

Back to Work in a Post COVID-19 World

by Dr. Lisa Kane, www.DOC4NE.com

I am a dentist who consults with offices on Occupational Safety and Health Administration (OSHA) and Infection Control Guidelines. I've been thinking about life after the current "Social Distancing" orders. What will it look like and how can all businesses remain open and keep themselves and their customers safe? Hopefully, the State and Federal Government, Center for Disease Control (CDC), and OSHA will put out definitive guidelines for us all. Until then, here's my top 10 list of "to-dos" if you were to re-open today:

1. Masks: Make them available for your staff and customers

- a. Train your staff on how to use masks correctly - they won't work if they're not worn properly
- b. Train your staff on how to remove masks correctly - a lot of contamination occurs from improper mask or other Personal Protective Equipment (PPE) removal
 - i. This included gloves! Gloves are to protect you from germs
 - ii. Do not wear gloves and then transfer germs everywhere - be aware when you are wearing PPE - think about what you are touching. You may have to disinfect surfaces afterward
- c. If you decide to use a respirator mask for yourself
 - i. Get a medical evaluation first
 - ii. Get a fit test annually
 - iii. Perform a seal check each time you put one on

2. Hand hygiene

- a. Train your staff on how and when to wash their hands
- b. Know when it's OK to use hand sanitizer and when you should use soap and water
- c. Wash your hands for at least 20 seconds (sing your favorite song - probably in your head)

3. Reception Area

- a. Clear all community items -

magazines, toys, newspapers, etc. that people touch

- b. Disinfect frequently touched surfaces multiple times a day
 - i. Use a disinfectant that has been proven to kill COVID-19 (the CDC has a list)
 - ii. Be sure to follow the instructions for such product; it won't work unless it's used correctly
- c. Remove all food, beverages, and open items
 - i. If you want to provide refreshments for customers, offer single-serve bottles, cans, or snack bags that can be just grabbed with minimal touching of shared surfaces
 - ii. If you have a coffee station, consider placing wipes nearby and post instructions on how to operate with minimal touching
- d. Place respiratory protection messaging and supplies near the entrance
 - i. A "cover your cough" sign or "COVID-19 symptoms" poster
 - ii. Tissues
 - iii. No-touch trash can
 - iv. Hand sanitizer
 - v. Masks

4. Reception and Customer Service Desks

- a. Create a physical barrier to the client, if possible - for example, a plexiglass wall to protect employees working at the desk
- b. Mark off 6-foot divisions or install physical barriers behind which clients should stand when speaking with staff

5. Customer Interaction

- a. Limit face-to-face interaction as much as possible
- b. Ask clients to wait in their cars until you are ready to see them
- c. If clients have to drop something off, ask them to leave it in a locked drop box outside of your building
- d. Remind customers not to come in if

they are sick or have just been sick

6. Paper

- a. a. Limit paper that can be passed around (such as pamphlets, brochures, invoices, etc.)
- b. b. Try to display information digitally as much as possible
- c. c. If a client must bring in papers, devise a plan to disinfect them
- d. d. Money transfer - how are you handling it? Make a plan

7. Break Rooms

- a. Remove all open food
- b. Create a plan for community food - post written instructions about:
 - i. Policies on sharing or not sharing food
 - ii. Wiping the coffee maker after each use
 - iii. Using paper towels to open containers and touching appliances rather than using bare hands

8. Social Distancing

- a. a. Configure workspaces so employees are at least 6-feet apart, if possible
- b. b. Consider using physical reminders, such as tape on the floor to mark off 6-feet

9. Bathrooms

- a. Clean bathrooms more frequently than before
- b. Use a disinfectant that is on the CDC's approved list

10. Tell your customers what you're doing to keep them safe!

- a. Put up signs about the changes you've made
- b. Post the same on social media (but do not post pictures of you wearing a mask improperly)
- c. Send emails to customers before you open and describe to them what you're doing to keep them safe
- d. Promote your business as being proactive about Infection Control

From the desk of

DAVID SNELL



It's a whole new world! Working remotely, social distancing and infection control will all be the "new normal" in the workplace. These are some of the issues that we are considering as well so Pam and Lexi have put together this Special Edition newsletter with articles from experts to help you address these and other new challenges. The focus is "**Planning to Recover.**"

The Dental Managers Society has been meeting here on the first Friday of the month. The managers greatly benefitted from the sharing of ideas and information so Pam set up a secure Zoom meeting to allow them to discuss their ideas and concerns about re-opening their practices.

