



If You Think Your Business Is Too Small To Be Hacked You're A Cybercriminal's #1 Target

Many cybercriminals look at small businesses like blank checks. More often than not, small businesses just don't put money into their cyber security, and hackers and cybercriminals love those odds. They can target small businesses at random, and they are all but guaranteed to find a business that has no IT security – or the business does have some security but it isn't set up correctly.

At the same time, cybercriminals send e-mails to businesses (and all the employees) with links to phishing websites (websites designed to look like familiar and legitimate websites) or links to malware. They hope employees will click on the links and give the criminals the information they want. All it takes is ONE employee to make the click.

Or, if the business doesn't have any security in place, a cybercriminal may be able to steal all the data they want. If you have computers connected to the Internet and those computers house sensitive business or customer data – and you have NO security – cybercriminals have tools to access these computers and walk away with sensitive data.

It gets worse! There are cybercriminals who have the capability to lock you out of your computer system and hold your data hostage. They may send along a link to ransomware, and if you or an employee clicks the link or downloads a file, your business could be in big trouble. The criminal may request a sum of money in exchange for restoring your PCs or data.

However, as some businesses have learned, it's not always that simple. There are businesses that have paid the ransom only for the cybercriminal

to delete all of their data anyway. The criminal walks away with the money and the business is left to die.

“The reality is that cyber security should be a normal, everyday part of any business.”

And that's not an understatement! Once cybercriminals have your data and money, or both, they don't care what happens to you. Cybercriminals can do more than just major damage to small businesses; their actions can literally destroy a business! We're talking about the costs of repairing the damage and the cost of losing customers who no longer want to do business with you. You're looking at a public relations nightmare!

This goes to show just how critical good IT security really is, but business owners still don't take it seriously. Even as we enter 2020, there are business owners who don't consider cyber security a high priority — or a priority at all. It's a mindset that comes from before the age of the Internet, when businesses didn't face these kinds of threats. And many business owners fall into the habit of complacency. In other words, “It hasn't happened yet, so it probably isn't going to happen.” Or “My business isn't worth attacking.”

Cybercriminals don't think like this. It's a numbers game and only a matter of time. Business owners need to adapt to today's online landscape where just

about everything is connected to the Internet. And if something is connected to the Internet, there is always going to be some level of vulnerability.

But you can control your level of vulnerability! You can be cheap or complacent and do the bare minimum, which will put your business and customers at risk. Or you can take it seriously and put IT security measures in place – firewalls, malware protection, secure modems and routers, cyber security insurance and working with a dedicated IT security company. There are so many options available to secure your business.

The reality is that cyber security should be a normal, everyday part of any business. And anyone thinking about starting a business should be having the cyber security talk right from the very beginning: “What are we going to do to protect our business and our customers from outside cyberthreats?”

When it comes down to it, not only do you need good cyber security, but you also need a good cyber security policy to go along with it. It's something you share with your team, customers, vendors, investors and anyone else who puts their trust in your business. Transparency about your cyber security is a great way to build and maintain trust with these people. If you don't have IT security in place, why should anyone trust you?

Think about that question and think about the security you have in place right now. How can you make it better? Call us at 781-826-9665. It will only make your business better and prepare you for the threats that are looming right now. No business is too small or too obscure to be attacked.

From the desk of

DAVID SNELL



After almost 2 years of updating and upgrading, Windows 7 is finally put to rest. We are finishing up our deployments and upgrades; it's been a long road!

You'll notice the article from my 95.9 WATD radio show on the back page. If you still have Windows 7 on your home machine, you can still upgrade it to Windows 10 – for free! Just follow the directions on my blog.



We had our office "Christmas Party" at Mother Anna's in Pembroke. Several team members brought significant others and, of course,

the grandchildren attended. It was a nice celebration after a year of hard work!

We're looking forward to 2020 and finding more ways to keep our clients safe and happy!

Data Privacy Day was January 28th and Pam posted 8 days-worth of data privacy suggestions and information on Facebook leading up to the day. If you missed it, you can find the posts on our website at www.ACTSmartIT.com/dataprivacy. Among the topics she covered:

- From the FTC- 5 Ways to Protect Your Identity
- Protecting Your PII (Personally Identifiable Information)
- Keeping Your Online Accounts Secure (Amazon)
- From the FTC: Computer Security
- Be Alert to Impersonators
- Protect Your Social Security Number
- If you have been part of a data breach...

And, since we are talking about "Holidays," February 4th is Safer Internet Day (and Homemade Soup Day, although we moved our celebration of Soup Day to Wednesday, February 5th so the whole team can take part. It's our 5th Annual!!)

Back to Safer Internet Day – check out our Facebook Page for valuable information about staying safe on the internet or go to www.ACTSmartIT.com/saferinternet for more info.

