



# SEPTEMBER 2020 NEWSLETTER

# September is National Disaster Preparedness Month













Every year, ACTSmart IT participates in National Disaster Preparedness Month because part of our services include helping our clients avoid and/or recover from disasters.

# Disasters Don't Wait. Make Your Plan Today



National Preparedness Month 2020

This year, Ready.gov has broken the month into four weekly plans:

Week 1: Make a Plan Week 2: Build a Kit

Week 3: Prepare for Disasters

Week 4: Teach Youth About Preparedness

As we plan for our most likely disaster, hurricanes, we also have to plan for the possibility of another quarantine caused by COVID-19. As we enter September, we've already encountered quarantine earlier in the year and the remnants of Hurricane Isaias, which caused power outages and tree damage in early August.

For businesses, we suggest this plan of action:

### MAKE YOUR PLAN

The disaster may be weather-related – someone must watch forecasts for the possibility of bad weather. Identify these threats and have a plan of action.

Examples: If a snow day is likely, have the office prepare to work from home.

If there is a power outage, what is your next step? Do customers or clients need to be notified? Who is designated to do that?

Is a list available elsewhere of customer contacts if the internet is not available? Who is the keeper of that list? How and where is it stored?

How will you contact your customers or have a way to have your customers contact you – Post of Facebook or Twitter? Give clients cell phone numbers so they can contact your business?

Be Pro-Active – contact clients BEFORE the event, if possible, with the methods of communication put in place. If your team has had to work remotely before, what did you learn and what would make it more effective? Put those finding into place, if affordable and sustainable.

### **BUILD A KIT**

Just as you prepare at home, do you have a stockpile of water, toilet paper and other essentials if someone needs to work from the office? Are there power sources for charging cell phones? What are the most important tasks for anyone to perform in the event of a disaster?

# PREPARE FOR DISASTERS

Schedule an annual meeting each September where emergency preparedness is discussed and plans made. Distribute the policy to every team member and discuss its location in the office.

### **TEACH NEW STAFF**

Have your Disaster Preparedness Plan in your employee handbook and review it with any new employees during onboarding.



Every September we participate in National Preparedness Month (NPM), as a way to promote family and community disaster planning now and throughout the year. As our nation continues to respond to COVID-19, there is no better time to be involved than this September. The 2020 NPM theme is:

# "Disasters Don't Wait. Make Your Plan Today."

This year, of course, they have added the Pandemic to the list of disasters for which we need to prepare. At www.Ready.gov, a website of the Department of Homeland Security, the Pandemic is at the top of the list as it affects every one of us in some manner. Sadly, I feel that we will be facing many of the same challenges this fall, as we did in March and April. Now is the time to think about the possibility that we may go back into quarantine. If that happens, what changes or improvements can we put into place right now to be pro-active?

Here are some of my suggestions for employees and owners. They are also suitable if we experience other reasons to work from home such as hurricanes and blizzards:

- Secure your Work From Home computer: It is not advisable for employees to use their personal computer to work from home. There are too many ways that the company's information can be compromised on a computer that the business doesn't own.
- A "Work From Home" policy like the one available on our website at www.ACTSmartIT.com/wfh is a good way to establish consistent rules throughout your business. Affirm that the company's computer may only be used for work and that no one other than the employee may use it. The device should be locked when not in use.
- Secure Internet Connection: If using a router, the password needs to be as robust as any other critical password and NOT the password provided by the cable company.
- **Remote access:** When setting up remote access, be sure that access is granted to only the areas needed. Although a valid email address isn't needed when using our ConnectBooster technology, it is highly suggested.
- Communicating: Check out the article about VOIP technology by John Adams of Adams Comm on page 5 of this newsletter. We have been using our VOIP phone system for several years to enable our team to easily work from home during blizzards, hurricanes and for the first 2½ months of the pandemic. They have pro-actively taken their phones home anytime they might have to work from home.
- A "Home Office" designated area: Some may have been forced to work from the dining room table during our last lockdown can the situation be made better with a little time to plan?
- Replicate what they have at the office: Dual monitors, VPN technology and other equipment can enhance productivity.
- Offsite backup: Be sure you have an offsite backup in case something happens to the critical data in your office.

