



Windows 7 End of Life Creates New Opportunities for Scammers

www.hipaasecurenow.com/index.php/windows-7-end-life-creates-new-opportunities-scammers

End of Windows 7

They say when one door closes another one opens, but in this case, it's a window. On January 14th, 2020, Microsoft ended its support for Windows 7. Since Microsoft is no longer offering patches or security updates for vulnerabilities identified in Windows 7, hackers have a new way of gaining access to data for any individual or organization still running Windows 7. Outside of exploiting any identified vulnerabilities, hackers are using Windows 7 end of life as a perfect way to scam unsuspecting users of the outdated software into falling for their tricks.

Healthcare Running the Largest Percentage of Windows 7 Devices
According to Forescout Device Cloud, the healthcare sector runs "by far" the largest percentage of Windows 7 devices. This is a big problem. Since vulnerabilities will no longer be patched by Microsoft, if a cybercriminal identifies one, it could leave a healthcare organization's protected health information (PHI) up for grabs. This is a big reason why continuing to operate on an unsupported operating system is a HIPAA violation and could result in a regulatory fine if a breach of PHI occurs.

Enter Windows 7 Support Scams

Through social engineering or other popular tactics, scammers are contacting users and posing as Microsoft employees (or other credible resources) who are simply "here to help" by looking to make sure that you obtain ongoing support for your



outdated software. They appear to be very helpful, offering you a solution to your situation. And all that the user must do is commit to paying a fee for ongoing support or allow access to their computer so that they can install or deploy "helpful" software.

Generally, users will be contacted by telephone or via a pop-up window that alerts them to click on a link for support. Unsuspecting victims will assume that Microsoft is deploying this via their own software, and so it must be legitimate. It is not.

You have control over your own accounts, the business and your co-workers to a degree, but not entirely, so be sure to educate everyone in your office about the dangers that lurk about if they have Windows 7 at home, or if the systems internally have not been updated yet.

Guidelines – Be Aware!

1. Microsoft will NEVER call you to open a support ticket. Support tickets ALWAYS have to be initiated by the consumer.
2. Never give your credit card,

banking, or other payment information over the phone to someone calling you about support.

3. Microsoft is not liable for your mistakes. If you fall for a scam, you will not be reimbursed by Microsoft for any monies lost.
4. Computer pop-ups can be deceiving. If you are suddenly alerted to an urgent need to update or upgrade software, it is likely a scam, especially if it is about Windows 7.

Should any of these scenarios come up, you and your employees should call your IT support team immediately. The sooner you can bring it to their attention, the more likely it will prevent you from having a much larger crisis to deal with later.

No support team or disappointed in their lack of service? Call ACTSmart at 855-WOW-SERVICE.

If your organization is still using Windows 7, it is highly recommended that you upgrade your software as soon as possible. Remember, a data breach on an unsupported operating system such as Windows 7 could result in a hefty regulatory fine. If you have questions regarding how to upgrade, contact your IT support for assistance.

There is no convenient time to be disrupted by cybercriminals, but awareness can reduce your risk incredibly.

From the desk of

DAVID SNELL



Welcome Almost Spring!

As I write this at the end of February, it's going to be 60 degrees this afternoon. No complaints from me, although we'll see what happens with our flowering plants and other garden favorites. Many of them need snow-covered hibernation time to thrive.

Here at ACTSmart IT, we are finishing up the last of our clients' scheduled Windows 7 to Windows 10 updates. Although Microsoft stopped supporting Windows 7 on January 14th, a few companies made their decisions later than we had hoped and their replacement equipment came after the deadline.

Any computer that accesses the internet is vulnerable to hackers, especially if they are still running Windows 7 or Server 2008. If you haven't updated, please do it soon. Be sure to read the article on our front page for more information on the risks of failing to do so.

Pam and Lexi have been attending the Plymouth Area Chamber of Commerce's Women Mean Business Networking Luncheons each month and have been really enjoying it!

Each month they meet at a different restaurant and get to know many of the business people in the Chamber's membership.

In February, they visited Anna's Harborside Grille in Plymouth. Along with making lots of new friends thru these events, they successfully sought to acquire new contributors to our newsletters.

