



Microsoft Office 2019 vs Microsoft 365 by David Snell, www.ACTSmartIT.com



If you're planning to upgrade, you probably noticed that now you have two options: Office 2019 and Microsoft 365 (Office 365). If you're a little confused about which one to choose, you're not alone. Although both products give you access to the same apps with the latest core features, some significant

differences come down to the cost of ownership and the list of enhancements.

OFFICE 2019

Office 2019 is the name that Microsoft is using for the standalone version of its popular suite of office apps. It doesn't require a monthly subscription, meaning that once you go through the one-time purchase, you own the copy forever.

Using this option (also known as the "perpetual" or "on-premises" version of Office), you can install the apps on one computer, and you'll get security updates. But you won't be able to upgrade to a follow-up version. This means that you can keep using the version that you purchased for its life-cycle (usually five years) and beyond (without updates), but if you want to access the new features and tools, you'll need to pay full price again.

WHO SHOULD BUY OFFICE 2019

Although anyone can purchase Office 2019, this version has been designed for commercial customers who aren't yet ready to transition to a cloud-based version of Office and happen to have specific requirements to use the suite of apps on-premise.

Office Home & Business 2019 includes Word, Excel, PowerPoint, Outlook, and OneNote. Office 2019 is only supported on devices running Windows 10 or the three most recent versions of macOS. To use the most up-to-date version of Office on Windows 8.1 or Windows 7, you have to purchase a Microsoft 365 subscription.

MICROSOFT 365 FEATURES

Microsoft 365 is the new name of the subscription service that replaces Office 365. However, it offers the same apps available with Office 2019, plus some additional apps, features, and perks.

Using this option, you'll be paying a monthly or yearly subscription fee giving you access to apps like Word, Excel, PowerPoint, Outlook, Publisher, Access, and others across your devices (PC, Mac, tablet, and phone) as long as only six devices are accessing the account at a time.

Perhaps one of the best parts about getting a subscription plan is that you never have to worry about new versions. When you're using Microsoft 365 (Office 365), you'll always be running the most up-to-date version of Microsoft's apps.

You also get cloud features (such as real-time collaboration and AI features) to help boost your productivity when working from home, school, work, and across devices. Also, as part of the bundle, you get 1TB of OneDrive cloud storage to protect your files.

Similar to Office 2019, you can install Office with Microsoft 365 on your mobile devices, but unlike the perpetual version, you'll get access to the complete array of features.

WHO SHOULD BUY MICROSOFT 365

If you need access to the suite of apps, Microsoft 365 (Office 365) is perhaps your best choice, as it's the only option that ensures continuity of updates and upgrades at a low cost. Also, you get access to all the apps, which you can install on all your devices, including Windows 10, Windows 8.1, Windows 7, and macOS.

Microsoft even has a free subscription plan for students and teachers using a valid school email address. You'll get access to Word, Excel, OneNote, PowerPoint, Microsoft Teams, and other school tools for free.

SO, WHICH SHOULD YOU BUY?

Ultimately, it'll depend on your requirements. However, if you'll be using the apps for a long time, purchasing a Microsoft 365 subscription is perhaps your best option because you get full access to all the apps and perks with low cost of ownership.

Give us a call at 781-826-9665 and we can help you chose which one is best for you!

From the desk of

DAVID SNELL



As we morph into new business practices and strategies, be sure to check out our articles about marketing using video, and e-commerce strategies. There are also articles by Attorney Mark Greene and Psychologist Katy Hamilton. We've also included my 95.9WATD blog article on how Apple caught TikTok spying on iPhone users.

I also want to remind you that we are continuously updating our websites (www.ACTSmartIT.com and www.DentalManagersSociety.com) with blog posts by experts in many fields that can help your business thrive during these uncertain times. Pam often posts links to Free Webinars (recent posts included *Returning to the New Workplace*: Topics included How often should the office be cleaned? How should the office be cleaned? How will air be cleaned and monitored? How does the footprint get changed? Will companies share space or segment their own? What furniture designs work for safe distancing, but avoid isolation? How do companies integrate remote and on-site workers? and the "Podcast Now" webinar that gets you into the game. If you didn't make the webinar, we share a link to the recording so you can still be educated by these experts.

