



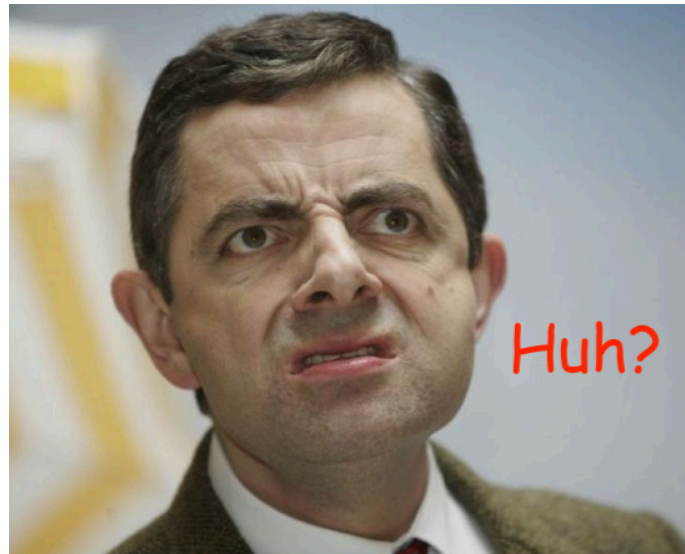
Year-End Letter, December 2018

Hi,

It will be six years this March since leaving my 25-year Wall Street career to start Total Digital Security. Here's an overview of what cyber risk looked like then, where we are now, and what we're expecting in 2019 and the years ahead.

## 2013 - Getting Started

When starting TDS in 2013 and telling folks our mission was to help people prepare for problems they never had before, you could say the response was less than encouraging.



But it didn't matter.

For me, the next decade ran like a high-definition movie over and over in my head. Here's what I saw:

- Cybercrime targets would migrate from the institutional to the individual - from someone else's IT departments and servers, to the personal technology and networks of our own.
- Personal information would become the most sought-after commodity in the world.
- Losses incurred over the next 10 to 15 years would be historic by all dimensions.

- No one's ready. And worse; no one cares.

I knew I could help. And with a confidence borne from experience that distinctly prepared me for the job, I foresaw how I could make a meaningful change for the better.

These things, coupled with a sincere desire to be part of the solution, created an opportunity more evident to myself than most.

## The New Face of Risk

My vision in 2013 put the notion of risk on its head.

All traditional crime and risks of loss would soon evolve and morph into their new, digital phenotype, and the transformation would happen much faster than the average human being's ability to adapt.

Our innate sensibilities about risk, safety, security, and success that had evolved over the ages and eras of humankind would no longer serve in the new digital age.

Our "wiring" has evolved by adapting to change that was organic and analog, not amorphous and digital. The new face of risk requires a new set of survival skills and tools.



This is what I meant in 2013 when saying "No one's ready" to survive the coming super-cycle of cyber-related risk and crime in their lives.

When starting TDS six years ago, not only was no one ready but most didn't know enough to care.

## 2013-2018 - The Low-Hanging Fruit

Eventually, humankind's adjustment to the new rules of survival and success will change everything in our lives, including an invariable selection process that will ultimately redefine classes of haves and have-nots.

And that begins with the low-hanging fruit.

For some insight into humanity's experience with such age-defining change, let's go to Will and Ariel Durant. Their "[Story of Civilization](#)" - an 11-volume record considered the authority on the matter.

*"Humanity's greatest struggle with periods of great change came from new experiences that baffled instinct."*

Will Durant continues:

*"... experiences and situations so novel that native reactions instinctive and immediate broke down in utter failure."*

The Durants' observations of the past are what most on the planet are feeling now. Past education and experience aren't sufficiently serving the challenges faced for survival and success today.

### The Greatest Transfer of Wealth in the History of Mankind

In the meantime, with trillions of dollars at stake, it's the predators that rule.

