10 ways to protect yourself from identity theft

Millions of Americans fall victims to identity theft annually. This is the fastest growing crime in the country and you need to educate yourself on how you can protect yourself from ID theft and prevent all the problems that arise from it.

1. **Don't give out personal information easily** such as your birth date, or place of birth, mother's maiden name etc. These little details aren't thought about by most folks as being sensitive information but they are indeed.

2. **Don't leave your mail unattended** overnight or weekends. Your mail can be used to extract sensitive data that can be used to open credit accounts in your name without you being aware. This is especially dangerous if a thief has open access to your mail where they can have bills delivered to your address and intercept them before you receive them. Get a lock on your mailbox.

3. **Make sure your computer is spyware and virus free before initiating any transactions online with it.** Spybot and Windows Defender are both free and work very well to remove common spyware.

4. **Shred your trash that has your name and any other information on it.** Bank statements, tax forms, canceled checks, bills and more can be used against you. Shred it all when you are done with them.

5. **Opt out of pre approved credit offers** by calling 1-888-5OPT-OUT. This will drastically reduce the amount of junk mail you receive as well as a bonus.

We are always open to suggestions.

If there is a 'How to' you'd like to see us offer, please let us know!

For more information:
Our Web Site
www.software-to-go.com

Contact Us
636-441-3420
314-727-3420

Visit our retail location
1385 Triad Center Dr.
St. Peters, MO 63376

6. **Check your credit report at least annually.** You can obtain a copy of your credit report from each bureau below:

Equifax — 1-800-525-6285
Experian — 1-888-397-3742
TransUnion — 1-800-680-7289

7. **Make sure your checks don't have sensitive information on them** like your social security number or birth date. Some people actually have this information on their checks.

8. **Make sure your resume does not have this information** on it either. If you send your resume to 50 prospective employers with all of this information on it there is no telling how many people would have easy access to your personal private information.

9. **Use strong passwords when setting up any accounts online.** Don't pick words or numbers that are easily guessed and don't use the same password for every online account that you have.

10. **Never give any of your information to anyone who contacts you by phone!** If they called you then you need to verify that they are indeed who they say they are. The best way is to get the company name from the phone book and call them with that phone number, NOT the one the caller gives you! Be smart with your information and protect yourself from identity theft.

You can lock your identity with a service like Lifelock to guarantee that you will not ever be a victim of identity theft.

Software To Go Provides a Number of Maintenance and Support Programs Designed to Fit the Needs of Almost any Business!

When disaster strikes, will I be ready?

It does not matter how lucky you think you are. Eventually, some sort of calamity will befall your business. While you may be able to

recover from that disaster without a plan, having one will make it less painful. While it is more dramatic to talk about "disaster recovery," that term is rather limited. Instead, you want to focus on "business continuity," or what it takes for the business to continue operating under normal *and* adverse situations.

Software To Go has always been interested in business continuity. Once a true disaster occurs, the cost to recover rises astronomically, with the likely prospect that some information can never be recovered. Businesses that experience a significant data disaster will lose a lot of money and some will never reopen. Preparing for a disaster with backups isn't the answer. Instead, we focus on what is really needed: **reliable, accurate, and rapid restoration of your capability to do business.**

There is a recovery period which can seem agonizingly long. You not only need to recover from the disaster itself, but from the backlog of things you had in process and the new things that have come up since.

Could your business survive any of the following?

- A phone outage that lasts for two weeks.
- A major customer defaulting on a debt equal to 10% of your gross income for the whole year.
- Loss of a key employee for a week or more.
- Weather preventing all your employees from reaching the office.
- A power fluctuation taking out half of your network servers.
- A multiple day power outage.
- Denial of service attacks against your e mail servers, web servers, and firewalls.
- A flood in your server room.
- Crossed wires by an electrician that destroyed your equipment.

Do you think your business continuity efforts are up to snuff? Could you use some help in planning for the worst? If so, contact us at Software To Go. You can be sure we will lend an empathetic ear.

Give us a call to insure your business future is safe!

Joe's Small Business Notes:

This is the first in a series of articles about issues important to your small business. We've rounded up our clients, suppliers, trusted advisors and colleagues to bring you valuable information you can put to use lowering your costs, making more sales and growing your business.

How can you leverage technology to improve your payroll processes?

Many areas of your business needs fall under government regulations and laws. If you have an employee that gets a W-2 then you have learned that payroll is no different. In most cases payroll is a necessary evil for a business owner. Yes, it is one of the main reasons an employee shows up each week and is very important to team morale however with it come many tax laws.

The payroll process can be **distracting to a business owner** or office manager, keeping them from the core needs of the business. Payroll requires checks to be timely and profitable time is consumed collecting timecards, calculating deductions and earnings, updating tax tables and filing tax on time, to mention a few.

In the last fifteen years, businesses have gone away from using a payroll ledger for payroll and doing manual checks. Most businesses now use either a software solution or a service to process payroll. Some popular software solutions include Quick Books or Peachtree and there are many companies providing full-service payroll and tax filing, such as my firm Paycor.

Using either a software solution or outsourcing to a payroll service, allow a small business many benefits. Besides being able to **concentrate on business** rather than having to learn the intricacies of tax law, the

number one reason executives cite, is **reduced tax penalties** related to payroll. Turnover, expertise and multi-tasking challenges are **reduced with a seamless payroll process**.

Payroll services or software, in most cases, includes tax tables and updates, in the system as well as, printing checks, filing timely tax returns, withholdings, deposits and W-2 forms. Another key reason for automation is quick and **easy access to data, even from years back.** These solutions can give a business the ability to quickly see the payroll information at a click of a mouse.

by
Tammi Costello
Account Manager, Paycor Payroll Services
Tcostello@paycor.com