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INSIDE BUSINESS

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Please visit our website at www.gatewaychamber.com

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Businesses must choose wisely for cybersecurity

By Lynn Robbins

From the board room to the mail room, cybersecurity threats affect everyone in your company. Installing the latest patch is a must-do but it's not a be-all, end-all solution for protecting your business.

"You have to instill a philosophy of security," said Adam Levin, chairman and founder of Cyber Scout and a former director of the New Jersey Division of Consumer Affairs.

When choosing a cybersecurity expert for your business, Levin recommends you look for someone who understands both the human and technology factors that can allow a hacker to infect your computing system.

Thomas DeMayo, a principal and director of IT risk advisory services with accounting firm PKF O'Connor Davies, agrees.

"This is not just an IT issue," he said. "It is very much a business issue. It involves the board and all the senior management." A good cyber security program includes people, process and technology, he added.

Walter Rant, managing director of the Center for Cybersecurity at Kean University, promotes staff training as an ongoing process. Rant is a retired U.S. Army Colonel, former FBI agent and current teacher at Thayer Leader Development Group at West Point.

"People are realizing it's not a matter of 'if' they get hacked, it's 'when,'" he said.

Rant says most intrusions occur because of poor judgment on the part of end users, even though these situations are among the cheapest and easiest problems to address through training.

"What we're talking about is social engineering," he said. "Intruders are exploiting social media to learn about users, who their friends and family are, and then trick the user into thinking the intruder knows their friends.

"When an uninformed user receives a message from a hacker – a phishing email – and clicks on an attachment or link, ransomware or another form of malware is installed which can prevent the user from accessing his computer files or can allow the intruder to view and steal information."

Cybersecurity awareness is also a leadership issue, Rant says. When a top-level manager takes security seriously, employees are likely to take it seriously, as well.

Rant finds one vulnerability some business owners overlook is insider threats. If a person is fired and decides to hack the system out of revenge, he or she could provide competitors with proprietary information. To prevent this, Rant advises businesses to change passwords immediately if someone is terminated.

Don Caldwell is director of technical security services, HIPPA security officer at Allscripts Outsourcing, which partners with Trinitas Regional Medical Center to provide IT services for the hospital. Caldwell employs a training service to educate Trinitas employees on phishing attacks. The trainer sends emails to users and, if they click on links indiscriminately, they are directed to an educational portal where they are taught email best practices.

"You can have all the technology in the world but if someone clicks on the wrong

(Continued on page 4)

Prepare to be hacked

By Rod Hirsch

Legal experts who specialize in high-tech data security and cyber law concede most businesses and institutions are prone to a cyber attack.

"It's not a matter of if, but a matter of when," said Scott Christie, an attorney with McCarter English in Newark. "These things happen every day. When there is a breach of information, you really have to scramble. Securing your network is really, really important. If you haven't kept up with security it's a disaster waiting to happen."

In 2016 4,149 cybersecurity breaches were publicly reported nationwide, involving unauthorized access and disclosure of protected information.

It was a record year for cybersecurity breaches and threats, as hackers and cyber-criminals continued to employ sophisticated strategies to access data, according to Karen Painter Randall, a partner at Connell Foley in Roseland.

(Continued on page 2)

The Center for Cybersecurity at Kean University will soon be opening a new cyber range, which will be used for cyber warfare training and cyber technology development.

The Canterbury Sales®

The expert opinion vs. the innovative thinking in sales

By Andy Gole

"A reasonable person adjusts himself to the world. An unreasonable person expects the world to adjust itself to him. Therefore, all progress is made by unreasonable people." – George Bernard Shaw

In "Thinking Fast and Slow," Nobel-winning economist Daniel Kahneman convincingly presents this case: The expert judgment is almost always better than the layperson using personal judgment. Experts have science on their side.

The "reasonable" person takes expert judgment into account and generally has better/more predictable outcomes than the "unreasonable" person, who relies on judgment, a sense of the possibilities.

Except, of course, when we require a paradigm shift, when we need innovative thinking.

How does this apply to selling?

If the prospect is happy with your competitor, they may not even be open to hearing your offer. Maybe you can't get an appointment or get the prospect on the phone.

Applying expert judgment, we might reasonably conclude: Find another prospect, this one won't ever buy from you. This is also consistent with normal social customs. After all, the prospect said "no" and no means no.

Our challenge is: The prospect doesn't know what he/she doesn't know. This prospect isn't in search mode and doesn't want to learn.