All September long, we will be posting information, checklists, and other essentials to help you be prepared. Check out my blog on ACTSmartIT.com and our Facebook pages at <u>Facebook.com/ACTSmart</u> and <u>Facebook.com/dentalmanagerssociety</u>.

If you need help in your preparations, call 855-WOW-SERVICE! (855-969-7378) and we'll be there for you!

- David

Read

# How Are You Supporting Working Parents?

# by Meghan Steinberg, www.SteinbergHR.com



There are millions of parents across our country who are challenged with straddling education for their children moving into this school year and their career. Just as the impact COVID-19 had on everyone, working parents are now faced additional decisions and worries; the storm may be the same though the boat and its passengers are different. As a leader, it is critical to continue to lead with perseverance, grit, curiosity, and empathy. As a leader and owner, it is more important than ever to ask questions and keep your finger on the pulse. My most memorable boss's motto was, "assume nothing" and this is ring true, loudly during these moments.

As we move into the sixth month of this pandemic, we must be aware and do not lose touch. As thing progress and move forward, there are many moving parts which will unfold. I encourage you to focus on working parents and caregivers, in this moment. It is relevant and timely. We all know people on our team and in our lives, who are trying to adapt in the best way, for themselves, their family, career, and livelihood.

It is the leaders and the organization's obligation to listen, analyze offerings, benefits, processes, and procedures. Ask yourself:

- What is working?
- What is suffering?
- What do my people need to thrive?

Specifically, it is important to keep a keen eye on those who are working parents, of all genders. They have moved into yet another challenge. They all are faced with making new decisions related to their children's education, safety and social environments. On top of this, they are navigating work schedules, work relationships and work productivity.

What can you do as an employer?

- 1. Familiarize yourself with the FFCRA, https://www.dol.gov/agencies/whd/pandemic/ffcraemployee-paid-leave.
- 2. Understand existing policies related to flexibility, leave, or accommodations.
- Explore ways you are able to offer flexibility. What arrangements can be made that will not place an undue hardship on your business? Perhaps, it is an opportunity to think of your structure, process and execution differently.
- 4. What are the benefits you are offering right now? Ask your benefits broker to provide an updated guide and summary. This can be discounts, wellness perks, additional employee-sponsored benefits.
- Ask your benefit broker if you have an Employee
   Assistance Program. Understand the details and
   support channels it has and then, get the word out to
   your employees.
- 6. Keep communication going, offer weekly or bi-weekly meetings for employees who are working parents. You can have a third party, such as SteinbergHR, facilitate this meeting or have someone most objective to facilitate and get the dialogue going. You will be amazed at the power of sharing, listening, and supporting.
- 7. Conduct surveys or polls to keep your finger on the pulse.

Should you need support please reach out directly to SteinbergHR, <u>Meghan@steinberghr.com</u>

# SteinbergHR is now offering SHARED HR SERVICES!



Being in operations and now a Human Resources Professional for over a decade, I have recognized the need to offer a blended HR service for companies and leaders. Every organization needs tools, insight, and sounding board to make the best programs, decisions, and processes for the employee experience. Reach out to learn more please email Meghan@steinberghr.com to inquire and register.

# Five Myths About Wills - And Why They're Just Not True At All

by Attorney Mark Greene, www.MarkGreeneLaw.com



# 1. Myth: Making a will is expensive:

Years ago, this myth might have had some truth to it; after all, people didn't have the opportunity to compare prices and services of estate planning attorneys. Today, however, making a will doesn't have to be expensive, and the Internet has truly made finding the right attorney as easy as it's ever been. There are plenty of affordable attorneys available for all types of estates. All you have to do is research to find the best option for you. Check out our website www.MarkGreeneLaw.com

# 2. Myth: Making a will is complicated:

Making decisions about the fate of your assets shouldn't be taken lightly, and you should absolutely take the time necessary to figure out what you want. Putting those wishes into a comprehensive will, complete with advanced provisions, though, can be quite simple. Again, doing the legwork at the outset to find the right option for preparing your will can make a big difference in your overall experience.