We have concerns of our own about re-opening our office. Of course, the CDC, Massachusetts or the Federal government may come out with guidelines. Until then, we will consider what is best for our team. Pam asked Dr. Lisa Kane to suggest how we should adapt our office to better implement infection control and social distancing. You'll find her article "**Back to Work in a Post COVID-19 World**" on the front page.

Even though many people suddenly had to work from home, we put together an article and templates to help businesses moving forward. ("**Create Your Own Remote Work Agreement and Guidelines**") They will help manage expectations and set guidelines as the workforce moves in that direction.

Patty Bean, SHRM-CP, Senior Vice President, Eastern Benefits Group, has written a thought-provoking article "**Will We Ever Get Back Normal?**" Yes, things have changed but it's not all for the worst.

Steve Dubin, President of PR Works' article, "**Hit the ground running. What will you do to emerge from the pandemic? 5 steps to the starting line**" has given us some motion and momentum to start you on your post-pandemic marketing effort.

Attorney Brian Hatch answers a burning question, "**Are Small Businesses Exempt from Caregiver Leave Under the FFCRA?**" If you own a small business like ours, the answer to this question could be vitally important!

The pandemic has caused financial disaster worldwide! We asked our accountant, Tammy Glivinski, for permission to republish this enlightening article from her newsletter. "**The Tax Smart Way To Loan Money to Friends and Family.**"

Since March 16th when we at ACTSmart started our official "Shelter in Place," we have examined and explored ways to survive this catastrophe. Even though life will be different and we'll have to make a lot of adjustments that we won't like, we'll continue to research and investigate ways to support and protect our clients and our community. If you need assistance as you make your way to business as usual, we're here to help you in any way we can. Give us a call at 855-WOW-SERVICE (855-969-7378)

Will We Ever Get Back To Normal?

by Patricia Bean, PHR, SHRM-CP, Senior Vice President, Eastern Benefits Group, Norwell, MA

We fell asleep in one world and woke up in another. I'm not the first to say this as having seen it circulating around social media from LinkedIn to Facebook. It is a sobering reality and one that we've all had to come to grips with over the last few weeks. And by the time this newsletter is published, we will be in to our second month of working around our new reality of COVID-19.

With millions of Americans affected including those close to and around us, we must set our sights on the future as we plan to recover. After all, we are these United States of America and we have faced adversity before with the Flu Pandemic in 1918, WWI, WWII, Korean and Vietnam, and now up to and including Post 9/11. We've rationed sugar, rubber and metal in the past to help our fellow countrymen and women. And though our armed forces are not in full swing as they were during wartime, this is a war of a different magnitude and it is affecting the entire globe. But still we are resilient and creative.

In fact, the creative side is happening all around us and micro businesses are springing up all over. As they say, "necessity is the mother of invention" and many businesses are adapting to the very current needs we have at hand – a shortage of Personal Protective Equipment. At kitchen

tables and sewing circles, we have teams of people sewing masks. A local vocational high school is creating 3-D printed masks. And still others are donating food and organizing "honking and tribute parades" to our first responders.

As we begin to think about what our business will look like when we reopen our physical location, several questions come to mind. How has your business adapted with remote workers? What's being done differently? What can be done better? In addition, what preparations are needed to have employees come back to the physical location? Will all employees need to be rehired? Can we do more or the same with less employees? Everyone is thinking outside the box and it's giving leaders a chance to retool the business and adapt to the change.

Some essential businesses have become very creative to include things like rotational work shifts to limit exposure to one another. For example, one week an employee comes in Monday, Wednesday and Friday and the following week only Tuesday and Thursday. And in most cases, they are paying the employee a full-time wage. Still other companies are cutting hours like grocery stores in order to allow more time to restock. I know of one company that is paying "hazard pay" to employees that have customer facing jobs whereby you are paid an additional flat dollar amount for each day worked up to a maximum of \$1,000 per month.

Where will this all lead us in the coming months as we prepare to reopen our physical location? I suspect we will see more work at home requests from employees or employees requesting to work shorter work weeks. How will this affect the operation of the company? Is it possible to offer a flexible schedule in this manner? How will this affect employee benefits like health insurance, disability, etc?

Then there is the question of the CARES Act and particularly the Paycheck Protection Program ("PPP"). Are you able to provide all the documentation in order to commence the process? This will help many businesses stay afloat for a bit longer. Yet sadly, even PPP may not have enough funding for every small business to survive. Certainly COVID-19 has turned the entire world upside down but all is not lost. We will get through this and come out the other side with many new and creative approaches of how we operate our businesses.



