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Technology Times June 2019 Issue



Dan Foote
Owner/President

“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!”

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Jelly Comb Pocket Size Portable Mini BT Wireless Keyboard with Touchpad for Android, Windows, PC, Tablet, with Rechargeable Li-ion Battery

All links in this Newsletter are safe and tested for viruses

Got IT Problem? - [Click Here!](#)



The Art Of Decision Making

By [Robert Stevenson](#)

Back in 1920’s the life expectancy for a U.S. Mail pilot was a mere four years. Flying in bad weather was proving to be detrimental to a pilot. In fact, of the first forty U.S. Mail pilots, thirty-one died carrying the mail. Something had to be done to change the attitude of the people who were making the “DECISION” of when a pilot should fly. The pilots worked out a deal with their field managers. They said they would fly in bad weather if the field manager would be willing to get in the co-pilot’s seat and take-off and fly once around the airfield and then come back and land. If the weather was so bad, that the field manager was too scared to comply with that rule, then the pilot would not take-off. The year this rule was made, 1922, U.S. Mail pilots had zero fatalities.

American economist and social theorist, Thomas Sowell, phrased it this way: “It is hard to imagine a more stupid or more dangerous way of making decisions than by putting those decisions in the hands of people who pay no price for being wrong.” When a decision is being made that involves other people, great leaders try and weigh all their options. Is there a better, easier, safer, less expensive way to do it? What alternatives are available and what will the consequences be if it doesn’t turn out the way you want it to. If you can live with the consequences, then give it a try. It is imperative to remember that decisions have consequences ... maybe not for you, but for others. If “you” are not willing to take the risk personally, then why should you think it right to ask somebody else to. **NEVER ask anyone to do something you aren’t willing to do yourself.**

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Heads-Up—Scary Phishing Attack Uses Legal Threats From Law Firm

Brian Krebs just posted the following alert: "Some of the most convincing email phishing and malware attacks come disguised as nastygrams from a law firm. Such scams typically notify the recipient that he/she is being sued, and instruct them to review the attached file and respond within a few days — or else."

Here's a look at a recent phishing campaign that peppered more than 100,000 business email addresses with fake legal threats harboring malware.

On or around May 12, at least two antivirus firms began detecting booby-trapped Microsoft Word documents. The template was part of a phishing kit being traded on the underground, and the user of this kit decides which of the options in brackets actually get used in the phishing message.

Yes, the spelling/grammar is poor and awkward (e.g., the salutation), but so is the overall antivirus detection rate of the attached malicious Word document. This phishing kit included five booby-trapped Microsoft Word docs to choose from, and none of those files are detected as malicious by more than three of the five dozen or so antivirus products that scanned the Word docs on May 22, ten whole days after they were spammed out.

According to both Fortinet and Sophos, the attached Word documents include a trojan that is typically used to drop additional malware on the victim's computer. Previous detections of this trojan have been associated with ransomware, but the attackers in this case can use the trojan to install malware of their choice.

As phishing kits go, this one is pretty basic and not terribly customized or convincing. But I could see a kit that tried only slightly harder to get the grammar right and more formally address the recipient doing quite well: Legitimate-looking legal threats have a way of making some people act before they think. Full article with phishing template and links: <https://blog.knowbe4.com/heads-up-scary-phishing-attack-uses-legal-threats-from-law-firm>

**If you have IT problems
or concerns -
Call us at 907-885-0500**

4 Tips Entrepreneurs and CEOs Can Use To Improve Cash Flow Management and Forecasting

By Andy Bailey

One of the biggest challenges many entrepreneurs and business owners face is understanding the important role that cash flow plays in building a company. Just as smart cash management can fuel a company's growth, poor cash management can put it out of business, even when sales are rising.

Knowing how to manage cash, especially during challenges times, is essential to building a successful business. It's a lesson I learned when I founded and built NationLink Wireless and it's something I stress to the leadership at member companies we work with at [Petra Coach](#).

A [WePay SMB & Money Survey](#) found that 41 percent of small and medium-size businesses reported cash flow challenges. Here's another telling statistic from the report: 56 percent of business owners said the emotional impact of cash flow challenges is highly consequential or consequential.