### 3. Myth: Making a will is time-consuming:

Creating a will doesn't have to take more than a morning of your time. When selecting how to prepare your will, be sure to choose the most comprehensive but also convenient method for you.

# 4. Myth: Making a will is for new parents, the elderly, or people with health problems:

While all of the above-mentioned people should certainly have wills to make sure their wishes are followed, they aren't the only ones. Wills are essential documents for all adults; think of it in the same context as going to the doctor for your annual check-up, only in this instance, it's a check-up on your estate rather than your health. Having a will is just the right thing to do for you and your family, no matter your age or current health status.

# 5. Myth: Making a will is forever:

Having a "will" doesn't mean that you can only have this one will for the rest of your life. To the contrary, your will is a living document, and you can and should update it periodically to reflect any changes in your and your loved one's situations and relationships.... at the very least you should revisit it once a year—on your birthday, for instance, as it's a day you won't forget.

Now that you know the truth about the importance, ease, convenience, and affordability of creating a will, you can reframe the idea of making it in a new light. For most people, making a will truly is easy and the summer is an ideal time to get yours started. Give us a call.



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

# Work From Anywhere

by John Adams, Adams Communication, AdamsComm.net I 508-866-4086



Although VOIP Communications has been available for many years now, some businesses have been slow to adopt this technology. The recent COVID pandemic has many organizations reconsidering this valuable business tool, and rightfully so. VOIP (Voice over Internet Protocol) gives you the ability to instantly relocate your workforce to anywhere in the world that you have internet access. This eliminates downtime and maintains your connection with your customers. Not only is this valuable during a Pandemic, but also during inclement weather, internet outages, and power failure situations.

All of this may have you asking, "How can VOIP help you work remotely from home?" With VOIP service, you can actually unplug your desk phone and take it home with you. When you do this, you are keeping the same telephone number(s), and the phone functions the same as it did while at the office. You can intercom other staff members, transfer, receive, park and hold calls, and even page folks who may still be working at the physical office location. These features provide you with the ability to maintain your current level of customer support, regardless of where your staff may be.

If transporting a phone to and from the office doesn't appeal to you, consider purchasing a second phone to be left at your home office permanently. This would have the same call routing options and extension number as your desk phone in the office, except the hassle of having to pack up your phone every time you move between locations.

In some cases, a staff member may not have a place to plug a phone into an internet router at home. Or perhaps they are working from their dining room table, and having a desk phone isn't an option. These types of situations can be resolved in one of two ways. One option would be to download a Mobile App, like REACH UC, on your iPhone or Android device. This literally makes your mobile phone a clone of your desk phone. Additionally, you could use a Softphone on your desktop or laptop. This, combined with a USB or Bluetooth headset, puts your phone right on your workstation—no need to plug into a router or POE injector. You can work from anywhere that you have a WIFI connection!

So what do you need in order to successfully use your work phone from home? A High-Speed Internet connection to plug into and a power adapter or POE (Power over Ethernet) Injector are all that is required when using a desk phone at home. If you are using a Mobile app or Softphone application, then all you need is a good WIFI connection and a headset, and you are good to go!

One parting note of working remotely that many folks overlook. If you are working from home with your desk phone, Mobile app, or Softphone, remember that emergency 911 services are most likely tied to the physical office location, not your remote address. It is important to either change this or use a different telephone to ensure that you receive these valuable services when they are needed.







With so much uncertainty now, many customers are desiring to work from home, however they may not have a PBX that allows them to. Don't let that stop you! Adamscomm is going to make it easy with our Remote Worker Bundle. This Month-to-Month cloud offer,will work alongside your existing premise-based PBX. Contact <a href="mailto:john@adamscomm.net">john@adamscomm.net</a> for more information.