Do you care about this prospect?

You have powerful knowledge the prospect lacks. You shine in the knowledge arena of "they don't know what they don't know." You can create great outcomes, wealth and improved well-being. If the prospect will only talk to you. But they won't.

So you have to decide: Do you really care about this prospect's well-being? Do you care enough to challenge "conventional thinking"?

If you care, you may have to abandon the conventional expert judgment – regarding social interaction – and create a new approach. You may have to follow Shaw's dictum and be sufficiently unreasonable.

Here's one way: bold vision, bold behavior.

If you aren't getting the outcome you seek, challenge yourself: Is my vision bold enough, is my behavior bold enough?

Some years ago a salesperson was struggling, barely keeping afloat, when he identified a "whale" prospect, which would "put him on the map." The problem was the buyer told him, "I'm good, we have been buying from your competitor for five years," then cut off the conversation.

This salesman needed to close this "whale," yet the prospect wouldn't even talk to him.

What would you do?

With his back to the wall, the salesperson took his case, his "bold vision," to a higher authority – the customer's customer. It was a bold, unreasonable move. It contradicted the received wisdom.

Fortunately, the customer's customer was interested. The salesperson closed the sale and his business took off.

This is the story of how I learned to be unreasonable, to find a path to success where none seemed to exist.

Are you being sufficiently unreasonable? There's a large market for unreasonable people with bold visions for transforming the future. You just need to persist.

(To see the story's video, go to bit.ly/2rbSBQp)



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Andy Gole has taught selling skills for 23 years. To learn how Urgency Based Selling is different, go to bit.ly/How_UBS_Is_Different. He started three businesses and has made approximately 4,000 sales calls, selling both B2B and B2C. He invented a selling process, Urgency Based Selling®, with which he can typically help companies double their closing or conversion ratio. Learn more about Andy's method at www.bombadillc.com, at www.urgencybasedselling.net/entrepren.html or by calling him at 201.415.3447.

Prepare to be hacked (Continued from page 1)

The costs associated with data breaches can be significant, experts say. The average cost of a data breach for a U.S. company in 2016 was \$7 million, according to a study done by the Ponemon Institute.

Besides the commercial losses, public relations problems, disruption of operations and the possibility of extortion, cyber-attacks may also expose an enterprise to costly regulatory fines, class action claims, the inability to meet contractual obligations and a damaging loss of trust among customers and suppliers, according to Randall.

Some never recover. Most small-to-medium size businesses will go out of business within six months of a data breach, she added.

Larcenous and opportunistic, hackers are well-organized, relentless and skilled, launching millions of probes daily hoping to snare sensitive information vital to the operation of a business, holding them hostage until they pay a ransom.

Hackers also orchestrate large-scale attacks, tapping into confidential information that can be bundled and sold on the "dark" side of the internet – credit card numbers, Social Security numbers, patient data and bank accounts.

"There are two types of businesses: those that have been breached and those that don't know they've been breached," said Eric Levine, a partner with Lindabury, McCormick, Estabrook & Cooper in Westfield. "If you don't have a plan in place, you are at higher risk."

"Do whatever is necessary to stop the breach," advises Rajiv Parikh, a partner with Genova Burns in Newark. "There are insurance products out there that come with the backing of powerful forensics."

"When IT informs you of a breach, call the insurance carrier. They will have breach response team in place that right away assists with outside counsel and IT to stop the breach and create protocols to notify the proper authorities."

Randall of Connell Foley agrees.

"In the event of a data breach, through the use of experienced breach response counsel, an organization should implement its rapid response plan and conduct an investigation under the guise of the attorney-client and work product privilege," she said. "Forensics and the incident response team will collect and preserve all evidence, including the use of logs. Containment, assessing the severity of the breach, notification and remediation are all steps to be taken after a breach."

"Additionally, 48 states, including New Jersey, have data breach notification laws that apply to any residents who are affected. Thus, in the event of a data breach, the enterprise must work with its breach response counsel to evaluate and determine if the breach mandates notification under the law," she added. "Additionally, depending upon the industry involved, there may be regulations in place that require a unique notification."

