



Data Privacy in 2024

You Have a Say in Your Data Privacy!

How you can take control of what data you share in 2024 Data privacy might seem abstract, but it could not be more personal. You generate lots of data every time you access the internet, and sometimes when you don't. Your home address, health records, and Social Security number are all pieces of data. While you can't control the fact that your data is collected, you can take charge of how and with whom you share data with in many cases. Your data is worth a lot of money to many different people, businesses, and organizations, but we often don't value our own data story as much as they do. We can all be more aware of who we share our data with and what we expect in return. Fortunately, there are a few simple, repeatable behaviors you can adopt. It appears people are becoming more aware: A recent McKinsey survey found that 71% of consumers said they would stop doing business with a company if it gave away sensitive data without permission. There's an old Silicon Valley adage that if you're not paying for it, you aren't the customer; you're the product. In many cases, this proves true. To be more accurate, your data is the product.



Who's buying? Advertisers, mostly, but also others like software developers. You and your data make up a slice of this multibillion bonanza.

Here are some tips on how to take charge of your data privacy in 2024:

1. Know what you can't control

The truth is, you can't control who has access to every scrap and byte of your data. The IRS, for example, will find out how much money you make. And many online services require some of your data to function – a maps app cannot suggest directions if it doesn't know where you are located (at least while you are using it). An image-sharing site needs access to your photos. Understand that there is a tradeoff between convenience and privacy. To use all the features of your devices, apps, and software, you will often have to share more and more data. By understanding this balance, you can make better informed data decisions.

2. Cultivate an online privacy habit

Apps, websites, devices, and software will often seek out more data than you would think is necessary — why does a Solitaire app need to know your location? Why does a social media app need to know the phone numbers of everyone you know? Here is where you can really take charge of your data.

Fortunately, many web browsers, computers, and devices will ask you if you want to share certain types of data with a new app or website. Strike up a habit of paying attention to these requests and actually thinking about your answers.

From The Desk of David Snell

Happy New Year!

We've made Data Privacy our security topic for 2024. We feel that it needs to be in the spotlight for more than a week, so we'll continue to give you suggestions and inspiration to make it a priority for you, as well.

You may think to yourself, "They already have all my information from when one of the companies that I use was breached!" We know; we still feel violated and unprotected from the Harvard Pilgrim Health breach.

Your private data collected by apps, websites, and other sources can and will affect you in many ways: some annoying, others potential risks.

Why does your favorite game app need to follow your location? Why does that GPS app want to access your contacts and camera? Why is Alexa always listening and responding to a conversation you are having with a family member? It's creepy, to say the least!

In this month's newsletter, we share more ideas for a more informed, and productive New Year.

We are excited to announce that Susan Rooks, the Grammar Goddess, has agreed to be our newsletters editor! She'll improve the quality of our publications, and she's contributed a Time Management article that we're sharing in our Finally Friday mail blast.

The Spark.social gets us started with easy, effective marketing advice and ideas to start 2024 habits.

Looking to attract and keep employees? Read the article from Glivinski & Associates: *Education Benefits Help Attract and Retain Employees While Saving Taxes* on page 6.

On page 7, Attorney Brian Hatch explains the FTC's decision to ban non-competes and what it means for dentists and other businesses in general.

In 2024, our Team of Experts will be bringing you even more important information to help you and your business thrive!

If you have a subject you'd like us to cover, please let us know at Pam@ACTSmartIT.com.

Have a healthy, safe, prosperous, and FUN 2024!



continued from front page

requests and actually thinking about your answers. Here are common types of data you might be asked for:

- Your location
- Your contacts
- Your photos and camera
- Data about your behavior and use of a service

At this point, think about what you want to share. On mobile devices, you can often decide if you want an app to only have access to this data while using it. If an app or software program refuses to function unless you share certain data that you don't think it needs (like the Solitaire app demanding your location), find another app. Generally, you might feel more secure erring on always limiting how much data you share when asked.

3. Check your settings

Even if an app or software program never asks you for data, you should assume it is still collecting it. Routinely (every month or so), check your privacy settings and ensure everything fits within your comfort level. You can access app and software permissions through your device's general settings. Remember, apps will often ask you to give them access permissions at all times, but you usually only need to give them permissions while you are using the app. Here are some default settings you should usually turn off, unless you need it for the app to function and you trust the app.

- Camera — off
- Microphone — off
- Location — off
- Sync contacts — off

Although, in some cases, you'll have to dig deep, you can find links to the most common settings at www.StaySafeOnline.org/resources/manage-your-privacy-settings

4. Delete apps you don't use

Every 3 months or so, go through your devices and think about each app you have downloaded — we call this an "app audit."