February 10th is "Clean Out Your Computer Day." Where do they come up with these holidays??? Pam will have some tips on Facebook – follow us to be sure you never miss a post! www.Facebook.com/ACTSmart

One more note:

Pam and I are co-hosting "So What About That Law" with Attorney Mark Greene at 10:30am on Sunday, February 2nd (Ground Hog's Day!) We'll be talking about Safer Internet Day among other topics.

And last but certainly not least I wanted to welcome back our technician, Michael from paternity leave - congrats to him and his wife Lauren on their beautiful new baby girl!

Welcome to the world
LAUREL
 BORN ON **1.19.2020**
9 POUNDS **3** OUNCES **21**¹/₄ **INCHES** **4:46**
 IN THE AFTERNOON



Succession Planning For Your Business

by Boula Sourial, Financial Planner | www.commonwealthfinancialgroup.com



It may be hard to imagine right now, but odds are the business you've worked so hard to create will be owned by someone else in the future. Eventually, you will either give up the helm voluntarily when you retire, or involuntarily as the result of an unexpected event.

Charting a path for your small business

Succession planning helps you specify, in writing, what will happen to the business when you retire, become disabled, die prematurely, or otherwise step down. It is not a one-time event, but instead a continuous process that starts with your goals, and builds and improves over time. Your succession plan is also a roadmap for you, your family and your employees to help ensure that, in the event you are no longer able to run the company, any ill-advised decisions are kept to a minimum. By creating a succession plan today, you can make the decisions now about what will happen to your company in the future.

What goes into a succession plan?

Like any strategy your business may already have in place, a succession plan follows the same principles. It should address the who, what, when, where, why and how you would like to transition your business. Your professional tax advisors will be able to provide you with detailed guidance on setting up a succession plan customized for you and your company. Generally speaking, your succession plan should address the following:

- Your goals – what do you want from the business when you exit?
- Your successor(s) – who will take over and are they prepared?
- Ownership – what will future owner roles be, and what will the ownership percentages look like?
- Management – how will you keep key employees on board through the transition and beyond?
- Transfer plans – what are the steps involved in the transfer, and what is the timeline?

- Triggering events – what events (death, disability, retirement, divorce, bankruptcy) will start the transfer process?
- Purchase price/financing – Where will the funds come from for a buy-out and what are the tax implications?

Other considerations

Your succession plan will also have an impact on both your retirement plan and estate plan. Some additional considerations you will need to keep in mind:

- Value of the business: You need to know the true value of the company so you are confident the succession plan is accurate. Keep tabs on company value regularly (every three years) and update your succession plan to account for any changes
- Estate Equalization: If a family member who works in the business is the chosen successor, you should indicate how you plan for equitable distribution of the remainder of your estate for other family members, such as other children, who have no knowledge of the business.
- Sale Proceeds: You'll also want to include instructions relating to taxes from the proceeds of the sale of your business, and detail what should occur regarding your personal estate plan.

Timing matters

Regardless of what form your succession plan takes, its ultimate success often hinges on timing. The sooner you start planning for the eventual transition, the more flexibility you'll have in making future adjustments because — let's face it — the only thing that's guaranteed is change.

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Why WordPress Is The Best Website Platform For Small Businesses



by Kevin McNally, www.interactivepalette.com

I recently decided to re-build Interactive Palette's (our web design agency) website and switch it over to WordPress. And I decided to exclusively use WordPress to design websites for small businesses now.

That's a lot of change in a small amount of time! What happened? After so many years of designing websites, why switch everything over to WordPress?

A Quick Story To Explain Why I Believe WordPress Is The Best

I've been building and designing websites for small businesses since 1998. That's the equivalent of probably sixty years in other vocations. Why?

This industry moves incredibly fast. The rapid growth of website technology, software, hosting and different management platforms are unparalleled. Every day, hundreds (even thousands) of new tools are created for online experiences.

Websites are constantly evolving. Consumers' needs constantly change. And small businesses — now more than ever — need to meet their customers online with compelling experiences and persuasive brand messaging.

I've used nearly every website platform under the sun. And without a single doubt, I've concluded that WordPress is the best website platform for small business. Maybe every business.

If you're a small business owner who's considering different platforms to build your site, I'd like to explain my argument so you can make the right decision.

Here are my top reasons to choose WordPress....

WordPress Is An SEO-Friendly Web Platform And Helps Small Businesses Get Found Online

You've probably heard about "SEO" and how it helps your business get found in search engines. It's a complicated subject, so without going too deep into the rabbit hole, let me just say that a large portion of your business's "SEO strength" depends on the coding, set-up and development of your website. This is called "technical SEO."

