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Small Business Resource Association



THE SBRA COMMUNITY Be All That You Can Be



By Gary Seibert, CEO,

Small Business Resource Association Most of you have read the book "Good to Great" by Jim Collins. Not only was it a New York Times best seller, more importantly it was a great inspiration to millions of people across the country.

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Published in 2001, followed by the events of 9/11, this book planted a seed of hope and inspiration for many who were left to rebuild their businesses and personal lives. I wonder what Mr. Collins would have titled his book if he wrote it today, or, what his message would have been?

I do know that the world we live in today is not like it was 20 years ago and, the challenges we face are new and ever changing. However, no different from 20 years ago, we all still have the ability to climb whatever ladder we want,

be whatever we want to be and choose our destiny in life. What do you think it would it look like if we all aspired to "Be all that we could be"? The

it look like if we all aspired to "Be all that we could be"? The key to that question is "To be ALL that we Can Be.

Books like Good to Great and Vision (your pathway to Victory by Gordon D'Angelo), and Skills for Life (The Fundamentals You Need to Succeed) by Mike Jarvis and Jonathan Peck) and dozens of other wonderful books are there for those who truly aspire to be, all that they can be. What I would like to do in this article is challenge you in several areas of your business and personal lives regarding what you are actually doing to Be all that you can Be.

1. **Are you a rifle or a shotgun?** To be all you can be, you must first have a plan with well thought out goals that

are realistic and attainable. Then you must be laser focused on attaining those goals and not get distracted by all the buckshot that gets thrown at you every single minute of every day. If you have time management problems, get help. If you seem to get pulled in many meaningless directions, take a time out and see if what you are doing aligns to your Mission Statement. If not, stop doing it and get focused on your original plan. Be a rifle.

2. Are you an "I" or a "We"? We are all given certain skills and abilities when we are born. Some more than others, but I can assure you that nobody was ever born with every skill and ability known to man. Accept the fact that you are not perfect and you are not able to do everything. However, if you surround yourself with people that are equal to and better than you, you can focus on what you do best. Let the other people do what you are not as good at and that will allow you to be better at what you

are good at. Be part of the We.

3. Are you a Risk Manager or a Risk Taker? Show me a person that never made a mistake and you will have shown me a person that has never tried anything. In the definition of the word Entrepreneur is the word RISK. In other words an Entrepreneur is defined as a risk taker. A risk manager is someone that will research, investigate, ask questions, experiment, draw conclusions, make assumptions, re-tool, refine, start over and over and over but never get the project started. They can be extremely helpful to the visionary entrepreneur as they plunge into their dream but in most cases the risk manager will never be the entrepreneur. To be all you can be, you will most likely have to take a few risks, chances along the way. Be a Risk Taker.

4. From a personal perspective I have 6 challenges for you to self-evaluate. You may never reach your maximum potential in any of these but they are goals that if you constantly strive to improve, no matter what your age, you will be as close as you can be to *all you can be*. How strong is your 1. Faith 2. Your Family Relations 3. Your Friendships 4. Your Financial Stability 5. Your Health and Fitness and 6. Are You Having Fun? To be all that you can be you must find a balance in all 6 of these areas and you must make time in your busy schedule to address and maximize each of them.

5. In closing I would like to warn you to NEVER compare yourself to anyone else when attempting to be all that you can be. Be you and do everything you can to make YOU the best that YOU can be. You and everyone around you will experience a major positive difference.

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SBRA Business Spotlight



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ess Development Integrity Services and Solutions is an independent insurance agency offering Individual Life/Health, Employee Benefits and Personal and Commercial Lines Property and Casualty Insurance. To us, insurance is about lifting the weight of risk from your shoulders and placing it into the hands of trusted professionals - our team. We know firsthand



compliance, saves money, preserves memories, and can even extend or save a life. Everyone's story is unique, but we know that our experiences over the last 30 years have given us a glimpse of what it's like to walk in your shoes. For us, our work is about so much more than the insurance policy itself - it's about giving individuals, families, and businesses support anytime they need it.