You might think that the real estate on your phone is pretty limitless, but an app audit isn't just about decluttering. Many apps will collect and share your device-use data even when you don't use them; you're basically giving away your data, and you don't even like the app! Why should that food delivery app you used once a year ago get access to all your precious data? If you haven't used the app in months, delete it from your device. Don't be afraid to be ruthless; you can always download the app again!

The National Security Alliance has declared January 21-27, 2024 as Data Privacy Week.

We are officially Data Privacy Champions and have chosen to make 2024 our Data Privacy YEAR!



For even more information, go to ACTSmartIT.com/data-privacy

Quick Tips to Jumpstart your 2024 Marketing

Another year, same story:

You have BIG marketing goals, but very little time.

It can be discouraging- but wait, don't throw in the towel!

We came up with a marketing priority task list to help you focus. Bonus: each task can be done in 15 minutes or less!

1) Update your Google Business Profile

<https://www.google.com/business/>

Check your hours, website link, call to action, Q&A section, and images. Add new images, specials/updates, etc.

Formerly called 'Google My Business', this profile helps customers find and contact you.

2) Get More Testimonials

Reviews are essential to attracting new customers over your competition. It also helps improve your business ranking in search engine results. Ask your favorite customers (right now) for reviews with THIS Email template.

Copy and Paste and add in your specific details.

Don't forget to use your Google Maps link to make it easy for your customer!

EMAIL TEMPLATE ONE:

Hi _____

Thanks for choosing __<Your Company Name>

Would you be open to leaving a review about our _____<Your services/product> _____?

Reviews help us grow and give us the opportunity to work with more great customers like yourself.

here is the link to leave a review on google:

<Put the link to your page here>

EMAIL TEMPLATE TWO:

"Hi _____,

Thank you so much for your business.

If you could take a few minutes to leave a review, it would be greatly appreciated.

Reviews are top way we can grow our small business!

You can use this link:

<Put the link to your page here>

Please feel free to email me any concerns. I appreciate your honest feedback always!

3) Take a Look Back at the Data

Head over to your Google Analytics dash and spend 10 minutes looking at your past 6 months of data. Look for trends, top keywords, and how long visitors spend on your site. Use this data to plan your 2024 campaigns and understand your customers. Make it a habit to look at your data monthly.

4) Plan Your Monthly Campaigns

This can be paid campaigns or organic posts. The 15-minute task: Schedule yourself NOW for each month with dedicated time to planning. (go ahead- put it on your calendar for accountability!)



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Helping You Benefit From Today's Technologies

Need some ideas? Use The Spark's HASHTAG calendar each month. Find content that relates to your industry, or pick fun hashtags and features your company's culture.

Sign up for our WEEKLY 15-minute Marketing Tip to keep you motivated!!! Click QR code

5) Ask for some help!

Still feeling a little unprepared?

Schedule a 15-minute Marketing Brainstorming Session with The Spark



January 2024 Hashtag Calendar

MON	TUE	WED	THU	FRI	SAT	SUN
1 NEW YEARS DAY	2	3	4 NATIONAL SPAGHETTI DAY	5	6 NATIONAL TECHNOLOGY DAY	7
8 CAREER COACH DAY	9	10 HOUSEPLANT APPRECIATION DAY	11	12	13 KOREAN AMERICAN DAY	14
15 MARTIN LUTHER KING DAY	16	17	18 GET TO KNOW YOUR CUSTOMERS DAY	19 NATIONAL POPCORN DAY	20 CHEESE LOVER DAY	21 NATIONAL HUGGING DAY
22 CELEBRATION OF LIFE DAY	23 PIE DAY	24	25	26 FUN AT WORK DAY	27 HOLOCAUST MEMORIAL DAY	28
29 NATIONAL PUZZLE DAY	30	31 HOT COCO DAY	<p>National Pizza Week (Jan 14-20)</p> <p>ALL MONTH: National Thank You Month National Staying Healthy Month National Blood Donor Month National Financial Wellness Month</p>			

Education Benefits Help Attract and Retain Employees While Saving Taxes

Your business can attract and retain employees by providing education benefits that enable team members to improve their skills and gain additional knowledge, all on a tax-advantaged basis. Here's a closer look at some education benefits options.

Educational Assistance Program

One popular fringe benefit that an employer can offer is an educational assistance program that allows employees to continue learning, and perhaps earn a degree, with financial help from the employer. An employee can receive, on a tax-free basis, up to \$5,250 each year under a "qualified educational assistance program."

For this purpose, "education" means any form of instruction or training that improves or develops an individual's capabilities. It doesn't matter if it's job-related or part of a degree program. This includes employer-provided education assistance for graduate-level courses, as well as courses normally taken by individuals pursuing programs leading to a business, medical, law, or other advanced academic or professional degree.

