

# INESS REVIEW

# 1956-2016 60 Years of Excellence

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Quarter 1 2016

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# VoIP – A Better Telephone Service



Brandon Sass Primerica

It's difficult to imagine being without a cell phone today, and some solo-entrepreneurs use a cell phone exclusively as their business telephone service. Even so, for most businesses, dedicated voice service is a must. And VoIP may be the best telephone service for your business.

Let's start with the basics - what is VoIP? VoIP is Voice over Internet Protocol or more commonly known as an internet phone. It allows you to make voice calls using your DSL, T1 or cable internet as a phone line. Most businesses have access to high speed internet and VoIP is a convenient way to add a phone and fax line(s) without having

to bring in an additional line from the phone company.

What are some of the pros and cons of using VoIP?

On the upside are convenience, portability and cost.

The convenience is not having to call the phone company and wait for an appointment to bring your line in. I had a business and fax line coming into my house and to move it was going to take a little over a week. My office space was also going to be temporary at the time and moving everything for what could have been a few months seemed a bit silly.

The office was already wired with a stable internet connection so using that turned out to be a better idea. With one phone call I was able to "port" or move both phone lines to my new service almost instantly. They set up a temporary phone number that I could forward my original line to so I did not miss any calls during the switch.

Next was portability. I can plug my internet phone in anywhere. I had to work from home for a few days and I just brought the phone home, plugged it in and there was no

-Telephone

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# Save Time on Facebook - Get Back 30 Minutes or More per Week



Jenelle Daniels Efficacy Plus While it is true that social media sites like Facebook and Twitter are free, the cost to you in time and energy is not. If you're spending ½ a day trying to figure how best to promote on Facebook, you quickly realize it's not really free at all. There are tons of social media tactics to benefit your marketing and business building efforts. Did you know, 80% of Facebook users connect with a small business right from Facebook? (Facebook Boost Event, 3/4/16)

Instead of losing time on Facebook, save time by creating an Activity Calendar and getting ahead of your social media tasks. An Activity Calendar outlines daily,

weekly and monthly actions to be completed. You can include how much time and who on your team (if you have one) will complete each activity. You are now creating a system for your Facebook activity.

This 3-Step process can help you get started:

### Consider the tasks you regularly do.

- Schedule 1 - 2 weeks' worth of posts in advance.

- Reply to everyone who shared a post.

-Save Time

page 3

# 5 Steps to Dramatically Improve Your Online Security

Ayman Elsawah 3Hemispheres, Inc.

We've all heard about customer data being breached over and over again in the news. You're only as secure as your weakest link, so one must take a defense in layers approach. Whether you're a small business owner, entrepreneur with a growing business, or just a regular Jane Doe looking to protect your data, the next few tips apply to you.

#### 1. Secure your passwords.

You've heard it time and again, but I cannot tell you how often I've seen

passwords such as "123456", "Password1" or "Welcome1" still being used today! Have a super secure password, but use it everywhere? That's bad too. See below:

a. Enable 2 Factor Authentication (2FA) for critical services such as email, file storage, and banking. This ALONE will be a huge boost. 2FA requires two items of different categories to login, such as something you know (password) and something you have (phone or hardware token). If someone gets

—Security

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### VOIP \_

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difference in voice quality. An additional benefit is that I have the communication app on all of my devices - Smart phone, tablet and computer. So if needed, I can be in touch, by voice, anywhere I am.

Finally, there is cost. VoIP offers the services you would get from the phone company for a very low flat rate. Unlimited long distance, multiple incoming and outgoing lines, hold music, an auto attendant email notification of voicemail and fax. It even supports vacation notification. Also flexibility, I have 20 available line extensions that I can assign to new associates if needed at the press of a button.

There are some possible downsides. You must have a stable internet connection. If not, you can get some garbled communication or some choppy or lagging audio, an echo or static. But if your connection is stable these are easily fixable.

After looking at 8x8, RingCentral, Vonage and ShoreTel, I

settled on 8x8. Your needs may point you to a different vendor.

It would be difficult for an entrepreneur or small business to find a strong argument against a VoIP service for their office. If you are bringing in a high speed internet connection anyway, since most businesses cannot do with Internet, you might as well use it for all that you can.

Brandon Sass is active in the community, on the Board of Directors of Stage 1 Theater, and actively participates in other nonprofit organizations. He is an alumni of the Fremont Unified School District and has a B.S. in Business from San Jose State University. He is an Investment Advisor Rep for Primerica Advisors and a Representative of Primerica whose mission is to help middle income families become properly protected, debt free and financially independent. You can contact Brandon on his VoIP line at 510-996-3073 or at BSass@primerica.com.

### Fremont Chamber of Commerce Summer Events

### **Fremont Street Eats**

May 6-Oct 28, 2016, 4:30-9:00 p.m.

Capitol Avenue between Fremont Blvd and State Street Weekly street fair: gourmet food trucks & entertainment facebook.com/Fremontstreeteats



### FREMONT CHAMBER OF COMMERCE BURGER & BREW FEST



### **Burger & Brew Fest**

May 21, 2016, 11:00 a.m.-6:00 p.m. Liberty Street between Capitol Avenue and Walnut Ave. Craft beer tasting, gourmet burgers, & entertainment facebook.com/BurgerandBrewFest www.burgerandbrewfest.com

### **Fremont Festival of the Arts**

August 6 & 7, 2016, 10:00 a.m.-6:00 p.m.

**Downtown Fremont** 

Centered at Paseo Padre & Walnut Ave.

Over 650 artists, beer, wine, margaritas, gourmet food www.fremontfestival.net



### **Chairman's Circle**

Chairman's Circle sponsorship is a comprehensive approach to Chamber participation that combines membership with sponsorship opportunities and benefits. It is truly the best approach to make the most of your Chamber investment.









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## Message from the Editor: **Technology in Business**



By Laurence Hansen Friend and Champion

When I was growing up in a suburb of Chicago, it was always a treat when our class took a field trip to the "Museum of Technology in Business". What? That wasn't its real name. It is actually the Museum of Science and Industry. Being the largest science museum in the Western Hemisphere, it is a wonderful example of technology applied to business in a multitude of ways, not limited to computers and electronics. It might as well have been named Museum of Technology in Business

Today, living in the age of smartphones, computers, always-on, wireless internet connections, and especially living in the Bay Area (virtually Silicon Valley), we tend to limit our idea of technology to computers, communications and small hand-held electronic devices. But technology is much broader than that – affecting business and society in ways we have all come to take for granted as we go about our lives and businesses, focused on tiny or giant screens, tethered (invisibly) to the "cloud" and potentially to anyone anywhere in the world.

