



# October Is Cybersecurity Awareness Month!

October is Cybersecurity Awareness Month, a global effort to help everyone stay protected whenever and however you connect. The overarching theme for the month is, **'Do Your Part. #BeCyberSmart'** and ACTSmart is proud to be a champion and support this online safety and education initiative this October.

2020 saw a major disruption in the way many people work, learn and socialize online. Our homes and businesses are more connected than ever. With more people working from home, these two internet-connected environments are colliding on a scale we've never seen before, introducing a whole new set of potential vulnerabilities that users must be conscious of.

The emergence of telemedicine, digital health records, internet-connected medical devices, patient wellness apps and an increasing amount of third-parties entering the health supply chain has created many benefits, but also exposed the industry to vulnerabilities that cybercriminals regularly attempt to exploit.

## Facts and Figures:

- 92% of employees said they believed it's their company's job to secure remote working, yet 42% claimed current security policies make it difficult to do their jobs.
- 90% of IT professionals believe remote workers are not secure and 70% think remote staff pose a greater risk than onsite employees.
- The IoT (Internet of Things) device market is anticipated to reach \$1.1 trillion by 2026.

## What can you do?

**Keep Tabs on Your Apps** – Most connected appliances, toys and devices are supported by a mobile app. Your mobile device could be filled with suspicious apps running in the background, or using default permissions you never realized you approved – gathering personal information without your knowledge while putting your identity and privacy at risk.

**Share with Care** – Think before posting about yourself and others online. Consider what a post reveals, who might see it and how it might affect you and others.

**Think Before You Click** – If you receive an enticing offer via email or text, don't be so quick to click on the link. Instead, go directly to the company's website to verify if it is legitimate. If you're unsure who the email is from – even if the details appear accurate – or if the email looks "phishy" do not respond and do not click on any links or open any attachments as they may be infected with malware.

**When In Doubt, Throw it Out** – Links in emails, tweets, texts, posts, social media messages and online advertising are one of the easiest ways for cybercriminals to get your sensitive information. Be wary of clicking on links or downloading anything that comes from a stranger or that you were not expecting. When available, use the "junk" or "block" option to no longer receive messages from a particular sender. Don't trust those links!

All month long we'll be posting cybersecurity tips and info on our Facebook page ([Facebook.com/ACTSmart](https://www.facebook.com/ACTSmart)) and our website ([ACTSmartIT.com](https://www.ACTSmartIT.com)). You can also sign up for FREE Cybersecurity weekly tips at [ACTSmartIT.com/tips](https://www.ACTSmartIT.com/tips).

**Cybersecurity is EVERYONE's Job!**



*From the desk of*



We've participated in National Cybersecurity Awareness Month since 2015. Being an advisor to our clients in regards to their safety and security is a fundamental responsibility. Last year, we created our "Become a Human Firewall" program and it is more important than ever for everyone in your business to be vigilant!

Businesses face significant financial loss when a cyber attack occurs. In 2019, the U.S. business sector had a 17% increase in data breaches: 1,473 breaches.\*

Cybercriminals often rely on human error—employees failing to install software patches or clicking on malicious links—to gain access to systems. From the top leadership to the newest employee, cybersecurity requires the vigilance of everyone to keep data, customers, and capital safe and secure. **Become a Human Firewall** to connect with confidence and support a culture of cybersecurity at your organization.

Cybercriminals are exploiting the "Work From Home" reality and know that people are more distracted than ever! Folks can too quickly let their guard down while multi-tasking their homeschooling as well as their business duties.

Here's help – we have a series of 3 infographic posters to post in the breakroom or, if space is limited or you are Working From Home, there's a handout that includes all three signs. These are all available FREE of charge – we'll even mail them to your home or office because we're all in this together!

We'll be sharing tips and information on our website, Facebook page (facebook.com/ACTSmart), on my weekly Tech Talk radio spot every Tuesday morning on the South Shore's Morning News with Rob and Lisa at 8:11am on 95.9 WATD.