All Eyes On You

by Meghan Steinberg, www.SteinbergHR.com



All eyes are on the leaders and HR professionals as this pandemic continues to evolve. Employees are watching every move. In a recent online post,

insights for surviving the pandemic were shared (Steinberg, 2020). Here are some of the most recent highlights:

1. **Consistent Communication**
Have weekly one-to-ones with managers, create HR touch-ins, leader check-ins, and have an all employee meeting at least once a week. Be creative, have coffee together over Zoom, to get the day started. Create newsletters or written communication from one source at the same time each week. Utilize the same technology platform, such as Microsoft Teams, Slack, Zoom, Go To, Chyme, etc. For a fast-mobile message, establish a group in an app like WeChat, WhatsApp, or GroupMe.
2. **Recognizing Wins**
Hold space on the agenda to discuss accomplishments from the week, big or small. This recognition can occur during meetings, check-in conversations, or during round-tables. Share the information as a shout out on social media or on internal platforms.
3. **Clear Expectations**
Provide guidelines, boundaries and clear expectations for the team. What was expected four weeks ago looks much different. Assume nothing: communicate, reinforce and follow-up.
4. **Provide Support**
Needs look different for everyone; do more than forwarding a link to benefits, employee assistance programs or other resources. Communicate tirelessly about safety. People want to see, hear and be reassured.
5. **Navigating COVID-19 Employee Scenarios**
Stay closer to your HR leader or HR consultant. Having an objective perspective to develop processes, create solutions and walk through each step, is critical. It is important, to be consistent, fair, empathetic and knowledgeable; be clear on the "why."
6. **Training**
When this crisis ends, we will need to get back quickly. Use this time to educate and train the team on the skills they will need. Sales managers for example will need to build relationships for business and not 'sell' – many younger sales managers, not having worked during the financial crisis in 2008-2009 or the 9/11 terror attacks, may be more of an order taker. Offer online training classes as a way to keep employees engaged.
7. **Productivity**
Focus more on the activities to be productive during this new reduced level of business volume instead of being results focused. Try working on projects that you don't ever have time for. Get a prospecting plan together for a sales blitz.
8. **Work-from-home Strategies**
It sounds more fun until you actual do it! Establish a schedule, this includes taking breaks – go for a walk, talk with a friend on the phone, do a few exercises. Schedule blocks of time to respond to email and consider shutting email off when working on a project to avoid distractions. If acceptable, try and 'turn off' when the "work day" is done, so that there is a line between personal and work. It's too easy for life to turn into work 24/7.
9. **Be Flexible**
As a leader, be flexible to the challenges that an employee working from home will have during this time, as they may have a spouse, children, or ailing parents all in the home with them at the same time. With the restrictions in getting out of the house to obtain essentials, shopping may need to occur during the day, as many stores are closing much earlier.
10. **Self-Care**
Don't forget to take care of yourself. Eat healthy. Add exercise into your daily routine, even if it is a walk with your spouse or family. Establish a schedule so that you can get quality sleep at night. Despite not needing to show up for work, take a shower and get dressed. Find ways to connect via video chats or calls to help yourself cope with what's happening. Avoid the news when possible.

*We would love to hear your perspective and focus right now. How are you supporting businesses and people?
Email Meghan@steinberghr.com*



Join Meghan and groups of leaders every Wednesday for SteinbergHR Café Hour. You may email Meghan@steinberghr.com to inquire. The purpose of this weekly café hour is to have a casual and productive discussion related to our people and the diverse workforces we support. HR professionals and business leaders are welcome to join every Wednesday at 10AM. Some topics of discussion have been:

- Gradually Returning to the Workplace
- Remote Work
- Productivity
- Employees Being Afraid
- Utilizing and Optimizing Technology
- FFCRA and Unemployment
- Hazard Pay / Crisis Bonus
- Currently Recruiting and Interviewing
- Zoom Etiquette
- EAP, Mental Well-Being and Self-Care

Are Small Businesses Exempt from Caregiver Leave Under the FFCRA?

by Attorney Brian Hatch, www.HatchLegalGroup.com



The Families First Coronavirus Response Act (FFCRA) requires that businesses pay for child care or caregiver leave (2/3RDs pay up to \$200/day for 12 weeks) if an employee can certify that his or her absence is needed to provide child care or other care of someone for COVID-19 related

reasons. Many small businesses are wondering how they are going to keep up to date on other expenses to keep their businesses afloat if they continue to have to pay salaries and wages for absent employees. Congress did think of that quandary, however, and instituted a specific small business exemption from the expanded caregiver requirement for businesses with under 50 employees. Whether a small business should take advantage of it requires a multi-faceted analysis.