A good, simple definition of technology is, "applied science" (Webster's 9th New Collegiate Dictionary). Perhaps an even better "the practical definition is, application of knowledge"

With that definition in mind, many of the simplest everyday objects we take for granted come into view as technology that affects our businesses. Three common examples are Post-it® "sticky notes", Velcro® hook and loop fasteners, and duct tape. (Yes, I use duct tape for emergency repairs in the office.) All are the result of technology. Looking way beyond such simple technology, and even beyond our smart phones and smart watches, there are amazing advances visible today and on the horizon: autonomous vehicles, factory robots, surgical devices, increasingly precise medical imaging, 3-D printing and highspeed rail systems to name just a

### **Save Time**—

from page 1

- Create engaging images to share with posts.
- Remove Spam comments.

But just to keep it meaningful

and immediately usable, this issue

will focus on technology most of us

already do or could use today. We'll

look at how technology has changed

the delivery of legal services (with

lessons that can apply to any

business), social media in business,

advanced and inexpensive phone

systems, and inexpensive or free

tools to help you get more from your

opened the door to new and

sophisticated security threats, we'll

take a look at ways you can help

secure your devices and the

information they contain. It's

unfortunate, but a fact of life, that

technology makes risk management

technology and find at least one idea

you can use to make your business

run more smoothly and, ideally, help

of Friend and Champion, coaching

executives, business owners and

leadership teams to achieve greater

success with less effort. He can be

website.

Laurence@LBHansen.com

www.friendandchampion.com.

reached

through

you sleep a little better at night.

I hope you enjoy this focus on

Laurence Hansen is the founder

more complicated than ever.

And because technology has

company website.

### **Find Your Content Sources**

One of the biggest problems many face is knowing what to post on Facebook. Take the time to put together at least 3 favorite sources to curate content, make a list once per week then schedule posts. Post Planner is a great place to organize your content sources for later use. Or schedule directly Facebook's scheduler.

#### **Use Time Saving Tools**

Save time on your activities with tools like, Agorapulse. This is a great tool for monitoring and publishing to multiple social media channels. This tool also gives competitor analysis and reports. For a low monthly fee you are able to review posts, comments, shares, and mentions on multiple pages. If needed, responses can be assigned to other team members.

With Canva you can easily create images for posts. You can create a template that you use each time you share a blog post or tips.

#### **Bonus Tip!**

Put together your content by themes. This will help take the guesswork out of your post planning.

**The Chamber Supports** 

**Measure I - Fremont Unified** 

**School District Parcel Tax** 

For Example: Monday - inspiration Tuesday - quick tip Wednesday - short video Thursday - engaging question (can include a link to an article) Friday - spotlight an employee or

#### Bonus Tip 2:

someone in the industry

When your tasks are done, close Facebook. As enticing as the cat videos and click bait articles may be, don't be distracted. A minute or two looking at your News Feed can easily turn into much more time. Set a timer and avoid the time warp. Challenge yourself. Decide on the duration of time vou'll spend, and when the timer goes off, STOP. Jot down your time; compare each improve session productivity.

So...what to do with the extra time you've gained? Take a deep breath, walk and pump your heart in a healthy way!

Jenelle Daniels holds a B.S. in Organizational Behavior from USF. As Principal of Efficacy Plus she advises small businesses on digital marketing trends and best practices. Her professional background spans 15+ years in technology. Customer service, online marketing, and building strategic relationships are at the core of her interests. Jenelle can be contacted by jdaniels@efficacyplus.com www.efficacyplus.com.

### **Need Referrals? Join a Connection Club**

Three groups meet on a variety of days and times of the week to exchange leads and assist members in growing their businesses. Fremont Chamber's Connection Clubs are so successful that they now serve as the model for similar "Leads-Generating" groups in Chambers all over

### **Thursday AM Connection Club**

Meets every Thursday at 7:30 a.m. @ The Depot Cafe 37260 Fremont Blvd, Fremont, CA 94536 Chair: Matt Dickstein (510) 796-9144 Vice-Chair: TBD

### **Connect 2 Succeed**

Meets the 2nd and 4th Thursday of each month at 11:45a.m. @

37311 Fremont Blvd. Fremont. CA 94536 Co-Chair: Bobbette Grasty (650) 740-7499 Co-Chair: Barbara Jenkins (510) 657-0573

Meets every Friday at 7:15 a.m. @ The Original Pancake

39222 Fremont Blvd, Fremont, CA 94538 Chair: Dan Kisner (510) 791-5790 Vice-Chair: Melissa Fields (510) 796-8300

#### The Fremont Chamber of "The Fremont Chamber Commerce Board of Directors along Board knows that with the Government Affairs Committee have recently voted to support Measure I. Measure I will appear on the June 2016 ballot, and will extend the expiring voter approved funding at a \$73 per parcel rate for nine years.

Should Measure I be successful on the ballot, the funds will allow FUSD the ability to:

• Attract and retain highly-qualified teachers including quality science

- Protect quality academic instruction in core subjects like math, science, reading and writing;
- Keep school libraries open;
- Maintain programs that prepare students for the workforce; and
- · Protect student safety and security.

As a Chamber, we believe that adequate funding to our schools is critical to providing our community's children with a strong educational base and building an educated workforce. We encourage you to join us in supporting Measure I.

### businesses benefit from the quality of Fremont's schools. Great schools attract today's workers and job creators who want to make sure their children receive the benefits of a quality education. Good schools create tomorrow's

workforce. Measure I will help our schools retain the quality educational system that Fremont is known for

Nina Moore, Fremont Chamber Board

## Yes on Measure

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### Dec 2015 - March 2016 Anniversaries

#### 40+ Years

Best Western Garden Court Inn Cargill Four Winds Growers Fremont Flowers Niles Electric Company, Inc. Wells Fargo Bank Paseo Padre

#### 20+ Years

Alameda County Transportation Commission Allegro Music Ardenbrook, Inc. Cal Self Storage Club Sport of Fremont Costco Wholesale Country Drive Care Center Fremont Adult School Fremont Express Courier Fremont Symphony Orchestra Fremont Unified School District Gonsalves & Kozachenko Hylton's Welding Service, Inc. **JVA Business Services** Kaiser Permanente - Chairman Circle Member Kidango Lum, Karl G., Jr., DDS Our Lady of Guadalupe Republic Services - Chairman Circle Member Rick Geha Saxco International LLC **Sweet Tomatoes** Thomas M. Blalock Tonix Corp. Tri-Cities League of Volunteers Tri-City Health Center Washington Hospital -Chairman Circle Member

#### 15+ Years

4C's of Alameda County Alameda County Fairgrounds

Bay Alarm City of Fremont Colin T. Yoshida DDS Countrywood Apartments DeVry University Elephant Bar Restaurant Fremont Education Foundation Fremont Fire Fighters, Local 1689 H&S Plastics, Inc. Joanne Louie Facility Management KW Realty - John Juarez KW Realty - Steve Pierce La Quinta Inn & Suites Fremont Law Offices of Robert A. Wieckowski Total Business Care, LLC

