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4 Things You Should Do RIGHT NOW To Protect Your User Account In Case It Gets Hacked

Last year, the top 15 hacks compromised more than 2.5 billion user accounts. You can safely assume that, even if you haven't been notified, it's likely your data is out there as well. So, get savvy and follow these simple tips.

1. Enlist in protection. In the wake of these high-profile breaches, many companies have extended free credit and identity monitoring as an olive branch to stave off lawsuits. Take advantage of it. Even if it's not free, it might be worth investing in.

2. Close loose ends. Only make an account for sites you actually visit regularly. Use guest accounts whenever possible, and delete accounts you never use.

3. Use a password manager. Seriously, most people's passwords are an absolute joke. A password manager allows you to use a different, powerful and unique password for

every account you have while still being able to remember it.

4. Freeze your credit. If you have been notified of a breach and you're worried, you can take drastic action and set up a credit freeze with each credit agency you work with. Alternatively, you can just set up a free fraud alert. *Inc.com, 12/11/2018*

TOP TIPS TO PROTECT YOUR BUSINESS FROM SOCIAL ENGINEERING ATTACKS

Every year, millions of attacks are successfully carried out against businesses just like yours. It's important to know what you're up against and how to protect yourself.

The most common social engineering tactic is phishing, often coupled with a strategy called pretexting. By gaining the trust of the victim, hackers are able to lure them into giving out

sensitive personal information. Also be on the lookout for baiting, in which attackers offer free downloads, such as movies or e-books, and demand personal information from the victim. The best tools against phishing are online filters that automatically detect phishing scams, security programs, antivirus programs and education on best online practices. It should be obvious to your employees that giving out personal or company information is something they should never ever do outside of trusted sites that they can confirm are genuine. *SmallBizTrends.com, 2/28/2019*



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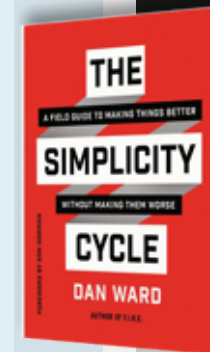
Insider Tips To Make
Your Business Run
Faster, Easier And More
Profitably

The Simplicity Cycle

By Dan Ward

Today, it seems the world is more complex than ever. Business is no different. But in our quest to address the intricacies of our circumstances with our products, offerings, services, communication and everything else, too often something is lost. The fact is that during the development process, it's easy to keep adding more and more complicated elements until the thing gets completely bogged down.

In Dan Ward's book *The Simplicity Cycle: A Field Guide To Making Things Better Without Making Them Worse*, he breaks down his methods for pinpointing the exact point at which "complexity" and "goodness" meet in order to avoid these oversteps and optimize the future of your business.



Top 3 Leadership Strategies I Learned From Peyton Manning

Peyton Manning doesn't need much of an introduction. Whether you're a football fan or not, you've got to respect his hustle: Considered one of the greatest quarterbacks of all time, with a career spanning 18 seasons of play, he's the only quarterback in history with Super Bowl wins under his belt from two different franchises. Not only that, but he's been named MVP five times - more than any other NFL player - and holds the record for career touchdown passes. To top it off, he's a consummate philanthropist: His charity, the Payback Foundation, is dedicated to providing opportunities to disadvantaged and at-risk kids.

With so many accolades squirreled away in his trophy case, it'd be easy to assume that

the friendly, easygoing Manning you see off the field is only a fabrication. As far as I could tell from seeing him speak at a recent boot camp, though, the man is frustratingly faultless. Luckily, as a born leader, he is also eager to share his wealth of knowledge with others. Here are three of the top leadership strategies I learned from the retired football icon and how to implement them in your life and business.

1. THE 4 KEYS TO BEING A TOP PERFORMER

At his peak, Manning was one of the few individuals in the world to truly reach that lofty pinnacle of being the absolute best at what he did. Asked what got him there, he cited

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an attitude founded on four primary pillars for success.

Whatever field you're in, he says, "You certainly gotta have the ability." But, of course, that's far from enough. "You gotta combine that ability with a strong work ethic. You hear about it in sports all the time: 'hard worker, just not very talented' or 'super-talented, just not a very hard worker.'" If you cultivate both traits, he argues, that's what will set you apart from the pack.

And then, what will drive you a notch higher is your passion. "You gotta love your job. [My brother] Eli and I always used to kid – we'd never tell the owners this – we would play for free, 'cause we loved football that much." If you lack that fire for what you do, he adds, "it'll show up somewhere."

“The best leaders, Manning says, walk the walk as well as they talk the talk.”

The final component, he says, is a sense of accountability. "That's what always kind of drove me, that people were counting on me – coaches, teammates, fans. You don't want to let them down."

2. DO YOUR HOMEWORK

Manning had a reputation for being one of the most consistently prepared quarterbacks in the NFL. By all accounts, the sheer level of detail he would put into his game plan was second to none.

When asked what steered him toward this habit, he has a pretty straightforward answer. "I always felt that preparation was where I could get an edge on the competition," he says. "I couldn't outthrow anybody, I couldn't throw at 75 to 80 yards down the field. If you've ever seen me play, you certainly know I couldn't outrun anybody; I had a coach tell me once that I couldn't run out of sight in a week – that was nice. But I thought that I could out-prepare anybody, and so that's what I based my game plan on."

