



What's Your BEST Investment in 2018?

What should be your biggest investment in 2018? Well, frankly, what you should invest in this year should be the same thing you invest in for 2019, 2020, and beyond. YOU. As Larry Wingit said, "Everything gets better when we get better."

Sales get better when salespeople get better. Customer service gets better when customer service people get better. So invest in you and invest in growing your staff's skills.

Think about you for a second. If you wanted to learn to play golf, the guitar, the piano, be a writer, or be a better salesperson or manager, ask yourself: What would a pro do? The answer? Hire a coach. Why? So they can get better and improve faster. A coach can see the things we don't see, aka our blind spots. And don't kid yourself. We all have blind spots.

When you get better, everything gets better. And it's the same old thing that stops us: fear.

Get better. ~ **Dennis**

**"Any change,
even a change for the better,
is always accompanied
by drawbacks and discomforts."**

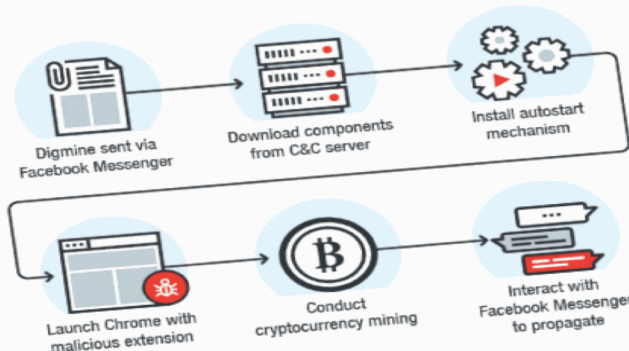
~ Arnold Bennett

Cryptocurrency Malware Spreading Through Facebook Messenger

Hackers are using malware called Digmine to trick Facebook Messenger users into mining for them. Cryptocurrency is a digital currency whereby encryption techniques are used to regulate the generation of units of currency and verify the transfer of funds, thereby operating independently of a central bank.

In this latest hacking scheme, victims receive a file called "video_xxxx.zip" in Facebook Messenger. If they click on the file, their computer is infected with Digmine, which gives hackers control over their machine. Hackers then use their victims' CPU power to surreptitiously mine cryptocurrencies.

Digmine will slow down victims' computers. It will also target their Facebook friends by sending them a link containing the malware in Messenger.



Digmine, which was first discovered in South Korea, has already moved into South Asia and may soon invade India. It can only spread through the desktop version of Messenger when used on Google Chrome.

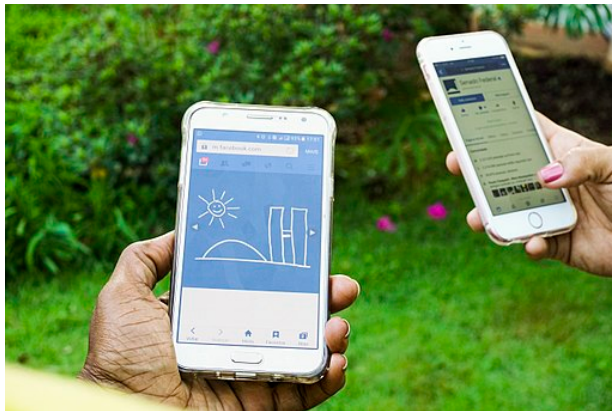
Facebook is working with the cybersecurity firm that discovered Digmine to remove links containing the malware. Facebook is providing a free anti-virus scan for any computer believed to be infected with Digmine.

Other recent cryptocurrency mining malware has targeted Android, Google Play Store, and video streaming service users.

Beware! Hackers Can Access Your PINs & Passwords Using Smartphone Sensors!

A recent study led by an Indian-origin scientist, Dr Shivam Bhasin, has revealed that your smartphone's PIN and passwords can be accessed with the help of the smartphone sensors, which can allow them to unlock mobile devices.

Researchers succeeded in unlocking an Android smartphone in just under 3 tries using machine learning algorithms and the smartphone's sensors. This new technique can guess all the 10,000 possible combinations of a four-digit PIN used to lock mobile devices.



(Photo credit: Senado Federal)

There are six types of sensors found in a normal smartphone. Researchers used these sensors to find which numbers were pressed by the users, based on how the phone was tilted and how much light was blocked by the thumb or fingers.

The use and placement of sensors in an Android smartphone is a major security flaw. Whenever the user is entering a PIN or password, the sensors record the movements that happen when different areas of the smartphone's screen are touched. For example, when the number 2 is pressed, the finger will block more light than if the number 8 was pressed.

A deep learning classification algorithm was able to allocate different weightings of importance to each of the sensors depending on how sensitive each was to the different numbers being pressed. This eliminated the factors that were less important and as a result increased the success rate for PIN retrieval to a whopping 99.5% accuracy.

The smartphone requires no permissions from the user to use its sensors. As such, they are open to access by all apps leaving them vulnerable. Here are some ways you can keep your mobile devices secure:

- Use a PIN with more than four digits.
- An alpha-numeric password is more secure than a PIN.
- Make use of authentication methods like OTPs.
- You can also use two-factor authentication.
- Use biometric security like fingerprints and facial recognition.

(Source: <http://trak.in/tags/business/2017/12/28/hackers-access-smartphone-pin-password-using-sensors/>)

Justin's Workers' Compensation Quick Facts



You can use your Workers' Comp (WC) policy to help pay for employees' work-related injury or illness expenses, including...

- Medical bills.
- Ongoing care (including medication and rehabilitation).
- Missed wages (often partial) during recovery.
- Funeral expenses for fatal incidents.
- Death benefits to support the deceased's family.

But WC can't pay for:

- Injuries caused by intoxication or drugs.
- Self-inflicted injuries.
- Injuries from a fight the employee starts.
- Injuries caused by horseplay or company policy violations.
- Injuries claimed after an employee is fired or laid off.
- Independent contractor injuries.
- Wages for a replacement worker.
- OSHA fines.

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