



## Beware the Fraudsters' Bites

**THERE'S NO SHORTAGE OF PEOPLE WHO BELIEVE THAT ONLINE FRAUD IS A GOOD WAY TO EARN MONEY AND AROUND THIS TIME OF YEAR, WHEN PEOPLE ARE LOOKING FOR BARGAINS, YOU'LL SEE LOTS OF ONLINE CONS. AND THAT'S NOT ALL.**

The cons are only the most visible part of the threat and some of the cons are so patently false that it's easy to feel that anyone who falls for the ruse is only receiving a just reward. For example, offers of 70% to 90% off the latest model of a popular electronic device.

Those kinds of offers arrived via e-mail the day Apple started shipping its most recent phone models. Apple doesn't do sales and nobody offers the current model of whatever they sell at 90% off.

The fraudsters aren't equal-opportunity thieves. They prey on the least intelligent, and often the poorest, people. In other words, those who can least afford it. But other crooks have ploys that are aimed at wealthier people.

You might receive a message that appears to be from FedEx, from a payroll processor such as ADP, or from a government agency. The message might offer information about a package you shipped, claim that there's a problem with your payroll, or explain that a new regulation requires you to fill out and return a form. There's an attachment, of course, and when you open it, malware is installed on your computer.

This is how fraudsters can plant software that will encrypt all files on your computer. To gain access to your files again, if you don't have a complete and verified backup, you'll have to pay between \$300 and \$2500.

As scams go, this one is relatively easy to avoid. Never open an unexpected attachment, even if it appears to be from someone you know.

### Clever Tricks

NOT ALL FRAUDS ARE TRANSPARENT, THOUGH, AND SO MANY EXIST THAT IT'S EASY TO FORGET ABOUT ONE OR MORE OF THEM AND ACCIDENTALLY LOWER YOUR GUARD. EXAMPLES:

**Phony online stores.** It's easy to set up a website that looks like a legitimate store. The fraudsters will offer lower prices (possibly not low enough to seem suspicious, but well below what you'll find online). You submit the order and pay, but never receive merchandise. By the time you figure it out, they're gone and so is your money.

**Fake holiday cards.** An e-mail greeting card that looks legitimate might lead you to download a Trojan or other malware. In many ways, this is similar to the fake business message I mentioned previously. In this case, the card might seem OK because it appears to come from a friend. It's situations such as these when up-to-date anti-malware applications and your own "wet-ware" are needed to avoid disaster.

**Gift cards that aren't.** Even the most gullible among us know that nobody in Nigeria wants to share millions of dollars with us, but you might receive an offer by e-mail that says you'll receive a gift card for simply filling out a survey. You'll also find offers on websites or social media that say you can buy gift cards for a fraction of their value.

**Donate to help the victims of some disaster.** Immediately after every typhoon, earthquake, or other disaster, creeps crawl out from whatever rocks they've been hiding under to solicit donations. Fake charity sites are common and they'll

eventually be closed down, but not before the crooks make off with a lot of money.

**Life is short; have an affair.** I've been seeing a lot of those lately. Dating sites are common and some are completely legitimate. Others are not. Your new online "friend" may simply be running a phishing scam and will find a way to convince you to divulge information such as your credentials for various sites, credit card information, and other details that can lead to identity theft.

**You have won something.** Most phony travel deals are the fronts for crooks who want to steal your identity, but in some cases the deal looks legitimate. You're actually provided transportation and lodging, but the crooks install keylogging spyware on a computer in the hotel. This is a ploy that's directed more at high-value targets, so most people will never see it.

**Confirm your information.** You receive an SMS message from "your bank" asking you to confirm your credit card number. To show that the request is legitimate, the message includes the first 4 digits of your credit card number. The first few digits of the number simply identify the financial institution. In addition to that, keep in mind that the bank already knows your credit card number and will never ask you to confirm it.