In order to take advantage of the exemption, an authorized officer has to certify that it provided the paid leave it would

1. "result in the small business's expenses and financial obligations exceeding available business revenues and cause the small business to cease operating at a minimal capacity"
2. "entail a substantial risk to the financial health or operational capabilities of the small business because of their specialized skills, knowledge of the business, or responsibilities," or
3. "there are not sufficient workers who are able, willing, and qualified, and who will be available at the time and place needed, to perform the labor or services provided by the employee, and these labor or services are needed for the business to operate at a minimal capacity,"

Since all small business employers receive a refundable tax credit for any money paid out, the question appears to be one of a cash flow problem, and the Department of Labor encourages collaboration of employers and employees to reach the best possible solution. If the employer can't wait until the 2020 tax year's tax forms are filed to claim the credit, perhaps partial payments or some other program or compromise is possible. The formal certification to the government doesn't have to be made until applying for the credit, but the employer should prepare the certification for the employee's benefit before then if necessary.

Small businesses can apply for the exemption, but do they want to? Not all businesses can wait to file for the tax credits or don't have accountants able to ensure they get all the credit they need to make up for the payouts. But leaving qualified, and important, employees out in the cold without fashioning some sort of compromise to tide both employer and employee through the crisis is often not a good decision. The Paycheck Protection Program has received a new boost from Congress that can be applied for to keep payments flowing to employees, as long as 75% of the money is used for payroll purposes. Or there is the possibility of a Small Business Administration disaster relief loan or grant (up to \$10,000). Using a combination of these tools to gain extra money is restricted, and it is suggested an accountant be consulted to find the best way to get the best possible financial benefit from any of the federal relief (or state relief as that becomes available through legislation). Finally, good old fashioned negotiation between employer and employee to see how they can create a solution to help both parties cope with cash flow problems that are present for families and businesses alike during this unique crisis.

Hatch Legal Group is a Provider of Quality Legal Representation to Dental Practices in Practice Purchases and Sales, Litigation, Business, Employment and other Legal Matters. Attorney Brian T. Hatch has experience in all Massachusetts trial and appellate courts and has appeared before the Massachusetts Board of Registration in Dentistry. Call Us at (508) 222-6400 or email Brian at brianhatch@hatchlawoffices.com

Hit The Ground Running. What Will You Do To Emerge From The Pandemic? 5 Steps To The Starting Line

by Steve Dubin, PR Works | www.PRWorkZone.com



Yes, most of us have reduced revenue during the pandemic. Yes, we all yearn for a return to normal.

The race is on! What are you doing to make it happen?

An object in motion stays in motion (Right – Newton’s First Law of Motion). Get some motion and momentum started on your post-pandemic marketing effort.

Take a self-effacing evaluation of your existing marketing and an honest evaluation of what it could be.

First, have a plan. What is the end goal? A percentage increase in gross revenue? Expand your number of customers? Expand specific niches?

Don’t operate by the seat of your pants. Be specific. Discuss achievable yet ambitious goals with your colleagues. Collaboration leads to your rallying cry.

Second, create a marketing budget. Standard wisdom suggests different budgetary levels for various niches. That can range from as high as 40 percent of gross for cosmetics and beverages to one percent for manufacturing. The standard marketing budget, across the board, is five percent of your gross.

Plant the seed, allow regular water and sunlight.

Third, hone your value statement. Identify your “Why”. Why did you start your business? What makes you different and better? How do you tell your story to demonstrate your passion and solution?

Example, PR Works was founded by ex-Samurai journalists who know how to tell a story and knew there were many more channels to share that story than the traditional media. We can get our arms around your story and get it to the right gatekeepers.

Fourth, now that you have a sense of a consistent message, consider when to deliver consistent messaging.

Unfortunately, buyers buy when THEY are ready. We rarely can determine when that will be. That brings up the theory of “Salient Relevancy”. The consumer starts to hear, see and respond to your message when they have an immediate need.

Example, my daughter is about to obtain her learner’s permit. Now, I’m really serious about buying a super safe car. I start dreaming Volvos, seeing them in car lots, checking them out on the road. I’m ready to buy.

So, how can you be there when the prospect is ready? You have to be there, be there, be there. You need to continue to surround them with messages on a consistent basis.

Fifth, choose your weapon. Many are overwhelmed by too many marketing options. The key is to choose wisely and invest in that medium for at least a business quarter. Measure that success and use it as a road map for future marketing.

Consider the following channels –

E-Books (Become “the” expert on your subject. Use this as a locked lead magnet on your website and elsewhere.)

