



COMPUTER DEPOT INC.

BUSINESS SOLUTIONS

Tech Bits and Bytes to Help You with Your Business

Computer Depot Inc. Business Solutions Newsletter

October 2020



Thomas Hill, President & Founder

"Try not to dwell on the uncertain. Focus on the positives so you don't miss the opportunities that are out there even now. Above all else, don't let your disappointments turn into anger."



The #1 Mistake Your Employees Are Making Today That Lets Cybercriminals Into Your Network

We all make mistakes. It's a fact of life. But as we all know, some mistakes can have serious and lasting consequences - especially when it comes to business, cyber security and the constant cyberthreats that are out there.

While some businesses have invested heavily in cyber security, many have not. When it comes to network and data security, one of the most vulnerable areas of the economy is small businesses.

More often than not, small businesses simply don't go all-in when it comes to IT security. Some fear they don't have the budget and worry that IT security is too expensive. Others don't take it seriously - they have an "it will never happen to me" attitude. Then there are those who invest in some security, but it's limited and still leaves them vulnerable in the long run.

But there is one area of IT security where

every business is vulnerable. You can have the greatest malware protection in the world and still fall victim due to this one big mistake.

Your employees lack IT security training.

It's as simple as that. When your team isn't trained on IT or network security and they aren't aware of today's best practices, you open yourself to major risk. Here's why: We make mistakes.

Scammers and cybercriminals have the most success when they are able to trick people or play on the emotions of their victims. One common emotion they use is fear.

No one likes to get a message telling them that their bank account has been compromised. This is how phishing

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TRIVIA

Congratulations

Melissa Flowers from Pratt Aycock

who knew that **Gerald Ford** is the only person to serve as president and vice president without having been elected to either office?



TURN TO PAGE 3 FOR THIS MONTHS TRIVIA



e-mails work. The scammer sends an e-mail disguised as a message from a bank or financial institution. They may tell your employee that their account has been hacked or their password needs to be changed immediately. They use fear to trick them into clicking the link in the e-mail.

So, concerned about their bank account, your employee clicks the link. It takes them to a web page where they can enter their username, password and other credentials. Sometimes it even asks for their full Social Security number. (Scammers are bold, but people fall for it!)

As you guessed, the web page is fake. The link in the e-mail directs your employee to a page that allows the scammer to collect their data. Some thieves use it to access their bank account, but others sell the information for a quick buck. No matter the situation, the information has fallen into the hands of crooks.

The challenge is that phishing e-mails have

● **“Your employees are your first defense against outside cyber-attackers.”**

gotten harder to spot. Scammers can spoof legitimate web addresses. They can make fake e-mails look like the real deal. But there are still plenty of minor details that indicate the e-mail is a fake.

This is one of the MANY reasons why comprehensive employee IT training is so important. Training helps employees identify red flags. But more than that, it helps them identify *changing* red flags. For instance, a phishing e-mail from 2010 looks nothing like a phishing e-mail from 2020.

Scammers stay ahead of the curve. They know the trends, and they know how to adapt. Your employees also need to know the trends and need to be ready to adapt.



Good IT training covers much more than phishing e-mails. It helps your employees identify security red flags across the board.

These include:

- Phishing e-mails and phone calls
- Poor or outdated passwords
- Malicious software hidden in links, attachments or online ads
- Poorly configured security on employee devices (a big deal for remote employees!)
- Lack of guidelines related to Internet or social media usage on employee devices
- Outdated software or hardware

Good training is also continuous. Cyber security training isn't a one-and-done deal. It's something you do every quarter or twice a year. Just as you keep your business's equipment maintained, you have to keep your employees' cyber security knowledge maintained. After all, your employees are your first defense against outside cyber-attackers. When they know what they're dealing with, they're better equipped to stop it in its tracks and protect your business.

The bottom line is that a lack of training is the biggest threat against your com-



puter network and the health of your business. You need to have a strong training program in place to make sure your employees stay up-to-date. But you don't have to do it yourself. We can help. Along with your team, let's protect your business together.



“I could not run my business without Computer Depot Business.”

**Sam Rochat,
Andover Products LLC**



PPP loans may be forgivable, tax exempt

The Paycheck Protection Program loan, which gave small businesses help to pay salaries and expenses during the coronavirus crisis, will be forgiven so long as companies retained employees and used the funds for covered expenses.

The PPP money must have been used at least 60% for payroll, or no more than 40% for covered expenses such as mortgage, rent, and utility payments. PPP can be forgiven if employers continue to pay salaries as normal during the eight weeks after the loan is taken out.

Employers will have to do a loan forgiveness application. You can find that at: <https://www.sba.gov/document/sba-form-paycheck-protection-program-ez-loan-forgiveness-application>

If the PPP loan is forgiven, it is exempt from tax. But, employers might find that their deductible expenses are lower. So, if you used PPP to pay \$1,000 in utilities during the 8-week PPP period, you can't also deduct the \$1,000 amount as a utility expense on your taxes.

Free Cyber Security Assessment Will Reveal Where Your Computer Network Is Exposed And How To Protect Your Company Now

At no cost or obligation, our highly skilled team of IT pros will conduct a comprehensive cyber security assessment to uncover loopholes in your company's IT security. After this is done, we'll prepare a customized "Report Of Findings" that will reveal any vulnerabilities and provide a Prioritized Action Plan for getting these security problems addressed fast. This report and action plan should be a real eye-opener for you, since almost all of the businesses we've done this for discover they are completely exposed to various threats in a number of areas.

