



Cybercriminals Confess:

The Top 3 Tricks And Sneaky Schemes They Use To Hack Your Computer Network That Can Put You Out Of Business!

Cybercriminals and hackers are rarely shy about the methods they use to attack their victims. Many of them are more than happy to share how they broke into a business's network or how they walked away with thousands of dollars after successfully extorting a business owner whose company is now destroyed.

There are new stories out there to get your blood boiling as cybercriminals work to ruin people's lives and livelihoods. These criminals don't care what kind of damage they do. They only care about one thing: money. If they can get away business

It's up to business owners (and employees) to stay at least one step ahead of these cyber thugs. The single best way to do that is to **stay educated on the latest threats**. The second-best way is to keep up-to-date with the newest technology designed to combat cyber-attacks.

Here are three tricks of the trade cybercriminals are using right now in an attempt to get their hands on your money:

Ransomware. This is very common. It's a form of malware, and it can sneak onto your network and into your computers in a number of different ways:

- **Ad Networks.** These ads can appear on social media sites and on familiar websites. Someone clicks a compromised ad or pop-up, and it initiates a file download. It's quick, and it can be confusing. This is where anti-malware and anti-ransomware come in very handy.
- **Malicious Links.** The cybercriminal sends you a legitimate-looking e-mail, supposedly from your bank or a familiar online store. It may even be disguised as an e-mail from a colleague. The e-mail contains a link or file. If you click the link or file, it installs the ransomware.
- **Hidden Files On Thumb Drives.** This happens way too often where someone brings a thumb drive from home. While the user doesn't know it, the drive has a malicious file on it. When the thumb drive is inserted into a networked machine, the file is installed.

No matter how the ransomware gets onto your devices, the result is the same. The ransomware goes to work and begins encrypting

your files. Or it may completely block you from accessing your computer altogether. You'll get a full-screen message: Pay up or never access your files again. Some ransomware programs threaten to delete all of your files. Others say they will never restore access.

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DDoS Extortion. Short for distributed denial of service, DDoS attacks are a relatively easy way for hackers to take down your business's online presence and wreak havoc on your network. These attacks mimic online users and essentially "flood" your network with access requests. It's as if millions of people were trying to access your website at once. Your network simply can't handle that kind of traffic, and, as a result, it goes down. The hackers can continue the attacks until you

take action. That is to say until you pay up. If you don't pay up, the hackers will do everything they can to keep you offline in an attempt to destroy your business. If you rely on Internet traffic, this can be devastating, which is why many companies end up paying.

Direct Attacks. Some hackers like to do the dirty work themselves. While many cybercriminals rely on bots or malware to do the work for them, some hackers will see if they can break through your network security in a more direct way. If successful at breaking in, they can target specific files on your network, such as critical business or customer data.

Once they have valuable data, they may let you know they have it. Sometimes they'll ask for money in return for the sensitive data. Sometimes they won't say anything and instead sell the data on the black

market. Either way, you're in a bad position. A criminal has walked away with sensitive information, and there is nothing you can do about it.

Except, that last sentence isn't true at all! There are things you can do about it! The answer is preventative measures. It all comes around to these two all-important points:

1. Stay educated on the latest threats – Sign up for Cybersecurity training at ACTSmartIT.com/security/training
2. Stay up-to-date with the latest technology designed to combat cyberattacks - ACTSmartIT.com/tips

If you do these two things and work with an experienced IT services company, you can change the outcome. You can put the cybercriminals in their place and have a digital defense wall between your business and those who want to do your business harm. For more help, call 855-WOW-SERVICE! [855-969-7378]

From the desk of



As we begin 2021, we're wary of what it brings. This year, we will not be caught unaware! We're smarter and more prepared! Here's what's on the radar for 2021

