



Protecting Your Data: The Power of Encryption

Your business's data is like its treasure — valuable and worth protecting. Just think about all the important stuff it holds, like customer info, financial records, and secret plans. But here's the thing: There are people out there who want to steal that treasure. That's where encryption comes in — it's like a super-strong lock that keeps your data safe from thieves.

Why Encryption Matters



Encryption is like turning your data into a secret code that only you and the right people can understand. Here's why it's so important:

1. **Following the Rules:** Laws like HIPAA say you have to keep certain info safe. Encryption helps you stay on the right side of the law.
2. **Keeping Your Reputation Intact:** If your data gets stolen, people won't trust you anymore. Encryption shows you're serious about keeping their info safe.
3. **Stopping Sneaky People:** Sometimes, the threat comes from inside your own company. Encryption stops anyone who shouldn't have access to your data from getting in.
4. **Keeping the Bad Guys Out:** Hackers are always trying to break into your systems.

Encryption makes it really hard for them to understand any data they steal.

5. **Bouncing Back from Trouble:** If something bad happens, like a cyberattack, encryption keeps your data safe so you can recover without too much damage.

The Cost of Ignoring Encryption

Not using encryption can lead to big problems:

1. **Data Breaches:** Hackers getting hold of your data can cost you money and ruin your reputation.
2. **Lost or Stolen Devices:** If a laptop or phone with unencrypted data gets lost, anyone who finds it can see your stuff.
3. **Inside Jobs:** Sometimes, employees can cause trouble by taking sensitive data. Encryption stops them from doing harm.
4. **Getting in Trouble with the Law:** Breaking data protection laws can mean big fines and legal trouble.

How Encryption Works

Encryption turns your data into a secret code. There are two main types:

1. **Symmetric Encryption:** It's like using the same key to lock and unlock a door — efficient but you have to be careful with the key.
2. **Asymmetric Encryption:** This uses two keys: one for locking and one for unlocking. It's safer for sharing data.

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From The Desk of David Snell

Hello!

It's only been four years since we all went into lockdown for COVID. It seems like so much longer than that when our world changed!

On Monday, March 16, 2020, our world went upside down as we helped clients go into lockdown and work from home. We were doing the same thing; Pam and I were the only ones working in the office while our team supported our clients from their homes.

Today, most businesses are very comfortable logging into their office computers from home and it's very productive. In 2020, they had no clue, and we walked them through all the steps and helped them feel secure.

Although we are prepared for almost any disaster, we hope we never have to go through anything like that again!



Are you taking advantage of all the FREE services that we offer?

Pam has been adding many features to our ACTSmartIT.com website, and I think you'll appreciate all her hard work. All this can be accessed from our home page:

- **My 95.9 WATD radio spot:** Every Tuesday morning at 8:11, I join 95.9 WATD's The South Shore's Morning News host Rob Hakala for our Tech Talk segment. We spend about 8 minutes talking about what's new or alarming in the technology industry that could affect your practice and your life.
- **Our Monthly Infographic:** Read it and request a copy be mailed to you. It's helpful information written in uncomplicated and straightforward English and will help you in both your business and personal lives.
- **Our Weekly Video Tech Tip:** Quick, easy to understand, and helpful information
- **Free Reports** such as "The Top 10 Cyber Risks to Your Business and How to Avoid Them"
- **Our monthly newsletters**, past and present.

ACTSmart's Motto is to "**Help You Benefit From Today's Technologies**"!

We're working hard to accomplish this responsibility.

Always At Your Service,

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Using Encryption for Your Business

There are different tools for different jobs:

1. **Locking Files and Folders:** Built-in tools on your computer or special software can help you lock up your files.
2. **Securing Emails:** There are programs that can encrypt your emails, so only the right person can read them.
3. **Protecting Whole Devices:** Tools like BitLocker or FileVault can keep your whole computer safe.
4. **Keeping Cloud Storage Safe:** Some cloud services can encrypt your data before it even leaves your computer.
5. **Making Communication Secure:** Using things like SSL/TLS or VPNs can protect data sent over the internet.

