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Check Fraud Crimes Are “Washing” Away Bank Accounts

Headlines are usually flush with the latest digital breaches out to get businesses. Weak passwords, complex social engineering and business e-mail compromise are often the culprits we hear about. But while our eyes and ears were honed in on digital threats, old-fashioned paper-and-pen crimes were sneaking into our bank accounts.

According to the Financial Crimes Enforcement Network, fraudulent-check crimes rose 201.2% between 2018 and 2022. Experts say that the rise of check fraud began in 2020 when criminals started stealing stimulus checks. Once those ended, they needed a new source of income. In 2023, S&P Global noted that check fraud made up one-third of all bank fraud, excluding mortgage fraud.

It's a cheap and relatively simple crime happening under our noses, and that's why they're getting away with it.

How Criminals “Wash” Checks

AARP says that most check fraud involves check “washing.” This is when criminals use

bleach or acetone to wash away the ink used to write the payee and check amount after stealing it from your mailbox or fishing it from a drop box. Once washed, the check dries, is filled out with new information and deposited at banks or cash-checking shops.

According to AARP, a 60-year-old man had a check for \$235 stolen and cashed for \$9,001.20 – all within 24 hours. It's not just the US either. An Ontario business owner sent a check for \$10,800 to the Canada Revenue Agency to make tax payments for his maple syrup company. Days later, it had been stolen and deposited into another account.

It's a low-budget, fast-cash reward for criminals. Even worse, some banks have deadlines for reporting this kind of crime and won't reimburse you if you alert them too late.

Prevent Check Fraud With These 6 Tips

Thankfully, there are a few simple steps you can take to significantly reduce your risk of check fraud.

1. Pay Online: Pay bills online using a private Wi-Fi connection and a secure portal, like through your bank or vendor website.

2. Mail Safely: Use the post office for mailing checks; avoid leaving them in personal or outdoor mailboxes.

3. Use Gel Ink: Use non-erasable gel ink in blue or black for writing checks; these are harder to erase than ballpoint pen ink.

4. Collect Mail Daily: Pick up your mail daily. If away, arrange for collection.

5. Monitor Your Accounts: Regularly check your bank account online – a few times a week is best.

6. Report Incidents Immediately: Report fraud quickly to your bank and Postal Inspection Service. Most institutions are required to reimburse stolen funds if the theft is reported within 30 days.

It might be a digital world, but criminals will use every tactic to get hold of your hard-earned cash. Add these simple tips to your routine to significantly reduce your risk of check fraud.

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CYBERTOOLS CHRONICLE

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

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Location: Master Builders Assoc.:
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FREE EVENT!
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April 2024



This monthly publication is provided courtesy of David & Aubri Stone, Owners of Cybertools Inc.

Our Mission:

To build a community of success-minded entrepreneurs that inspires excellence, encourages collaboration and expands the capacity of all members to achieve great things.



Taking Action: Washington State Schools Are In Trouble! What Can You Do To Make A Difference?

Working in a technology company, I feel as though I watch things evolve at an alarming rate day after day. I love my team and my work, especially the businesses I get to help, but cybercrime grows at a rate that I can lose sleep over. Nevertheless, I continue to advocate, educate, and support local business owners and I love it! I wasn't always in this line of work. Not too long ago I had a different career. I worked for the schools in Washington State as both a teacher and speech and language pathologist. Many of you may not know this story. I had my second child in 2007 and asked for a leave of absence to stay at home with my children. The school district did not want to honor my leave of absence, I believe mostly because my students were attaining some of the highest test scores in the district. I chose to honor my heart and my family and decided to put in my resignation anyway. I had no idea what would come in the months to follow and how it would change our lives forever. Shortly after I was planning to roll my sleeves up and jump full sail into “momming” full time, the housing market crashed and threw our world into a tailspin. Cybertools supported many businesses in the

construction and surrounding industries and my husband, David Stone, watched as so many clients went out of business or rapidly downsized. It was one of the most challenging times in our lives. Cybertools also had to downsize. David wanted to fight to keep Cybertools running so he could help the businesses that were struggling. I offered to become the indentured servant wife and came to work at Cybertools. I dove in and began to learn about technology and business strategy. I read books, attended training, worked with consultants, and did anything I had to. I quickly learned that I could be passionate in any position that allowed me to learn and help others learn. We weren't sure we would make it through that time. But we did, together with our small team. We look back at that defining moment in our lives and are so thankful for how it turned out. I always thought I would return to the world of education, but I have found a whole new passion in the process. I have a dream of opening a non-profit one day that will allow me to connect my love and passion for schools and my career in technology. It will aim to help children learn how to use technology to better themselves and the world. Stay tuned! **In the meantime, I need your help.**

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An organization that is near and dear to both Cybertools, and me personally, needs our support. The Washington State PTA is an association I have been a member of throughout my kids' education. This organization plays a vital role in promoting the well-being and success of students, families, and schools throughout the state. Due to my background of working in the schools, I know firsthand how important this association is to a school. The PTA has experienced a rapid change in membership over the past few years. This change has occurred as a result of an experience like the one Cybertools went through way back in 2008, a major event that altered our daily living. Due to a game-changing COVID-19 pandemic the involvement of parents and support of the PTA has dwindled in our state at an alarming rate.