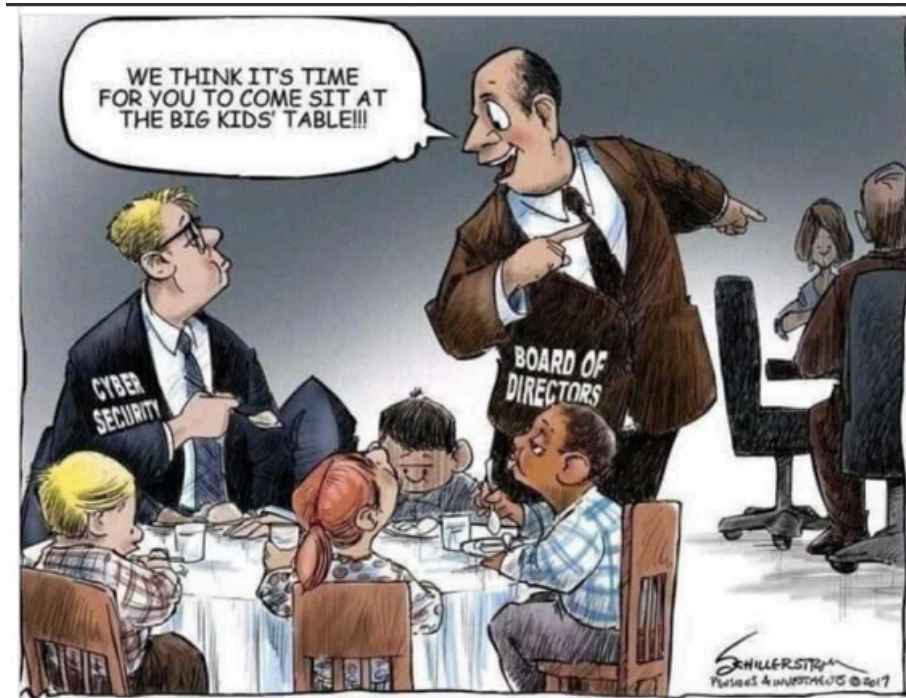
They're the most aggressive and sometimes desperate ones, lurking the perimeter for the easiest prey. And in cyber, they're compelled by basic survival instincts that are digitally-honed, and cryptocurrency fueled.

They attack the weakest first, which currently stands at about everybody - somewhere around 3.5 billion people that own a personal device and use the internet every day. Most are flat-footed and don't care or comprehend that their personal information has been weaponized for use against them for good.

It's in these early, transitional years from the old to the new where "**The Greatest Transfer of Wealth in the History of Mankind**" will run its course. And not adapting to the new, digitally-defined rules of survival and success serves the cyber-wolf like a lamb with a bum leg.

You can read more about the \$6 trillion in expected losses we will see over the next three years, [here](#).





But I sense a swelling change for the better. Finally, people are waking up and accepting the stakes as real. There is a ton of work to do, and it's going to take transformative leadership that compels individuals and cultures to adapt.

## 2019 - Ready to Adapt?

When TDS started in 2013, no one cared about digital risk unless it was the Pentagon, Fortune 100, or other large organization. They were concerned with military secrets, corporate espionage, and IP theft.

But privacy? Personal information? Financial loss? Existential safety and security? Trust me - no one cared, and almost no one understood.

I think that's finally beginning to change.

Here are a few recent headlines from the mainstream that represent what I see more broadly as evidence of the first wave of adaptation (comprehending and caring) from the masses:

### **WE'RE ALL JUST STARTING TO REALIZE THE POWER OF PERSONAL DATA**

*"Our personal data is being sold, traded, and shared in ways that we're only beginning to fully unravel. The next step in 2019 will be deciding what should be done about it." WIRED Magazine, Dec. 28, 2018.*

## **YOUR DATA WAS PROBABLY STOLEN IN CYBERATTACK IN 2018 – AND YOU SHOULD CARE**

*"Billions of people were affected by data breaches and cyberattacks in 2018 – 765 million in the months of April, May and June alone – with losses surpassing tens of billions of dollars." USA Today, Dec. 28, 2018*

## **WHY YOU SHOULD BE WORRIED ABOUT GETTING HACKED IN 2019**

*"User data has become one of the more sought-after commodities among criminals, and that means breaches of the scale and magnitude we saw in 2018 will continue in 2019." VICE, Dec. 27, 2018*

## What's Next?

Over the following few years, cyber-related risks and damages are just going to get much, much worse.