**7 Must-Know Security Actions for everyone in your company:**

1. Realize that you are an attractive target to hackers. Don't ever say "It won't happen to us."
2. Practice good password management. Use strong and different passPHRASES for each account.
3. Always be careful when clicking on attachments or links in email.
4. Sensitive browsing, such as banking or shopping should only be done on a device that belongs to you.
5. Beware! Malware can be spread through infected flash drives, external hard drives and even smart phones.
6. Watch what you're sharing on social media.
7. Take a cybersecurity training and awareness program.

\* <https://notified.idtheftcenter.org/s/>



*David Snell*

# Google Visibility Means Business Accountability

by Kevin McNally, [www.InteractivePalette.com](http://www.InteractivePalette.com) | 781-930-3199



We've all been there... scrolling through our google search trying to find the most appealing link possible. How is it determined what links we get to see when we search though? One factor, as a business owner, is through the utilization of Google My Business. Google My Business is an offering by Google to any and all business owners to gain more visibility online. Let's dive into why you should start taking advantage of this amazing business tool today!

## **“What Will I Gain By Utilizing Google My Business?”**

There is an endless amount of business owners this day in age, and it's important that as a business owner you ensure that your business stands out from all the others. Now that you have an incredibly engaging website thanks to us here at Interactive Palette, you can easily use Google My Business to manage and update your business information to stay current, and constantly engaged, with both your previous and potential clients. With so many things to make visible to your clients such as your business address, phone number, your new and improved website, business hours, business photos, special business offers and promotions, it's essential to have a service that helps you stay up to date easily and efficiently. You will be able to maintain a consistently current online presence, which will give you credibility with your customers. One of the easiest, simplest, and most effective tools included in Google My Business that you can use is your Google Business Profile.

## **“What Exactly Is A Google Business Profile?”**

It's that little square shaped information that pops up with a rating review, address, phone number, and website whenever you google a particular business right in the Google search bar. It's essentially a snapshot of your business to give “the googlers” an idea of who you are and how they can connect with you. Think about when you are looking up something along the lines of “restaurants near me” in your Google search... What is the very first thing that pops up? It's normally a map with all the restaurants in your area followed up with a list of those businesses. Wouldn't you love for your new business website created by us here at Interactive

Palette to be one of those businesses that's highlighted in a Google search like that? Start utilizing your Google Business Profile and it could!

## **“I Get Free Exposure For My Business By Using This Service... It Must Cost An Arm And A Leg...”**

I love to be the one to tell you, that it's actually completely free! You can use this service on your desktop or even download the mobile app and use it daily directly from your smartphone. Aside from all of these great free benefits, Google will also provide you with Marketing materials for free! You are able to make customizable ready print posters, window stickers, table tents, social posts, and so much more. Check out this Google Marketing Kit for further information on how you can boost your business with some free marketing material. Also keep in mind, that not only will Google provide you with all of these amazing tools, but they also give you accessibility to insights on your business profile. What that means, is that you are able to see how you can optimize your engagement and customer interaction through the Customer Tab. You'll be able to respond to reviews, see your business rating, and leave your customers feeling seen, heard, and prepared to do business with you! The more interaction you have with your existing and future clients, the more business you will gain!

If you're a business owner looking to boost your businesses online visibility, Google My Business is the service for you. It gives you all the necessary tools to bolster your online presence when potential clients are searching Google for products and services similar to the ones you offer. It's important to stay up to date with all of the latest resources available to keep your business moving forward and all of the free perks mentioned here are just additional resources to make your business interaction even more seamless and connected to your clients than it currently is. Between your new and improved website thanks to our team here at Interactive Palette and this essential business tool, you are bound to see your business gain more momentum.