WordPress, unlike other website platforms, is set-up for SEO success right out of the box. WordPress creates easy-to-understand HTML pages that Google can scroll and index properly for its search engine.

Plus, it offers a wide array of SEO-friendly capabilities that other web platforms simply do not or cannot offer:

- Website themes and templates that incorporate SEO best practices out-of-the-box

- Hundreds of plug-ins and applications that improve SEO performance (most of them free)
- Ability to build customized websites that load faster than most

- Mobile and tablet device viewing is a standard for WordPress websites

- Many Small Business Websites Require Customizations And Unique Viewing Experiences

People often assume that small business websites are simple and straightforward. They all have five core pages and that's it — Home, About Us, Services, Portfolio and Contact.

In reality, these websites are just like any other: they all have different needs. And some require extensive customizations that web platforms like Wix or Squarespace can't handle.

WordPress, on the other hand, is an open-source



software. It's completely customizable. We can build websites for clients any way they want it.

And because WordPress has such a large community of developers (we're talking millions), most of these customizations are readily available as plug-ins. Actually writing the code for a customized application is a rare occasion when using this web platform.

Instead of tinkering with clunky website builders or sticking within "cookie-cutter" themes, WordPress gives us the freedom to meet client's wishes and design beautiful, user-friendly websites.

WordPress Has A Never-Ending Pool Of Talent, Resources, And Improvements
Fun fact: one in every four websites on the planet are created using WordPress.

Yes, you read that correctly — that's twenty-five

percent on the entire world's websites. Not only is WordPress the best website platform for small business, it's also the best platform period.

And because WordPress is an open-source platform, no one officially "owns it." It's a tool that is constantly updated, added to, and improved by a community of millions. The talent pool is endless.

As a small business owner, you can rely on finding talented designers, developers and product developers at the drop of a hat. And those resources only continue to grow year after year.

Plus, the platform is constantly improved to keep up with the latest needs of users. And security is a major priority.

Small Businesses Need Websites That Are Responsive And Accessible Across Every Device

Do you have questions about designing small business websites in WordPress? Feel free to shoot me an email at kmcnally@interactivepalette.com or check out our blog posts on the topic.

How Can I Find A Quality Therapist ...First Steps

**Katy Lynne Hamilton, Licensed Mental Health Counselor,
Mark Greene & Associates, Attorneys & Family Counsellors**



Therapy can be a useful tool for a lot of people. People every day decide to begin a therapeutic relationship with a professional for a variety of reasons. The question people often ask is “How do I find a good therapist?” I believe the question people should be asking is “How do I find a therapist that is right for me?” Therapy is a personal experience and your wants, needs and expectations should help guide you in making this important decision.

Of course, there are the practical questions everyone may need to ask. Does this therapist take my insurance? What is their hourly rate? Do they have a cancellation policy? Do their hours fit my scheduling needs? Is their location convenient enough for me to make appointment? If you are seeking a therapist in order to gain assistance with a specific concern does that therapist have experience in that area? The majority of therapists have experience working with clients dealing with depression, anxiety, PTSD, stress related issues and change of life experiences. You may want to ask more pointed experience questions if you are seeking help with addiction, ongoing abuse, disability related

issues, eating disorders, pain related issues and other more specialized areas.

After the logistics are out of the way and you have made your appointment you have found your Therapist! Well, not quite. Comfort level and communication style are aspects of the therapeutic relationship that should be considered. Therapists are people and we each have personalities, methodologies, experiences and philosophies that we combine with our training to create our therapeutic style. Some therapists are quiet, some talk quite a bit. Some give homework and direct skills to practice while others keep the work in session. When someone enters my office for the first time, I remind them that this has to be a good for them. I never take it personally if a client decides (on the rare occasion) not to come back. Clients should assess their comfort level in the session (though some nervousness is expected when meeting a therapist for the first time.) Do they like the environment? Is the therapist making eye contact that I am comfortable with? Does the therapist talk, listen and react in a style that helps me feel heard? If you leave a session and don't feel like it's a good fit that's

ok! Clients should remember that they are the ones seeking a service. You are hiring your therapist to work alongside you, guiding you in areas that are personal and uniquely yours.

If you have made the decision to make therapy a part of your life you should have a therapist that is a good match. Just because they are highly recommended by someone you know doesn't mean that it will work for you. Don't get me wrong, not every therapy session is comfortable and easy. However, when choosing a therapist trust your gut and remember that you are choosing a professional to bring their skills to your team and help you meet your goals and needs.