As a business leader, it's virtually a given that you will encounter challenges managing cash. Here are four tips to help you manage your company's cash flow:

Determine Your Financial KPIs

Every entrepreneur and CEO needs to be keenly aware of their company's financial performance — and that means having timely data at your fingertips. A financial dashboard with the right [key performance indicators](#) (KPIs) will help you evaluate the financial health and performance of the business. It will also serve as an early-warning system to identify potential challenges down the road.

Have your CFO or [accountant](#) (or whoever manages accounting and finance) build a report that includes KPIs pertinent to your business and industry, and have it delivered daily, or at least weekly, so you can see current data. There are a wide range of KPIs from which to choose, but here are a few important ones to include in your dashboard:

- Operating cash flow: shows an adjusted net income that factors in non-cash expenses (depreciation and amortization) and other items, such as changes to inventory, accounts receivable, and accounts payable.
- Gross profit margin: measures the percentage of revenue that exceeds the cost of goods sold; it gauges your company's ability to pay for other operating costs (sales and marketing, administrative, and R&D expenses).
- Days sales outstanding: shows the average number of days it takes your clients to pay their invoices; the lower the number, the faster your company is getting paid.
- Accounts receivable aging: lists invoices that need to be paid by your customers and how effective your accounts receivable team is in collecting hard-earned cash.
- Accounts payable aging: shows which bills your company needs to pay vendors.
- Inventory turnover (if applicable): calculates the average number of times in a year your business sells and replaces its inventory; the lower the number, the quicker your company is selling its products.

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Dark Web Exposure ID Monitoring Service is now available

The term "Deep Web" refers to all Web pages that that are unidentifiable by search engines. The "Dark Web," meanwhile, refers to sites with criminal intent or illegal content, and "trading" sites where users can purchase illicit goods or services. In other words, the Deep covers everything under the surface that's still accessible with the right software, including the Dark Web.



Knowing what is known about you personally that can be bought by criminals for nefarious purposes allows you to better protect yourself. Our tools tap into these hidden markets to find where your email address is found and, quite often, which breach of information leaked it.

DanTech Services new web-site darkwebexposure.com is now online and ready to provide you valuable information about data breaches that put your ID at risk.

DTS clients will have the opportunity to get this same information directly from us, your support team. Because of the sensitive nature of this data, there will be restrictions in place to control its release.

Start Monitoring your online ID Today!
Call 907-885-0500

In all my years in business, I have learned two very important things about making decisions.

1. Ask yourself if you can live with the consequences if it fails, because if you can't live with it – don't do it.
2. NEVER doubt your decision, NEVER look back, NEVER SECOND GUESS, because if you do, those actions will help to sabotage your decision. The fastest way to kill a "Good Decision" ... is to second guess it.

You should also never make a decision because it is the easiest thing to do, nor should you make it based on convenience. Here are a few more things you should consider the next time you have to make an important decision:

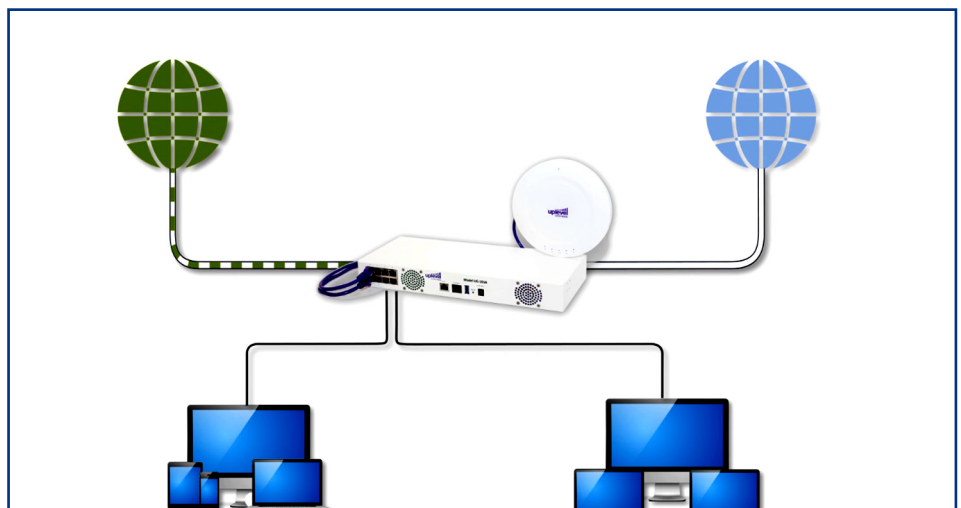
- Remember: All progress requires decisions.
- Never compromise your integrity in any way.
- Never let your emotions make your decision.
- Understand, wise decisions seldom come from an angry mind.
- What impact will this decision have on your family or company?
- Don't make a permanent decision based on a temporary emotion.
- Are you okay with this decision appearing on TV or in social media?
- Sometimes the hardest thing and the right thing are the same thing.
- Are the people who are influencing your decision looking after your best interests or theirs?