***It's time for you to create and take advantage of your Business Profile today!***

*Interactive Palette is here to help make your website engaging and captivating. Google Business is here to make your business visible so that it can thrive. Contact us today and find out how to take advantage of both! Call 781-930-3199 or email [kmcnally@interactivepalette.com](mailto:kmcnally@interactivepalette.com)*

# The Home Office Deduction

by CPA Site Solutions ([cpasitesolutions.com](http://cpasitesolutions.com))

With more people working from home than ever before, taxpayers may be wondering if they can claim a home office deduction when they file their 2020 tax return next year. The short answer is that self-employed taxpayers who use their home for business may be able to deduct expenses for the business use of it whether they rent or own their home. If you are an employee, however, you are not eligible to take the home office deduction - even if you are working remotely in your home office.

Here is what taxpayers should keep in mind when it comes to understanding the home office deduction and whether they can claim it:

## 1. REGULAR AND EXCLUSIVE USE.

Generally, taxpayers must use a part of their home regularly and exclusively for business purposes. The part of a home used for business must also be:

- A principal place of business, or
- A place where taxpayers meet clients or customers in the normal course of business, or
- A separate structure not attached to the home. Examples could include a garage, barn, greenhouse, or studio.
- For example, a taxpayer who uses an extra room to run their business can take a home office deduction only for that extra room so long as it is used both regularly and exclusively in the business.

The term "home" for purposes of this deduction is defined as a house, apartment, condominium, mobile home, boat or similar property. It does not include any part of the taxpayer's property used exclusively as a hotel, motel, inn or similar business.

A taxpayer can also meet this requirement if administrative or management activities are conducted at the home and there is no other location to perform these duties. Therefore, someone who conducts business outside of their home but also uses their home to conduct business may still qualify for a home office deduction.

## 2. EXPENSES THAT CAN BE DEDUCTED.

Taxpayers can deduct certain expenses such as mortgage interest, insurance, utilities, repairs, maintenance, depreciation and rent. They must meet specific requirements to claim home expenses as a deduction, and the deductible amount of these types of expenses may be limited.

## 3. SIMPLIFIED OPTION.

To use the simplified option, multiply the allowable square footage of the office by a rate of \$5. The maximum footage allowed is 300 square feet. As such, the maximum deduction under this method is \$1,500. This option saves time because it simplifies how to figure and claim the deduction and makes it easier to keep records. The rules for claiming a home office deduction remain the same.

## 4. REGULAR METHOD.

This method includes certain costs paid for a home. For example, part of the rent for rented homes may qualify. Deductions for a home office are based on the percentage of the home devoted to business use. Taxpayers who use a whole room or part of a room for conducting their business need to figure out the percentage of the home used for business activities to deduct indirect expenses. Direct expenses are deducted in full.

## 5. DEDUCTION LIMIT.

If the gross income from the business use of a home is less than expenses, the deduction for some expenses may be limited.

Taxpayers who are self-employed and choose the regular method should use Form 8829, Expenses for Business Use of Your Home, to figure the amount to deduct. Claim the deduction using either method on Schedule C, Profit or Loss from Business.

Please call if you would like more information about the home office deduction and how it applies to your tax situation.

*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](mailto:books@capecodcfo.com) (508)398-9300*

# What You Need to Know Before Buying a New Business Phone System

by David Snell, [www.ACTSmartIT.com](http://www.ACTSmartIT.com) | 855-WOW-SERVICE! (855-969-7378)



If you're in the market for a new business phone system, the choices can seem overwhelming. To make things a little easier, consider the fact that today's business phone systems fall into three basic categories:

## Landline

This is the known and trusted analog phone system we all grew up with. It operates via your phone company's copper wiring, but you'll also need PBX hardware on site. That's what gives you the additional features most businesses need, like multiple extensions, call transferring, call directories, and voicemail.

One of the primary benefits of a landline system is reliability. You don't have to worry about losing your phone service if there's a problem with your internet or cellular service. On the other hand, landline systems can be expensive to install and maintain, and you really need an IT department to manage the PBX component.