The financial advice offered by Rosen & Associates on the DentalManagersSociety.com website is a MUST READ for anyone in the healthcare industry!

It looks like Massachusetts is one of a few states that are making strides and improving their COVID statistics. We seem to be actually following the guidelines set to keep us safe.

While we are taking "staycations" with the grandchildren and working in our gardens, that's not true of most of the country. We see crowded beaches, block parties and belligerent protesters shouting that masks are against their civil rights. These news reports worry us tremendously.

If this keeps up, we may be forced into a new lockdown. If that happens, have you learned from the first one and can now move to a remote model quickly and securely? My emphasis is on securely more than anything. Hackers are absolutely taking advantage of the number of employees working remotely. Many workers are doing so insecurely. It's critically important, now more than ever, to be sure your remote users are working securely and not inadvertently putting your business at risk. Every remote user should be secured but businesses also need to be sure that their remote users are working on a secured segment of their home network, that is not comingled with the rest of their family or roommates.

Talk to us to be sure you have a secure model for your team to work remotely, whether they are presently, did in the past or may need to in the future.

Please don't take these risks lightly. Our economy and your business could depend on it.

WHAT'S YOUR DOMAIN NAME WORTH?

by Pam Snell, www.ACTSmartIT.com | 781-826-9665



For years I've been saying that our old domain name GoAmerican.com was going to be our retirement money and that I thought it was worth over a million dollars. You see, we've had it for almost 30 years. We bought it so long ago that they were \$100 a year and you could only own one domain name. Domains couldn't be more than 15 or 16 characters. I forget which, so we couldn't actually have our business name which was American Shareware at the time.

I recently got an email from IsItWP.com (i.e., Is it WordPress) with the subject line "**Buying a domain name that's "NOT" available.**" This intrigued me since I counseled many clients on the best domain name for their business when their actual business name wasn't available. I recommended that they make it as short as possible, easy to spell and especially, easy to remember. We would look up who owned the domain because you could in those days. We'd send them an email asking if they were interested in selling and usually got no response.

We've also helped sell a domain name for a client but never knew how to price a domain so it was whatever the buyer was willing to pay and the seller was willing to accept.

The isitwp.com email states:

You came up with some cool domain name ideas that you think would be a great fit for your website.

You tried to purchase at least one of those domains, but end up seeing a message that reads something along the line of "SORRY, <example[dot]com> IS UNAVAILABLE."

Not to mention, this is where most people give up and settle for a mediocre domain name.

*But, did you know you can buy a domain name that you like even if it's NOT available?
That's true!*

Buying a premium domain name is the best bet for you

especially if you're looking to establish a memorable brand.

Beware! Purchasing an unavailable domain name can be costly.

But if you follow these exact steps, you'll be able to purchase it without spending a fortune.

The email sends you to their website that has an excellent article on how to go about domain names in general and about "buying" that domain (<https://www.isitwp.com/how-to-buy-taken-domain-name>)

They then point you to <https://www.godaddy.com/domain-value-appraisal> so you know what price point you may be up against.

This website is a new discovery for me and I'm not sure how I got on their mailing list. I do recommend it to anyone who updates their WordPress website themselves. It has a ton of really good WP tools including speed and security checks, "How to" blog posts, reviews and other resources. All free.

Back to our GoAmerican.com domain. Will David and I be retiring soon on the proceeds of our old domain name? Not likely! GoDaddy appraised it for only \$4,081! Unless we can find a really motivated buyer who sees the real value in GoAmerican.com, we'll still be here. BTW, we own GoAmerican.net too – we could make it a package deal!



WHAT IS COGNITIVE BEHAVIORAL THERAPY?

by Katy Hamilton, LMHC | Mark Greene & Associates, Attorneys & Family Counsellors



Cognitive behavioral therapy (CBT) is a well-known therapeutic style for good reason. CBT can help people reduce stress, cope with complicated relationships, work through grief, and manage a variety of challenges. CBT focuses on paying attention to the way we think and how we interpret the world around us. How we think leads to how

we behave and how we feel. Learning to be aware of our thoughts and thought patterns can help us control our reactions, alter our behaviors and develop coping strategies.