#### 10+ Years

Dutra Enterprises, Inc. Fremont Automall Fremont Football League Fremont Tovota Hyatt Place La Pinata #5 Magnussen's Lexus of Fremont Mission Peak Business Products MRL Group - John Lee Ohlone College Foundation One Child Pacifica Senior Living Palo Alto Medical Foundation Ray Chui Insurance Agency Robson Homes - Chairman Circle Member Sign A Rama Silver & Black Telecom Special Events Stage 1 Community Theatre State Farm Insurance - Kevin Nuss Technology Credit Union TriCity Veterinary Hospital

### 5+ Years

Alameda County Library Foundation American Swim Academy Bay Area Rapid Transit **BLOX Racing** Boehringer Ingelheim Business, Energy, & Election Law Carl H. Bocchini Carrington Apartments Centerville Business & Community Association Comerica Bank Courtyard by Marriott dB Control **Designing Smiles** Doctors Express Half Price Books High Valley Financial Planning Services Holy Trinity Lutheran Church Irvington Business Association JJ&J Landscape Managment Jung SuWon LAM Research Corporation Lighthouse Worldwide Math Science Nucleus Mission Peak Fitness New York Life Company-Sanjesh Kumar NorCal Chapter National **Electrical Contractors** Ontara Paws on the Run Petersen Dean Roofing/Solar Pirates of Emerson Primerica- Brandon Sass

Union Pacific Railroad UPS Store #6139 Vintage Catering

2+ Years Advanced Cleaning Systems All Bay Contractors Alom Technologies Corporation Annie's Guns Aramark Uniform Services Arthur Murray Dance Studio Assemblymember Bill Quirk AXA Advisors - Cindy Zheng B-Innovationss, LLC BoldlyMe Buffalo Wild Wings Center Pillar Wealth Management- Ripple Leung Chopra Financial Services Cornerstone Staffing Solutions Critosphere, LLC DasBrew, Inc. Delta Products Corporation Edward Jones Investments-Nadia Eldib Ethercom Corporation Excelitas Technologies Corp. French Couture Design Studio GiveTeens20 HSBC Bank-Warm Springs iFly SF Bay Jemby Electric, Inc Joel Malard Consultant Josephines Professional Staffing Kerala Ayurveda Academy & Wellness Center Law and Mediation Office of Lorna Javnes Law Office of Susan Q. Kalra Life Chiropractic College West Lois K. Vega, CPA Mad Science of the Bay Area Mainland Ink

New York Life Insurance Company - Srinual Mogaew Nu Skin/Pharmanez Nurse Builders Academy

Omnivantage Business Professionals One Call Services Park Central Care & Rehab PC Retail Properties, LLC PlanetMagpie **Prologis** Purple Lotus Temple Rockin Jump Ruby Hill Golf Club San Francisco Chronicle Simbiosys Mobile Solutions Sleep Number Stella Chang Insurance The Crossings @ 880 U.S. Bank Vapor Planes

#### 1+ Years

Bohong, Inc Born Creative, Inc. California School for the Deaf CertaPro Painters Eagleview Foundation **Eclipse Automation Southwest** Gorgeous Bits Kishiyama Consulting, Inc. Mathnasium of Fremont Mike's AutoBody OnView Security Service Regus Business Centers Rising Sun Energy Center Ritsnet, Inc Seagate View Optical Webslides West Coast Farmers Markets

Congratulations to our members who have reached these milestones

Prince of Peace Lutheran

Roger Shanks Consulting

St. Anne's Espicopal Church

Rotary Club of Fremont

Thermo Fisher Scientfic

The Ivy Group

### Mitigating the Risks of Ransomware



By Chris Williams Planet MagPie

risks - product success, competition, natural disaster, legal liabilities, etc. money for the decryption key. Many of us have years of experience mitigating these. What about risks brought on by technology?

Those risks constantly change. They pose a serious threat to every the key. You use it, and you get your the old rackets. modern business. Working in Silicon files back. Valley means you're a prime target technological right next door to the people building do

the defenses!) Let's look at one Ransomware has been around for requires rapidly growing and very serious many years. But 2014 saw a 700% example of technological risk - increase in its use. And it's getting Ransomware.

### What is Ransomware?

Ransomware is a computer \$17,000 to get it back. It's cyber-blackmail.

Typically, ransomware works as follows:

- (from an email attachment, social media, etc.).
- 2. The malware downloads a ransomware program.
- 3. The ransomware encrypts part or Every business must deal with all of a computer or server hard drive. incalculable - but definitely more 4. A message pops up demanding than \$17,000!
  - to pay in Bitcoin (because it's anonymous).

dangers. you'll get the decryption key after Methods (Fortunately, it also means you're payment, most ransomware attackers "honor the

worse.

In February 2016, Hollywood Presbyterian Medical Center paid these 3 practices will help you do email filtering, share access Bitcoins to in get program that blocks you from your ransomware off their computers. data, and demands money from you Entering the hospital's network through a workstation, it locked up their medical records system and And check them regularly. blocked network access. \$17,000 is a 1. Malware gets onto your computer big risk for which to plan. However, employees to use caution with email, way, later this year. the bigger risk is inability to do business. For 10 days, the entire hospital staff couldn't get to patient records, email, anything. The cost of operational damage

Dozens of ransomware programs 5. The blackmailers usually want you exist. They now spread on-demand, using email and social media to infect computers. Even the Mafia uses 6. If you pay, the blackmailer sends ransomware, for a modern twist on

### While there's no guarantee The Best Defense: 3 Prevention

Because ransomware is a agreement." technological risk, mitigating

Ransomware spreads via malware tactics. Therefore, protecting your unexpected popup, asking you to office IT against malware will reduce click it. (Just Don't Click.) the chances of getting hit. Using

New Age Chiropractic

- Backups Make daily secured chance a user's PC/tablet/phone is backups to keep all users' data safe!
- Security Training

technology. suspicious websites and social media. Watch out for cues like an

• Network Security - Anti-malware, restrictions, Server-level etc. protections like these minimize the hit. A great app for stopping malware on computers is Malwarebytes. An Train anti-ransomware app is also on the



Ransomware encrypts your data and can be unlocked only if you pay cyber criminals a fee, usually in untraceable BitCoin.

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#### Dr. Alexander Sah Named to **American Academy of Orthopaedic Surgeons'** (AAOS) Leadership Fellows Program

The American Academy of Orthopaedic Surgeons (AAOS) has named Alexander Sah, MD, 2016-2017 Fellows Program Leadership (LFP) Co-Director Washington Hospital's Institute Joint Replacement Research (IJRR), Dr. Sah is one of only 10 specialists in the nation to be selected for the prestigious program.