## VOIP

VOIP stands for "voice over internet protocol," and that's exactly what it means: Your phones operate over your internet connection. They're a great way for smaller businesses to afford advanced features like automated attendants, email delivery of voicemails, desktop controls, desktop directories, voicemail transcription, Interactive Voice Response, interoffice instant messaging, ring groups, and mobile phone integration that allows remote and traveling employees to use the business phone system. The main drawback of VOIP systems is that if your internet connection goes down, so does your phone system. It also requires a reliable, high-speed connection, which might not be available in all areas. On the other hand, VOIP systems offer small and medium businesses a wealth of options they might not be able to afford otherwise (VOIP systems are usually less expensive than landlines). They're also easy to install, configure, and maintain.

## VOIP systems are further broken down into self-hosted and cloud-based services:

With a self-hosted system, the business owns the equipment, keeps it onsite, and is responsible for any needed maintenance. That means a steep upfront cost and the need for employees to administer and service the

system. On the other hand, the equipment is yours, which gives you a higher degree of control.

With a cloud-based service, your service provider – the host – owns and maintains all of the equipment. Rather than having equipment on site, you access it through the cloud and are able to configure and run the system from your computer. Because it's structured around per-user fees, it's an affordable way to obtain advanced features and add new lines as your business grows. On the other hand, you have to rely on your service provider when things go wrong, so it's important to consider the level of customer service the vendor provides.

## Virtual phone systems

With a virtual phone system, callers who dial the business's main number are forwarded to the appropriate employee's phone – wherever that employee might be. Virtual systems typically provide advanced features like an automated receptionist, call forwarding, voicemail, and faxing. The downside is that there is no "real" phone system. All calls are routed through the primary phone number, which could be a landline, mobile, or VOIP system. Depending on the type of service you have on that phone, it could incur high usage costs, because all calls will be billed to that one number.

When it comes to choosing a business phone system, the right one for you comes down to features, cost, and ease of use. Regardless of the system you choose, today's options let even the smallest businesses present a consistent, professional voice to their customers.

## What's Next?

Before you put pen to contract, there's another VERY important aspect to consider - compatibility with your internal network and security. NOW is the time to reach out to your IT provider to get their valuable input. We've seen businesses who purchased a new phone system and when it came time for the actual installation, their IT engineers had multiple challenges getting things to work properly. If the phones connect to your internal network there are usually a number of configuration changes required to make them work - and in some cases additional equipment necessary to enable all the different features of the system.

***If you would like to discuss the different Pro's and Con's of a particular phone system BEFORE you sign a contract we're ready to help. Give me a call at 781-826-9665***

# Here Are The "Facts" On Some Of The Most Common Myths About Estate Planning

by Attorney Mark Greene, [www.MarkGreeneLaw.com](http://www.MarkGreeneLaw.com) | 781-792-0202



Estate planning can be a very confusing topic. People often make decisions about their estate plan (or lack thereof) on "things" they have heard from other people, who typically have no knowledge of the law. Usually, these "things" people hear third hand are untrue or inaccurate and can lead to unfortunate consequences.

## MYTH #1: A Will avoids Probate.

**FACT:** On the contrary, a Will guarantees that all your individually owned property will be placed under the control of the Probate Court when you die or if you become incapacitated. It is not unusual for Probate costs to consume 5-10% of the value of an estate. A Will's primary purpose is simply to tell the Probate Court who you want to inherit your assets.

## MYTH #2: Adding someone jointly on property is an effective estate plan.

**FACT:** Many people use this technique as an estate plan because when one joint owner dies the property passes to the surviving owner(s) without going through the Probate Court. However, this is only a temporary benefit because when the last joint owner dies the property must pass through the Probate Court.

There is also a significant loss of control when this technique is used. For real estate, joint ownership prevents the original joint owner from selling the property unless the other joint owner(s) agree. If a joint owner has become incapacitated, a Probate judge must appoint someone on behalf of that person in order to sell the property. Joint owners may also withdraw cash from bank accounts or liquidate certain investments without the other joint owner(s) permission.