This month's newsletter includes an article on "Business Headshots – A Guide On How To Look Great and Connect With Your Audience" on page 5 by photographer Bobbi Lane. Pam and Lexi met Bobbi at an event in January and she agreed to joining our Team of Experts.

Another new contributor is Meg Doherty of the Plymouth Area Chamber. Check out her her article on page 3 "How The Plymouth Area Chamber of Commerce Can Help Your Business."

Pam and Lexi do a great job of adding extra value to our newsletters. If there are any topics or anyone you'd like to learn from, please send them an email and let them know.

Have a great month!
~David



From L to R: Pam, Lexi, Cheryl Notartomaso of White Cliffs Country Club and Carol Simmons of Plimouth Investment Advisors. *Photo by Denise Maccaferri

How The Plymouth Area Chamber of Commerce Can Help Your Business

by Meg Doherty, Plymouth Area Chamber of Commerce | www.PlymouthChamber.com



Though it can require time and investment, becoming a Plymouth Area Chamber of Commerce Member is a great opportunity to increase the reputation and reach of your business while making a difference in the local community. No matter what your profession is, you are sure to make new business contacts and expand your company's visibility through a variety of

channels. At the PACC, we are a member driven, business focused organization advocating for economic growth and business prosperity in the Plymouth Area. Below are the top reasons why membership with the PACC is one of your best investments!

Networking. The Chamber is a rich source of networking, where businesses can increase their contacts and be referred to potential clients. With fellow business professionals as target customers, membership with the PACC gives businesses a chance for personal interaction and a greater sense of confidence and familiarity that can foster strong business bonds. Build and strengthen your business network with over 765 members at more than 50 events per year!

Exposure. The PACC is a great source of information for the local business community, visitors and local residents as we consistently refer potential customers to our members. Chamber publications, Chamber directory, newsletters and on-line directories can highlight your business and increase the visibility of your product or service. Your business will increase marketing power as the PACC will advertise and help promote your business.

Support. The PACC stays actively involved in local government and can help give your business a stronger voice on issues that can affect you, your employees, and your customers. As an organization for businesses, the PACC is the voice of its Members, representing the body and advocating for their stakes in legal and social matters. The Chamber protects and furthers the members' interests by improving the business climate in the region.

Credibility. Joining the PACC can positively affect other organizations' perceptions of your business, and also the views of consumers. Statistics show that consumers are more likely to purchase from a business that is a Chamber Member and to view the business more favorably. By joining the PACC, you are sending a message that your business operates using sound business practices and is a leader in the community. The reliability and trust your company gains through the PACC membership will boost perception of your brand as an industry leader, and possibly give you the potential to increase revenue.

Building Relationships. This isn't about networking- this is about gaining friends, associates and even advocates. The people you get to know through the Chamber may or may not do business with you, but the social and emotional return in building meaningful, lasting relationships can be more beneficial than the financial return you seek. As you attend events and serve on committees outside your normal routines, you will have the opportunity to interact with all types of people. This in return will create better relationship building skills that can crossover to improve all business aspects.

By joining the PACC we will connect you to a wide variety of resources, help you promote your business and assist you as you grow. Don't miss out on your opportunity to tap into the wealth of resources we can provide your business!



For more information on how to join the Plymouth Area Chamber of Commerce call Meg at 508-830-1620 or email her at Meg@PlymouthChamber.com

You've Got Mail... Lots Of It! Tips to Declutter Your Inbox

Lisa Dooley, Your Organized Life, www.yourorganizedlife.biz



Remember that cute 80's movie with Tom Hanks and Meg Ryan? The mystery, the romance, the excitement of using this new medium to communicate? Back in the day, each time that little "ding" went off you had that Pavlovian response of excitement and surprise. Yeah, not so much anymore...Now, I'm more likely to cringe when I see all the mail in my inbox and often feel overwhelmed by it. While organizing and managing your email won't find you true love (probably), getting a handle on your digital mail can make your life a lot less stressful.

Here are some tips to get started to declutter your inbox.