When he was growing up, he says, his dad was always providing him with the wisdom of sports leaders. When he was 14, his dad gave him a quote from Chuck Noll, then-coach of the Pittsburgh Steelers: "Pressure is something that you feel only when you don't know what you're doing." It's okay to get nervous and excited, Manning says – that just means you care about

your work. "But pressure means you haven't done your homework." It's easy to get bored of the fundamentals, he says, but their mastery will be what leads you to victory.

3. LEARN FROM YOUR MENTOR'S EXAMPLE, AND THEN LEAD BY IT

Manning was fortunate to be coached for years by some of the most skilled sports leaders in the country. But one of his greatest influences was the legendary coach Tony Dungy of the Indianapolis Colts. "He had a very unique style of leadership," Manning says. "Never raised his voice. Never used any kind of language, but he treated you like such a professional that you just didn't want to let him down."

According to Manning, Dungy peppered his coaching with a lot of pithy little expressions, things like "Take care of the little things, and the big things will take care of themselves"; "Expectations, execution"; "No excuses, no explanations." "He was just as calm in the fourth quarter of the Super Bowl as he was out there at practice every day. When your leader is calm, the rest of your team following can be calm as well."

The best leaders, Manning says, walk the walk as well as they talk the talk. Pay attention to the habits and advice of those you admire, implement them into your own practice and success will always follow.

Cartoon Of The Month

SHINY NEW GADGET OF THE MONTH

FlexSafe Is Here To Protect Your Valuables

Beachgoers all know the security dilemma that comes with a stray wallet. When it comes time to put on your trunks and head into the sea, do you bury your valuables in the sand? Hide them under a towel? Or leave them be and hope for the best?

For all of those who find each of these options less than ideal, there's FlexSafe. It's a handy, personal, portable safe designed to stave off thieves, wherever you are. Water-resistant, slash-proof, RFID-blocking and equipped with a heavy-duty three-digit combination lock, it turns you from an easy target to a walking fortress. The bag-shaped design clips into itself, allowing you to secure it to a beach chair, umbrella or any other unwieldy surface and go on your merry way without worry. At \$59.99, it could be a sound investment for those of us finding ourselves leaving our valuables exposed on the regular.

Boiling Down The Best Business Advice

In a recent article for *Inc.com*, several founders shared the best advice they'd received over their long and storied careers.

The wisdom runs the gamut, but reading through the article, it's clear that the factors essential to being successful orbit a few key points: You need to be adaptable yet focused on the specific things that you and your business can do really well. You need to prune your priorities while taking time for yourself and your health. You need to show your team and those who depend on your success that you're driven, but you also need to take care not to overextend yourself.

Recognize where your energy is best spent, and relentlessly exert your efforts there.

Inc.com, 2019

The Questions Entrepreneurs Need To Ask To Succeed

Many entrepreneurs fall into the same cycle. Working their fingers to the bones just to keep their heads above water. No exercise, no healthy food and no time for their family. If this sounds like you, then you are indeed in the trap.

CHASING YOUR TAIL

Popular entrepreneur and author Barry Moltz coined a phrase to describe these tendencies: the Double Helix Trap. It works something like this: You work as hard as you can, focusing your efforts on servicing your clients, but then sales drop. You're busy servicing clients, after all, not selling. So, then you do everything you can to boost sales. You network like mad; you call prospects; you do everything you can to book more business.

But then, since you are selling, you're not making money. You need to do the work to make the money! So, you shift back to servicing clients and not selling. You've fallen into the trap!

SELF-EVALUATION TIME

Luckily, believe it or not, there is a way out of the trap. All you need to do is ask two simple questions, answer them honestly and then take two simple actions.

Every 90 days, ask yourself, "**What's working?**" List all the things you've been doing over the past three months that have been making you money. Whether they're specific market techniques, specific high-spending clients, specific services that are

worth tracking. Once you identify what's working, you now need to amplify it.

But this is only half of the equation. The other half is to ask yourself, "What's not working?" List everything that is bringing you and your business down. Afterward, you have two options: reduce and eliminate it as quickly as possible, or find a way to change it so that it gets into the working category by the next 90-day evaluation.

TRUSTING THE SYSTEM

Obviously, this 90-day time-frame analysis system is not scientific. And I'm sure there are a million arguments out there stating why some things need several years before hitting their peak. But the point is that a lot of parts of your business can be evaluated every 90 days, to great benefit. Those questions are definitely worth asking.

And once you do ask them, you'll ask yourself why the heck you didn't stop that a long time ago, and you'll get started on more of the good stuff a lot sooner!

MIKE MICHALOWICZ (pronounced mi-KAL-o-wits) started his first business at the age of 24, moving his young family to the only safe place he could afford – a retirement building. With no experience, no contacts and no savings, he systematically bootstrapped a multimillion-dollar business. Then he did it again. And again. Now he is doing it for other entrepreneurs. Mike is the CEO of Proventus Group. He is also a former small-business columnist for *The Wall Street Journal*; MSNBC's business makeover expert; a keynote speaker on entrepreneurship; and the author of the cult classic book *The Toilet Paper Entrepreneur*. His newest book, *The Pumpkin Plan*, has already been called "the next E-Myth!" For more information, visit www.mikemichalowicz.com.