Making someone a joint owner of your property may result in needless gift, income, and capital gains taxes. You may also disqualify yourself or the other person(s) from receiving Medicaid or other governmental benefits. And lastly, your funds in the account are available to a successful Plaintiff if the other person on the account is sued or lost as a marital asset to the spouse of the other person in divorce proceedings.

## MYTH #3: By utilizing a Trust you will lose control of your assets.

**FACT:** By using a Trust you can actually retain control over your assets even when you die or if you become incapacitated. A Trust prevents your assets from coming under the control of the Probate Court. A Trust allows you to name the person you want to manage your Trust assets during any periods of incapacity and after you die. Unlike a Will, with a Trust you can direct not only who receives your assets, but when and under what conditions they will receive them (upon reaching a certain age, completing school, etc.). During your life, you can still buy, sell, trade, spend or do anything you choose with these assets. You can also revoke your trust or change its terms at any time.

## MYTH #4: Everyone needs a Trust.

**FACT:** Although Trusts have many advantages, they cost more initially than a will because they require more expertise to create. If your assets will not be subject to estate taxes, if you don't care whether your assets must pass through the Probate Court and if you don't have concerns about immature beneficiaries receiving an inheritance, and you do not care if your will is made available to the public, then you may not need a Trust.

## MYTH #5: Life insurance proceeds are not subject to estate taxes.

**FACT:** When determining the value of your taxable estate, all assets you own are counted, even life insurance proceeds paid on account of your death. Insurance proceeds can be protected from taxation by utilizing a Living Trust and other estate planning techniques, such as an Irrevocable Life Insurance Trust (ILIT).

## MYTH #6: You can always do your estate plan later.

**FACT:** As long as you are of sound mind, you can establish an estate plan. However, once you are found to be mentally incapacitated you no longer have the legal right to sign the documents necessary to set up your estate plan. Many people also think that their family can do their estate planning after they die. The truth is that if you die or if you become incapacitated without an estate plan a Probate judge decides: (1) who will make medical decisions and care for you, (2) who will raise your children, and (3) who gets your assets and how much they will receive. Married couples also lose significant estate tax savings upon the death of one spouse, if the couple has not already established a Trust.

*If you need help with Wills, Trusts and Estate Planning, Divorce and Family Law, Real Estate Law, Probate Elder Law and Reverse Mortgages we would be honored to assist you with legal and counseling services! Call us at 781-792-0202*

# Responding To Someone With Anxiety, What Not To Say And What To Say Instead

by Katy Hamilton, LMHC Mark Greene & Associates,  
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Everyone gets anxious. Anxiety is a healthy, biological reaction that helps to motivate us and protect us. However, someone with an anxiety disorder often has intense worries that interfere with their everyday life. Overwhelming anxiety can effect relationships, work, self-care and physical needs such as sleep and nutrition. In many cases symptoms of anxiety can not be managed without professional assistance. However it is human nature to want to assist the people around us when they are struggling with anxiety and excessive worry. Though everyone is different and may respond differently to various interventions there are some helpful guidelines when looking to aid someone struggling with symptoms of anxiety.

“You just need to calm down.” Rarely is this piece of advice helpful. If you were dropped in the middle of Japan and had to navigate your way around with the advice “you just need to speak Japanese” it would feel demeaning and insulting. (Kudos to those who do speak Japanese!) People who are feeling the uncomfortable effects of excessive anxiety would love to “calm down.” They may even be able to practice a few strategies to calm themselves. Instead of telling the anxious person what you think they need to do (e.g., calm down, relax, don’t worry, get over it, let it go etc.) you can make small changes that make a big difference. Validate someone’s feelings even if you don’t fully understand them. “I can see that you are really struggling with this.” “I hear you and I understand you are feeling very anxious.” Ask someone if you can provide assistance. “Do you want to talk about it?” “Would you like to take a walk and try to take your mind off things?” Explore what they have used successfully in the past. “Is there something that typically helps when you are feeling like this?” “What has worked before?” “How can I help you?”