Making bad decisions is part of life. Decca Records decided to pass on signing the Beatles. Billionaire, Ross Perot, decided NOT to buy Microsoft for \$50 million. NBC and CBS decided NOT to broadcast NFL Monday Night Football. Western Union decided NOT to purchase the patent on the telephone for \$100,000. They felt it lacked "Commercial Possibilities." 12 publishing firms made the decision to reject J.K. Rowling's book, "Harry Potter." But, we should all take note: Good decisions come from experience and experience comes from making bad decisions.

You are always one decision away from a totally different life; Decisions Determine Destiny, so make them wisely!

Introducing New Failover Option to Keep your Network Up and Running!

Click on picture below to watch a short video



Shiny New Gadget Of The Month:



Jelly Comb Pocket Size Portable Mini BT Wireless Keyboard with Touchpad for Android, Windows, PC, Tablet, with Rechargeable Li-ion Battery

These folding keyboards are nothing new, but most of them — even fairly compact models — aren't very pocket-friendly gear. This folding wireless keyboard from Jelly Comb is the perfect solution, giving you a miniature set of QWERTY keys that folds down to roughly the size of a large smartphone for easy storage. Its metal and polymer construction is both durable and light, weighing in at roughly seven ounces.

The Jelly Comb folding wireless keyboard is compatible with any Bluetooth-capable iPhone, Windows, or Android phone or tablet, and is available for \$30 from [Amazon](#)

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[Click Here for more details.](#)

"4 Tips Entrepreneurs and CEOs Can Use To Improve Cash Flow Management and Forecasting"

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- Budget variance: compares actual results to budget totals; this is a necessary report that evaluates how your company is performing financially compared to forecasted results.

Create A Cash Flow Forecast

Once you have a financial dashboard built, the next step is to create a cash flow forecast. The forecast is an indispensable tool for monitoring and predicting the flow of money moving in and out of your company's bank account.



Build a week-by-week forecast to get a granular view of the cash needs of the business. The shorter the time horizon the more accurate your forecast should be — and the better you will be able to identify potential obstacles that may impede the growth of your business.

Encourage Honesty & Accountability

The most accurate cash flow forecasts are created when team members do not hold back information and freely share their predictions about how the company will perform in the future. As a leader, make sure you have built a healthy team (professionally, emotionally and physically) — that it's not a group of "yes" people who tell you what you want to hear. Keep your team engaged and regularly share information that will affect the forecast, such as winning a new client or the need to hire additional team members. Then hold everyone accountable, you included, to review the accuracy of the data used to create the forecast.

Include Cash Flow Discussions During Your Daily Huddle

I've written before about the importance of the daily huddle, a key part of the Rockefeller Habits (pioneered by legendary industrialist John D. Rockefeller) that are outlined by Verne Harnish in his book, "Mastering the Rockefeller Habits"). Discuss the KPIs during the huddle. It's an efficient and effective way to cover a lot of ground on issues that are affecting cash flow.

Following these tips will make it easier to manage your company's cash flow and help you endure any dry spells when more money is leaving your bank account than coming in.

You'll also have a better system in place to manage the financial needs of your company, which is always a key factor in growing a business.