**To get started and claim your free assessment now, call 865-909-7606.
www.ComputerDepotBusiness.com/ITsurvey**



CYBERSECURITY PACKAGE

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"Alex won for the scariest costume. He wasn't wearing a mask."

Improve Your Cash Flow With These Tips

Have Better Billing Processes – Make it as easy as possible for customers to pay their bills. Incentivize them to pay before the due date with a small discount or offer. Be diligent about sending invoices ASAP after customers buy with you.

Get Cooperative – If it's possible or practical, work with other businesses to form a buyers' co-op. This gives you more buying power when buying in bulk.

Credit Check Customers – When dealing with higher-priced goods or services and a customer can't pay in cash, don't be afraid to run a credit check. Customers with poor credit can be a liability and cost you big.

Audit Your Inventory – Identify what costs you money by sitting around. If you're stuck with inventory that isn't moving, you may need to discount it to get rid of it.

Pay Online – Pay all of your bills online. This way you can select the exact date when those bills are paid each month, giving you more control over your cash flow. SmallBiz Technology, Jan. 27, 2020



This Month's

TRIVIA

Here is your next chance to WIN Lunch on us!

In 2009, when Scottish scientists went searching for the **Loch Ness Monster** what did they find instead?

Email your answer to RHill@ComputerDepotOnline.com

Raking Leaves:

Not a Chore, It's Exercise!



Variety is not only the spice of life, it's close to inspirational when it comes to regular exercise. Especially when you don't have to mask up and head to the gym. So here it is, the exercise you can get during this time of the year: Raking leaves.

Raking on a beautiful fall day gives you a chance to work out in nature's health club. No fancy gear needed. Just 30 minutes of rigorous raking burns up about 200 calories.

Here's how to do it:

- Before starting, loosen up your arms, legs and back with some stretching exercises so you won't get sore muscles.
- Keep knees slightly bent and use your arms and legs, not your back, for movement.
- Rake with a sweeping motion, breathing in as you extend the rake and out as you sweep it back toward yourself.
- Work in repetitious movements. Numbers don't matter, but pattern does.

When you get tired, quit and save the rest for tomorrow.

Phones In Trees

Bizarre as it sounds, phones dangle from trees outside at delivery stations like Amazon and Whole Foods, but not as some kind of high-tech prank. It's about work. The phones are key to a clever job-jumping strategy that snags orders faster for a network of drivers and cuts competing drivers out of jobs. At Whole Foods, drivers compete for fast-delivery Instant Offers. These require an immediate response and take from 15 to 45 minutes to complete, according to Crain's Business. An automated system uses driver smartphones to detect which drivers are closest to the delivery station. Nearby drivers have only minutes to accept the offer. Since the automated system at Whole Foods can detect phones from about 20 feet away, drivers connected to the devices in trees can accept offers before drivers parked in lots or blocks away.





October 2020



Look What's Inside...

- **The #1 Mistake Your Employees Are Making That Lets Cybercriminals Into Your Network**
- **PPP Loans Forgivable, Tax Exempt**
- **Hurry-You could WIN this month's Trivia and this** 
- **Why are there phones in trees?**
- **Fall into some fun safe exercise**
- **Improve Your Cash Flow With These Tips**



COMPUTER DEPOT BUSINESS SOLUTIONS - AFFORDABLE IT HELPDESK AND CYBER SECURITY SUPPORT IN 20 MINUTES OR LESS

WIN a Brand NEW Lenovo Laptop and Help Keep Camp Going!

How many of us remember going to Summer Camp as a kid? What an adventure! For many of us it was the first time away from home, off on our own. I remember being a little scared and timid at the beginning of the week, but by the end of the week, I had gained so much confidence in myself, met some great friends and got to experience new adventures like Tubing, mountaineering, night hikes, archery, rock climbing, fishing and so much more.

I write this because I serve on the board of Camp Wesley Woods located in Walland, TN. CWW hosted its first summer camp program in 1961 and shortly after that began year-round outdoor education programs. CWW hosts thousands of children and adults every year. These students not only experience the fun of camp but will learn about the environment, history, art, and leadership.

CWW is a nonprofit organization that is



accredited by the American Camp Association and has always been supported by fees provided by camp participants. However, due to the COVID 19 Pandemic, CWW has had cancel all year-round camping from March to the end of this year. We are hopeful that we can begin serving the community again starting in the summer of 2021. CWW needs your help in order for this happen, because we cannot collect any fees for camping, we have to seek out donations. Would you consider giving? Please write all tax-deductible checks to Camp Wesley Woods and mail them to me. Computer Depot Inc, 10721 Chapman Hwy, Suite 30 Seymour, TN 37865. Or you can give at <https://fundly.com/camp-wesley-woods>

For every \$5 you donate, you will get 1 ticket good at a chance to win a brand new Lenovo Laptop with a 3 year warranty!

The winner of this laptop will be drawn on Monday Oct. 12th. If you have any questions about this promotion or would like more information about how you can help CWW please give me a call at 865-512-6522 and press 6 or email me at THILL@ComputerDepotOnline.com

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