Other recommendations from Christie, Randall, Parikh and Levine include:

- Make sure employees and staff know what needs to be secure. Most breaches are not caused by hackers but from someone losing a phone, a laptop with a work e-mail or a package.
- Have protocols in place; work with IT personnel to make sure you have correct security and the right policies in place; when sending documents, make sure of password protections.
- Make sure all employees are educated and up-to-date on preventive measures and trained to respond quickly to a cyber-attack.
- Have good legal counsel. "Lawyers deal with this stuff all the time," Parikh said. Laws are nuanced and differ from state to state. "Having someone who understands the laws, rules (and) regulations can help you construct policies that don't suppress your ability to do business," he added.
- Check with vendors to make sure they have things in place and that outside IT consultants, accountants, law firms, service professionals and other vendors also have safeguards in place for your company's sensitive information.



Greater Impact

Cyber security is one of today's greatest challenges. With the rate of cyber-attacks growing exponentially, businesses must be prepared.

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Businesses must choose wisely for cybersecurity (Continued from page 1)

link in an email, you've got a problem," Caldwell said.

Training and education does not end with prevention, the experts say. Your staff needs to know what to do if -- in spite of your best efforts -- an intruder manages to hack into your system.

A security advisor should work with a company to develop and execute a recovery plan, according to Levin of Cyber Scout. He recommends finding an advisor with a track record in dealing with breaches and getting the business up and running. He or she needs to know how to deal with upset customers, employees and the media.

An advisor should be versed on cyber liability insurance for compensating you and your clients if there are issues with intellectual property and trade secrets. The advisor also should know the state laws regarding whom to notify, as well as when and how.

DeMayo of PKF O'Connor Davies advises business owners to work with a separate team to implement solutions. He said the key factor in choosing both consultants and technical people is experience, although education and credentials are part of the advisor's calling card.

Commonly held certifications include CISSP (Certified Information Systems Professional); CISA (Certified Information Systems Auditor); OSCP (Offensive Security Certified Professional); and, for concentrated technical positions, CCNA (Cisco Certified Network Associate).

But while certifications matter, both DeMayo and Caldwell say experience in the field and an ability to communicate are the most important considerations.

"The advisor should have the ability to translate technology into English," Caldwell said. They need to explain technologies and terms in a way that a business owner understands. "So, the advisor needs to be 'bilingual,' in a sense," he said.

Attacks can occur at any given point in a computing system, according to Munir Cochinwala, chief technology officer at the New Jersey Institute of Technology, College of Computing, and executive director and chief scientist for data analytics at the New Jersey Innovation Institute.

Therefore, security advisors need to be well versed on the open systems interconnect model, the seven-layer stack which includes the physical, data link, network, transport, session, presentation and application layers. The advisor should work with you to prevent attacks from malware or ransomware, software intended to damage or take control of your computing devices, and to monitor computer and network activity.

According to experts:

A cybersecurity advisor should know how to recommend and explain solutions such as firewalls, hardware- or software-based systems that stop harmful traffic from entering the network; vulnerability scanning, checking computing systems for security weaknesses; and penetration testing, a process in which security testers attempt to hack computer systems and networks to identify vulnerabilities.

To address known or possible threats, you should regularly install patches, a manufacturer's update issued to correct specific problems or vulnerabilities. To remain operational in the event of an attack, the computing system should have redundancy, a backup system which can be used if the original system is hacked or damaged.

To ensure privacy when sending sensitive information via email, the sender should use encryption, the process of encoding a message so that it can be read only by the sender and the intended recipient. Finally, because companies use cloud computing and use hardware and software from many sources worldwide, you need to be concerned with the reputability of your supply chain, the companies that supply services and products to your business.

When it comes to protecting your company from or responding to a cyber-attack, Levin suggests businesses consider the value of their company's information.

"The question is not about how much your data is worth on the black market," he said. "It's about how much your data is worth to you."



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Inside Views

Scholarship

Earlier this month I had the privilege to be the keynote speaker at the Gateway Scholarship Foundation's annual scholarship awards ceremony. This year the foundation awarded 15 scholarships to Union County high school students to assist them in pursuing their studies.

The Gateway's scholarship program is different from most scholarship programs. It is geared toward students who are pursuing technical, career-oriented educations rather than a traditional four-year liberal arts degrees. Over the years Gateway scholarships have helped kids become plumbers, electricians, nurses, cooks and hairdressers, as well as computer technicians and engineers.

Gateway has been awarding these scholarships since the 1960s and over the years has helped thousands of young people get skills they will need to thrive in the workforce. The goal of the scholarship program is to have a ready, trained cadre available to work for local businesses. Employees are the lifeblood of any business.

