



# XperText

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

*Michael Mellott, 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 today and put an end to your IT problems finally and forever!”*

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## When An Employee Loses A Laptop, Phone Or Other Device, Who Should Pay?

Here’s a little quandary for you to consider: If you have employees using company-owned laptops, phones or other devices, who’s responsible for replacing them if they get lost, stolen or damaged? This is a sticky question and one that needs to be addressed BEFORE Joe walks into your office to sheepishly admit he left his laptop at Starbucks last night.

Under federal law, an employer has the right to deduct the costs of a lost or damaged device from their employee’s paycheck PROVIDED that deduction doesn’t drop the employee’s compensation below minimum wage. However, California considers the loss and damage of electronic devices to be a cost of doing business and will only allow you to charge back your employees if they were negligent. Other states may have similar laws - so the first thing you should do is check with an attorney who specializes in employment law for your state to know what you can and can’t do.

Next, decide what your policy is going to be on this topic and communicate that in writing to your employees. It should outline what care they should take with company-owned mobile devices as well as the consequences of losing or damaging them. Yes, the term “policy” makes us all cringe, but it’s important to make sure you and your employees have a written understanding of what your expectations are, as well as what their responsibility is.

### **A BIGGER Loss To Consider**

The cost of replacing a lost device is actually insignificant compared to the bigger cost and risk of the data it contains. Of course this opens up another can of worms all employers need to think about - security on mobile devices. And since some employees are using their OWN devices, you’ll need to think through what the rules are for company owned AND employee owned devices will be. (Aside, putting your data in the cloud can help).

But one thing is for sure: if you and your employees are storing sensitive information like passwords, credit card information, client or patient data on mobile devices, extra care MUST be taken to ensure the security of that data if the device is stolen. As always, if you need help in determining what your policy should be and how to secure mobile devices, give us a call. This service is free to all XperCARE Proactive IT Managed Service clients.



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## Shiny New Gadget Of The Month The Mo-Tool



Everyone knows the fastest way to a man's heart is through his stomach, but do you know the second fastest way? With tools!

So, here's the perfect Valentine's Day gift. It's not just any tool, this is like a Swiss Army knife on steroids.

The Mo-Tool (short for more tool) is power-packed with:

- Axe blade
- Hand-crafted red oak wood inlay handle
- Hammer head
- Screwdrivers
- Knives
- A can opener
- Wire cutter
- File
- Pliers
- A wrench

It's perfect for the garage or even as an emergency tool set to keep in your vehicle. Give one to your dad, your uncle, your best friend or your son. It's a handy tool anyone would appreciate having.

**They can be found at Amazon for around \$40.**

## How To Say No And Stop Dam Failure

Are you about to experience dam failure? Let me explain what I mean. As a CEO Coach, I have conversations with leaders of companies from a variety of industries, shapes and sizes. Yet one pattern that nearly all these business leaders share is that they say "yes" too often.

Think about your schedule like a reservoir with a dam. Every time you say yes to something, you're adding more and more water to that reservoir. Say yes too often and pretty soon you're going to have to open the spillway to let something else out. Keep this up for a while, and eventually you'll experience dam failure.

To protect your reservoir of time, I'm going to give two tips that you can use to help you say "no" more often than you say "yes."

The first deals with **saying no to others**. The more successful you become as a business owner or a CEO, the more people will be drawn to you. They'll want you to be involved in their projects. That's not to say that you should say no to all of them, but you need to be judicious in the "yeses."

A simple way to handle this is to ask for requests through email. Email allows you to review their request in a calm environment, away from social pressure, and view it in relation to your calendar. Then, if you decide to say no, you can take your time to craft a diplomatic response.

The second tip deals with **saying no to yourself**. Most entrepreneurs, business owners, and CEOs are great idea generators. They have many ideas about business improvements or maybe even new business ventures. However, when they say yes to too many of those ideas, pretty soon they have to open the spillway of their time reservoir, causing them to neglect other things - or, even worse, experience dam failure.