1. **Don't stand still!** Everything is changing and if you don't move forward, you are standing still! Check out what's new in your industry including products and services. We don't subscribe to "bleeding edge" but we do follow current trends and consider how they could change our world and benefit our clients.
2. **Continue your education!** There has never been an easier time to continue your education than right now. Colleges and Universities all have online options if a degree or certification is your goal. Free and low cost webinars abound! You can learn more about just about any subject that can benefit your business, just search Google, Score.org and other resources.
3. **Update your Employee Handbook!** HR changed in 2020 and you need to be up to date. Include your COVID policies and procedures and any Diversity statements you may have added. If you have added Work From Home as an option, make sure you have a written policy that covers what is expected, who owns the equipment and any other procedures that are different from those folks working in the office.
4. **Assess your technology!** What equipment is working and what needs to be updated, added to or replaced. Is your phone system giving you all the functionality that you need? Do you need to add better security to your physical location? Is your firewall protecting your business from intruders?
5. **Cross-train and document tasks!** This has become even more necessary and valuable during the Pandemic. Someone is suddenly out for a week or two and no one else knows how to do their job.
6. **Back up your documents off-site!** You'll have them available if you are not able to work from the office. We all saw the importance of that in 2020!
7. **Pick a password keeper and have everyone use it.** It's past time to have different, secure passwords for every login. We heard that the Solarwinds breach was because their password was Solarwinds1234 – how ridiculous is that! You're smarter than that! A password keeper like LastPass.com (we use them ourselves) makes it convenient to have the multitude of passwords that we all need today.
8. **Keep Marketing!** Even if you can't handle new clients right now, keep your company top of mind for when you can.
9. **Expand your Social Media presence.** When we all went into Lockdown in March of 2020, people got on social media to get their news, talk to others and spend their time. For businesses, LinkedIn is Number One. Both your company and you need a profile. (Susan Rooks is giving a FREE LinkedIn workshop on January 8th – sign up at ACTSmartIT.com/susan) Facebook and Instagram and the next for getting your name out there. Although you can "sell" on these sites, awareness is the best goal.
10. **Communications is KEY!** Not knowing is so frustrating! Keep your team and your clients informed. Let them know what to expect. It cuts the tension and everything flows better when people are in the know! It's a good Rule Of Thumb with your family too!
11. **Say "Thank You!"** A person who feels appreciated will always do more than what is expected.

One thing you can be sure of: ACTSmart will be here to help you in 2021. We have a new website that we are launching: OfficeManagersSociety.com to help those key people meet any challenges that 2021 may bring. We have over a dozen gurus on our Team of Experts. From HR to Best Business Practices, IT to Marketing and every category in between, we've got you covered!

New Year Updates and Refreshers

by Meghan Steinberg, www.SteinbergHR.com | 617-680-0358

You and your employees are closing out what has been the most challenging year yet. Your traditional end of year and New Year goals most likely look a bit different. However, it is important to not lose sight of your employees and how some of your traditional practices have and will shift. No matter what your industry or size of the organization, it is so important to continue to foster an environment that is free from discrimination and harassment.

I want to draw your attention to two serious and necessary items to pay close attention to. By acting and investing in education and updating your policies, you will be mitigating risk, resetting expectations, and successfully moving into 2021.

Areas of Focus

1. Harassment and Discrimination Training
2. Handbook Review and Updates

Employee Handbook refreshes to include specific language regarding PFML, Other Leaves, Harassment and Discrimination, Diversity and Inclusion, etc.

Why is Workplace Harassment and Discrimination Training Important

We continue to see how things play out when Zoom mishaps occur or how lack of awareness of actions and words have consequences. The New Year's start is a perfect time to get your policies all up-to-date and get employees informed and refreshed. These thoughtful steps will mitigate risk and create a safe and comfortable work environment. It is also important to note that although some actions may not fall under the "law," behavior may still be inappropriate, so action should be taken to resolve.

However, how are you, your managers and employees to know if they are not educated?

Anti-discrimination statutes are enforced in Massachusetts (MGL 151B). This law protects employees if they are treated differently, unfairly or harassed at work based on identity as a member of a protected class.

Massachusetts Law prohibits sex discrimination in the workplace,

including same-sex sexual harassment. There are two main categories of sexual harassment: "quid pro quo" harassment and "hostile work environment" harassment.

Did you know an employer is liable for employees' sexual harassment by managers and persons with a supervisory authority, regardless of whether the employer knows of the conduct? An employer may also be liable for sexual harassment committed by persons without actual or apparent supervisory authority, such as co-workers. Additionally, an employer may also be liable for its employees' sexual harassment by certain non-employees, such as customers, patients, clients, independent contractors, or other acquaintances.

It is important to note:

Massachusetts law requires employers with six or more employees to adopt a written policy against sexual harassment. The employer's policy must include notice to employees that sexual harassment in the workplace is unlawful and that it is illegal to retaliate against an employee for filing a complaint of sexual harassment. The policy should also assert the employer's commitment to investigate any complaint of sexual harassment. The Commission has prepared a Model Sexual Harassment Policy.