E-Newsletter (Weekly or monthly to provide valuable information and remain

top-of-mind.)

Case Studies/Testimonials (Create lively demonstrations of how you helped specific clients.)

LinkedIn (Create an industry-centric discussion group. Plan on-going posts to your profile. Build a sales funnel using Sales Navigator.)

Podcasting (Join the Golden Age of podcasting. Control your messaging. Rub shoulders with guests who you’d like to ingratiate yourself to.)

Public Relations (Be seen as the authority in places your audience is looking. News releases, bylined articles, round-up pieces, Op-Ed, tips articles, sidebar stories, cause-related events are among the options.)

SEO – Organic (Develop articles that address all the questions you buyer has.)

SEO – Reviews (Automate the Google Reviews process. Obviously, Google assigns greater importance to their own products such as Google Reviews vs. Yelp.)

Speakers Bureau (Get in front of audiences predisposed to buy.)

Video/YouTube Channel (YouTube is the second most active search engine. Video is overtaking the written word.)

Web 2.0 (Refresh your design. Create on-going fresh, relevant content.)

As comedians say, “Timing is everything!” The time is now. Hit the ground running.

Let us know if we can help you stretch and accessorize for the run. Complimentary marketing audits are available.

PR WORKS offers a comprehensive slate of services. We are creative, effective, affordable and driven to not only enhance your image, but also generate immediate and measurable response and return for your marketing dollar. We know how to package and merchandise your story to your targeted audience and the media. Call us today 781-582-1061

The Tax-Smart Way to Loan Money to Friends & Family

by CPA Site Solutions (cpasitesolutions.com)

Offering to lend money to cash-strapped friends or family members during tough economic times is a kind and generous offer, but before you hand over the cash, you need to plan ahead to avoid tax complications for yourself down the road.

Take a look at this example: Let's say you decide to loan \$5,000 to your daughter who's been out of work for over a year and is having difficulty keeping up with the mortgage payments on her condo. While you may be tempted to charge an interest rate of zero percent, you should resist the temptation.

Here's why:

When you make an interest-free loan to someone, you will be subject to "below-market interest rules." IRS rules state that you need to calculate imaginary interest payments from the borrower. These imaginary interest payments are then payable to you, and you will need to pay taxes on these interest payments when you file a tax return. To complicate matters further, if the imaginary interest payments exceed \$15,000 for the year, there may be adverse gift and estate tax consequences.

Exception: The IRS lets you ignore the rules for small loans (\$10,000 or less), as long as the aggregate loan amounts to a single borrower are less than \$10,000, and the borrower doesn't use the loan proceeds to buy or carry income-producing assets.

As was mentioned above, if you don't charge any interest, or charge interest that is below market rate (more on this below), then the IRS might consider your loan a gift, especially if there is no formal documentation (i.e., written agreement with payment schedule), and you go to make a nonbusiness bad debt deduction if the borrower defaults on the loan--or the IRS decides to audit you and decides your loan is really a gift.

Formal documentation generally refers to a written promissory note

that includes the interest rate, a repayment schedule showing dates and amounts for all principal and interest, and security or collateral for the loan, such as a residence (see below). Make sure that all parties sign the note so that it's legally binding.

As long as you charge an interest rate that is at least equal to the applicable federal rate (AFR) approved by the Internal Revenue Service, you can avoid tax complications and unfavorable tax consequences.

AFRs for term loans, that is, loans with a defined repayment schedule, are updated monthly by the IRS and published in the IRS Bulletin. AFRs are based on the bond market, which changes frequently. For term loans, use the AFR published in the same month that you make the loan. The AFR is a fixed rate for the duration of the loan.

Any interest income that you make from the term loan is included on your Form 1040. In general, the borrower, who in this example is your daughter, cannot deduct interest paid, but there is one exception: if the loan is secured by her home, then the interest can be deducted as qualified residence interest--as long as the promissory note for the loan was secured by the residence.



If you have any questions about the tax implications of loaning a friend or family member money, please contact Glivinski & Associates Inc. books@capecodcfo.com (508)398-9300

Surviving a Pandemic; Financial Recovery for Businesses

by Ben Hall, <https://OverVIEWconsulting.com>



“Life is 10% of what happens to me and 90% of how I react to it.” – John C. Maxwell

This inspiring quote should be a guiding principle as we examine the ways to eliminate the fear and fallout caused by COVID-19. Now is the ideal time to shift focus to improving the form and function of your business.