Best Practices for Encryption

To make sure encryption works well:

- Use strong passwords for your encryption keys.

- Keep your encryption keys safe.
- Update your encryption software and teach your team how to use it.
- Encrypt your backups, too.
- Test your encryption regularly to make sure it's working right.

Choosing the Right Encryption

Pick the type of encryption that fits your needs:

- Think about how sensitive your data is.
- Make sure it works with the other software you use.
- Check to see that it meets any legal rules you have to follow.
- Make sure it's easy for your team to use.
- And make sure it'll keep working well into the future.

In short, encryption is like putting a lock on your data to keep it safe. By using it right, you can keep your business safe from all sorts of trouble.



The Ultimate Guide To Partnership Marketing

What's better than an expert providing immense value on a particular topic? Two experts coming together to share their knowledge on that topic.

That's exactly what partnership marketing — also known as “a collaboration between two companies or brands to reach a broader audience base and mutually benefit both parties,” according to WordStream — is for. When considering this marketing tactic, you may have some hesitancy and wonder if it's actually beneficial for your company.

As shared by [Impact](https://impact.com/partnerships/why-do-partnership(-marketing-check-out-these-powerful-benefits)), [https://impact.com/partnerships/why-do-partnership\(-marketing-check-out-these-powerful-benefits\)](https://impact.com/partnerships/why-do-partnership(-marketing-check-out-these-powerful-benefits)) partnership marketing can:

- Increase brand awareness.
- Establish credibility and trust.
- Grow audiences.
- Improve customer retention and lifetime value.
- Encourage cross-sell / upsell opportunities.

In this guide, we give the lowdown on partnership marketing: getting started with it, understanding its success, and bringing in support to facilitate it.

Getting Started with Partnership Marketing *(Part 1 of our 3-part series)*

Determine the Topic

The first step in partnership marketing involves determining the topic you'd like to focus on. If you don't already have a few ideas in mind, ask yourself the following questions:

1. What are our clients / customers struggling with lately?
2. What's a trending topic that falls within our area of expertise?

3. Which component of our business do we want to push the most?

You'll likely end up brainstorming several options, allowing you to create a list and then narrow it down from there. Hold on to the ideas that you don't pursue this time around, as you can use them for future collaborations.

Once you know the focus of the offer, you can then start to flesh out the plan.



Set Goals for the Partnership Marketing

As with all things in marketing, don't dive into partnership marketing by throwing spaghetti at the wall and hoping that it sticks with no true plan in mind. Have a clear intention for why you want to pursue this collaboration in the first place and then set goals for it. Your goals might include:

- Increasing website traffic.
- Generating leads.
- Growing your email list.
- Building your social media presence.
- Establishing new connections.

These goals will then guide you towards picking the right format of your offer that will help you to achieve those results.

For example, if you would like to generate leads, hosting a webinar might be best, as it gives you the opportunity to demonstrate your expertise and then encourage attendees to reach out to you afterwards for a consultation. If you would like to grow your email list, you may consider writing a white paper, where both you and your partner will be able to get access to the list of email addresses that downloaded it.

After selecting the topic and outlining your goals, you can start to think about the right expert — or experts, as there may be more than one — to partner with.

Find the Right Thought Leaders

Partnership marketing is exactly that — a partnership. In order to be successful, it's crucial to find the right partner(s) who are going to contribute and put in an equal amount of work and resources. You may already have someone in mind, but if you don't, the following resources can help you seek the right fit:

1. Your network, either someone you know or someone a colleague recommended.
2. Search engines
3. Social media
4. Podcasts
5. Conferences

Although you may want to dive right into things, it's crucial to "vet" or "qualify" the expert first to

ensure they're truly the right fit.