Why is it Important to Update Your Handbook?

I suggest reviewing the handbook every year to ensure what you are doing is reflected in the handbook. Things change, especially this year. Some policies and procedures are more critical now than ever before, be sure they are up-to-date and reflect the company process. Some language is required to be in your handbook such as leave language, the new PFML language, sick policy, harassment and discrimination policies. Others such as diversity and inclusion, flexible work schedule, remote working are more important now than ever before.

The employee handbook serves to protect both the company and the employee. If there are any changes in topics covered in your handbook, it's important to address them – even if they are minimal. A simple oversight could land you in hot water or the middle of a lawsuit.

Special 2021 Bundles

SteinbergHR will support and help you. We will customize it to meet your needs and budget.

We are offering bundles in 2021, which include though are not limited to:

- Workplace and Discrimination Training
- Virtual Interactive Training
- Recorded Training
- Case Studies Series

Some pre-determined bundles and offers are:

- Handbook Refresh
- Handbook Overhaul
- Virtual Training (including training and PowerPoint) and Handbook Refresh

- Recorded Training along with PowerPoint
- Virtual Training for up to 20 employees. Employees may be from different companies. PowerPoint will be shared with participants and companies.

To learn more, email Meghan@SteinbergHR.com or call 617-680-0358 *These special offers will run through January 2021!

Business Tax Provisions: The Year in Review

by CPA Site Solutions (cpasitesolutions.com)

Here's what business owners need to know about tax changes for 2020.

Standard Mileage Rates

The standard mileage rate in 2020 is 57.5 cents per business mile driven.

Health Care Tax Credit for Small Businesses

Small business employers who pay at least half the premiums for single health insurance coverage for their employees may be eligible for the Small Business Health Care Tax Credit as long as they employ fewer than the equivalent of 25 full-time workers and average annual wages do not exceed \$50,000 (adjusted annually for inflation). This amount is \$55,200 for 2020 returns.

In 2020 (as in 2014-2018), the tax credit is worth up to 50 percent of your contribution toward employees' premium costs (up to 35 percent for tax-exempt employers).

Section 179 Expensing and Depreciation

Under the Tax Cuts and Jobs Act of 2017, the Section 179 expense deduction increases to a maximum deduction of \$1.04 million of the first \$2.59 million of qualifying equipment placed in service during the current tax year. The deduction was indexed to inflation for tax years after 2018 and enhanced to include improvements to nonresidential qualified real property such as roofs, fire protection, and alarm systems and security systems, and heating, ventilation, and air-conditioning systems.

Businesses are allowed to immediately deduct 100% of the cost of eligible property placed in service after September 27, 2017, and before January 1, 2023, after which it will be phased downward over a four-year period: 80% in 2023, 60% in 2024, 40% in 2025, and 20% in 2026. The standard business depreciation amount is 27 cents per mile (up from 26 cents per mile in 2019).

Please call if you have any questions about Section 179 expensing and the bonus depreciation.

Work Opportunity Tax Credit (WOTC)

Extended through 2020 under the Further Consolidated Appropriations Act, 2020, the Work Opportunity Tax Credit can be used by employers who hire long-term

unemployed individuals (unemployed for 27 weeks or more). It is generally equal to 40 percent of the first \$6,000 of wages paid to a new hire. Please call if you have any questions about the Work Opportunity Tax Credit.

SIMPLE IRA Plan Contributions

Contribution limits for SIMPLE IRA plans increased to \$13,500 for persons under age 50 and \$16,500 for persons age 50 or older in 2020. The maximum compensation used to determine contributions is \$285,000.