More specifically, CBT is a problem-specific, goal-oriented approach that needs the individual's active involvement and partnership with the therapist to succeed. It focuses on their present-day challenges, thoughts, and behaviors. CBT helps you become aware of inaccurate or negative thinking so you can see challenging situations more clearly and respond to them in a more effective way. CBT ultimately provides the tools for the client to use in their everyday life outside of the therapy session.

CBT uses the power of the thoughts and the skill of self-awareness to assist clients in recognizing thoughts that can increase depression, anxiety, self-doubt or a variety of other mental health concerns. Recognizing thoughts that lead to negative feeling and behaviors and stopping the cycle can be a powerful tool. CBT is popular for its ease of use, client empowerment focus and effectiveness. It is a proven therapy method that can also increase the effectiveness of medications.



A SMART WAY FOR YOUR LOVED ONES TO AVOID PROBATE: CREATE A TRUST

by Attorney Mark Greene, MarkGreeneLaw.com



When a loved one passes way , the last thing close relatives need is worry about how to handle the decedent's estate. However, complications, delays, and expenses are sure to occur, they are

inevitable if sadly the Probate Court becomes involved. This can be avoided with careful planning though by creating a Trust. Yes indeed, a properly drafted Trust gives you the power to avoid all that. A valid trust insures that your property (whether real estate or other property) will go to who you want, when you want.

Even though the Trust "owns" the property, you, as Trustee control of all assets in the Trust. Most people creating Trusts name themselves as the initial Trustee, meaning you keep complete control of your property to do as you like with it. As Trustee, you can add assets or remove them any time you wish. Upon your demise, the Trust distributes your assets as you wished, without the need to enter the probate court system. The Trust provides an efficient way to transfer your property to loved ones quickly and confidentially (Wills can be read by anyone, not so a Trust).

The Trust has other benefits. If created properly, in the event the owner becomes incapacitated, the Trust provides an easy way to let a manager take over your assets. And unlike probate court, which is public, trusts operate without the necessity of public exposure. So, think about, it may just be what you or your loved one's may need.

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

HOW CAN YOU INCREASE SALES POST-PANDEMIC? E-COMMERCE IS THE KEY!

by Kevin McNally, www.InteractivePalette.com | 781-930-3199



Have you ever found yourself scrolling shamelessly through your feed and you come across an advertisement that completely catches your eye? You click on the ad just to buy that one item that you really didn't need, but decide that you have to have. All of a sudden you find yourself going to your cart and it's about 9 items deep with \$250 worth of items you didn't even think you wanted, but now you can't live without... That's the beauty of E-Commerce people!

For the past 20 years or so, we have been living in a world run by the internet. We use Google for basically anything and everything. We use social media platforms to both have our voices be heard, and to also hear others as well. Most importantly we are able to shop for everything right from the comfort of our own home. E-Commerce has completely changed the way of the world and how consumers approach their material spending. During the pandemic, we have seen such a significant increase in E-Commerce sales with up to *72% of consumers using their mobile devices to make purchases* during the pandemic. This is largely due to the sheer fact that it helps to limit in person contact and instead keeps consumers safe and sound in quarantine, while still obtaining all of life's essential items. With a large majority of the population still harboring massive concern over the severity of this virus, it is essential that your business starts to utilize E-Commerce to not only maintain previous revenue goals, but to potentially see a significant increase in revenue than ever before, even during these uncertain times.

What exactly is E-Commerce? Well, the simplified answer, is that E-Commerce is an online platform that allows consumers to purchase goods and services through an online website. There are three major types of E-Commerce. Those include business to consumer (B2C), business to business (B2B), and consumer to business (C2B). That sounds simple enough to understand, right? Well the thing about it is that to have a good E-Commerce business, you need to understand how it can help your business expand, the best way to present it to your clients, and how integrating E-Commerce into your business strategy could not only earn you more money than ever before but potentially save you more money than you ever thought possible.

With the world we are currently living in, it is crucial to keep your business not only surviving, but thriving. There have been major shutdowns all across the nation and there are endless questions around opening businesses back up. Our economy has taken a huge hit during these times and we have seen countless brick and mortar businesses forced to close their doors due to this pandemic. With the troubling numbers we see on the news, it doesn't look entirely promising that things will ever go back

to "normal" anytime soon. What that means for you and your business, is that it's time to adjust and restructure your business plan to accommodate for consumer safety while still creating a platform that will produce massive results for your brand/ organization/etc. Interactive Palette can help you integrate E-Commerce into your business plan seamlessly and simply.