I'm optimistic that attitudes are beginning to change for the better, and I've always championed how the cybersecurity industry is advancing with affordability, ease-of-use, and efficacy. After all, that's what TDS [does](#) - connects you and your technology to the best available cybersecurity for your needs.

But, the masses are just too far behind for anyone to expect the risk and losses will plateau anytime soon.

Here's what Jay Goldberg, Assistant Managing Editor at Banyan Hill Publishing says in his letter from December 29th:

### **Cyberattacks Will Shock the Nation in 2019**

*"... the 2019 federal budget increases funding for cybersecurity from \$14.4 billion to \$15 billion, which is only about a 4% increase. And it actually cuts cybersecurity research by 18%. We're overdue for a nasty surprise. And that's why 2019 will be the year of cyberattacks..."*

Mr. Goldberg continues:

*"But you can take steps now to prevent attacks on your personal devices. For more information, check out privacy expert **Ted Bauman**'s special report on this topic."*

Remember when I said in 2013 "No one cares."? Well, I fibbed because there was one guy that did care - it was Ted Bauman.

Ted Bauman cared and comprehended the stakes at hand fully. He knew the implications of cyber to privacy, wealth protection, and democracy, and he's written and presented on it ever since.

Ted has included me in his publications and conferences many times over the years, and I'm proud to call Ted Bauman an advocate of our work and cybersecurity solutions.

And that brings us full circle, as Ted includes my article "**On Filter Bubbles and the Data-Industrial Complex**" in his Bauman Letter for January 2019.

## The Filter Bubble Is Controlling Your Thoughts

**Editor's Note:** Brad Deflin is CEO of Total Digital Security, a company that provides industrial-strength data security and privacy solutions to individuals and small businesses. One of the things I like most about Brad is that his entrepreneurial activities are guided by a clear understanding of the need to address threats that many of us don't see until they are pointed out. In this article, he adds another reason to like his work: The same things that can protect our privacy can also help protect our rapidly degenerating democracy. — Ted Bauman

BY BRAD DEFLIN

**H**ERE'S a term to know: filter bubble. It's when Big Tech's algorithms twist one's reality to suit their own agenda.



Big Tech's algorithms determine the results we see from search engines, news feeds and our social media experiences.

Sophisticated software programs using our personal information enable Big Tech to know who we are, what we do, and what we like

and don't like.

With that, they know in which direction to nudge us to do what they want, which isn't always what we might choose for ourselves.

Filter bubbles prevent us from seeing information that doesn't fit the manipulative agenda of the algorithm. We become intellectually isolated.

Here's Techopedia's definition of a filter bubble:

*A filter bubble is the intellectual isolation that can occur when websites make use of algorithms to selectively assume the information a user would want to see, and then give information to the user according to this assumption.*

Here's an example of the impact of filter bubbles ... an actual case from the field.

### A Bearish Landslide

An investor sold everything she had in the stock market at its peak in January this year. It amounted to several million dollars. She used her Chrome browser to do the trades online. She managed the transactions with her Gmail account.

Weeks later, as the market corrects, she sends emails to close friends and family. She shares her satisfaction with being "100% in cash" while everyone else suffers.

After that, her Gmail inbox, her Google search results and her website experiences are dominated with bearish investment strategies, precious metals dealers and other sales pitches. They are all slanted toward those looking for a place for their cash other than the stock market.

All because her momentary choice to adopt a cash position had been noted, coded and converted into an algorithm by the services she uses on the Internet.

The same thing happens to an even greater degree when it comes to political opinions. Express one, and expect to see nothing but more of the same from then on unless you go looking for alternatives.

### Trapped and Isolated

The effect of filter bubbles is to push each of us in a particular direction. They nudge, incline, influence and even enrage us to go a little further to the side we're already on.

But what if the "side" we appear to be on is only momentary?

It doesn't matter. Filter bubbles deprive us of information that might lead us to change our views.

We still don't know how much filter bubbles are changing our democracy. But from recent events, we can see that things are getting worse fast.