What differentiates the Gateway scholarship program is that it is geared toward the "C" student. When it was originally started, it was decided there are plenty of scholarships out there for the top students but not so much if you weren't at the top of your class.

And what if you don't want to go to college but instead want to learn a skill and get a job? There's not a whole lot of help out there for you. The Gateway's scholarship program fills this void. It can be used for trade school, a two-year degree or a four-year degree as long as it is in a career-oriented program. It is the only scholarship like this that I know of.

The kids receiving scholarships at this year's award ceremony have a big leg up on most of their peers. They already know what they want to do and are working toward it. I have far too many college graduates passing through my office who have a degree, a lot of debt and no job prospects because they have no skills. The days of any college degree being a ticket to success are past and never to return.

At the awards ceremony I decided to focus my remarks on the traits they will need to be successful in their careers. When you're hired in a job three things are taken on faith: one is that you can do the job; second is that you will love the job; and third is that they can live with you. How successful you are depends on how these three questions are answered throughout your career.

To achieve success, you need to impress those above you without alienating those around you. There is no trait that bothers bosses more than tardiness, especially when you're new at the job. There is a simple mantra that when practiced really leaves a good impression: If you're early, you're on time. If you're on time, you're late. If you're late, don't even bother to show up.

Few things relay the impression that you love your job better than showing up early. Arrive before your boss and leave after and you'll be on the way to rapid advancement.

The second most important trait is to ignore your job description. The last thing a supervisor wants to hear when they ask you to do something is, "But that's not my job" or "Can't John do it?" Showing you are willing to do anything makes a powerful impression.

The third trait is to demonstrate the desire to learn and improve. Once you've mastered one thing, ask to learn something new. Try to come up with new ways to do things better, both for yourself and for your employer. Never stop learning. If you do, you will rapidly find the world has passed you by.

And finally, you should always be prepared for the next challenge. You should be looking for the next opportunity, the next job. No one wants to be stuck in one place. The world is a big place and there are lots of interesting people out there. Having skills and desire opens wide vistas.



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Jim Coyle

The Inside Look...



Sixty-five students recently received their nursing diplomas at the Trinitas School of Nursing 158th convocation ceremony. Affiliated with Union County College, the program also awards associate of science degrees to the graduates.

The Provident Bank has announced that John Kamin has been named executive vice president, chief information officer. In this position, Kamin will be responsible for the management and enhancement of the bank's technology infrastructure, as well as the strategic oversight of the bank's third-party technology service providers. Prior to joining Provident, Kamin was executive vice president, chief information officer at Old National Bank in Evansville, IN. He earned a bachelor's degree in business administration from Rutgers University.



RSI Bank recently contributed to the NJ Firefighters Mutual Benevolent Association's 15th Annual Fallen Heroes 5K Memorial Run. The race commemorates the events of September 11, 2001. Proceeds will be donated to Rebuilding Warriors, a nonprofit organization that provides service dogs to veterans. Pictured are Jim King (left), RSI Bank's chief operating officer, and Bob Hill, NJ FMBA's Race co-chairman.

PWM Advisory Group has changed its name to Withum Wealth Management to better reflect the strong relationship they have with the tax, audit and consulting firm of **WithumSmith + Brown**.

TD Bank has been ranked among the 2017 DiversityInc Top 50 Companies for Diversity for the fifth year in a row, excelling at hiring, retaining and promoting women, minorities, people with disabilities, LGBT and veterans. The DiversityInc Top 50 list has recognized the nation's top companies for diversity and inclusion management since 2001. DiversityInc also ranked TD on two specialty lists: Top Companies for Global Diversity and Top Companies for People with Disabilities.

Union County College has announced that Victoria C. Ukachukwu has joined the college's administration as the new dean of UCC's Plainfield Campus and Allied Health. Prior to joining UCC, Ukachukwu served as the assistant vice president for academic affairs/director of health sciences at Caldwell University. She holds a Ph.D. in organic chemistry from Georgia Institute of Technology.

UCC also announced the Union County College Foundation has named eight new trustees: Mandana Ahsani, associate professor of psychology at UCC; Anthony

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"The Gateway Regional Chamber of Commerce is a business organization which represents and advances the business interests of its members"



Abrantes, Sr., vice president/senior council representative of the Northeast Regional Council of Carpenters, Local 254; Mitchell R. Fenton, chief security officer of Baltusrol Golf Club; George L. Cook, III, a supervisor at FedEx; Reverend C. Jeanette Goodson of Fountain Baptist Church in Summit; Delrecole C. Gales, Sr., operations manager for West-Ward Pharmaceuticals; Shahrzad Heidary, associate professor of chemistry at UCC; and Walter Hazard, a UCC alum.