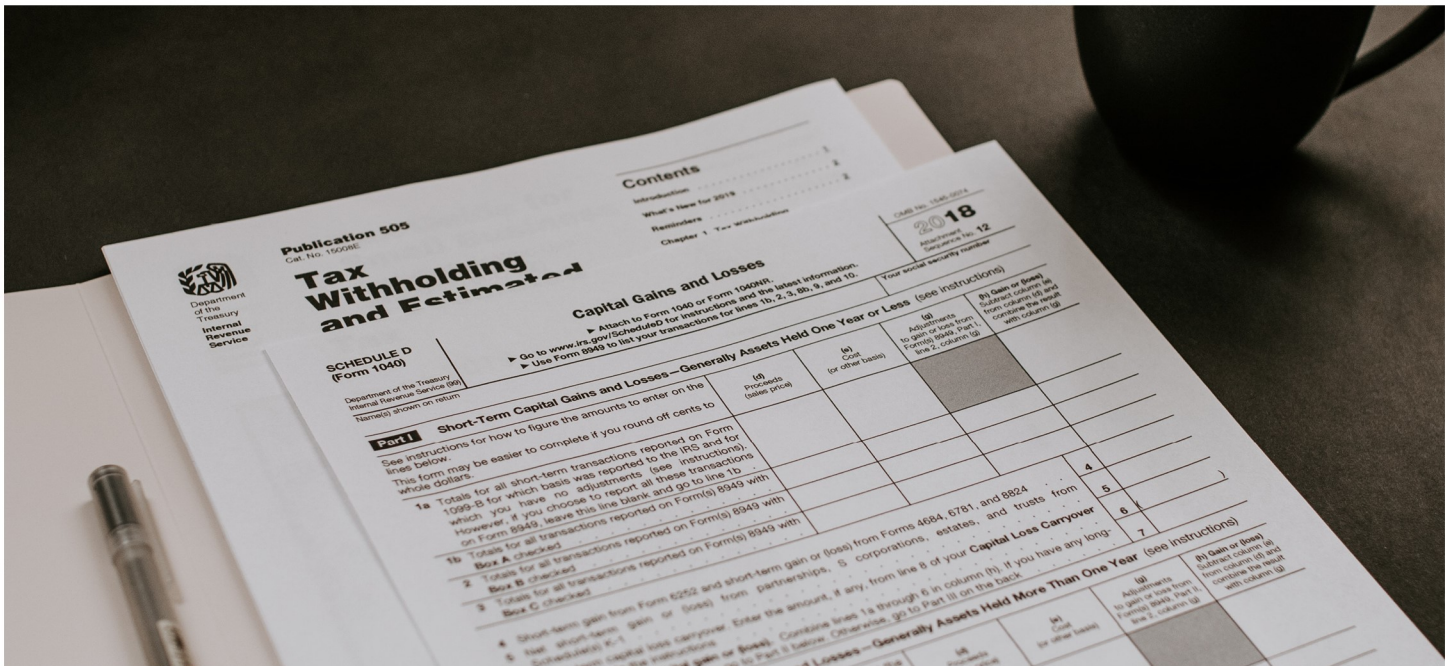
Please contact the office if you would like more information about these and other tax deductions and credits to which you are entitled.

Working Remotely Could Affect Your Taxes

When COVID-19 struck last March, employers quickly switched to a work-from-home model for their employees, many of whom began working in a state other than the one in which their office was located. While some workers have returned to their offices, many have not. If you're working remotely from a location in a different state (or country) from that of your office, then you may be wondering if you will have to pay income tax in multiple jurisdictions or whether you will need to file income tax returns in both states.

Generally, states can tax income whether you live there or work there. Whether a taxpayer must include taxable income while living or working in a particular jurisdiction depends on several factors, including nexus, domicile, and residency.

Many states - especially those with large metro areas where much of the workforce resides in surrounding states - have agreements in place that allow credits for tax due in another state so that you aren't taxed twice. In metro Washington, DC, for example, payroll tax withholding is based on the state of residency allowing people to work in another state without causing a tax headache. Other states such as Arkansas, Connecticut, Delaware, Massachusetts, Nebraska, New York, and Pennsylvania tax workers based on job location even if they reside in a different state.



Remote Working in Multiple Locations

Let's say you live in Florida. During the pandemic a mandatory office closure allows you to work remotely from your vacation home in North Carolina - a state that is not your domicile (i.e., your home). Next spring, you will need to file a nonresident income tax return on income earned in North Carolina (your remote work location, but not your domicile) in addition to your usual tax returns.

However, in all the pandemic confusion, it's likely that your employer may not have known you were working remotely from NC and did not withhold tax from your pay (income earned). If that's the case, then you may owe money.

Here's why:

If the tax rate in the remote location is higher than the taxpayer's home state or the home state doesn't impose income tax but the state they are working from does, the tax credit in the worker's home state may not be enough to offset all - or any - tax owed.

During the pandemic, 13 states have agreed not to tax workers who temporarily moved there because of the pandemic including Alabama, Georgia, Illinois, Indiana, Massachusetts, Maryland, Minnesota, Mississippi, Nebraska, New Jersey, Pennsylvania, Rhode Island, and South Carolina.