During the pandemic, the role that parents were able to play within the school setting drastically changed. For several years most Washington schools could not allow parents or other volunteers to come into the school. These parents also faced challenges in keeping their family units supported and their energies shifted to the home and their careers. When the schools reopened their doors to volunteers and parents, the shift of priority over this three-year period made it very challenging for parents to return to role they had previously played in the schools. I personally felt this shift. I was a very active participant in my children's school and volunteered weekly. However, since my time was absorbed by other priorities, I also have found it

challenging to get back into the classroom or school. But I feel strongly that our schools need us now more than ever.

Since the pandemic students have faced some troubling issues. Salem University in Oregon recently pointed out some of the issues that continue to linger. First, they say that student's mental and physical health have suffered significantly and nearly all data indicates that academic performance has also been impacted. They highlight the fact that social isolation and loneliness are contributing to children who are hungry, scared, and lonely. Anxiety and depression are running rampant among school children as they try to make sense of today's complicated world. I am a mother of 3 teenagers, and I can tell you this time of parenting has been the hardest I have ever faced. We are involved with and available to our kids and they still have experienced anxiety, depression and I have seen a shift in them that we put our blood, sweat and tears into overcoming every day. Our precious youth have also developed a reliance on devices, apps, and digital communication since they were introduced to this system as a way of learning during COVID. This is now how they communicate with peers and friends. Because of that their time on technology has increased and I believe this has also contributed to their anxiety and depression as cyberbullying, peer pressure, and online predators have heightened at a level that make the hairs stand up on my neck. I have had to learn more about iPhone time limits and how these social media platforms work than I ever thought I would have to. The

amount of pressure I feel as a parent to combat these issues feels overwhelming. It is a mountain that would be impossible to climb alone. During a time when our kids are facing difficulties like this, we need associations like the PTA to support our schools more than ever.

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Free Report: The Business Owner's Guide To IT Support Services and Fees

What You Should Expect To Pay For IT Support For Your Small Business (And How To Get Exactly What You Need Without Unnecessary Extras, Hidden Fees And Bloated Contracts)

Read this Free Report and You'll Discover:

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- * Contract Pitfalls to Avoid
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GADGET OF THE MONTH

JSAUX USB Data Blocker

Last year, the FBI warned consumers not to use public charging stations because hackers were installing malware into USB ports and stealing data. If you forget your charger, the JSAUX USB-A Data Blocker is a game-changer for secure charging when you're on the go.

Designed exclusively for charging with no data-sync function, it's perfect for public charging stations in airports, hotel lobbies and coffee shops, eliminating hacking risks. It offers a rapid 2.4A charge and works with a wide range of devices.



Compact, portable and cheap, the USB Data Blocker is the no-brainer companion you need in your travel backpack right now!

Cartoon Of The Month



"I wouldn't call it identity theft, I just self-identify as other people."



Retired Navy SEAL Shares The Key To Building And Leading A High-Performance Team

Most business leaders strive for one thing: to be a strong and competent leader of a high-performing team. To do this, they'll try just about anything, from free lunches to daylong team-building retreats. Although these are helpful, high-performing teams don't begin with external motivators. They begin when leaders embrace a culture of extreme ownership.

"Extreme ownership is pretty straightforward," Jocko Willink says. "You're not going to make any excuses. You're not going to blame anybody else. When something goes wrong, you're going to take ownership of those problems and get them solved."

Willink is the author of the *New York Times* bestseller *Extreme Ownership: How U.S. Navy SEALs Lead And Win*. He explains that the same leadership concepts that enable SEAL teams to succeed in the most intense circumstances can also help businesses win again and again.

As a young SEAL, Willink noticed that a culture of finger-pointing grew when blame was directed toward a person or a team. When that happens, "no one solves the problem," he says. However, when leaders owned issues and responsibility for finding a solution, the team reflected that ownership. "It actually made the other people inside the platoon have the same attitude. They'd say, 'It was my fault; let me fix it,'" Willink explains.

Eventually, Willink went on to fill leadership roles within the SEALs, learning to embrace personal accountability and team empowerment. Now a retired SEAL officer and co-founder of the leadership consulting firm Echelon, he's worked with hundreds of civilian companies on extreme ownership, finding the

same results: when leaders take ownership of problems, the entire team is more likely to be high-performing and successful.

How To Create An Extreme Ownership Culture

"The biggest thing you've got to overcome is your ego," Willink explains. Pointing out that someone didn't do their job right or that the marketing plan wasn't carried out correctly doesn't solve the problem. "You're the boss. You own it," Willink says. When one person takes ownership, it spreads. "That's what develops the culture."

Although extreme ownership starts with the boss, the key to a high-performing team is to empower individuals to take responsibility for projects and tasks too.

"If you want people to take ownership, you have to give them ownership," Willink says. This way, you empower your team to make decisions while you serve as a reliable guide and offer direction when needed. "Put them in positions where they make decisions, make mistakes and learn to be honest with you," he says. If you're not getting the behaviors you need, you can study it and start to correct it by figuring out what support you can provide.

Willink points out that there will always be team members who don't embrace ownership. But when extreme ownership is a culture, they'll naturally get weeded out.

Those who are ready to step up, however, will rise to the top. "There's something more important to many people than how much money they make," he says. "That is control over their destiny, autonomy and freedom."