The educational assistance must be provided under a separate written plan that's publicized to your employees and meets specific conditions. A plan can't discriminate in favor of highly compensated employees.

In addition, not more than 5% of the amounts paid or incurred by the employer for educational assistance during the year may be provided for individuals (including their spouses or dependents) who own 5% or more of the business.

No deduction or credit can be claimed by an employee for any amount excluded from the employee's income as an education assistance benefit.

If you pay more than \$5,250 for educational benefits for an employee during the year, that excess amount must be included in the employee's wages and the employee must generally pay tax on it.

Job-Related Education

In addition to, or instead of applying, the \$5,250 exclusion, an employer can fund an employee's educational expenses on a nontaxable basis if the educational assistance is *job-related*. To qualify as job-related, the educational assistance must:

- Maintain or improve skills required for the employee's then-current job, or
- Comply with certain express employer-imposed conditions for continued employment.

"Job-related" employer educational assistance isn't subject to a dollar limit. To be job-related, the education can't qualify the employee to meet the *minimum* educational requirements for his or her employment or other trade or business.

Educational assistance benefits meeting the above "job-related" rules are excludable from employees' income as working condition fringe benefits.

Assistance with Student Loans

Some employers also offer student loan repayment assistance as a recruitment and retention tool. Starting in 2024, employers can help more.

Under the SECURE 2.0 Act, an employer will be able to make matching contributions to 401(k) and certain other retirement plans with respect to "qualified student loan payments." The result of this provision is that employees who can't afford to save money for retirement because they're repaying student loan debt can still receive matching contributions from their employers.

Tax-Smart Employee Attraction and Retention

In today's competitive job market, providing education-related assistance can make a difference in attracting and retaining the best employees. Structured properly, these plans can also save taxes for both your business and your employees.

Glivinski & Associates

Blog post by CPA Site Solutions (cpasitesolutions.com)
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FTC Confirms Non Solicitation is the New Non-Compete Agreement

The Federal Trade Commission (FTC) has voted to ban Noncompetition agreements in future agreements in all industries and retroactively ban such provisions in previous agreements. In 2019 Massachusetts enacted legislation which prohibits such agreements which extend more than one year beyond separation. The FTC proposal does not become law until a final vote in April 2024 after the public comment period is over. It does not prohibit non-solicitation agreements preventing associate employees from taking specific patients or customers from businesses such as dental practices they work with and does not affect noncompetition restrictions on sellers following the sale of their practices. Except for the one year rule still in place in Massachusetts these exemptions largely mirror the Massachusetts law. That Massachusetts law was seemingly designed mainly for the IT industry, where legislators sought to prevent companies from restricting their employees from starting up new companies using the knowledge they gained as an employee. The value is in knowledge in that business model, but in fields such as the dental industry it is the patient base and not the ideas which are of the most value to a practice.

In the dental industry under the Massachusetts law as well as the existing FTC proposal (which is not finalized yet pending public comment) employees may still request that they be allowed to leave the practice and be employed in another practice nearby because of a variety of reasons which are not necessarily to raid the patient base. Since the value of the goodwill of a dental practice lies in its loyal patient base, and existing patients might be tempted to continue to use associates who leave an established practice, a new rule may not affect practices as much as it appears. It is theorized that DSOs or large cor-

porate practices which may not be able to track movement of some patients to newly departed associates' start up practices or new employers as easily as smaller practices, which may notice loyal patients leaving and would still be protected by good non-solicitation restrictions. Noncompetition provisions do interfere with associates' movement in the job market when disenchantment with corporate dentistry sets in, however, so younger dentists who seek more freedom of movement in their career may appreciate any change similar to the FTC proposal.

In other industries the FTC proposal, as well as the Massachusetts law, still protects the free flow of innovation, technology, and the other value employees have which doesn't have to do with the existing customer base. In a goodwill, patient based industry such as dentistry, there is still room for the owner to protect their interest, and for the dentist-employee to move on to a new opportunity, with a non-competition agreement which obeys the law, but still gives the employee value for signing on to the provision. An attorney can design contracts so that the employer allows the employee to move to new employment freely, which is valuable to them, as long as they don't contact patients for a year, or communicate patient names to their new employer to allow them to recruit former patients. The departing dentist or an employer may not be able to start a new competing practice or business (or for a year or so under the present Massachusetts law), but if they move to a new employer which already has a patient base, that wouldn't be a primary objective anyway.

Under Massachusetts law, and likely in the finalized FTC regulation, attorneys may also be able to protect patient information or industry trade secrets with confidentiality provisions also.



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**Lesson
Learned:**

[ACTSmartIT.com/training](https://www.ACTSmartIT.com/training)

**Everything is
collecting
your data!**

At the end of the day, your data is *your* data. We all have the right to know where our information is stored, who has access to it, and what it's being used for.