Keep in mind, however, that these waivers are temporary and in some cases may only in effect during

a mandated government shutdown. South Carolina's waiver, for instance, expired on September 30, 2020, but was extended through December 31, 2020.

Necessity or Convenience

Another important factor to consider is whether a worker's remote work location is due to necessity or convenience. If there is a mandatory government shutdown, then it is a necessity. If the option to go back to the office exists, but the worker chooses not to because of health concerns, then the state could view it as convenience.

Keeping Good Records

Keeping good records is always important when it comes to your taxes, but even more so when there are so many unknowns. As such, it's a good idea to keep track of how many days were worked in each state and how much money was earned.

Help is Just a Phone Call Away

Tax laws are complex even during the best of times. If you've been working remotely during the pandemic in a different location than your office, then it pays to consult with a tax and accounting professional to figure out your tax liability and recommend a course of action to lower your tax bill such as changing your withholding.

To find out about **Small Business: Deductions for Charitable Giving**, read the rest of this article at www.capecodcfo.com/newsletter.php#4

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

Readying For Moving Day In The Time Of Covid-19

by Lisa Dooley, YourOrganizedLife.biz

THE LAST PUSH.

You've planned, organized, and checked (and rechecked) the details. You've packed the seldom used, seasonal, and non-critical items. The last boxes on the moving truck or in the pod should hold all bedding and be marked as such (mattress pads, sheets, blankets, pillows). And as soon as the beds are set up, make them. There's nothing worse than trying to locate bedding to make beds when you're exhausted after a long and tiring day. You've confirmed all the details with the moving company and understand all the safety and health precautions necessary under COVID. If you're moving a good distance away, make sure the car is in good shape for travel. Also, be aware of any travel restrictions and quarantine requirements at your new location. If you're required to quarantine upon arrival, plan to have groceries and other necessities delivered to your new home. Clean out the safe deposit box at your local bank. Refill prescriptions. Pack your suitcases with enough clothes for each family member to wear for a few days.

READY, SET, GO.

If your refrigerator is moving with you, make sure to empty, clean, and defrost it at least 24 hours before moving day. If you haven't already arranged credit card payment with the movers, get a money order or cashier's check as many movers will not accept personal checks on the day of a move. And don't forget cash to tip; 10-15% of the total fee is considered a good tip so have cash to pay each mover individually. Remove all valuables from the home including a safe and store securely in your car. Create a "survival pack" with medications, snacks, small toys, and games for kids, water, hand sanitizer, PPE, etc. for the day of the move. Take an inventory of all your boxed items and any larger items. Before the movers leave, sign the bill of lading/inventory list and keep a copy.

Moving is a stressful transition. Plan for the worst and hope for the best!

Your Organized Life works with you on getting your home, paperwork and time management in line so you can find more space, more time and more joy in your life! Call us at 617-240-7451 to start your organized life today!

Getting The Timing Right by Denver Gibbs, LocalLeads365.com

Sending out time sensitive materials too late can hurt your response rate.

Maximize your impact with perfect timing. Anticipate your busy and slow seasons. You probably know when your busy times are, but you might not know that you should mail to prospects way before your busy season even starts. Sending mail well in advance helps you avoid last-minute marketing mistakes when you're at your busiest.

Not to mention the added bonus of beating your competition to your prospects' mailboxes.

Effectively timing your direct mail is easy. If you get busy during the summer, ramp up your marketing efforts during the winter and spring. On the other hand, if business increases over the winter, get your mail in front of prospects during the summer and fall.

The more often a potential customer sees your marketing material, the more likely they are to remember you! Giving a tangible item for your customers to hold in their hands is most effective.

Create a Drip Campaign Schedule

A drip campaign is a series of mailings set on a regular schedule. The goal is to create a top of mind awareness of your company by exposing prospects to a message several times.

Use calendars to schedule follow up, such as a second and third response. Add Direct Mail tracking data e.g. received date, visited URL, or special offer code. Systematically remove new customers and add leads back to your drip campaign.

*For help with your marketing campaigns
Call (781) 343-1932, or email Denver
Gibbs at dgibbs@localleads365.com*

Drug Testing Policies

by Dave Sawyer, www.SaferPlacesInc.com | 508-947-0600



I heard a story recently about an employer who had to fire his best shift manager. The manager had been involved in an accident at work which triggered the company's requirement for a drug test. The manager tested positive for marijuana. The employer stated, "I don't think he was high and I really don't think marijuana use caused the accident but I had to follow policy." THC stays in the body for days (weeks sometimes) after last use so the test doesn't prove impairment. Unfortunately, we still don't have a test (similar to the breathalyzer for alcohol) that shows impairment due to marijuana use.