The first recommendation is to set SMART goals. SMART is an acronym introduced by Professor Robert S. Rubin. To make sure your goals are clear and reachable, each one should be:

- **S**pecific (simple, sensible, significant).
- **M**easurable (meaningful, motivating).
- **A**chievable (agreed, attainable).
- **R**elevant (reasonable, realistic, and resourced, results-based).
- **T**ime bound (time-based, time limited, time/cost limited, timely, time-sensitive).

A proven success strategy, SMART goals enable you create clear, attainable, and meaningful goals, and develop the motivation, action plan, and support needed to achieve them.

In order to achieve these goals, you will need to look in the mirror. Get an accurate image of your business as it stands today. Physically print out your 2019 profit & loss statements, 2020 budget, and first quarter credit card statements. Take an undaunted look at the realities as they will become a roadmap to solutions.

Solutions involve saving money and shifting focus to top line revenue growth. There are inherent possibilities for both annualized cost savings and discontinued annualized spending. You may not realize that your business could be saving thousands – even hundreds of thousands – per year

with a few simple changes.

Cancel all non-essential items not under contract and monthly subscription services. Tighten up areas of overspend. Identify what you can do NOW that can be done on a shoestring budget, like pushing out marketing material you have in stock. Schedule your non-revenue generating activities for off-business hours. Repurpose a portion of your cost savings to implement process improvements.

Think about the vendors you use and evaluate their worth. Are they providing true value? If not, it may be time to let them go. Next, call every vendor with whom you will not be terminating service. Let them know your intention to continue services, and request considerations. Could they offer three months free? Temporary suspension of service? Reduction in service level? Turn your lemons into lemonade. Take advantage of this time as this is absolutely the best time to negotiate with suppliers.

One of our clients expressed deep concern over needing to receive the Paycheck Protection Program (PPP) loan. I asked the client to pretend for a moment that I was a business banker, the loan had been approved and I had the green light to deposit any amount into the business checking account. What would be the amount needed? He said, “\$165,000”.

That first conversation with the client was on Thursday, March 26, 2020. In less than two weeks, we had achieved over \$200,000 in annualized cost savings initiatives. Today, we are in the process of planning and implementing initiatives related to staff development, new patient acquisition, and telemedicine. The client is now looking at annual cost savings far exceeding the original \$200,000.

Now is the time to build up and expand your referral relationships. Set up virtual online meetings to find out who they know that you should know – and vice versa. In tough times, the tendency may be to cocoon or succumb to fear. However, you must get out from under the rock and stand on top of it!

Ben Hall is the owner of OverVIEW Consulting, a company that helps business owners and C-Level decision makers identify and implement cost saving strategies to quickly improve their business's bottom line. Since 2005, OverVIEW has helped hundreds of clients in New England and around the country save millions of dollars in the areas of telecommunications, high-speed internet access, energy supply, cell phones, credit card fees, third-party payroll fees, business insurances - garnering and benchmarking the lowest rates possible from companies across industry sectors. Call us at (508) 949-3442 or email ben.hall@overviewconsulting.com.

Create Your Own Remote Work Agreement & Guidelines

by Pam Snell, www.ACTSmartIT.com



It was forced upon us with very short notice; employees had to work from home as they sheltered in place. There was barely time to set up remote access and be sure that they had company-provided devices to use to log into the network securely.

As the end of our quarantine comes into sight, companies will be making many decisions about working from home.

- Will your whole workforce come back into the office or will you gradually bring people back in?
- Will you need to utilize “work from home” more than before the pandemic to better maintain social distancing?
- Is there a financial benefit for employers and employees to having some of the workforce working from home?
- Will you be able to keep great employees that need or want to relocate, need to stay home to take care of a sick family member, or who are sick, injured, pregnant, or otherwise unable to physically come into the office?
- Now that it’s not compulsory, what policies and procedures do we need to put in place?
- How do we administer and maintain company equipment that is now out of the office?

While only the business owner can answer some of these questions, we have two templates that you can use as guidelines. Our Employee Agreement Template will help outline the rules for employees working from home. Our Employee Equipment Issue Agreement will outline the rules for the use and maintenance of company-owned devices. Both are adaptable and able to be edited to your company’s needs.

You can access our guide and templates at www.ACTSmartIT.com/work-from-home

If you would like a word document that you can easily edit, email Lexi@ACTSmartIT.com



**Need help setting up your remote workforce?
Call 855-WOW-SERVICE (855-969-7378) and we're happy discuss your options!**

Planning For Recovery

by Kevin McNally, www.InteractivePalette.com



As the country continues to work through the COVID-19 crisis, it's essential to look forward and begin planning for recovery. While this time in history has

caused challenges for businesses, both large and small, it has also presented the opportunity to rethink and reassess your business strategy.