- **Create Folders** so you can file away emails to quickly find them in the future. Related to Suzy's soccer? Just drag anything into the folder and you can always go back and reference the schedule at another time.
- **Unsubscribe to email newsletters** you signed up with good intentions but that's not getting the information read. Unsubscribe if you know you can't prioritize this.
- **Create a rule.** You can designate a particular folder for certain emails to be downloaded to vs. the inbox. Want anything related to shopping to go into a particular folder? Create a rule so it doesn't clutter your inbox and your really important emails don't get lost.
- **Don't just delete, unsubscribe.** Yes, it's quicker just to delete but if you scroll to the bottom of those pesky marketing emails, you'll see the "unsubscribe" button. Take 5 minutes a day to unsubscribe online and stop unwanted and unneeded emails from arriving in the first place.
- **Delete unneeded file folders.** Did you create an email file folder for Sam's 4th grade class info? Great. But now he's heading to high school so it's time to delete that folder....
- **Use an email manager** like Outlook from Office365. Going into multiple inboxes/mail managers multiple times a day is time consuming and unproductive. Work

with your IT professional to set up a mail manager that'll work best for you.

- **Do not use your inbox as your filing system.** So often, clients like to keep EVERYTHING in their inbox so they can find it quickly (quickly being a relative word...) Periodically, roughly every couple of months, do an email purge. Review the emails by date, by sender, by subject – whichever makes more sense to you – and then delete the unneeded and move the ones you really need to keep into named folders. Yes, this will take some time. Yes, you will get bored to tears with this. And yes, you must do it.
- **By all that is holy, back up your data.** I'll cover this topic in another article soon but be sure you are backing up your mail messages. In the cloud, on an external harddrive, somewhere and ideally multiples places. You cannot rely on your mail provider to be able to recreate all of these emails for you if your system crashes.

Like those adorable Yuppies stumbling toward true love, we're all moving toward something. An empty inbox isn't the goal because it's nearly impossible. What you're striving for in managing and organizing your email is being able to find what you need quickly and easily. That's what organizing is: finding my stuff when I need it so I can go do the things I really want to do. So get out there and get going...



Email lisa@yourorganizedlife.biz or call 617-240-7451 to start your organized life today!

Business Headshots - A Guide On To How To Look Great And Connect With Your Audience

by Bobbi Lane, Bobbi Lane Photography www.BobbiLane.com | 213-716-5455

A truly great business headshot is so important! For most customers, your website is the first contact they have with you and your company. In that single moment, the images need to portray that you are professional, but friendly, so that potential future clients want to work with you. A lot of people find having their portrait made is a painful event. Finding a good photographer with experience in lighting, posing and communication skills will help make the experience fun and positive.

First, you need to decide what general impression you want to set. What is the story you want to tell about you and your company? Is your business weighty and serious, more open and happy, creative and energetic? Each of these requires a different kind of lighting style that matches the tone you want to set. The next step is deciding if you want a plain background studio shot, or an "environmental" portrait that show where you work. Whatever you decide, this theme needs to carry through all the images on your website so there is consistency in the feeling and the message.

The photographer's job is to distill all your information and needs and come up with a lighting design that works for

your company. Posing is also really important as you don't want your portrait to look like a mug shot! Turn your body slightly away from the camera, face can still come back to the lens, and a slight head tilt helps the composition and flow so the subject doesn't look stiff.

Here are some suggestions to help you get prepared:

Make sure you get a good night's sleep and drink plenty of water to stay hydrated. If you have redness in your eyes, bring eye drops.

CLOTHING:

Men: Wear a good fitting suit, preferable not black unless you are a really serious business, like an undertaker. A clean, pressed and slightly starched shirt, preferably not white (it has a tendency to blow out highlights). The light starch helps prevent wrinkles. Bring a variety of ties, as some patterns can "moiré" or looking like there is a crazy optical effect. The photographer can help you choose the tie for colors and patterns that work well.

Women: Professional business dress or suit, not black or white and stay away from patterns as they distract from

looking at the face. Medium tones work best. Bring colors that work for you and several options are always good. Pick clothes that don't wrinkle or hang oddly. V necks are visually attractive. Keep jewelry and earrings simple.

GROOMING:

Men: Be clean shaven and have hair styled and neat. If you get five o'clock shadow at noon, it's a good idea to bring your shaving gear with you.