How Much Do You Know About Holding Title To That New Home Of Yours?

by Attorney Mark Greene, Mark Greene & Associates | www.MarkGreeneLaw.com



When purchasing that first home, buyers should be aware that there are three types of concurrent ownership, or ownership of property by two or more persons, and each have major differences. I see this very often especially when a young couple purchase their first home before getting married: Tenancy by the Entirety,

Joint Tenancy, and Tenancy in Common. Not only do they have different consequences when one of the title holders dies, ...but significant difference in the levels of personal protections when they are still with us...so here they are! ...To understand more give us a call before you buy that next home !

1. Tenancy by the Entirety is a type of concurrent estate in real property held by a Husband and Wife whereby each owns the undivided whole of the property, coupled with the Right of Survivorship, so that upon the death of one, the survivor is entitled to the decedent's share. It allows spouses to own property together as a single legal entity.

Under a tenancy by the entirety, creditors of an individual spouse may not attach and sell the interest of a debtor spouse: only creditors of the couple may attach and sell the interest in the property owned by tenancy by the entirety

The most important difference between a tenancy by the entirety and a joint tenancy or tenancy in common is that a tenant by the entirety may not sell or give away his interest in the property without the consent of the other tenant.

Upon the death of one of the spouses, the deceased spouse's interest in the

property devolves to the surviving spouse, and not to other heirs of the deceased spouse. This is called the right of survivorship.

As I said, There are three types of concurrent ownership, or ownership of property by two or more persons: here are the other two....Joint Tenancy, and Tenancy in Common.

2. Joint Tenants also have a right of survivorship, but a joint tenant may sell or give away her interest in the property. If a joint tenant sells her interest in a joint tenancy, the tenancy becomes a tenancy in common, and no tenant has a right of survivorship.
3. Tenants in Common do not have a right of survivorship. In a tenancy in common, persons may sell or give away their ownership interest.

One final point... A tenancy by the entirety cannot be reduced to a joint tenancy or tenancy in common by a conveyance of property. Generally, the couple must Divorce, obtain an Annulment, or agree to amend the title to the property to extinguish a tenancy by the entirety. Now you know....



We invite you to call Mark Greene & Associates today and experience what it is like to work with attorneys and counselors who understand your business and family legal needs. (781) 792-0202

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RIP, Windows 7 - Upgrade to Windows 10 for FREE From David's Tech Talk Radio Spot on 95.9 WATD



With support for Windows 7 and 8.1 ending TODAY, Tuesday January 14th 2020, Microsoft is encouraging users to upgrade to Windows 10 to keep devices running securely and smoothly. On Microsoft's website, the Windows 10 Home operating system costs \$139 to download. However, you don't necessarily have to shell out the cash: A free upgrade offer from Microsoft that technically ended in 2016 still works today.

When Windows 10 was first released way back in July of 2015, Microsoft offered an unprecedented free upgrade offer for Windows 7, 8 and 8.1 users, good through July of 2016. But apparently, Microsoft is still offering the upgrade.

Windows 7 users who don't upgrade to the new version will no longer be able to get Microsoft's security updates or fixes, or technical support for any issues, leaving your computer at greater risk from viruses and malware. While Windows 10 users have experienced a number of bugs over the years, upgrading remains the best option for keeping your computer safe.

While you can no longer use the "Get Windows 10" tool to upgrade from within Windows 7, 8, or 8.1, it's still possible to download Windows 10 installation media from Microsoft and then provide a Windows 7, 8, or 8.1 key when you install it.

Windows will contact Microsoft's activation servers and confirm the key to the previous version of Windows is real. If it is, Windows 10 will be installed and activated on your PC. Your PC acquires a "digital license" and you can continue using and reinstalling Windows 10 on it in the future.

Here's how to get Windows 10 for free, if you're currently running a licensed and activated copy of Windows 7, Windows 8 or Windows 8.1 Home or Pro:

1. Go to the Download Windows 10 website.
2. <https://www.microsoft.com/en-us/software-download/windows10>
3. Under Create Windows 10 installation media, click Download tool now and Run.

4. Choose Upgrade this PC now.
5. Follow the prompts.

When the upgrade is complete, you can verify this by going to Settings > Update & security > Activation after installing Windows in this way, you'll see the words "Windows is activated with a digital license".

It should be noted that if you have a Windows 7 or 8 Home license, you can only update to Windows 10 Home, while Windows 7 or 8 Pro can only be updated to Windows 10 Pro (the upgrade is not available for Windows Enterprise).

To get the best Windows 10 experience and take advantage of features like passwordless sign-on through Windows Hello, you'll want to purchase a new Windows 10 PC (or one released after July 2015) with all the appropriate hardware upgrades.

Don't procrastinate on this upgrade – Microsoft critical security updates ended on January 14th!

Tune into 95.9 WATD every Tuesday morning at 8:10am to hear David's Tech Talk radio spot, live!