The key to E-Commerce is creating a space where your clients & consumers can shop for services and goods online without ever having to leave the comfort of their home. It is a fairly simple process (especially when you let us here at Interactive Palette help you) where you create a sales funnel within your pre-existing platform that goes into an online cart where consumers/clients can safely and securely purchase goods & services and have the items delivered directly to their home or email depending on what it is that your company is selling. The major goal within this business strategy is simplicity. The easier it is for the consumer, the more apt they are to buy!

Simplicity, for both yourself and your consumers, is by far the most appealing aspect of utilizing E-Commerce for your business. We've already discussed how simple it is to get these services up and running on your website, especially with a little help from Interactive Palette, but what we haven't addressed is how simple this service is for your consumers to use. Not only does E-Commerce allow your customers to continue shopping for goods and services while in the midst of a worldwide pandemic, but it also allows for an easy (and sometimes even fun) shopping experience for your customers! They are able to scroll through your entire website, services, and inventory all while sitting on their couch watching their kids or avoiding the dishes and "add items" to their "cart". Once they are finished adding items to their cart, the secure and simple checkout process leaves them feeling satisfied with both their purchase and the entire shopping experience. The best part about integrating ECommerce into your business, is that when shopping online people are inclined to spend more easily because the ability to "add to cart" and check out process is so simple!

E-Commerce is the answer to all of your COVID and business growth concerns, whether that strictly be finding the best way to provide the highest level of safety for yourself and your consumers in the aftermath of this virus, or whether that be addressing concerns around having your business continue to grow even during these unprecedented times with access to continued growth potential moving forward. Here at Interactive Palette, we want to help you and your business not only survive this pandemic, but to come out on the other end absolutely thriving!

* <https://www.forbes.com/sites/louiscolombus/2020/04/28/how-covid-19-is-transforming-e-commerce/#1045c2693544>

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

THE CASE FOR VIDEO MARKETING

by Michael Connell, KC Visuals/HBSU | 978-640-1900

The single most important strategy in content marketing today is video. No matter what you're selling, no matter what your company does, if you don't have a video marketing strategy for the biggest video platforms, you are going to lose. – Gary Vaynerchuk

I could probably make my case with Gary's quote alone. Gary Vaynerchuk is an Internet marketing guru, and has millions of followers. Ignore his advice at your own peril. Video is King right now, so I urge you to instead, heed his warning.

Are you using video in your marketing yet? Check out these survey stats:

- 93% of online marketers are using video in their campaigns
- 84% are using video for website marketing
- 82% confirmed that video had a positive impact on their business



- By 2021, video will account for 85% of all consumer Internet traffic

There's no secret why marketers use video, it simply works better than the written word. People love looking at pictures and watching video. People want to learn about you and your brand quickly and decide if they like you or not, all in your 60 to 90 second video.

Video also helps you put a face to your brand and give your products and services some personality. People want to like the person or company they are buying from, so it's important to let them see and get to know you. This will help build a stronger and deeper connection with your fans, however, beware that it can also backfire, if you come across as unlikable. Be sure to get feedback on your videos before releasing them to the world.

You may be asking how can I afford video marketing? Well you really can't afford to not do video marketing, so you should consider making your own videos. I can give you a few tips that will quickly make your own videos look better.

Pre-Production

Before you shoot any video, plan out what you want to do with this video. Analyze who your audience is, where they are, what makes them tick, and how you can impact them with your message. You can either write a script for exactly what you want to say, or you can create interview questions that will elicit answers from you that deliver the intended message. Whichever way you decide, practice before recording your final take.

Remember, keep it short enough to maintain your audience attention and be sure to call them to some sort of action step at the end.