Don't let the fraudster bite! ☹

Learn how fraudsters try to separate you from your money on TechByter Worldwide's December 8 program, which includes an interview with security expert Robert Siciliano. [www.techbyter.com/2013/1208.php](http://www.techbyter.com/2013/1208.php)

# Setting Objectives to Ensure Successful Ventures

BY A. J. STINNETT

PLANNING SEEMS TO BE THE BANE OF MANY MANAGERS AND CEOs. FRENCH ENGINEER AND INVENTOR CLAUDE GEORGE SHOWED THAT THE EGYPTIANS RECOGNIZED THE NEED FOR PLANNING 4000 YEARS AGO. TODAY, BOARD MEMBERS, ACADEMICS, AND CONSULTANTS POINT OUT THE NEED FOR PLANNING, BUT MOST CEOs AND MANAGERS ARE STILL NOT PLANNING. WHY?

The penalties of poor or no planning range from the cost of overtime pay to bankruptcy and the upheaval of the lives of employees and their families, customers, suppliers, and business owners.

The cause seems to be both clear and convincing: More than any other part of managing, planning is a cerebral activity. It requires thinking and business people sometimes find that hard to do. They are busy *running* their companies.

Planning begins by accepting that it is your responsibility and you have to do it. Others may provide information or help, but as the CEO, executive, or manager, it is your job.

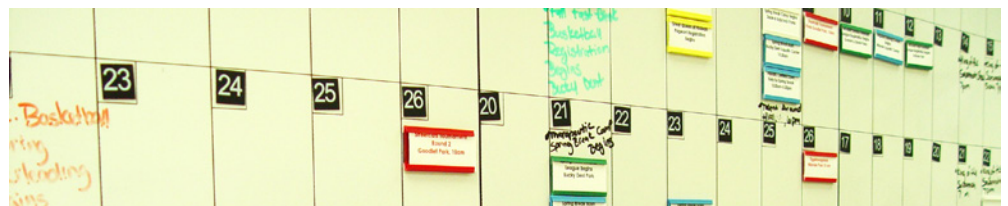
Planning begins with forecasting: Predicting where the present course will lead. Four factors must be considered or analyzed by answering the following questions:

- How will the workload change?
- Can the workforce handle that workload?
- How much money can I spend?
- What change may be caused by the market, competitors, the government, or other external forces or stakeholders?

## Forecasting Can Be Scary

AT THE CEO LEVEL, THIS MAY MEAN DECIDING IF THE COMPANY IS IN THE RIGHT BUSINESS; AND EVEN IF IT IS, SHOULD IT STAY IN THAT BUSINESS. AT THE LOWER LEVELS OF MANAGEMENT, IT MAY MEAN JUST DETERMINING HOW MUCH MORE OR LESS WORK WILL NEED TO BE DONE.

The second task is setting objectives. This process begins by comparing what you think will happen (forecasting) to what you want, or need, to happen this week, month, quarter, or year.



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Few CEOs or executives can plan much beyond a year or so. This is sometimes a compromise, but the danger is in *not* setting objectives.

One of the best ways to set an objective is to use the following format formulate a statement: To {verb} {specific result} by {date}. Examples:

- To increase sales 6% by December 31, 2014.
- To consolidate all IT functions by May 31, 2015.

The third task involves charting the sequence and timing of steps needed to accomplish each objective. A 4-part action plan is the best way to do this:

- WHAT: This is the objective.
- HOW: The steps to accomplish the objective.
- WHO: The responsible person.
- WHEN: The deadline for accomplishment.

The 4-part action plan is a columnar working document. It must be used, screamed at, challenged, followed up, viewed with horror, updated, and (possibly) cherished with pride and filed for future reference. (“This is how we planned last year and we not only escaped disaster, but we made money!”)

## Putting it All Together

THE FINAL STEP IS EASIER, BUT IMPORTANT.

Establish procedures: How do you want the work done? It is critical to think this through even though your procedures may have been working well for a long time.

It is also of value to get the people who do the work involved. They frequently know the most about how to do the work and with their help you may work out a better, faster, or cheaper way to do things.

This is the planning process. Simplistic? Certainly. But it must be performed consistently at every level of your company. It isn't purely a mathematical process. It involves people, numbers, money, history, the future, and hope!

Now is the time to think about whether you are planning or just waiting for disaster to strike.

Planning is marking the path for your company, whether that company consists of 8 people, 80, 800, or 8,000. Ω



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