Evaluate Your Existing Business Infrastructure

If your business has experienced a downturn due to shelter in place orders or getting deemed as "non-essential," this is an ideal time to evaluate your existing business infrastructure.

Those who have been remiss in their duties to update their business or organizational website have an excellent opportunity to make revisions and amendments to their site. When reviewing your site for possible improvements, areas to focus on include accessibility, profitability, and security.

Reliable Web Hosting - A reliable web host helps ensure that your website is accessible and offers up to date information on your operational status. With social distancing as a new routine, secure hosting with E-Commerce capabilities offers company owners a way to continue selling their products without putting their customers at significant risk.

If you're in an industry that can support E-Commerce, adding online shopping capabilities can help you pivot your business model to support more online sales.

Many bricks and mortar stores have closed or are running at limited capacity. However, people are still researching

online for the things they need. If you offer the items they want to buy, adding E-Commerce capabilities right now is a way to offset losses in the here and now, as well as add more profitability to your bottom line once the immediate threat of COVID-19 reverses.

Search Engine Optimization - Getting displayed at the top of search and map results is one way to attract more visitors to your website.

By implementing ethical search engine optimization tactics and strategies on the pages throughout your site, you can increase the odds that you get the lion's share of these highly targeted local search phrases.

ADA Compliance - All website owners and operators should consider the needs of disabled visitors. Not only to improve the overall user experience but also to protect your business or organizational interests.

ADA is an acronym for the term "American Disability Act." The ADA became a law in 1990 and enforces regulation to provide equal accessibility controls for internet users with impairments.

Website operators must offer website controls to internet users who are visually impaired, blind, deaf or have other physical disabilities that prevent them from entirely using and accessing the website. Generally, this involves offering controls for people who use screen readers, voice commands, or other types of technology to assist in navigating websites.

Notable ADA cases include claims made against Beyonce, Winn-Dixie, Fox News Network, Domino's Pizza, Nike, Burger King, CVS, Hobby Lobby, Blue Apron, and Harvard University.

Responsive Website Design - A responsive website helps to ensure that

your site formats correctly on all devices and screen sizes.

With a large percentage of searchers using mobile devices to access information online, you can rest more easily knowing that your website is readily available to everyone searching for information.

Despite a large segment of the population using smartphones and other mobile devices such as tablets and laptops, you don't want to overlook the importance of providing a pleasant experience for visitors using desktop computers or even wide-screen televisions or monitors to surf the internet.

Keep in mind; your corporate or organizational website is often the first impression people have in many cases. By taking steps to offer responsive website design, you could also get the added benefit of higher visibility in either or both mobile and desktop search results.

Website Security Protocols - Before, during, and after COVID-19, website security should always be a priority. Not only because it protects the people who visit your website, but also because it protects your business interests.

Properly configured SSL or TLS protocols prevent unauthorized third-parties from intercepting sensitive data while it's in transit between servers and computer systems.

Everyone should be aware of the potential risks of publishing or using an insecure website. However, businesses and organizations that collect or store sensitive data such as credit card numbers, usernames, passwords, and other personal identification details must take precautionary measures to safeguard personally identifiable or different types of sensitive data.

SSL or TLS connectivity protects your

business reputation. In recent years, the major search engines have started showing website visitors grim warnings to visitors who are attempting to access an insecure website.

As you might imagine, this is an effective scare tactic that forces many people to click on the "back" button and leave your site without giving it a second thought. Additionally, major search engines have disclosed that eventually, they may begin phasing out displaying insecure websites in their search results altogether.

Additional Compliance Requirements - It's worth noting that some industries, including those in finance, banking, and healthcare, are subject to further compliance to meet HIPAA, PCI, FINRA, and COPAA regulations. If you're unsure of whether your company or business falls under these rules, the sooner you brush up on industry requirements, the better.

The security and privacy of your customer data should always be of utmost importance. Failure to take this concern seriously could potentially put your company at risk from expensive ADA or other related lawsuits and actions against you.

Marketing Campaigns - An effective marketing and advertising campaign can play a critical role in getting your message in front of your ideal demographics.

Get A Jump Start On Your COVID-19 Recovery Plan
Hopefully, the entire country is working its way through the worst of the COVID-19 crisis. In the meantime, why not seize this opportunity to revamp your online presence for greater success when the situation improves.