The qualifications may vary depending on the partnership, but ideally, you'll want to check for the following:

- **Expertise:** Does their knowledge align with your offer? If the partnership involves any sort of public speaking, do they have experience in that and know how to engage an audience?
- **Time and Resources:** Do they have the time and potentially the resources (money towards expenses that might occur as well as team members who can help out) to commit to this opportunity to guarantee its success?
- **Marketing:** Do they have a big and active presence online that will help with awareness for the opportunity? If they don't have a huge audience, are they at least consistent with their marketing? Will they agree to hold up their end of the promotional plan?

If the thought leader checks all of these boxes, then you'll feel confident reaching out to them about the opportunity and beginning this partnership.

This has been Part 1 of a 3 part series

Read **Select the Format of Your Offer**, part 2 of Ashley's 3 part series In ACTSmart IT's April Newsletter.

Or read the entire article at:

<https://dashofsocial.com/the-ultimate-guide-to-partnership-marketing/>



Ashley Mason is a member of the Cranberry Country Chamber of Commerce and the founder of Dash of Social, a content marketing firm specializing in social media, marketing strategy, blogging, and email marketing. Working closely with their clients, Ashley and her team help small business owners and entrepreneurs craft and execute value-driven marketing strategies designed to establish thought leadership, grow online communities, and build connections and leads.

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Traveling for Business in 2024? What's Deductible?

If you and your employees will be traveling for business this year, there are many factors to keep in mind. Under the tax law, certain requirements for out-of-town business travel within the United States must be met before you can claim a deduction. The rules apply if the business being conducted reasonably requires an overnight stay.

Note: Under the Tax Cuts and Jobs Act, employees can't deduct their unreimbursed travel expenses through 2025 on their own tax returns. That's because unreimbursed employee business expenses are "miscellaneous itemized deductions" that aren't deductible through 2025. Self-employed individuals can continue to deduct business expenses, including away-from-home travel expenses.

Rules that Come into Play

The actual costs of travel (for example, plane fare and cabs to the airport) are generally deductible for out-of-town business trips. You're also allowed to deduct the cost of lodging. And a percentage of your meals is deductible even if the meals aren't connected to a business conversation or other business function. For 2024, the law allows a 50% deduction for business meals. No deduction is allowed for meal or lodging expenses that are "lavish or extravagant," a term that generally means "unreasonable." Also, personal entertainment costs on trips aren't deductible, but business-related costs such as those for dry cleaning, phone calls and computer rentals can be written off.

Mixing Business with Pleasure

Some allocations may be required if the trip is a combined business/pleasure trip; for example, if you fly to a location for four days of business meetings and stay on for an additional three days of vacation. Only the costs of meals, lodging, and so on incurred during the business days are deductible, not those incurred for the personal vacation days.

On the other hand, with respect to the cost of the travel itself (for example, plane fare), if the trip is primarily for business purposes, the travel cost can be deducted in its entirety and no allocation is required. Conversely, if the trip is primarily personal, none of the travel costs are deductible. An important factor in determining if the trip

is primarily business or personal is the amount of time spent on each (though this isn't the sole factor).

Suppose a trip isn't for the actual conducting of business but is for the purpose of attending a convention or seminar. The IRS may check the nature of the meetings carefully to make sure they aren't vacations in disguise, so retain all material helpful in establishing the business or professional nature of this travel.

Also, personal expenses you incur at home related to the trip aren't deductible. This might include costs such as boarding a pet while you're away.

Is Your Spouse Joining You?

The rules for deducting the costs of a spouse who accompanies you on a business trip are very restrictive. No deduction is allowed unless the spouse is an employee of yours or of your company. If that isn't the case, then even if there's a bona fide business purpose for having your spouse make the trip, you probably won't be able to fully deduct their travel costs (though you can deduct some costs).

