INSIDER TIPS TO MAKE YOUR BUSINESS RUN FASTER, EASIER AND MORE PROFITABLY SINCE 2003

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SMB Cybersecurity 6 Tricks Hackers Hate (and Why They Work)

The perception that SMBs have limited resources, smaller budgets and often a "that won't happen to us" mindset makes them attractive to hackers. Although it's true that SMBs don't have the resources of Fortune 500 companies, you don't need that kind of money to protect your business. Here are six simple strategies hackers hate because they're affordable, surprisingly easy to set up and *highly* effective.

Two-Factor Authentication

The #1 way hackers get access to business accounts is through stolen credentials. Two-factor authentication (2FA) and multifactor authentication (MFA) have existed since the mid-2000s and remain among the best ways to protect your information. 2FA requires things to log in – your passwords and a second factor, like a text message code. If a hacker guesses or steals your password, they still can't get past that second layer of protection. Many platforms, including Google Workspace and Microsoft 365, already offer 2FA for free. Still, it's underutilized by SMBs, with an MFA adoption rate of only 34% or less, compared to 87% among large companies, according to JumpCloud's 2024 IT Trends Report. 2FA is very simple and effective – don't sit this tip out!



Cybercriminals love outdated software because it's full of unpatched vulnerabilities they can capitalize on. Ransomware attacks are notorious for targeting vulnerabilities in operating systems and applications months *after* security patches are available. Set up automatic updates for your systems, apps and software so you're always running the latest version. Employee awareness training, regular reminders and even revoking access until patches are installed can help hold employees accountable.





This monthly publication provided courtesy of David Luft, CEO of LDD Consulting, Inc.

Our Mission:

We promise to provide knowledgeable, courteous and prompt service. We care as much about your business as you do. If you are not completely satisfied, be sure to let us know. If we cannot resolve the issue, we will refund your money. ... continued from cover

3 Employee Training

Over 90% of data breaches start with phishing e-mails, CISA reports. Designed to look like real e-mails from banks, retail companies or coworkers, they are stuffed with harmful links designed to steal your passwords and data. Cybercriminals bank on naive employees who can't tell real e-mails from fake ones, and AI is making these emails even harder to detect. Regular employee awareness training is one of the top defenses against phishing attacks and can reduce phishing risks from 32.5% to 5% in 12 months, according to a recent study by KnowBe4. Research shows that the most effective to your system. Setting up limited access can feel inconvenient initially, but it doesn't have to disrupt employee workflows. An experienced IT team will ensure that employees can run all the applications they need while having access only to what's necessary. For example, a marketing intern doesn't need the ability to access payroll data or network settings. If employees need access to complete specific tasks or projects, consider using a system that grants temporary admin access. Once their project is done, the access goes away.

"The #1 way hackers get access to business accounts is through stolen credentials." This underscores the critical need for two-factor authentication (2FA) to prevent unauthorized access.

employee awareness training includes real-world examples, simulated attacks and regular reinforcement through short, interactive training sessions.

4 Data Encryption

The modern world operates on data, and encrypting this data is the most effective method to protect it. In fact, most cybersecurity insurance policies require it. Encryption is like turning your information into code that only authorized people can unlock. Even if hackers intercept your e-mails or customer data, encryption keeps it useless to them. SMBs often hesitate due to costs or complexity, but modern tools like Google Workspace and Microsoft 365 make it simpler and more affordable.

5 Limit Employee Access

Every employee with open access to every folder, file and document significantly increases the risk of accidental (or intentional) changes

6 Data Backups

Ransomware is one of the biggest threats facing SMBs today, with 46% having experienced attacks, according to a recent report by OpenText Cybersecurity. Hackers lock up your data and demand payment to get it back, but even payment isn't a guarantee you'll see your data again. Use the 3-2-1 rule – keep three copies of your data on two different types of storage media, with one stored offsite, such as in the cloud or on an external hard drive disconnected from your main network. Just as important: test your backups regularly. Nothing's worse than restoring your data after an attack, only to discover that your backups are incomplete or corrupted.

These simple, cost-effective strategies are a nightmare for hackers and a boon for SMBs looking for more peace of mind. If any of these strategies are missing from your cybersecurity, now is the time to integrate them into your business.

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TECH TIP

TAX SEASON IS PRIME TIME FOR SCAM\$

Watch for fake IRS email & sketchy tax software

Use secure WiFi, strong passwords & MFA/2FA



ROCKING THE BUSINESS WORLD

GENE SIMMONS' GUIDE TO ENTREPRENEURSHIP

There's no denying Gene Simmons is a quirky character, even without the makeup. Renowned as a rock star in the band Kiss, he showed up to a recent industry conference clad in all black with dark sunglasses seemingly glued to his face. But behind the moody persona, Simmons is an incredibly successful entrepreneur with a net worth of \$400 million. However, it wasn't always this way.