At Interactive Palette, our team of experienced web professionals can assist with a variety of your web design and digital marketing needs. Our goal is to extend your reach and visibility online during the crisis and beyond. Contact us today for a free consultation. 781-930-3199

Resources

Don't want to type in a long URL link? Go to [ACTSmartIT.com/c19](https://www.actsmartit.com/c19) for these links and MORE...

Interim Guidance for Businesses and Employers

<https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html>

Posters for your Office

<https://www.cdc.gov/coronavirus/2019-ncov/communication/print-resources.html?Sort=Date%3A%3Adesc>

Guidance on Preparing Workplaces for COVID-19

<https://www.osha.gov/Publications/OSHA3990.pdf#page=11>

Understanding Mask Types

https://success.ada.org/~media/CPS/Files/COVID/ADA_COVID19_UnderstandingMasks.pdf

When and How to Wash Your Hands

<https://www.cdc.gov/handwashing/when-how-handwashing.html>

Posters - Handwashing: Clean Hands Save Lives

https://www.cdc.gov/handwashing/campaign.html#anchor_1569614257

Cleaning and Disinfection for Community Facilities

<https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/cleaning-disinfection.html#How%20to%20Clean%20and%20Disinfect>



SPECIAL EDITION

- **Back to Work in a Post COVID-19 World**
- **Will We Ever Get Back To Normal?**
- **Hit The Ground Running. What Will You Do To Emerge From The Pandemic? 5 Steps To The Starting Line**
- **The Tax-Smart Way to Loan Money to Friends & Family**
- **Planning For Recovery by Kevin McNally**
- **Create Your Own Remote Work Agreement and Guidelines**
- **Surviving a Pandemic; Financial Recovery for Businesses**
- **Are Small Businesses Exempt from Caregiver Leave Under the FFCRA?**
- **All Eyes On You**
- **...and MORE!**

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Cybercriminals Launch an Evil New Corona Virus Attack – PLUS Zoom Bombing



From David's Tech Talk Radio Spot on 95.9 WATD Every Tuesday Morning at 8:10am

Malicious actors continue to craft ruthlessly aggressive, evil email attacks tailored to leverage our mounting fears and anxieties surrounding the COVID-19 global pandemic among employees in the office and at home.

In the latest Coronavirus-themed phishing email reported to KnowBe4 by customers using the Phish Alert Button (PAB), bad guys try to exploit the very worst fear among email recipients: the fear of infection.

HITTING THE PANIC BUTTON

Late Friday night March 27, 2020, we spotted a new phishing email warning the recipients that they have been exposed to the Coronavirus through personal contact with a "colleague/friend/family member" and directing them to download a malicious attachment and proceed immediately to the hospital. This email is simple, succinct, and very alarming.

Moreover, it spoofs a hospital, lending additional credibility to this particular social engineering scheme, which is clearly designed to elicit a panicked response from readers and override any form of rational, measured thought.

The attached Excel file is billed as a "pre-filled" form that victims should bring with them to the

hospital. In fact, that form is a malicious, macro-laden Office document that is at the time of this report detected by only a handful of major anti-virus applications. This malware's capabilities are incredibly sophisticated and dangerous.

Don't fall for these sophisticated scam emails. Always stop and think why would you be getting this particular email from an entity (in this case a "hospital") who more than likely would never even have your email address. A little thought can save you from a ton of aggravation.

Thanks to KnowBe4 for keeping us In The Know! To get your own Free Phish Alert Button (PAB) visit this KnowBe4 link: <https://www.knowbe4.com/free-phish-alert>

ZOOM BOMBING:

Here is a link to the Boston FBI's website with information to help keep your Zoom meetings more secure:

<https://www.fbi.gov/contact-us/field-offices/boston/news/press-releases/fbi-warns-of-teleconferencing-and-online-classroom-hijacking-during-covid-19-pandemic>

As individuals continue the transition to online lessons and meetings, the FBI recommends

exercising due diligence and caution in your cybersecurity efforts. The following steps can be taken to mitigate teleconference hijacking threats:

- Do not make meetings or classrooms public. In Zoom, there are two options to make a meeting private: require a meeting password or use the waiting room feature and control the admittance of guests.
- Do not share a link to a teleconference or classroom on an unrestricted publicly available social media post. Provide the link directly to specific people.
- Manage screensharing options. In Zoom, change screensharing to "Host Only."
- Ensure users are using the updated version of remote access/meeting applications. In January 2020, Zoom updated their software. In their security update, the teleconference software provider added passwords by default for meetings and disabled the ability to randomly scan for meetings to join.
- Lastly, ensure that your organization's telework policy or guide addresses requirements for physical and information security.