Specifically, the restrictions apply only to additional costs incurred by having your non-employee spouse travel with you. For example, the expense of a hotel room or for traveling by car would likely be fully deductible since the cost to rent the room or to travel alone or with another person would be the same, even in a rented car.

Before You Hit the Road

Contact the office with any questions you may have about travel deductions to help you stay in the right lane.

"Any accounting, business, or tax advice contained in this communication, including attachments and enclosures, is not intended as a thorough, in-depth analysis of specific issues, nor a substitute for a formal opinion, nor is it sufficient to avoid tax-related penalties. If desired, we would be pleased to perform the requisite research and provide you with a detailed written analysis. Such an engagement may be the subject of a separate engagement letter that would define the scope and limits of the desired consultation services."

Glivinski & Associates Inc.

Blog post by CPA Site Solutions (cpasitesolutions.com)

If you have any questions about tax returns, please contact Glivinski & Associates Inc.

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Are you 100% sure your business's emails are being delivered properly?

What if you need to send an important email to your clients and it can't get through? Every time you send an email from your business, a lot of things happen automatically in the background to check that it's a real email sent by you.

The email service providers such as Gmail and Microsoft use algorithms to assess each individual email's authenticity.

They're trying to identify spam emails and phishing emails (these pretend to be from trusted sources but send people to fake websites where their login details are stolen).

To authenticate emails, there are three primary methods used:

SPF (Sender Policy Framework): Think of SPF like a list of friends you're allowed to send letters to. When you send a letter, the mailman looks at this list. If you're on it, your letter gets delivered. If not, the mailman thinks you might be pretending to be someone else, and your letter might not get to your friend.

DKIM (DomainKeys Identified Mail): DKIM is like a secret handshake or a special sticker you put on your letters. When your friend gets the letter, they check for the handshake or sticker. If it's there, they know the letter really came from you and wasn't changed by anyone else while it was being delivered.

DMARC (Domain-based Message Authentication, Reporting, and Conformance): DMARC is like a set of rules for the mail carrier, telling them what to do if a letter doesn't have the right sticker or isn't on the friends' list. It can tell the carrier to give it back, throw it away, or deliver it but tell your friend to check it carefully.

Since February 2024, big email companies like Gmail and Yahoo have insisted you need to have DKIM and DMARC set up for your business... or they won't deliver your emails.

It's believed hundreds of thousands of businesses aren't set up properly... and have no idea many of their emails aren't being delivered.

How Do You Avoid Getting Marked as Spam?

So, how must you avoid the dreaded "rejection" stamp on your emails? Here are some actionable steps that every small business owner should take:

1. Set Up Your Email Authentication Protocols:

First, you need to set up your email authentication protocols. SPF, DKIM, and DMARC became mandatory as of February 1, 2024. SPF validates your sending servers, DKIM ensures your content isn't spammy, and DMARC aligns both to maximize email delivery. Set those up, and your emails will get a green light.

2. Educate Your Team:

Next, you must educate your team and ensure everyone is on board. Train your staff on these email protocols and their importance. This ensures everyone handles email communication correctly and securely.

3. Regularly Monitor Your Email Habits:

Last, regularly monitor your email habits. Watch what you're sending and how often you get marked as spam to avoid dreaded email rejections. The last thing any small business owner wants is to be blacklisted. Regularly checking to make sure your email is compliant keeps you in the good graces of our Google and Yahoo overlords.



If you are having deliverability problems, contact your IT provider or email service for help.

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This newsletter was thoughtfully edited by Susan Rooks, the Grammar Goddess, so we can look and sound as smart as we are.

Susan Rooks

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Use Caution!

Business Email Compromise

Look for any clues or behaviors that seem out of ordinary. Suspicious indicators of a BEC (Business Email Compromise) attack can include unusual timing, misspelled domains, modified account details, sense of urgency, and using private or misleading email accounts.

For more information go to [ACTSmartIT.com/training](https://www.ACTSmartIT.com/training)