I recommend using a *perhaps list*. A perhaps list is a running list of all those great ideas that you have. Put ideas on that list, and then set up a schedule—perhaps once per month - to review that list and decide whether it's time to add something new to your already busy schedule. These two simple tips will help protect your precious time and focus. Follow them consistently, and you'll go a long way toward avoiding dam failure.

*Dave Crenshaw Author, Speaker and CEO coach. His latest book, Invaluable: The Secret to Becoming Irreplaceable. For videos and articles visit [www.DaveCrenshaw.com](http://www.DaveCrenshaw.com)*

Ask the  Xpert

### Business Support for Your Business Mac

XPERTECHS' Support Desk would like to remind you that we support Apple MAC and iPad devices for business use and connectivity. Many of our customers are using iPads, iPhones, and Macs in the workplace. If you have a supported XperCARE device and need help – give us a call! Not all features and functions will work the same as your PC but we encourage you to give the support team a call to review setup on your network.

**Call Us Today: (410) 884-HELP (4357)**

## XPERTECHS SPONSORS ROBOTICS TEAM

See the next generation of  
technology innovators at work,  
and be *INSPIRED!*

*FIRST* “For Inspiration and Recognition of Science & Technology” Robotics is a result of an exciting alliance between *FIRST* and the LEGO Company (FLL). Recently, XPERTECHS made a donation to support the new *FIRST* Lego League Club, “THINKIN RoboStars” at Linton Springs Elementary School in Sykesville, MD .

The students focus on team building, problem solving, creativity, and analytical thinking to develop solutions to a problem currently facing the world - the Challenge.

The team strategize, design, build, program, test and refine a fully autonomous robot using LEGO MINDSTORMS™ technology. The “RoboSTARS” were selected to compete in the upcoming Maryland state competition at University of Maryland Baltimore County.

## XPERTECHS' Team Keeps Getting Stronger! CONGRATULATIONS!!

Joel Burns recently completed his MCITP – Server Administrator Certification

Justin Maffey completed his MCP Server Administrator Certification

The XPERTECH'S Team will continue to offer our clients only their very best .

**Well done guys!**

## Taking Time Off The Field To Help Others

President Michael Mellott & wife Kathy, recently attended the 1<sup>st</sup> Annual Holiday Magic Gala hosted by Boston Cannons Midfielder and 2011 MLL Player of the Year **Paul Rabil**. Proceeds from this event will go to an annual scholarship given to a child attending the Lab School in Washington, D.C. or Baltimore. During the live auction, Michael Mellott won the bid and carried home a signed Football by NFL Coach Bill Belichick and an official lacrosse helmet signed by Paul Rabil. The donation will go into the Paul Rabil Foundation whose mission is to build opportunities for our youth, specifically those with learning differences, through the avenue of sports. Rabil intends to fully-fund a lacrosse program at the school. The Lab School of Washington and Baltimore boasts an arts-infused curriculum and provides children with college preparatory academic experience. It has helped position children with ADHD, dyslexia, and other learning disabilities into avenues of choice where they will be most likely to succeed. To learn more, visit <http://www.labschool.org> and [www.paulrabilfoundation.org](http://www.paulrabilfoundation.org)

## How To Manage Your Company's Online Presence With One Simple App

So you've bought into the whole social media and online marketing idea and you're Tweeting, posting to Facebook, LinkedIn, blogging and using Google+ (not to mention dozens of other online tools and resources) to promote your company. Whew!



However, here's the little “gotcha” to all of this that you might not have thought about: how do you manage all of this? And how can you keep an eye on these various web sites to make sure you're not missing a customer service issue, negative post or even a sales opportunity? The answer is **Hootsuite**.

Hootsuite is an online aggregation tool that allows you to review and manage all your online postings and presence through a simple, easy to use, interface. All in one place, you can manage your company's Twitter accounts, your personal Facebook account, your company Facebook fanpage, your LinkedIn posts, your WordPress blog entries and even more. You can even assign rights to any of your accounts to other team members without ever giving up a single password.