Ukachukwa



Michael J. Smith (far left), president of Berkeley College, joins Berkeley College staff and students at the Food Bank for Westchester as part of the college's Community Service Week 2017. During the week Berkeley faculty, staff, alumni and students contributed multiple hours of service at more than 45 nonprofit sites in New Jersey and New York.

Community Access Unlimited (CAU) raised more than \$56,000 for programs serving people with disabilities and at-risk youth this week at its 2017 CAU Golf Classic, held at Suburban Country Club. More than 150 attendees supported the agency and its members. The event sponsor was Valley National Bank. Among those attending were (left to right) Lynn Swain and Mwaura Muroki of Valley National Bank; Assemblyman Jon Bramnick; Robert Leung and MaryAnn Beltz of Valley National; Harold Poltrock, Esq. and CAU board president; and former U.S. Senator Jeffrey Chiessa.



BCB Bancorp, Inc., the holding company for **BCB Community Bank**, has

announced it has entered into a definitive merger agreement with IA Bancorp, Inc. Upon completion of the merger, Indus-American Bank will merge with BCB Community Bank and will operate as a division of BCB. The total transaction value is approximately \$20 million.

BCB Community Bank, which is headquartered in Bayonne, operates 22 full-service branches in Bayonne, Carteret, Colonia, Edison, Hoboken, Fairfield, Holmdel, Jersey City, Lodi, Lyndhurst, Monroe Township, Rutherford, South Orange, Union and Woodbridge, New Jersey, and two branches in Staten Island, New York.

Indus-American Bank, headquartered in Edison, operates full-service branches in Edison, Jersey City, Parsippany and Plainsboro, New Jersey, and Hicksville, New York. Indus-American Bank was founded primarily to meet the banking needs of the South Asian-American community.

Where the Chamber Stands...

Privatizing air traffic control should be clear for landing

President Donald Trump has proposed privatizing the nation's air traffic control system. While many are inclined to oppose any ideas that come from the current administration, this is one whose time is long overdue.

According to the *Washington Post*, a look at airline time tables reveals that an 8:26 flight from Boston to Washington National today takes 103 minutes. An 8:15 a.m. flight in 1982 took 82 minutes. The difference is similar, if not greater, on other routes, the analysis shows. For example, flights from Boston to Charlotte typically took 125 minutes in the early 1980s compared to 160-plus minutes today.

There are a number of contributing factors for this decreasing efficiency of flight, including airline incompetency and insufficient runways and outdated airports, according to the Federal Aviation Administration and industry experts.

Yet one of the primary culprits is the nation's antiquated air traffic control system, which is radar-based and actually includes transferring strips of paper with flight information from one controller to another. Other nations have switched to GPS-based air traffic control systems.

There is an economic impact to longer flights. They require more fuel. They cost air travelers more time, which translates into money. According to Airlines For America (A4A), the trade association for the nation's commercial airline industry, our current air traffic technology contributed to delays that cost the economy \$25 billion last year.

The FAA, which oversees air traffic control, has long talked about the transition from radar to what is called NexGen technology, GPS surveillance and digital voice and text communications. The FAA has been working on NexGen for more than a decade and predicted the program would be complete by 2025. Yet according to published reports, the FAA now describes NexGen as an evolving effort with no end date.

Modernization of our air traffic control system is being hindered because the FAA is controlled by Congress. As such it is subject to budget cuts and government shut downs.

Privatization as proposed by Trump would mean removing air traffic control from the FAA and placing it under the control of a not-for-profit corporation with a 13-member board representing the commercial airline industry, the general aviation community, airports, the air traffic controllers' union and others with a stake in air travel.

Rather than being funded by taxes, the not-for-profit would be financed by user fees, which is how Canada's private air traffic control system, Nav Canada, is funded. This will streamline modernization of the air traffic control system, which in turn will lead to more efficient air traffic movement, lower fuel usage and cost savings for airlines and their passengers.

Privatization is not Trump's idea, nor is not even a new one. The Clinton administration proposed the move but was opposed by Congress. Last year Bill Shuster (R-PA), chairman of the House Transportation and Infrastructure Committee, introduced a bill to privatize air traffic control using Nav Canada as a model. Trump's proposal uses Shuster's plan as its base.