The LFP identifies future leaders and combines instructional and experiential leadership training to prepare fellows for greater roles of leadership. In addition, fellows are matched with an established leader within the AAOS who serves as a mentor throughout the program. The LFP's goal is to encourage outstanding young orthopaedic surgeons to share their knowledge, standards and techniques to improve the field of orthopaedic surgery.

#### **FUSD Elementary Schools** Recognized by Alameda **County Public Health** Department

The Alameda County Public Health Department has named all elementary schools of the Fremont Unified School District (FUSD) to its Community Immunity Honor Society for achieving Kindergarten immunization rates of 95-100% for the 2015-16 school year.

All 27 FUSD elementary

### **Member News**

schools Kindergarten (Warm Springs classes Elementary hosts Grades 3-6) were recognized, including 17 with immunization rates of 99 or 100%. These FUSD schools, along with 83 others around Alameda County, were designated as 'well protected dangerous utilizing thoughtful and reproducible mechanisms for data collection and tracking, and having an excellent grasp of immunization policies procedures.'

to information According released by the Alameda County Health Department, Kindergarten immunization rates within the County increased dramatically for the 2015-16 year surpassing the California rate for the first time in history. Families are reminded that new legislation eliminated the personal and religious belief exemption for immunizations in California.

#### **Abode Services to Participate** in East Bay Gives on May 3

Abode Services is excited to participate again this year in East Bay Gives, a 24-hour online fundraising event. East Bay Gives is sponsored each year by East Bay Community Foundation, an Oakland-based philanthropic leader supports the work of nonprofit groups in Alameda and Contra

East Bay Gives 2016 will operate for one 24-hour period only on May 3, beginning at 12:01 a.m. (a minute after midnight) and ending at 11:59 p.m. the same day.

Donors on May 3 can give online to Abode Services at www.eastbaygives.org. Abode Services' web page for East Bay Gives can be found by visiting https://eastbaygives.org/npo/abo de-services

Abode Services was one of nonprofit organizations that raised a combined total of \$649,000 in 2015 East Bay Gives session, and we're excited to join the 24-hour event again this

If you're unable to give on May 3, you can still make a donation visiting Services by http://bit.ly/EBgivesAbode. You can make that donation knowing we will put it to use right away to members community.

To learn more about Abode Services, and how you can support programs, please visit us at www.abodeservices.org.

#### Niles Main Street Association's Niles Wildflower, Art, Garden & **Quilt Show - May 15, 2016**

All quilters are invited to enter Niles auilts in the Wildflower, Art, Garden and Quilt Show on Sunday, May 15, 2016.

There is a \$2.00 entry fee per quilt that gets donated back to the guild for use of their frames. Entry forms with photos are to be submitted by April 24, 2016 at Color Me Quilts. Quilts need to be delivered to Color Me Quilts by May 1, 2016. Volunteers are welcome and needed. Please sign up at Color Me Quilts. Quilt entry forms are available at Color Me Quilts and NotJustQuiltZ and online at www.niles.org. Ribbons will be given for Best of Show, First, Second and Third Places. The ribbons will be given based on viewer's choice.

In addition to the show there will also be a Niles Quilt Challenge. The theme for this year is U.S.A. in honor of this election year. Quilters need to use a recognizable portion of each of the fabrics in the Challenge kit, which can be purchased for \$8.00 NotJustQuiltZ or Color Me Quilts. Deadline for entry is May 1, 2016. A portion of the entry fees will go toward cash prizes for first through third places.

#### **Drivers for Survivors' 2nd Annual Spring Gala Black &** White Ball

Drivers for Survivors' mission it to provide free transportation service and supportive companionship for ambulatory cancer patients, from suspicious findings through treatments, in

Fremont, Newark and Union City. They are hosting their Gala at Castlewood Country Club Pleasanton, CA on Saturday, May 7th, 6:00-10:00 PM . RSVP

http://driversforsurvivors.org/blac kandwhite For more information or questions contact, Sherry Higgs at (510) 579-0535 or email Events@DriversForSurvivors.org Please join them for an evening cocktails, entertainment, dancing, and silent/live auction to celebrate cause and help fundraising efforts.

#### **Hope Station Brand New Bike** Shop

Hope Services Bike Shop is now open for business in Fremont! Bike enthusiasts of all levels can get a great deal on refurbished bikes while making an impact on the lives of people with developmental disabilities. All of their bikes have been repaired & refurbished by Hope participants, and each dollar spent on a bike will support their wages and the bike repair program, Cycles of Hope, which has been active for eight years in Santa Clara. They are excited to have a storefront in Fremont where they can showcase the skilled work of their participants and sell some bikes! Hope Bike shop is located at 37482 Fremont Blvd, Fremont, Their bikes 94536. are generously donated individuals, local universities and businesses. If you would like to donate a bike, please call 408-562-1836.

### **Technology - Advancing the Pace in Law Firms**



By Elise Balgley Bernard, Balgley & Bonaccorsi, LLP

I started law school in 1981. To that point, I had never used a computer. My first exposure to any sort of technology was in my first year law school legal research class where we had a brief training on the use of the legal research program, most, law firms have voice mail, with a question about his business Lexis. No major emphasis was placed on that task and I didn't use a Even intra-office communications are computer again for about four years.

when none of the legal secretaries were around.

When I came to what is now my current firm and began working on some large construction defect cases, it was a huge advance when all of the lawyers involved in the case had fax Production of documents to the other machines. Communications which could not be accomplished by phone CD and discovery disputes may or in person were by mail. As to those involve discovery of electronically phone communications, typically messages were taken and presumably written on a message pad to be passed along to the recipient. I vividly recall being involved in lengthy depositions with perhaps 30 lawyers and all of us lining up at a pay phone during breaks to check in do a particular bit of research in the with our offices. Research was done using books. My rule of thumb for when I was done researching an issue was when the library table was computers are down and you have a completely covered with any potentially relevant books.

things have changed. Many, if not some with an automatic attendant. matter really want a response right by email

Some clients prefer to communicate a website. Even deposition transcripts can simply be downloaded. Hours to much of a techie do I need to be to be billed are entered into a computer program as are payments received. side in litigation may well be done by stored information.

While many of these changes have greatly simplified the tasks involved in the practice of law, they have also created challenges. Let me

What happens when you need to next hour before leaving for a Court appearance and the computers are down? What about when the brief due NOW?

Flash forward to the current date; human factor. Does the client who emails at 8:00 p.m. on a Sunday night then? How about the family law text. client having a crisis with her child In my first job after law school, I Communications with other counsel custody issues at 5:00 a.m. on a

did some very minor word processing and with clients are largely by email. Tuesday? If opposing counsel in a hotly contested litigation sends a by text. Court rulings are obtained on nasty email, should I respond in kind within the next two minutes? How effectively practice law? When, if ever, is it acceptable for me to turn off the smartphone? Is it fair for one party in litigation to have an advantage because his or her lawyer has better technology?