Without actively seeking out information, developing personal awareness and making

All the articles I've quoted above, are linked in the tiles under the signature line below.

## The Eve of a New Year, at the Footsteps of a New Age

As long as we're doing full-circles, let's go back to the source for wisdom from the ages.

Will Durant, when asked what the ultimate nugget of knowledge he gleaned from writing 11-volumes and 14,777 words on "**The Story of Civilization**," replied;

*"The failure of plasticity dooms."*

Thanks you, Mr. Durant. You deserve a pause for effect here.

Individual and cultural survival today demand new critical thinking skills and tools, and resiliency and self-reliance are the hallmarks of success in the Digital Age.

We're as committed and as passionate about our mission of "**Cybersecurity for Life**" as we were in 2013. And we're excited about our growing role as part of the solution to what Warren Buffett last year called "the greatest risk to mankind." 2019 will be a defining moment in the opening chapters of a long cycle of adjustment ahead. Call me if I can help.

Thanks for reading,

Brad

Brad Deflin

<https://www.totaldigitalsecurity.com/the-cyberadvisor-monthly-newsletter-december-2018>



## On Filter Bubbles and the Data -Industrial Complex

*"Brad Deflin is CEO of Total Digital Security, a company that provides industrial-strength data security and privacy solutions to individuals and small businesses. One of the things I like most about Brad ..."*

**The Bauman Letter, January 2019**

Read More

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## We're All Just Starting to Realize the Power of Our Personal Information

"... if anything became clear this year, it's that consumers have a lot more to learn about what happens to their data online—how it's gathered, who gets to look at it, and what it's worth."

Wired Magazine, Dec. 28, 2018

[Read More](#)

### The biggest data breaches of all time

USA TODAY's list of the largest reported breaches, in order of magnitude. Click a company's name to read more about each breach.

| Rank | Company                      | Year | Accounts      |
|------|------------------------------|------|---------------|
| 1    | <a href="#">Yahoo!</a>       | 2016 | 3 billion     |
| 2    | <a href="#">Marriott</a>     | 2018 | 500 million   |
| 3    | <a href="#">Yahoo!</a>       | 2016 | 500 million   |
| 4    | <a href="#">MySpace</a>      | 2016 | 360 million   |
| 5    | <a href="#">Under Armour</a> | 2018 | 150 million   |
| 6    | <a href="#">Equifax</a>      | 2017 | 145.5 million |
| 7    | <a href="#">EBay</a>         | 2014 | 145 million   |
| 8    | <a href="#">Target</a>       | 2013 | 110 million   |

## Your Data Was Probably Stolen in Cyberattack in 2018 – And You Should Care

Click the image at left for a chart listing the top 25 breaches of all time - all but four have happened over the last three years.

USA Today, Dec. 28, 2018

[Read More](#)





## Why You Should Be Worried About Getting Hacked in 2019

*“Ever more sophisticated tools and techniques for hacking are available for downloading from the web ... and the number of unsophisticated hackers will rise,”* said Suzanne Spaulding, under-secretary at the DHS about the growing league of cybercriminals around the world in **VICE, Dec. 29, 2018**

[Read More](#)

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## Cyberattacks Will Shock the Nation in 2019

Attacks in 2019 will "...serve as a wake-up call for the nation that our cybersecurity needs to be much, much better. Politicians and CEOs will rush to proclaim their support for increased cybersecurity spending. And that's ... why cybersecurity will explode into a \$1 trillion industry by 2021 ... a massive 1,200% surge in just a few years." **Banyan Hill Publishing, Dec. 29, 2018**

[Read More](#)

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## How To Start Protecting Today.

Interesting in learning more? Contact us for information, complimentary consultations, and price quotes on our products and services.

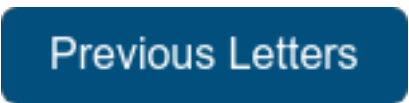
- Private Email for everyday use
- Protect your Macs, Windows, and Androids in real-time 24/7/365
- VPNs for encryption online
- Comprehensive Router and WiFi Network Security

Contact us to learn more.



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