### Other helpful features of HootSuite include:

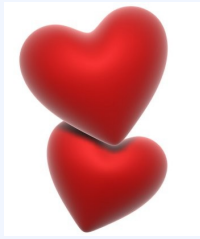
- Monitor social mentions of your name or company wherever they happen
- Pre-schedule posting to happen any time in the future.
- Easily post your message across multiple social media sites with the simple click of a button in your HootSuite portal.
- Create custom reports to see where your traffic goes and what is working



Visit <http://hootsuite.com/> for more information, or to sign up -  
**it's FREE!**



## *The Lighter Side... Funny Love Quotes*



There is a place you can touch a woman that will drive her crazy. Her heart. ~ Melanie Griffith

Love is grand; divorce is a hundred grand. ~Anonymous

I was nauseous and tingly all over. I was either in love or I had smallpox. ~Woody Allen

Forget love, I'd rather fall in chocolate. ~Anonymous

The great question... which I have not been able to answer...is, "What... does a woman want?" ~Freud

Marriage is the triumph of imagination over intelligence. Second marriage is the triumph of hope over experience. ~Samuel Johnson

An archeologist is the best husband any woman can have; the older she gets, the more interested he is in her. ~Agatha Christie

Gravitation cannot be held responsible for people falling in love. ~ Albert Einstein

You can't put a price tag on love, but you can on all its accessories. ~Melanie Clark

## **New Virus Raids Your Bank Account But You Won't Notice**

The best way to protect yourself from an online financial scam is to diligently check your bank accounts. At least, until now.

Israeli-based Security firm Trusteer has found an elaborate new computer virus that not only helps fraudsters steal money from bank accounts - it also covers its tracks.

Think of a crime plot involving a spy who plans to break into a high-security building and begins by swapping out security camera video so guards don't notice anything is amiss. Known as a surveillance camera hack, the technique has been used in dozens of movies.

A new version of the widely prevalent "SpyEye" Trojan horse works much the same way, only it swaps out banking Web pages rather than video, preventing account holders from noticing that their money is gone.

The Trojan horse employs a powerful two-step process to commit the electronic crime. First, the virus lies in wait until a customer with an infected computer visits an online banking site, steals their login credentials and tricks the victim into divulging additional personal information such as debit card information. Then, after the stolen card number is used for a fraudulent purchase, the virus intercepts any further visits to the victim's banking site and scrubs transaction records clean of any fraud. That prevents - or at least delays - consumers from discovering fraud and reporting it to the bank, buying the fraudster critical extra time to complete the crime.

Trusteer calls it a "post transaction" attack, because much of the virus' effectiveness is attributable to its ability to control what victims see after fraudulent transactions occur.

The new SpyEye came to Trusteer's attention when a large retail bank in the United States spotted it and shared with the firm.

### **'A Very Scary Tactic'**

The virus' evidence-covering techniques are elaborate. First, it keeps track of all fraud committed by the criminal, and makes sure to remove those line items from online transaction lists. It also edits balance amounts to prevent consumers from getting suspicious.

"This is a very scary tactic," said Avivah Litan, a financial fraud analyst at consulting firm Gartner. "Everybody thinks all they have to do is check their transactions and their balances. That's not true anymore."

The new virus technique ups the ante in the cat-and-mouse game between security companies and the computer criminals who try to steal consumers' money. Consumer reports of fraud are still a very important part of fraud-fighting techniques, Litan said.

"Most banks 'let the first transaction through,' because if they stopped everything that was potentially fraud, consumers would get annoyed," she said. In some cases, fraud-checking tools kick in only after initial reports, so this version of SpyEye could buy criminals important time as they try to turn stolen data into cash.

<http://redtape.msnbc.msn.com>

Bob Sullivan is a reporter for [msnbc.com](http://msnbc.com) and writes stories that make the world a little bit more fair. His blog, *The Red Tape Chronicles*, is among the most popular consumer affairs columns on the Web. His recent book, *Gotcha Capitalism*, was a New York Times best seller. Since 1995, he has written about the troubles created for consumers by technology, covering topics like privacy, identity theft, computer viruses and hackers.



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