I can't say I have answers to all of these challenges. I will say that technology has made the pace of the practice of law faster and the demands greater. The ability to respond quickly increased communication, but also has reduced civility of communication. Perhaps now that the technology is here, the focus needs to be on making it a tool to be used and not something that uses us. That's my goal.

Elise Balgley is a partner in the More importantly, there is the law firm of Bernard, Balgley & Bonaccorsi, LLP and a past Chairman of the Fremont Chamber Board of Directors. She can be reached at (510) 791-1888 or ebalgesq@aol.com.

### **Members:** Got News?

The Fremont **Business Review** publishes newsworthy items from our members every month in Member News. Send us your press releases, email us at fmtcc@ fremontbusiness.com

Q1 2016 Fremont Business Review

### Advertising

### **National CineMedia**

Ralph Dauria 47 Brookline Dr. Novato, CA 94949 (415) 506-4266 Ralph.dauria@ncm.com www.ncm.com

They provide national, regional and local brands access to over 700 million moviegoers. Planning and buying is easy at a one-stop-shop that delivers your ad in the FirstLook pre-show across the nation. Including the movies in your marketing plan has never been more efficient, consistent and turnkey.

### ReachLocal

Carol Gilfillan 97 E. Brokaw, Ste. 140 San Jose, CA 95112 (408) 213-5689 Carol.gilfillan@reachlocal.com www.reachlocal.com

The key to success for business is getting more customers, and that's the focus of ReachLocal. Their mission is to help businesses acquire, manage, and retain customers online. They employ state of the art conversion software that's helped over 20,000 clients across the globe add more customers. Let's talk about your company!

#### Attorneys

### **Burnham Brown**

Roxanne Jolicoeur 1901 Harrison St., 14th Fl. Oakland, CA 94612 (510) 444-6800 marketing@burnhambrown.com www.burnhambrown.com

Burnham Brown is a pre-eminent business counseling and litigation firm with offices in California and Their services and Nevada. expertise are aligned with their clients from personal, commercial and corporate goals. Their practice asbestos, areas include: construction, business directors and officers. employment, environmental, retail and hospitality, real estate and transportation.

### Banks

### Wells Fargo

5191 Mowry Ave. Fremont, CA 94538 (510) 797-8405 www.wellsfargo.com

### **Wells Fargo**

Gisel Wassie 46973 Warm Springs Blvd. Fremont, CA 94539 (510) 490-2731 Gisel.wassie@wellsfargo.com

www.wellsfargo.com

Wells Fargo & Company (NYSE: WFC) is a nationwide, diversified financial services company with \$1.8 trillion in assets. Founded in 1852, Wells Fargo provides banking, insurance, investments, mortgage, and consumer and commercial financial services through 8,700 locations, 12,800 ATMs, online

### **New Members**

(wellsfargo.com), and mobile devices. They're headquartered in San Francisco, but decentralized so every local Wells Fargo store is a headquarters for satisfying their customers' financial needs and helping them succeed financially.

### Beauty Salons & Day Spas

### **Hair by Tammy**

Tammy Moon 3769 Peralta Blvd., Ste. B Fremont, CA 94536 (650) 281-4475 Hairbytammy8@gmail.com

### Business Services Kallas & Co.

Serena Kallas 2377 Gold Meadow Wy., Ste. 295 Rancho Cordova, CA 95670 (844) 452-5527 sjkallas@kallasandco.com www.kallasandco.com

www.kallasandco.com
Kallas & Co was established with
the vision of becoming the go-to
source that individuals, enterprises,
and organizations rely on to turn the
passion and vision behind their
entrepreneurship into true business
excellence. They provide services
in the form of organizing an
Extended Workforce, connect you
with funding, design inspirational
co-working spaces, and supply you
with quality promotional goods.

### Chiropractors ChiroSports, USA

Dr. Abdollad Nejad

1780 Whipple Rd., #105 Union City, CA 94587 drjejad@chirosportsusa.com www.chirosportsusa.com ChiroSports USA located in Union City, a professional chiropractic, massage, fitness, and nutrition clinic. In their practice as well as online, Dr. Nejad and his team strive for excellence through superior patient treatment, education and satisfaction. They look forward to helping all who visit in the Union

### Credit Union CEFCU

City, California area.

Michael Billeci 370 Lincoln Ave. San Jose, CA 95126 (408) 955-1300 mbilleci@cefcu.com www.cefcu.com

Since 1937, CEFCU's mission has been to provide quality service and products to improve the financial well-being of members. Today, they serve more than 300,000 members, including employees of more than 500 partner companies. CEFCU is a Credit Union, owned by every member who borrows and saves here. Borrowers help savers, and help borrowers, and member/owners higher enjoy savings dividends, lower loan rates, and fewer fees.

### **Dentists**

Zack Tsuji

### Manila Dental Center & Orthodontics

Emma Edusada 31210 Alvarado Niles Rd. Union City, CA 94587 (510) 429-9500 Edusada11@yahoo.com

### Document Management Content Management Corporation

37900 Central Ct.
Newark, CA 94560
(510) 505-1100
zack@cmcondemand.com
www.cmcondemand.com
CMC is a full-service, on-demand
print and marketing solutions
provider specializing in digital,

CMC is a full-service, on-demand print and marketing solutions provider specializing in digital, offset, and wide-format print. They offer a full suite of marketing solutions, including promotional products, posters/signage, massmailings and cross-media campaign automation. They have online ordering, in-house prepress and graphic design support and are a full service mailing facility.

### Entertainers

### The Canyon Band

Timothy Reilly 264 Viento Dr. Fremont, CA 94536 (510) 468-4010 thecanyonband@hotmail.com www.thecanyonband.com

The Canyon Band was formed 19 years ago in Fremont and have been moving and grooving ever since. Each member has multi-tasking responsibilities for management, booking, public relations, fun and of course the on-stage performance wizardry. Through the years the band has enjoyed the audience and locations they have played to the point where they and the audience have all become mutual friends. They do an incredible range of songs and musical styles.

### Financial Planners & Services

#### **New York Life**

Michael Santos 425 Market St., Ste. 1600 San Francisco, CA 94105 masantos@ft.newyorklife.com www.newyorklife.com

If you want to go someplace you've never been before, one of the best ways to do it is educate yourself about all your options and then map out the route that's best for you. It's our aim to help you learn all you can about your options for reaching your financial goals and then plan how to get there. Financial security is both a destination and a journey and we want to help you every step of the way.

