

# Protect your financial data from disaster

By JOSH FLINT

**W**HEN it comes to risk management, from crop insurance to grain marketing strategies, most farmers work hard to protect their assets.

However, in today's digital age, there's a multitude of ways to lose valuable data that's stored in electronic format. Lightning strikes, tornadoes and floods are just a few disasters that can render a computer useless in the blink of an eye. Scott Fisher, Farm Progress' IT director, has several tips for protecting data.

"When I think of how a farmer can protect his data, it's basically the same as asking how a small business can protect itself," Fisher explains. "In essence, the most important data is probably going to be financial records, which are often kept in a program such as QuickBooks."

## Step 1: Back up

First and foremost, Fisher preaches, "back up, back up, back up." For this, there are a couple of options. External hard drives are available at most department stores and come with software that automatically backs up the computer's hard drive. Depending on the size and brand, an external hard drive typically costs about \$100.

However, Fisher offers a word of caution when it comes to using an external

### Key Points

- Natural disasters can destroy years of farm financial records.
- Backing up electronic data should be the first line of defense.
- A UPS can help defend against power surges.

hard drive. Disasters such as a fire or tornado will most certainly destroy the backup if it's kept on-site.

When trying to protect financial data, a better idea may be an online backup service such as Mozy, [www.mozy.com](http://www.mozy.com). Many online backup services offer a free trial with 2 gigabytes of storage. Fisher says they typically charge around \$5 per month, depending on the service and storage space.

## Power surge protection

While fires and tornadoes are devastating events, lightning strikes are probably more common, but still potentially dangerous. "Rural areas are more at risk for lightning strikes," Fisher explains. "Unlike urban areas, not a lot of cable is buried underground. Plus, homes and utility poles are some of the tallest objects around."

To protect against a lightning strike and the ensuing power surge, Fisher advises not to rely on an inexpensive

power strip/surge protector. "I don't think a \$7 power strip is going to handle it," he adds.

Instead, he recommends an uninterruptible power source, or UPS in IT slang. A UPS, which typically costs less than \$100, keeps the power supply to the computer at a steady 110 volts.

Not only does a UPS guard against power surges, but it also protects against brownouts, where the power drops below 110 volts, Fisher adds. In these instances, the UPS provides enough power, via its internal battery, to allow the user to properly shut down the computer.

Be warned, the standard life of a UPS is around five years. In addition, Fisher recommends checking the batteries every so often. The batteries, which contain lead and must be disposed of properly, may only last three years. If the batteries begin to smell or bulge, Fisher says they need to be changed. A new battery is typically one-third to one-half the cost of a new UPS.

Also, Fisher warns, electricity can travel through Ethernet cables just as easily. Some UPS systems accept Ethernet cables as well. Of course, a wireless connection is also safe. In any event, Fisher says to unplug the com-

puter during strong storms or if several vacation days are imminent.

## A farmer's perspective

Kent Krukewitt, Homer, has been backing up his farm data for more than 15 years now. He went from tapes to optical drives to CDs to an online backup service.

Krukewitt says his agromonic and financial records are his primary backup concerns. "It would be extremely difficult to lose that data," he says.

Prior to the online backup system, Krukewitt made two copies of his data. One backup stayed at home. The other was placed in a bank safe deposit box. When things got busy, Krukewitt often missed his regularly scheduled backup. "I'd get behind and maybe a month would go by without backing up," he explains. "We just weren't being as diligent as we should have been."

That's when he decided to entrust his backup duties to QuickBooks' Online Backup Service. Packages start at \$4.95 per month. Krukewitt's subscription includes a full backup of the computer, conducted nightly. He pays approximately \$20 per month. "When you first get on the computer in the morning, it gives you a report of everything that was backed up the night before," he adds.



KRUKEWITT

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