Here are a few tech gifts to avoid and tips for wiser tech shopping.

Beware These Tech Gifts

- ✘ **Tracking Devices For Kids**
 Tracking devices for children might seem like a thoughtful gift for families, but these devices can expose children's real-time location to hackers, stalkers or third parties. In 2021, the popular family safety app Life360 was found to be selling user location data to data brokers, according to reporting by The Markup. A safer approach is to discuss location sharing openly with your kids and use built-in features like Google's Family Link or Apple's end-to-end encrypted location sharing.
- ✘ **Genetic Testing Kits**
 In 2023, nearly 7 million 23andMe users had their ancestry data hacked – a stark reminder of the risks of genetic testing. Criminals are drawn to this highly sensitive data, and companies like Veritas and Ancestry.com have also faced breaches. Beyond theft, there's the issue of law enforcement's ability to access this information. Remember, once you spit into a test tube, you give away your genetic information, that of your close relatives and even future generations.

TRIVIA

In which year did the first online shopping transaction occur, marking the beginning of e-commerce?



- A. 1994
- B. 1995
- C. 1996
- D. 1997

UNREASONABLE HOSPITALITY

By Will Guidara



Will Guidara was only 26 when he took over the run-down brasserie Eleven Madison Park and transformed it into a Michelin three-star-winning, world-class restaurant within 11 years. His secret sauce? Over-the-top, out-of-the-box and exceptional hospitality that customers couldn't forget. *Unreasonable Hospitality* by Will Guidara offers valuable insights for business leaders who don't want to provide simple customer service but rather an extraordinary customer experience. His innovative strategies, like creating bespoke guest experiences and fostering a culture of thoughtful communication within his team, provide practical takeaways for any industry. This book encourages leaders to rethink how they engage with customers and employees, illustrating that extraordinary service can turn routine interactions into powerful, memorable experiences that drive long-term success.

✘ Camera-Enabled Devices With Bad Privacy Policies

Doorbell cams have one purpose: to see and hear everything around your home and neighborhood. Then it sends that data to the cloud. Poorly secured cameras could allow hackers to access live feeds, potentially giving them insight into when you're home and when you're away. Always choose devices with end-to-end encryption and transparent privacy policies.

✘ AI-Integrated Devices

In 2022, images from iRobot's AI-enabled Roomba were leaked online. Although the company claimed test users consented to share data, it underscores the risk of AI devices collecting extensive information about you. Read the privacy policy closely. If you can't customize data settings or companies aren't clear about how they use your data, shop elsewhere.

Answer: A. 1994, when Dan Kohn created a website called NetMarket and sold a CD of Sting's Ten Summoner's Tales to a friend in Philadelphia.