### Food Suppliers

5900 Stewart Ave.

### Sysco San Francisco Brett Appleberg

Fremont, CA 94538 (510) 226-3000 Appleberg.brett@sfo.sysco.com www.sysco.com/sanfrancisco Sysco is the global leader in selling, marketing and distributing food products to restaurants, healthcare and educational facilities, lodging establishments and other customers who prepare meals away from home. Its family of products also includes equipment and supplies for the foodservice and hospitality industries. The company operates 196 distribution facilities serving approximately 425,000 customers.

### Healthcare – Alternatives

### Fremont Rossiter Wellness Center John Prior

39658 Mission Blvd.
Fremont, CA 94539
jprior@rossiter.com
www.fremontrossitercenter.com
They help their clients move

They help their clients move their bodies from pain to freedom through the holistic Rossiter workout. They also help companies lower their medical cost (workman's comp) by at least 40%. They teach this holistic approach for pain to everyday folks, athletes, health practitioners, and company employees. You don't have to be in pain. Come in, because in this type of workout, "feeling is believing". You will be amazed on the power of this system.

### Home Care, Non-Medical

### **Divine Home Care**

Linda Conners 400 Estudillo Ave., #100 San Leandro, CA 94579 (510) 639-9088

lconners@divinehomecareca.com www.divinehomecareca.com

Divine Home Care is a locally-owned, reputable business that helps individuals stay at home in a comfortable and familiar environment. Their caregiving services provide individuals with daily assistance whether it is a short-term surgery recovery or around-the-clock care. Call to schedule our free, no-commitment assessment today.

### Insurance

Pritpal Atwal

### **Farmers Insurance**

39899 Balentine Dr., Ste. 230 Newark, CA 94560 (510) 408-421-6813 patwal@farmersagent.com www.farmersagent.com/patwal Farmers is in the business of helping their customers get back where they belong when the unexpected happens. Emergency planning can help you prepare for life's setbacks and to help restore your world to order when the unexpected happens. No insurance company offers more discounts than they do, and their industry-leading Farmers Claim Department means you can count on them to be there when you need us. Anytime, day or night.

### Limousines & Transportation Services

### San Francisco Executive Transportation

Paul Dhaliwal
3629 Braxton Common
Fremont, CA 94538
(510) 386-8107
paul@sfxtransportation.com
www.sfxtransportation.com
Providing transportation for all
types of events. Bus service as well
as limousines services. They
provide their customers premier
services at an unbeatable price.

### Medical- Mental Health

### **& Training Center**Dr. Katie Dashtban

39210 State St., Ste. 200
Fremont, CA 94538
(510) 400-6160
info@feelinggoodtherapy.com
www.feelinggoodtherapy.com
The Feeling Good Therapy &
Training Center of Fremont was
established to promote the quality of
psychotherapy delivered to patients
through a program of training and
outreach to mental health providers
and other healthcare professionals
based on the TEAM model, an
advanced application in cognitive
therapy developed by David Burns,
MD

### Nail Salon

#### **Nailbox Studios**

Jessica Ona
40979 Fremont Blvd.
Fremont, CA 94538
(470) 588-6269
nailboxstudios@gmail.com
www.nailboxstudios.com
Nailbox Studios is a boutique salon
offering nail services in a spa like
atmosphere. They currently operate
by appointment only in order to
dedicate their time exclusively to
you.

### Non-Profit Organization The Art of Living

### Foundation

founded in 1981.

numerous

Sanjana Chopra
34780 Swain Common, Ste. C
Fremont, CA 94555
(510) 730-0265
Sanjana.chopra@artofliving.org
www.artofliving.org
The Art of Living Foundation
(AOLF) is a non-profit, educational
and humanitarian organization

-New Members

highly

AOLF offers

effective

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### **New Members—**

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educational and self-development programs and tools that facilitate the elimination of stress and foster deep and profound inner peace, happiness and well-being for all individuals. These programs, which include breathing techniques, meditation, yoga, and practical wisdom for daily living, have helped millions around the world to completely transform their lives

### Candlelight Global America

Tania Scoggie

37217 Fremont Blvd.
Fremont, CA 94536
(415) 828-2015
tania@gmail.com
www.candlelightglobalamercia.com
It is their mission to propel a
"Cultural Renaissance" that
develops and values the essence of
humanistic virtues, cultural identity
and intellectual creativity through
culture, arts and education.

### Fremont Children's Peace Pavilion

Diane Barnett 34050 Paseo Padre Pkwy. Fremont, CA 94555 (510) 792-1929 sbsent@sbcglobal.net www.peacepavillion.org

The Fremont Children's Peace Pavilion is a unique nonsectarian "DO-TOUCH" children's museum for ages 5 through 11 designed to teach the concepts of peace through creative, fun, child-centered learning activities. Every element in the museum is designed to empower children to incorporate peacemaking skills into their everyday lives. The museum houses more than 35 interactive exhibits that engage visitors in learning a variety of life skills such as self-acceptance and communication, appreciation, cooperation, conflict resolution, cultural appreciation - how they are more alike than different, and planetary stewardship.

### Stanford Children's Health

Sherri Sager 725 Welch Rd. Palo Alto, CA 94304 (650) 497-8277 ssager@stanfordchildrens.org www.stanfordchildrens.org Stanford Children's Health is the only network in the area-and one the few country-exclusively dedicated to pediatric and obstetric care. Their doctors and facilities bring their Stanford Children's Health level of extraordinary care to their multiple pediatric specialty locations, practices and partner hospital locations across the entire San Francisco Bay Area. Which means that a Stanford Children's Health physician is easy to access, closer to home.

### Tri-City Networking Group

43575 Mission Blvd., #305 Fremont, CA 94539

They are a growing group of recommended business professionals providing qualified business leads and referrals. They conduct every meeting according to a specific format designed to maximize your time and your business in a fun, friendly and noncompetitive atmosphere. They meet every Tuesday at 7:30am

### Real Estate Coldwell Banker

Leila Entezam 3340 Walnut Ave., Ste. 110

Fremont, CA 94538 (510) 320-1873

Leila.entezam@cbnorcal.com www.coldwellbankerhomes.com/ca/

fremont/agent/leilaentezam/aid\_20940/

ColdwellBankerHomes.com is your access point to the leading Coldwell Banker companies across the country that are part of NRT, the nation's largest residential real estate brokerage company. Their site connects you to the latest local listing information, comprehensive neighborhood data, and local market experts who understand what it takes to help you reach your real estate goals.

### Movoto, Inc.

Pranil Balram 1900 S. Norfolk St., Ste. 310 San Mateo, CA 94403 (650) 219-3703 pbalram@movoto.com www.pranilbalram.realtor

At Movoto, they want to make real estate transactions easy for everyone. They're a licensed brokerage in over thirty states and made it their business to bring together everything you need when you're buying or selling a house. They offer a unique service that provides the tools and information you need to navigate the real estate world on your own, as well as the help of an experienced professional when you are ready to take the next step.