SBRA Monthly Member Shout Out



CYBER SECURITY, RANSOMWARE, AN WHY YOU S HOU



By John Dever, III, Solve IT Solutions, Proud Member of the Small Business Resource Association

There is a lot of buzz these days about Ransomware, Data Breaches, and Malware. The threats are real. But, why, suddenly, is this a global pandemic? Well, the short answer is that the amount of crucial business data being housed, in fairly accessible locations, has hit a critical mass. The trajectory of Ransomware was always inevitable, but the despair and uncertainty brought on by the COVID pandemic has increased the speed of spread dramatically. In layman terms, here is how that happened and why we are all now at high risk.

For the past few years, hackers across the globe began to band together to create email phishing software, hidden payment channels and encryption viruses. To keep ahead of attack prevention provided by network firewalls, these groups of hackers would create an encryption virus that eludes detection. They would then target large organizations by utilizing email phishing techniques, along with other tactics, aimed at gaining access to that network. Once they would have success in gaining access, which could be as simple as one out of one hundred thousand employees opening an email, their virus could then be activated. What does that mean? Once activated, the virus could travel across the entire network and encrypt all data and access to that data. This is what happened in May 2021 with Colonial Pipeline, the victim of a Ransomware attack that disabled them for 8 days. At that point, this group of hackers would demand payment in exchange for decrypting the data. Payments could exceed two million dollars. To combat the risk, many companies, have beefed up cyber security and increased security of their infrastructure.

Pan to 2021. Ransomware has become sophisticated and made widely accessible. Any individual could sit down at their computer, access the dark web, utilizing the TOR browser, and put out a message letting users know that they are looking for Ransomware Software. Within a few minutes, they would be bombarded with

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"sales pitches" from people telling them why their Ransomware software is the best. You can compare pricing and ease of use, just as if you were purchasing any other service. Once you select your vendor, you message them, they tell you how to pay (typically in crypto currency), and you would receive your Ransomware software, along with a user guide. This is called Ransomware as a Service (RaaS). All you would now have to do is "press play". You can now target thousands of companies, anywhere on the planet, who would be willing to pay you to get their data back after you've successfully encrypted it with your Ransomware software. Therefore, everyone now needs to be concerned about their security. Everyone is now a target, open to losing their data. The focus is now on small to mid-sized businesses, as their cyber security is typically not as strong as a larger organization. The typical cost of data recovery from a RaaS attack for a small business is \$85,000, but can exceed \$2.3 million.

So, what can you do? The proper protection stack of hardware, software and backup services can protect your company, your data, and your business reputation in the market. It is extremely important that your IT structure incorporates a data backup system, along with constant monitoring and testing of that backup to assure data integrity. With the proper backup and data monitoring services in place, even if you are attacked and your data is encrypted, you are able to revert back to your backup seamlessly, without losing more than 60 minutes' worth of data. But, be careful, as not all back up solutions are created equally. You need to make sure that the backup hardware and connections are not able to be affected by these RaaS attacks. And, you need to be certain that your backups are current and functional. To assure this, you need to test the backup integrity routinely, if not daily.

RaaS is only just beginning. It is critical that we all stay ahead of it by securing our networks and backups, as it is projected that over 80% of small to mid-sized businesses will experience some type of RaaS attack in 2021.

SBRA EVENTS - BE BETTER. GROW FASTER. TUNE-UP Tuesdays • Tuesday, November 9th - 9:30-10:30 a.m. -**SBRA Workshop** information, sharing, motivating, "What's Holding You Back from For location and details check

Growing Your Business", virtually on Zoom, presented by Gary Seibert, CEO of the SBRA.

•Tuesday, November 23rd 9:30-10:30 a.m. -**SBRA Workshop** Details at: https://www.

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Free to the public. Get more details and register

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