Simmons opened up about his childhood, revealing a depth often masked by his public persona. "The fire in your belly, it never burns hotter than when you can remember what it felt like to be hungry," he explained. Simmons rose from a povertystricken childhood in Haifa, Israel, where he sold fruit roadside to survive. The son of a

Holocaust survivor, Simmons learned early on that perseverance was nonnegotiable. In fact, he's critical of anyone with a passive work ethic. "There [are] so many opportunities. We're just sitting there going, 'I wish somebody would give me a chance,' and the chances are just going right by you," he said. What differentiates regular people from ubersuccessful ones, Simmons insisted, is their willingness to fall in love with the labor that success requires.

Many Americans aren't taught about taxes or the workings of the economy during their school years, but that's no excuse to let opportunity pass us by. According to Simmons, understanding business is a personal responsibility – or, as he put it, an "inferred fiduciary duty to yourself." This means always looking for knowledge that positions you strategically for success. "Be at the right place, with the right thing and the right time. That's on you," he said.

For any business leader, staying informed and having a continuous improvement mindset is critical to navigating capitalism's shifting landscapes. Simmons believes in

diversification—his investments extend beyond the music industry into restaurant chains and reality TV, cushioning financial risks and opening multiple revenue streams. "It really is because all the knowledge...is available on [the Internet] for free. The rest is just hard work," he pointed out.

> Most consider business success strategic and tactful, not a particularly creative pursuit. But Simmons argued otherwise. "Business is art. Every step you take is either going to make you money or it's going to cost you money," he said. His journey from selling fruit in Haifa to building a vast empire exemplifies how determination and smart decision-making can turn adversity into

opportunity. His story underlines a vital truth for all entrepreneurs: success comes from seizing opportunities, continuous learning and unwavering commitment to innovation.

Client Spotlight

The IT Partner Every School Needs

LDD Consulting and LDD Web Design are essential to our school's success. Their customer service is unmatched—when we call with a tech issue, they typically arrive within an hour. During PARCC testing, they ensured a flawless network and were onsite to monitor everything. They also go the extra mile to seamlessly integrate new technology into our system. Their dedication makes us feel like their only client. I can't recommend them more highly.



Dr. Sandy Roth Director Curriculum & Assessment Albuquerque Charter School

Innovative Tech Trends to Explore in 2025

Forget smart vacuums—2025 brings AI-powered communication coaches, advanced collaboration tools, and next-level wearable tech to transform business operations.

1. AI Communication Coaches: These tools provide real-time feedback on tone, body language, and phrasing during video calls, helping professionals improve communication and engagement. *Why it matters:* They level the playing field for smaller businesses.

2. Advanced Collaboration Tools: Al-driven meeting summaries, instant translation, and integrated team chats streamline remote work. *Why it matters:* They break language barriers and boost efficiency.

3. Wearable Tech: Smart glasses, watches, and sensor-embedded clothing enhance productivity and safety in industries like logistics and healthcare. *Why it matters:* Wearables provide instant data, reducing errors.

Embrace these innovations to future-proof your business in 2025!



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Return Service Requested

«Name» «Company Name» «Street Address 1», «Street Address 2» «City», «State» «Postal Code»

CYBERSIDE CHAT



Fluffy Robot For Your Bag: Cute Or **Creepy**?

One of CES 2025's quirkiest (creepiest?) reveals was the Mirumi robot – a part-owl, part-sloth companion that clips to your bag and swivels its head to watch others as they stroll by. It's equal parts adorable and unsettling - perfect for sparking

conversations or just freaking out strangers on your commute. But it's not just for show. questions. Try prompting, "What type of Mirumi responds to touch, reacts to movement, and even mimics facial expressions. While some see it as the future of interactive companions, others feel like they're being watched by a tiny, robotic spy. Would you carry one?

Smart Sharing: Location Updates Without Oversharing

Instead of broadcasting your location 24/7, use smarter, on-demand sharing options. Google Maps' "Share trip progress" and Apple Maps' "Share ETA" let you send updates only when you're on the move. It's a simple, practical way to keep friends or family in the loop and stay safe during latenight rides or busy travel days. No more worrying about forgetting to turn off location tracking or sharing too much info with the wrong people. Smart, safe, and privacy-friendly.

Are You Using AI To Create Charts Yet? You don't need to be a design expert; you

just need to know how to ask the right chart or visual would work here?" to let AI help you turn raw data into clear, impactful visuals in seconds. Tools like ChatGPT, Tableau, and Google's Looker Studio are making data storytelling easier than ever. For whatever data you're sharing, AI can suggest the best format, colors, and layout - helping you work smarter, not harder.

Fitness Apps Are Tracking More Than Your Heart Rate

Apps like Fitbit, Strava, and Nike Training Club don't just track your workouts – they also collect and sell your data to advertisers. Since around 80% of top apps share user info, your activity patterns could be fueling targeted ads without you realizing it. To protect your privacy, regularly review and limit your data-sharing permissions in app settings. Because staying fit shouldn't mean sacrificing your digital security.