# Does HIPAA Protect Those Who Don't Like Contact Tracing Questions Or Maskless Rights Proponents? NO!

By Brian T. Hatch, Esq., www.HatchLegalGroup.com

Attorneys are cringing during the COVID-19 Pandemic at claims of people insisting that it is their "right" under HIPAA to not be questioned about their recent contacts or COVID-19 symptoms. HIPAA only prevents health providers from releasing protect health information to unauthorized persons. HIPAA even has a special section allowing health care providers to disclose protected health information to public health authorities for the purpose of controlling disease. Sec. 164.512(b). Ethics rules for doctors and dentists may require that disclosure regarding contagious disease. HIPAA goes further and allows an authorized covered entity or public health authority to allow disclosure of PHI to those who may have been exposed to a communicable disease. Health care providers, or anyone else for that matter as a private business or as a government official, can ask any questions about a person's health when it is necessary and related to a pandemic or infectious disease.

Does that person who is asked contact tracing questions have a "right" not to respond? Powers granted to executive officials or the legislature in public health emergencies are extremely broad, and mandating answers to those questions may be within that power. Of course, there is the right not to incriminate oneself under the 5th Amendment. In a pandemic one would wish that it were made a crime not to infect someone with a deadly disease, but this pandemic is so new that laws like this haven't been written yet about COVID-19. Forcing someone to talk isn't within the powers of most people, except for perhaps the police or judges. Public health officials could be given



those powers by specific laws or executive orders relating to public health emergencies, and it remains to be seen if that kind of power would be abused enough not to be lawful.

What about the rights of someone with a disability not to reveal information about their health, or be asked probing questions about their disability? As long as it is related to a verifiable disability, and it is directly related to that disability, it might be discriminatory. But many people who consider themselves "disabled" because they might have a minor asthma condition, for example, aren't necessarily considered disabled unless it interferes with a "major life activity." But asking questions about contacts a disabled person may have had does not amount to discrimination based on their disability. Again, an infectious disease emergency usually creates an exception to most rules, including those preventing discrimination based on disability, depending on its effect on the safety of other non-disabled people.

Going beyond contact tracing, where there is at least a reasonable concern about invasion of someone's privacy, how about those people who go around insisting that it is their "right" not to wear a mask? This is a ridiculous argument, considering that it is not a right to infect others with a deadly disease just because some is too vain not to wear a mask or feels is it uncomfortable. Do people have a right to be drunk, and even more so use their drunken body to perhaps kill someone else when they use a car like a deadly weapon? Businesses, and definitely health care providers, have the right to deny entrance or service to anyone they wish, as long as they are not a member of a protected class. Are those who want to bare their face a protected class? Of course not. And executives or the government have enough powers during a health emergency to mandate that businesses do someone for the safety of others (like OSHA requirements or municipal public health laws for example). There may be court battles over which government entities orders prevail (state v. municipality), but it most likely will be the entity protecting public safety that will prevail over the entity claiming it is protecting a "freedom" that it will be hard-pressed to define in a legal sense. It is certainly not a "right" to infect others with a deadly disease.

Hatch Legal Group is a full service law firm for all your business and personal legal needs. If you need effective representation in Massachusetts in both litigation and other legal services, count on Hatch Law Offices, represented by Attorney Brian Hatch, who has 27 years of experience in the legal field.

Email Brian at BrianHatch@HatchLawOffices.com or call (508) 222-6400

# **Protect Tax Records Before Disaster Strikes**

# by CPA Site Solutions (cpasitesolutions.com)

As such, it's always a good idea to plan for what to do in case of a disaster. Here are some simple steps you can take right now to prepare:

# 1. Backup Records Electronically.

Many people receive bank statements by email. This is a good way to secure your records. You can also scan tax records and insurance policies onto an electronic format. You can use an external hard drive, CD, or DVD to store important records. Be sure you back up your files and keep them in a safe place. If a disaster strikes your home, it may also affect a wide area. If that happens you may not be able to retrieve your records.