The plan is endorsed by A4A, the International Civil Aviation Organization and the National Air Traffic Controllers Association, the controllers' union.

Not everyone agrees. The general aviation community and smaller airports fear the larger carriers will use user fees to force focus on the 30 or so airports that handle the lion's share of commercial travel, leaving smaller carriers, private aviators and rural airports with no leverage.

Delta Airlines, which dropped out of the A4A, last year issued a report supporting the concern of smaller airports and the travelers they serve and, more importantly, noted that ATC fees in Canada and the United Kingdom increased by 20 and 29 percent, respectively, in the first 10 years following privatization and predicted those costs would be passed on to travelers. Yet Nav Canada recently lowered its fees.

Certainly a move to privatize air traffic control should be taken prudently. The composition of the 13-member board has yet to be defined and that should be a major consideration to protect the interests of non-A4A transportation players and rural American travelers. In addition, despite being the world's largest and most complex, the United States' air traffic control system also is the safest – there has not been a fatal crash of a domestic passenger airliner in eight years. That commitment to safety must never be undermined.

Which is why continued reliance on WWII-era technology no longer makes sense and why a move to privatize the air traffic control system and enable the rapid transition to advanced technology is a good idea whose time has come.

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Did You Know... *Hard work pays off?*

By John Tschohl

"Talent is cheaper than table salt. What separates the talented individual from the successful one is a lot of hard work." – Stephen King

We've heard it since childhood, from parents, teachers and friends: "You just have stick to it and try (work) harder." Success is more a combination of how hard one is willing to work or practice than the God-given talents we are born with.

Hard work has clearly paid off for the most successful people. Take Bill Gates. The richest man in the world evidently never slept, never changed clothes, never did anything but code and maneuver and strategize. For Gates it was the ability to have access to a computer and log 10,000 hours of programming time. In an industry filled with incredibly smart people – where smart was and is commonplace – he rose to the top by also working incredibly hard.

Tom Brady, quarterback for the New England Patriots, probably spends more time watching film than the rest of us spend at work. In a sport filled with incredibly talented athletes – where incredible athletic talent is commonplace – he'll one day be in the Hall of Fame because he works incredibly hard.

Walt Disney – Today Disney rakes in billions from merchandise, movies and theme parks around the world but Walt Disney himself had a bit of a rough start. He was fired by a newspaper editor because he "lacked imagination." After that, Disney started a number of businesses that didn't last too long and ended in bankruptcy and failure. He kept plugging along (working harder), however, and eventually found a recipe for success that worked.

Henry Ford – While Ford today is known for his innovative assembly line and American-made cars, his early businesses failed and left him broke five times before he founded the successful Ford Motor Company.

"The trouble with opportunity is that it always comes disguised as hard work." -- Anonymous

All are examples of very talented individuals. But the common theme is taking that talent and supporting it with a fierce and committed work ethic. It sounds tough and sounds like a lot of

hard work. Well, don't kid yourself, it is.

There are four simple principles that I have talked about before and that are in my books that relate to hard work and success:

1. Belief – Believing in yourself is all about being sure that you are going to do what you want even if others stand against you.
2. Dedication – It's part of your make-up, the way you do things.
3. Focus – It's a focal point that you aim for. For example, the object in target shooting is to aim for the center. The same standard applies for success.
4. Skill – It's the right combination of skill sets in order to be successful. For example, if you are going to be the best on the rodeo circuit, you will have to have mastered the skills necessary to stay on that horse and how to get back in the saddle without fear.

I'm a great believer in luck, and I find the harder I work the more I have of it" – Thomas Jefferson

In my book, *Moving Up*, I constantly remind readers that it's about your life, it's about succeeding in whatever you choose to do. It's about taking chances and being proactive, ready and willing to put in the hard work necessary.

"Great things are not going to happen for you unless you are willing to work incredibly hard." – John Tschohl.

John Tschohl is an international service strategist and speaker. He is founder and president of the Service Quality Institute in Minneapolis, Minnesota. Described by *Time* and *Entrepreneur* magazines as a customer service guru, he has written several books on customer service including *Moving Up*. The Service Quality Institute (<http://www.customer-service.com>) has developed more than 26 customer service training programs that have been distributed and presented throughout the world. John's monthly strategic newsletter is available online at no charge. He can also be reached on Facebook, LinkedIn and Twitter.



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