It's because of stories such as this that many employers have eliminated marijuana from their drug test panels. But consider this: The expert presenter in a seminar I attended recently cited statistics such as: 25% of all employed cannabis users from some of the early states to legalize its use (CO, WA, OR) admit having used at work or immediately prior to coming to work. Of the workers who said they'd gotten high just before work, 27% said they do so every day.

We can customize your drug tests for you and test only for drugs you are concerned about. Gone are the days when employers can just order a "standard drug test." In fact, Safer Places clients that do drug testing are now asked to complete a form in which they select the testing panel that best suits their needs. What used to be considered standard doesn't include a test for synthetic opiates (a huge problem today). And drug use overall is up significantly by most accounts, likely due at least in part to the pandemic. (unemployment, depression, isolation, etc. contribute to drug abuse).

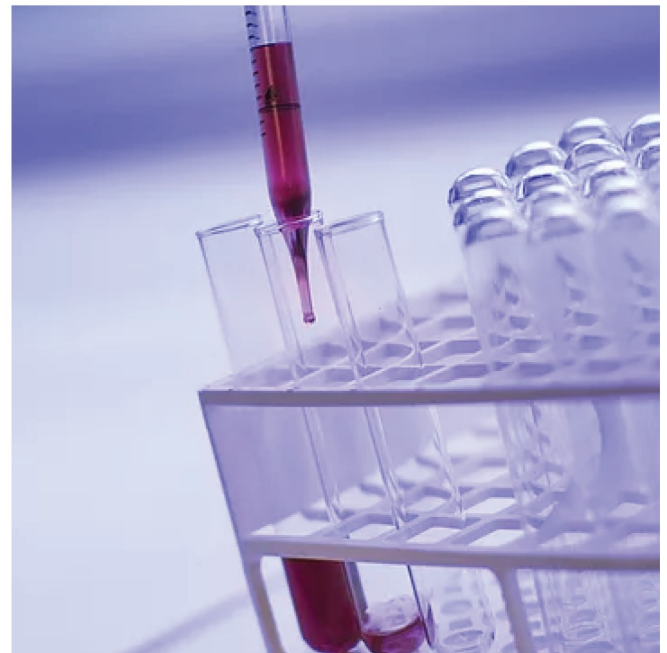
In my opinion, now is not the time to cut back on drug testing; not if you're concerned about workplace safety. However, now is a good time to review your policies and procedures. It's also a good time to review how you train your supervisors to spot people who may be impaired.

I'd like to expand on that idea. Consider the following:

- Substance abuse, including overdoses is on the rise, possibly due, at least in part to COVID (past national crisis have also resulted in increased substance abuse.

Examples: Hurricane Katrina and the attacks on Sept. 11th 2001

- 34 states + DC now have legal medical and/or adult use laws regarding marijuana
 - We recommend updating your drug test policy to include:
 - Use of prescriptions at work
 - Employee use of marijuana
 - Return to work policies
 - What drugs are you testing for?
 - Who gets tested? (Safety sensitive only?) When? (post-accident, reasonable suspicion?)
 - Refusal to test consequences
 - Testing positive consequences
 - You now likely need a section dedicated to marijuana use
 - Make sure your policy conforms to local law*



Safer Places is a full service screening, testing, and consulting organization whose mission is to provide you with the specific tests that best fit your needs for background screening, drug testing, and security consulting.

In This Issue

- Cybercriminals Confess: The Top 3 Tricks And Sneaky Schemes They Use To Hack Your Computer Network That Can Put You Out Of Business!
- New Year Updates and Refreshers
- Business Tax Provisions: The Year in Review
- Readyng For Moving Day In The Time Of Covid-19
- Getting The Timing Right
- Drug Testing Policies
- & MORE!

'Your New Year's Resolution - USE LinkedIn in 2021!'

with Susan Rooks, The Grammar Goddess

Tuesday, January 8th at 8:30am

Susan will show you all the newest Tips & Tricks to FINALLY finish your LinkedIn profile!

You'll get a workbook to follow during the 1-hour presentation that includes little known ways to tweak your profile and get the most out of your allotted area.

***Register to receive the secure Zoom login information:
www.ACTSmartIT.com/susan***

**FREE
WEBINAR!**