### 2. Document Valuables.

Take photos or videos of the contents of your home or business. These visual records can help you prove the value of your lost items. They may help with insurance claims or casualty loss deductions on your tax return. You should store them with a friend or relative who lives out of the area. The IRS has a disaster loss workbook, Publication 584, Casualty, Disaster, and Theft Loss Workbook (Personal-Use Property), which can help taxpayers compile a room-by-room list of belongings.

# 3. Update Emergency Plans.

Review your emergency plans every year. Personal

and business situations change over time as do preparedness needs, so update them when your situation changes. Make sure you have a way to get severe weather information and have a plan for what to do if threatening weather approaches. In addition, when employers hire new employees or when a company or organization changes functions, plans should be updated accordingly and employees should be informed of the changes.

# 4. Get Copies of Tax Returns or Transcripts.

Use Form 4506, Request for Copy of Tax Return, to replace lost or destroyed tax returns or need information from your return. You can also file Form 4506T-EZ, Short Form Request for Individual Tax Return Transcript or Form 4506-T, Request for Transcript of Tax Return. If you need assistance filling this form out, please call.

# 5. Check on Fiduciary Bonds.

Employers who use payroll service providers should ask the provider if it has a fiduciary bond in place. The bond could protect the employer in the event of default by the payroll service provider.

If you fall victim to a disaster, help is just a phone call away. Don't hesitate to call the office regarding any disaster-related tax questions or issues you might have.



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

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To sign up for our free monthly newsletter Go to www.ACTSmartIT.com/newsletter



# How to bulk-delete Facebook posts



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

It's now easier to get rid of all those potentially embarrassing posts. If you've been on Facebook for any amount of time, it's likely that you've accumulated a lot of posts, some of which you may wish you hadn't posted. You may want to hide your past entries from a potential employer or a college admissions board — or you may just want to enhance your personal security by eliminating potential personally identifiable information.

Facebook announced a new bulkdelete feature for the mobile app that it calls Manage Activity, and that makes it easier to get rid of all of your past posts. The idea is that you will now have the ability to select some or all of your posts and delete them all at once.

Here's how it works: On your Profile page, tap on the three dots next to "Add to Story" Select "Activity Log"

You'll now be on the Activity Log page. At the top, tap on the button labeled "Manage Activity"

You'll get a "Manage Activity" pop-up; tap on "Your Posts"

You'll now be at the "Manage Your Posts" page. At the top of the page, there are three buttons: Filter, Archive, and Trash.

To delete or archive your posts, click on the "Manage Activity" pop-up.

The difference between Archive or Delete? Archive is for content you no longer want others to see on Facebook but that you still want to keep for yourself. Delete is intended for a more permanent removal.

The Filter button lets you filter which posts you'd like to select (assuming

you don't want to just delete them all). You can select by Category (such as text updates, photos and videos, or posts from other apps), Date, or People. After you select your filter, you can click on individual filtered posts. After that, click on Archive or Trash at the bottom of the screen. According to Facebook, you'll be able to retrieve any trashed entries for 30 days, after which they'll be permanently deleted.

In addition, at the top of the listing, there is a checkbox; if you tap that, it will select all of the posts that are currently in your list so that you can delete them all at once.

However, here's the catch: Facebook will only delete those posts that are in the visible list — and it will only populate the list if you continue to scroll down. So, for example, while I have a lot of Facebook posts that have photos in them, when I filtered

the list for "Photos and Videos," I was only able to select posts through June 2018 because that was as far as I had scrolled. If you have several years' worth of Facebook posts that you want to delete, that's a lot of scrolling.

At any rate, once you've selected all of the posts you want to delete, tap the "Trash" button (or the "Archive" button if you prefer)

If you've trashed any posts by mistake or have changed your mind, select "Trash" on the top of the page to see all of the posts you've trashed. You can then click on the three dots to the right of each entry to view the entry, restore it, archive it, or permanently delete it.

According to Facebook, Manage Activity will only be available on the mobile app and Facebook Lite for now, but it will eventually appear on the desktop version.