Production

This is the phase where you record your video. If you have a video camera, great! If not, you can use your

phone, tablet, or computer. Zoom is a great tool for recording videos, and you can do it without having others on the zoom session, thus it's like having a recording studio. Here's a few guidelines to think about before hitting the record button:

- **Lighting** - Be sure you are in a well lit room, and avoid having windows, bright backgrounds, or mirrors behind you. If you have a table lamp, like a Sunbeam Desk light, use it to put additional light on you from the front, so you look your best.
- **Sound** - Be sure to find a quiet place in your home or office, so you don't have distracting noise in the background. If you are using the microphone on your phone or computer, be sure to sit close so it picks you up clearly. You could also buy a USB lapel mic to attach to your computer and get even better sound.
- **Framing** - Decide whether you are going to have the phone be vertical or horizontal and fill the frame with you, not lots of stuff behind or above you. I prefer horizontal framing, especially if I am adding pictures, graphics, or b-roll video, since most video players, monitors, and TVs are horizontal. The audience is watching and listening to you, so fill the frame with you.
- **Editing** - You don't have to edit, you can just record and post if that's your way, but I like the control you have with editing. There are lots of inexpensive editing apps out there, so you can take out any mistakes, add music and graphics, Pictures and b-roll video to reinforce your message and make it more memorable and powerful. You could also shoot yourself and have a pro edit your video, saving you money in overall costs.
- **Posting** - You know best where your audience hangs out, so post early and often on your favorite social media sites. If you have a Google account, then you have your own Youtube channel. You can upload all your videos to youtube and use links and embed links to place your video on your website and other places where you have online presence. You can also use a site like Hootsuite to schedule and post your videos on multiple locations at the same time.

Covid-19 is on most people's mind as the economy slowly re-opens. If you need to make safety precautions for your employees and customers, a video showing all your safety measures is a great way to show everyone what you are doing to keep them safe and keep the message consistent for everyone. I just did a video for Dr. Rick Wolfert, a dentist and owner of The Toothboss in South Weymouth, MA. Check it out here: bit.ly/toothboss

THE
TOOTH
BOSS



If you have any questions or need help with creating your own videos, I wrote a book called, "Video Marketing Made Easy", (pictured above) which you can find on Amazon, or you can call me at 978-935-0373, or email me at Michael@kcvisualsunlimited.com

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Apple Catches TikTok Secretly Spying On Millions Of iPhone Users

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



TikTok—the Chinese viral video giant's usage that soared under lockdown has been caught spying again. The ByteDance-owned platform was under fire anyway, over allegations of ongoing data mishandling and censorship, but then a beta version of Apple's iOS 14 caught the app secretly accessing users' clipboards and a worldwide backlash immediately followed.

THE PROBLEM

The problem starts with iOS's clipboard function. The function helps a user copy text or image and paste it on another app. The clipboard can also be used to copy-paste text and images from one Apple device to another Apple device, like from an iPhone to a Mac or an iPad.

However, because of the way Apple software was designed, any app was able to record all text and images that were copy-pasted via the clipboard function. There would be no warning or notice to the user that a particular app is recording information the user was copying via the clipboard.

TIKTOK MAY LOSE UP TO \$6 BILLION AS RESULT OF INDIA'S BAN

Whether India had always planned to announce its ban on TikTok, along with 58 other Chinese apps, or was prompted by the viral response to the iOS security issue is not known. But, as things stand, TikTok has been pulled from the App Store and Play Store in India, its largest market, urging users to delete the app. Similar protests are coming from users in other major markets around the world, including the U.S.

Initially, TikTok disputed these allegations and blamed it on 3rd party software that the app interacts with. However, these recent revelations seem to imply that TikTok has indeed been spying on users on the iPhone platform and Apple has now confirmed this. The specific vulnerability involved TikTok's ability to access clipboard content on the iPhone platform, something Apple says it has now resolved in the upcoming iOS 14 update.

Apple and TikTok continue to place blame on

the other party.

TikTok says they are releasing an updated version of the app that does not spy on users, but given their checkered history in this regard, it's hard to believe this is the case.

Most security experts have recommended removing TikTok from your devices. These latest revelations have renewed concerns about the app and recommendations to stop using it.

DELETE TIKTOK NOW!

That's the best advice we can give today and if you know someone that's using it, explain to them that it's essentially malware operated by the Chinese government running a massive spying operation. There are just too many security concerns to be comfortable with using TikTok.