Women: Clean and styled hair, minimal hair spray. Makeup should be daytime office, so don't go overboard with eye shadow or lipstick. Keep the colors more natural as they will photograph better. Bring along your own makeup so that the photographer can guide you if you need a touch up, or powder, or a little hairspray for fly-aways.

Remember to breathe! Taking deep slow breaths help calm you and you will photograph more relaxed. A good photographer will guide you through the process, and help you relax. They will help you with posing and expression. It's not that scary and it's well worth the effort to make sure that your image and the company's communicates the right message to your clients.



**Need professional headshots taken for your business?
Call Bobbi at 213-716-5455 or email bobbi@bobbilane.com**

Depression Is Not 'One Size Fits All'

Understanding What Depression Means To You.

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



We are all familiar with the term “Depression.” Thankfully it does not have the stigma that it had decades ago, and more and more people are willing to talk about feelings of depression and how they effect their quality of life. However, the term has become so common that it has come to include a variety of feelings, behaviors, thoughts

and causes. It is important for you and your therapist to explore the concept more closely to develop an individualized treatment process.

Common symptoms of depression can include sadness, lack of interest in previously enjoyable activities, sleep issues, appetite changes, difficulty concentrating, negative thoughts and feelings of hopelessness. Depression is no one’s fault. It is not a matter of willpower, negativity, lack of appreciation or poor self-care. In many cases clients describe ideal lives. They have loving families, supportive friends, a safe and warm home and financial stability. These clients usually make one clear statement – “What is wrong with me? I have nothing to be depressed about.” A doctor and therapist can assist the client in understanding that chemical imbalances and hormone fluctuations can wreak havoc on a person’s mood influencing how they think and feel. Clients have options in terms of medications, nutritional changes and cognitive behavioral treatments to help treat their depression. Most professionals recognize that a combination is best, but the client should make decisions that they are comfortable utilizing.

I often find that people come to my office concerned that they are depressed. However, within the context of conversation we find out there are a variety of words to describe this “depressed” feeling. What I often hear in addition to a sense of depression and sadness is that clients are overwhelmed, anxious, exhausted, unhappy, unfulfilled, irritated, frustrated, lonely, bored, having trouble

adjusting or grieving. Soon conversations that started off with “I am depressed” evolve into “I am unhappy in my marriage.” “I feel stagnant in my job.” “I miss my mother.” “I regret not having children.” “I am scared for my financial future.” “I can’t keep up with my kids and aging parents.” Clients enter therapy feeling that depression was the problem and learn to see that depression is often the symptom of other sources of pain and concern.

Depression is complicated and certainly cannot be summed up in a few paragraphs. What is important to remember is that all feelings and symptoms of depression are valid and important. Therapy provides people with an opportunity to openly discuss, evaluate and understand what depression means to them and find paths to manage the obstacles in the way of feeling better in our minds, bodies, relationships and careers. Encourage yourselves and your loved ones to reach out to a professional if symptoms of depression are impacting their lives.



10 Ways To Make You Advanced Directives More Effective

The Documents That Make For An Effective Estate Plan Need Careful Thought.