### Re/MAX Accord

Dan Kneisler 39644 Mission Blvd. Fremont, CA 94539 (510) 552-1997 Dan.kneisler@comcast.net www.allamerican.pro

As a top producing broker in the Tri-city area, they strive to remain on the cutting edges of technology and customer service. By making the buying and selling of real estate as easy and painless as possible while maintaining the highest levels of honesty and integrity. Their clients' best interests and concerns will always come first in each and every transaction. They are dedicated to the development of

long-term relationships. They provide an accurate and skilled analysis of up-to-date market information, expert negotiation and sound real estate advice. Please let us know if you or anyone you know may be interested in buying or selling and to put their 23 years in the business to work for you.

### Real Estate Development MLC Holdings, Inc.

Justin Derby 12657 Alcosta Blvd., Ste. 175 San Ramon, CA 94583 (925) 543-4004 Justin.derby@mlcholdings.net www.mlcholdings.net

MLC Holdings, Inc. is a whollyowned subsidiary of one of the largest publicly-traded homebuilding companies in the United States, who during its 30year history has built over 85,000 homes across the country. MLC is fortunate to have the significant financial resources of a large public company, yet it operates with the independence and agility typically found in much smaller organizations. MLC is focused exclusively on the pursuit of infill development opportunities in the best markets in Coastal California and has the experience to navigate the challenges of the land use entitlement process as well as the financial capacity to perform on land transactions of any size.

### Restaurant

### Bennigan's

Anshul Taneja
43968 Pacific Common Blvd.
Fremont, CA 94538
(510) 256-5800
bennigansfremont@gmail.com
www.bennigansfremont.com
Bennigan's is dedicated to providing
guests with the kind of genuine,
warm and high spirited services
you'd experience in a neighborhood
Emerald Isle pub.

### **MOD Pizza**

Leslie Oars 39010 Argonaut Way Fremont, CA 94538 (510) 298-4314 leslieo@modpizza.com www.modpizza.com

MOD Pizza attracts special people who decided to make it their own. MOD is a place where you want to take your family, and where it feels like family. A place that prides itself on providing a special experience to customers. Customers can choose exactly what they wanted without being charged more. MOD Pizza is simple food for complex times.

### **Ono Hawaiian BBQ**

Christine Jan 43811 Pacific Commons Blvd. Fremont, CA 94538 (510) 226-1088 marketingmanager@onobbq.com www.onobbq.com

Hawaii is a melting pot of ethnic cultures and nowhere is this influence more profound than in its

cuisine: a fusion of Hawaiian, Japanese, Korean, Chinese and American dishes. At Ono Hawaiian BBQ, they specialize in using fresh ingredients prepared daily. They are passionate about combining the culture and "Aloha" spirit of Hawaii into our restaurants to bring you a taste of the islands with exceptional service in an inviting atmosphere.

### Three Guys Pies, Inc.

Russell Lohr 46260 Warm Springs Blvd., #529 FremontCA 94539 (510) 770-9750 highlohr@yahoo.com www.threeguyspies.net

Three Guys Pies goal is to bring New York Style Pizza to the Fremont Area. They are a family owned pizzeria dedicated to serving the best pizza, pasta and sub sandwiches. At Three Guys Pies, they are devoted to using the freshest ingredients. Once you try their pizza, you will taste the authentic New York Style Pizza that you've been missing.

### Yalla Mediterranean Restaurant

Jessie Sweeney
38799 Paseo Padre Pkwy.
Fremont, CA 94538
jsweeney@mcocllc.com
www.yallamedi.com
Fresh, vibrant Mediterranean style,
sliced, diced, and grilled to order.
Food and hospitality from us to you.

### Retail Sales

### 7-Eleven Store-Mowry

Ave.

Gurpeet Mann 494 Mowry Ave. Fremont, CA 94536 (510) 332-0717 Gsmann06@yahoo.com www.7-eleven.com Their doors are always

Their doors are always open, and their friendly store teams are ready to serve you. Come in to any 7 Eleven® store and you'll find a broad selection of fresh, high-quality products at an everyday fair price, along with speedy transactions in a clean and friendly shopping environment.

### **Fashioned Completely**

Estrella Kawcynski 47952 B Warm Springs Blvd. Fremont, CA 94539 (510) 270-8202 Estrellaa98@yahoo.com

A clothing store featuring women, men and children clothing made only in the United States. The selections are one of a kind and there is free alterations.

### Tee Rabbit

Justin Rodriguez 1560 Fulton Place Fremont, CA 94539 (510) 461-7870 justin@teerabbit.com www.teerabbit.com

A custom t-shirt design business. Start designing now for yourself, your organizations, business, fraternities, sororities, sports teams, or any other groups you may have. Since 2008, it is our company's mission to provide their best and most sincere work. They look forward to working with you!

### Wine & Spirits

### **Total Wine & More**

Ed Fabian 43484 Boscell Rd. Fremont, CA 94538 (510) 403-0216 www.totalwine.com

They're committed to having the lowest prices on wine, spirits and beer every day. And, is to ensure each customer has an exceptional wine-buying experience. Do you need an expert recommendation for a wine? Or do you know what you want, and just need directions to the right aisle? Whether you are new to the world of wine or a great wine enthusiast, they want all their customers to be confident and comfortable exploring their stores and selecting the wines you prefer. That's the Total Wine Experience.

### Schools

### BASIS Independent

**Fremont** 3300 Kearney Street Fremont, CA 94538

(510) 775 5822 fremont-

admissions@basisindependent.com www.fremont.basisindependent.com /home

BASIS Independent Fremont is the fourth to join the family of independent schools quickly establishing some of the very best private schools in the nation. Opening Fall 2016, BASIS Independent Fremont will serve students in Kindergarten-Grade 5 and act as a feeder for our flagship middle and high school program in the Valley, BASIS Independent Silicon Valley, which serves students in Grades 5-12.

### Sports Bar

### O'Sullivan's Sports Bar

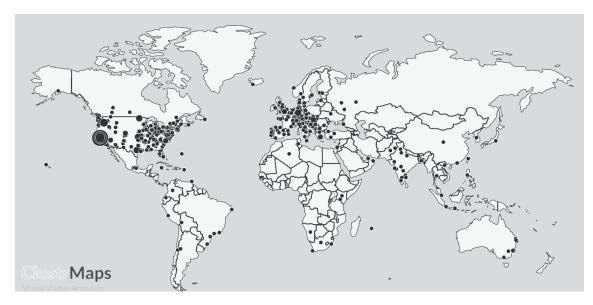
Ronnie Wilson 5660 Thornton Ave. Newark, CA 94560 (510) 552-1997

Rone2142@gmail.com www.facebook.com/OSullivans-Sports-Bar-690103084444779/

A place where everyone knows everyone! A great selection of brews on tap, excellent staff and food. And of course, a ton of televisions to watch your favorite team sports.