A person struggling with anxiety needs to feel that they are seen for who they are and not as someone who is weak, overreacting or easily frazzled. They can benefit immensely from a friend or loved one who is not telling them what to do, or what not do, but is instead acknowledging the struggle and assisting them in working to find solutions – together.

# Paid Family And Medical Leave (PFML) And New Massachusetts Holiday 2021

by Attorney Helene Horn Figman, [www.FigmanLaw.com](http://www.FigmanLaw.com)



## PAID FAMILY AND MEDICAL LEAVE (PFML)

Beginning January, 2021 most workers in Massachusetts will be eligible for job-protected paid leave under Paid Family and Medical Leave\*. PFML provides 12 weeks of job-protected paid family leave for the birth, adoption or the placement of a child or because of a qualifying exigency arising out of the fact that a family member is on active duty or if a family member is called into active duty.

Under PFML, covered individuals may be eligible for up to 20 weeks of job-protected paid medical leave if they have a serious health condition that incapacitates them from work and up to 26 weeks of paid family leave to care for a family member who is a covered service member with a serious health condition.

Effective July 1, 2021, the law further provides up to 12 weeks of job-protected paid family leave to care for a family member with a serious health condition.

\*Covered individuals are eligible for no more than 26 total weeks, in the aggregate, of paid family and medical leave in a single benefit year.

The program is funded by premiums paid by employees, employers, and the self-employed. PFML is separate from the federally mandated protected unpaid time offered by the Family Medical Leave Act (FMLA).

Employers should already be registered with MassTaxConnect and be filing quarterly reports, as well as deducting contributions from employees and making their contributions (if applicable) to the Family and Employment Security Trust Fund. In addition, employers should have a PFML Poster displayed with other mandated workplace posters and should have PFML information included in their Company policies/handbook.

## JUNETEENTH

Juneteenth, (June 19) commemorating the end of slavery in the United States, is now a recognized Massachusetts holiday under a bill passed by the Legislature and signed into law by Governor Charlie Baker on July 24, 2020.

The law adds “Juneteenth Independence Day” to a list of holidays — along with Memorial Day, July Fourth, and Labor Day — on which employees must be paid holiday pay (\*this refers to hourly work actually performed) but employees cannot be required to work. On those days, the state allows retail stores to be open but not to sell alcohol.

In a signing statement, Baker wrote that the law “establishes Juneteenth Independence Day as an annual state holiday on June 19 in order to recognize the continued need to ensure racial freedom and equality.

*If you have questions regarding the above and what it means to your business, please contact us at 781-238-2700*

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To sign up for our **FREE** printed newsletter go to [www.ACTSmartIT.com/newsletters](http://www.ACTSmartIT.com/newsletters)



## Microsoft To Release A New Office License For Those Who Don't Want A 365 Subscription

According to a post by the Exchange team at Microsoft, a new perpetual release of Microsoft Office is on the way for those who don't want to purchase a subscription license. The company shared no additional details about the new Office, but the post does say that the launch date could be sometime in the second half of 2021. The new Office will be available for both PC and Mac.

A perpetual license for Office is something that a lot of users will prefer to the Office 365 subscription license as the former won't require users to renew the plan every year, nor will it require monthly updates, which can be painful, especially when you're on a limited data plan. However, it's possible that the new Office won't be as feature-rich as Office 365 and if that's the case, then the perpetual license is definitely not for pro users.



Microsoft promised that it will share additional details around the official names, pricing and availability of all these products later. Meanwhile, if this has peaked your interest, drop David a note and we'll give you more information as we get it. Email: [David@ACTSmartIT.com](mailto:David@ACTSmartIT.com)