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

1. Executing a Living Will is not enough. Although Living Wills are useful documents, they are not statutorily recognized in Massachusetts, and doctors and hospitals are not required to adhere to the wishes expressed in your Living Will. You need to execute a Health Care Proxy that names an agent who will enforce your wishes...
2. In addition to identifying the Principal (you) and your Agent, the Proxy must state that you intend to grant to your Agent the authority to make health care decisions on your behalf; describe any limitations you wish to place on your Agent; and indicate that your agent's authority becomes effective only if you subsequently lose the capacity to make medical decisions. (Also, it is wise to include the addresses and telephone numbers of your agent and alternate, so that they can be located quickly.)
3. Your Proxy must be signed by you or at your direction in the presence of two adult witnesses. The witness must then sign and affirm that you appear to be at least eighteen, of sound mind, and under no constraint or undue influence. (It's a good idea to follow these rules if you execute a separate Living Will.)
4. The witnesses cannot be named as an Agent or Alternate Agent, And an operator, administrator, or employee of a medical facility where you are, or may be a resident or patient, cannot be your agent, unless she/he is also related to you by blood, marriage, or adoption.
5. Do not hide your Health Care Proxy, HIPPA Release and Living Will in a safe. Execute five or six originals, one for your primary care physician (with oral and written instructions to place the documents in your medical records). One for your medical records at the hospital where you are likely to end up in an emergency, one for your Health Care Agent and one for your Alternate Agent, one for your own records, and the last original for your lawyer's safe.
6. If you spend a lot of time in another state (winters in Florida, for example,) you should consult an attorney in the second state to ensure that your Proxy will also be recognized there.
7. If your spouse is named your health care agent in your Health Care Proxy, and you become divorced or legally separated, your entire Health Care Proxy is revoked. In other words, your Alternate Agent cannot step in and take the place of your spouse. In this case, or if you revoke your Health Care Proxy orally or by drafting a substitute, you should collect your old documents, destroy them, and distribute your new Proxy.
8. Select your Agent and Alternate carefully. Make sure they understand your wishes and are willing to do all they can to ensure they are honored. Communication is vital.
9. Express your wishes as clearly as possible in your Proxy and Living Will. Clarity and brevity will help your Agent, family and doctor understand your wishes.
10. Communicate, communicate and communicate.
 - a. Talk to your family about the wishes you have expressed in your Proxy and Living Will and tell them who you have selected as your Agent and Alternate. Surprise, hard feelings, or controversy around your hospital bed may create an unpleasant situation and could result in your wishes not being honored.
 - b. Talk to your doctor about your Proxy and Living Will. Make sure she, and the facility at which she enjoys staff privileges, are willing to honor your wishes.



We at Mark Greene & Associates, attorneys & family counselors are a complete family practice located right here on the South Shore. 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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IRS Tax Scams To Watch Out For In 2020

From David's Tech Talk Radio Spot on 95.9 WATD



If it feels like we have far too many scams to worry about and protect ourselves from, you're correct. From robocalls about free vacations to spam text messages that lead to unsafe websites, nefarious individuals are constantly trying to trick and manipulate people out of their hard-earned money.

Now with tax season upon us again, individuals and groups will once again attempt to defraud taxpayers and the US government out of millions of dollars, using techniques and technologies that range from the old school to the cutting edge. This year will be no different, and the IRS has been feverishly issuing warnings about how to spot the red flags and strategies for staying out of scammers' crosshairs.

From phony IRS calls demanding gift card payments to threats of canceling your Social Security number — here are some of the most common scams for this tax season.

The IRS impersonation phone call

How it works: One of the most brazen schemes used every year is scammers calling and claiming to represent the IRS to taxpayers and demand an immediate tax payment. Calling from

a phone number that appears to belong to the IRS on your caller ID, they will threaten, badger and intimidate you into making a rash decision. Usually they will often ask for a transfer of funds by gift card or wire transfer.

How to protect yourself: Know that the IRS will never phone you or show up at your house to demand an immediate payment — especially via gift card or wire transfer.

The surprise refund bait-and-switch

How it works: In the words of the IRS, this is a "new twist on an old scam." After criminals have secured your sensitive personal information, such as social security numbers and tax forms, they can easily file a fraudulent return on your behalf.

Once the funds hit your bank account, the scammers, impersonating someone from the IRS or a collection agent, will contact you to demand the return of the ill-gotten money — either by depositing into an account or sending it to an address.

How to protect yourself: Be on the alert for an unexpected tax bill, refund, or messages from

the IRS or your tax preparer about multiple returns filed using your social security number. If you do get an erroneous refund — don't go out and make a major purchase; the IRS will want its money back.

Scammers are constantly trying new things. The IRS has a dedicated Tax Scams webpage where the agency publishes warnings and updates about the current crop of scams that are in use. Additional scams the IRS has issued warnings for include "ghost tax preparers" who charge someone to do their taxes, often based on a the promise of a large refund amount, and then fail to mail in the tax return — leaving the customer with an unfiled tax return and no refund.

IMPORTANT: If the IRS needs something from you, you'll receive a letter in the mail. You won't get an email, phone call or text message. Even still, letters can be faked, so it's best to use only official IRS websites and phone numbers.

For more IRS scams to be on the look out for go to ACTSmartIT.com/5-irs-tax-scams-to-watch-out-for-in-2020

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