### **Three Great Add-ins for Your Website**



### By Neal Greenberg

What is better than great technology? Great free or inexpensive technology. I have found 3 fantastic free or inexpensive technologies for websites that I personally use every day. The first improves customer service, the second improves your ability to target your customers and the third is great for creating forms.

### liveperson.com

The internet gives you access to a much broader customer base. You can sell online to someone down the street or on the other side of the

globe. This comes at a cost though. You lose the 1 on 1 interaction that a store front establishment offers. LiveEngage allows you to communicate with customers who are on your website and have questions. They hit the chat button and your computer or smartphone rings to tell you that you have an online chat request. From there you can convert that person into a customer. Another benefit of the software is that you can see at any given time, who (what company or organization) is on your website, where they are from, what they are browsing and from where they were referred to your site. The cost for

this service starts at just \$18 per month.

#### clustrmaps.com:

Clustrmaps is a service that allows you and your customers to see where people are from whom are browsing your website. This allows you to see how many visits and from where on a graphical map of the world. You can zoom in to a geographic area for more detail and also look at data for a particular date range. As an example, this map show from March 1 through March 11. The basic service is free. You do have the option to upgrade for even greater detail and statistical data.

#### wufoo.com:

One of the goals of any website should be to collect information on a potential customer and use the information to offer them the services and products they need before your competitors do. Online forms are a way to do this. You can use forms for customer feedback, product registration, to sign them up for newsletters or perhaps to have a contest, which is what I use wufoo for. The interface is very easy to use. I created forms in 10 minutes and had them linked to my website in 5

minutes. You can make 3 for free. After that you can subscribe for as little as \$14.95 per month for as many of 10 forms or \$29.95 for unlimited forms. Because you can edit and modify the forms, I am still using the service for free by recycling my forms.

These just happen to be three of the many low cost products and services that I personally use. Because they are less known, I thought I'd share them with you. We all can use some good business karma.



Addins for your website can improve customer service, help you target prospective customers, or easily create feedback forms.

Top left: clustrmaps.com shows where your website visitors are based, letting you fine tune your marketing

Above: liverperson.com allows your customers to chat with you through a chat button on your website.

### Security—

from page 1



your password, they would need your other factor as well to login. The chances of that are very slim for everyday attacks. Since your email is the place where password resets are done, enabling 2FA for email would help you a lot, if not the MOST. Other places are Dropbox, Box, banking, and common shopping sites. Here is a list of sites that have 2FA enabled with instructions for each: https://twofactorauth.org/

b. Use good and different passwords for different services. Track those passwords using KeePass, 1Password, or LastPass. Having multiple passwords can get out of control, so try to figure a personal pattern and build on it, memorize

the important passwords, and store hints to your password instead of full passwords if you like. Of course use 2FA here as well.

### 2. Protect/Encrypt your sensitive data.

a. Do not email sensitive data. Whatever you do, PLEASE do not email documents containing Social Security Numbers (SSNs), Date of Birth (DOBs), Credit Card Numbers, Driver's License Numbers, passwords or other sensitive information. This information is stored in your sent-mail until you delete it AND in your recipient's inbox as long as they leave it there. If an attacker gains access to your inbox (unattended computer, or stolen password [see 2FA above]) a simple search for password, or "social security" can reveal a wealth of information. Try it! Worse thing is, you would never know it was stolen until it's too late. If you must email sensitive data, put it in a password protected ZIP file and call/text the person the password. Not the best solution, but something most people can do.

b. Encrypt your hard drive and phone. If your device is lost/stolen and it's encrypted, you can rest assured no one else can access that data. A simple web search can show

you how to encrypt your particular device. Here is a link for enabling BitLocker (Windows): http://www.howtogeek.com/192894/how-to-set-up-bitlocker-encryption-on-windows/ or FileVault (Mac): https://support.apple.com/en-us/HT204837.

### 3. Be aware of your surroundings.

a. Never place a phone, laptop, tablet in plain view inside the car. Place it in the trunk BEFORE you get to your destination or take it with you.

b. Do not enter passwords in plain view. Mirrors, windows, cameras and curious people are everywhere. Hide your password like your ATM PIN. Enabling 2FA (see 1a above) would protect you here if someone stole your password. Entering your banking password in a crowded train or cafe might not be a good idea!

### 4. Don't talk to strangers.

Look both ways before crossing the street. Park in well-lit areas. We've been taught how to navigate the real world, but sometimes don't realize our surroundings online. Shady websites offering free cruises, prizes, music, or movies are a HAVEN for criminals. They're the red-light districts online, filled with traps simply by clicking on them.

a. Know how to sniff a phishing site! If you receive an email requiring any sort of immediate action, or impending doom if you don't do something, it's usually a scam. Scammers set up fake websites to get you to enter your password, and then it's game over ... unless of course you have 2FA setup! (see 1a above). For more info: http://securingthehuman.sans.org/ne wsletters/ouch/issues/OUCH-201302\_en.pdf

b. Keep it legit. Websites offering free content (sports games, movies, music, pictures, free apps, etc.) are laden with malicious software. Especially if you have to install a 'special" player ... that's really bad. This includes 3rd party App Stores and rooting/jailbreaking your phone. c. Teach your children safe browsing. Think about it ... that iPhone/iPod you gave your child allows him/her to talk to ANYONE in the world. Would you let them talk to any stranger in the mall unsupervised? This can require its own article, but here are some tips you might want to consider:

- Do not allow screen time in private spaces, keep it in the living room or family room.
- Place restrictions on the device. iOS and Android both have some parental controls built-in.
- Install a monitoring app for more

granular control. There are many apps in App Stores to do this, and they would give you updates on your child's activity.

### 5. Stay Aware.

Getting educated on keeping your information secure can be daunting, but just like you need to stay aware of your physical surroundings, the same applies online. Below are some simple tips:

a. Subscribe to OUCH! Newsletter by the SANS Institute. A monthly publication on everyday security available in 27 languages.

https://securingthehuman.sans.org/resources/newsletters/ouch

b. If you're of the geeky type, subscribe to the SANS Newsbites Email (2 x week) or SANS Daily Stormcast (~6 mins), easy way for any techie to stay up on the latest. https://www.sans.org/newsletters/ne wsbites/

https://isc.sans.edu/podcast.html c. Check out Bruce Schneier's blog and or Crypto Gram newsletter. Great high level digest and opinion on recent security related news (Encryption, Privacy, etc) https://www.schneier.com/cryptogram/

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