



# ➡➡➡ GREAT NEWS! ⚡⚡⚡

## Much of the equipment businesses purchased to conform to COVID-19 restrictions will qualify for the Section 179 tax Deduction!

### Eligible Equipment

Tangible business equipment purchased to modify businesses and/or to conform with COVID-19 restrictions and measures will generally qualify for the Section 179 tax deduction. This includes sanitizing stations, temperature check stations, dividers/plexiglass shielding, new printed signage, and similar business equipment purchased to modify the workspace for employees and/or the public. As always, check with your tax professional or the IRS website for specifics on types of eligible equipment.

by December 31, and (b) have a taxable income after any adjustments pertaining to the programs they participated.

**“ For example, if a company received a forgivable PPP loan due to COVID-19 affecting their operations, they are still eligible to claim a Section 179 tax deduction provided they (a) purchased eligible equipment and put it into service by December 31, and (b) have a taxable income after any adjustments pertaining to the programs they participated. ”**

As we write this article, we are concerned about the possibility that Massachusetts may go back into a Quarantine. With that in mind, you may want to evaluate how effective your team worked remotely. Originally, there was little warning and when it became apparent that the Quarantine was going to be longer than anticipated; getting new equipment was almost impossible.

On the flip side – we learned that employees can be very productive from a remote location and many have chosen to remain working from home due to many circumstances.

### Section 179 is Not Affected by COVID-19 Financial Assistance

The Section 179 tax deduction is unaffected by any other government program a company may have participated in. For example, if a company received a forgivable PPP loan due to COVID-19 affecting their operations, they are still eligible to claim a Section 179 tax deduction provided they (a) purchased eligible equipment and put it into service

### Be Pro-Active!

Would a new computer with dual monitors make working more productive than an old laptop that you can barely read email on? If the new normal in your business is WFH, this might be one of the best investments you make this year. Keep in mind that shipping has slowed to a crawl due to COVID. **Call us and we'll help! 781-826-9665**

## A Note from Our Accountant About Profit and Section 179:



Mike Damon from Damon, Diodati Inc ([www.damoncpa.com](http://www.damoncpa.com)) in Pembroke says, “Many businesses are addressing having their PPP loans forgiven. The rules have changed many times since the program’s inception. A few businesses have started the forgiveness application process while others have been instructed to hold off until after the November 3rd election for what could be a simplified forgiveness process for certain loan sizes.

Our recommendation is to speak to your financial institution and financial advisor to get their feedback. Find out what information you will need, how it should be documented and be ready to submit. Remember that PPP loan forgiveness has been touted as tax-free. This is true, but the expenses that were paid with loan proceeds will not be tax-deductible i.e. any forgiveness is effectively “reportable as income”. And any portion of monies received that were identified as Economic Injury Disaster Loan (EIDL) must be repaid.”

*From the desk of*

DAVID SNELL



## COUNTDOWN TO 2021...

Many people are saying that they can't wait for 2020 to be over. In fact, all you have to do is mention something that went wrong and a typical response is "That's 2020 for you!"

Although I don't think that things will magically change when the clock strikes midnight on December 31st, we can continue to learn from the challenges of 2020 and adapt as we go.

The opportunity to learn about so many topics online has been a huge benefit. Although we really miss hosting seminars and other meetings that have given us so many new friends, we don't mind not having to travel. We also appreciate being able to replay webinars as desired. Pam has been posting many, varied opportunities on our website [ACTSmartIT.com](http://ACTSmartIT.com). Sign up to get our weekly update at [ACTSmartIT.com/updates](http://ACTSmartIT.com/updates). It will include learning opportunities, the information you need to run your business and maybe even a few fun ideas!



### Here's what's On Our Radar:

- ▶ **If you took advantage of the PPP** (Paycheck Protection Program) loans, the SBA has created a 'simpler' loan forgiveness application. Word from our Accountant – hold on submitting. Read his quote on the front page of this newsletter.
- ▶ **Will we be going back into Quarantine** as the COVID numbers rise? Examine the effectiveness of your employees as they worked from home. What can you change, add or adjust to allow them to be more efficient and productive? If you need new or more equipment such as additional monitors, give us a call. 855-WOW-SERVICE.
- ▶ **What's Your Exit Number?** Update the directions on your website! Amid constant changes in 2020 not even highway exit numbers are safe! Massachusetts will begin to transition to mileage-based exit numbers starting on the weekend of October 17th!
- ▶ Pam and her team are currently creating a NEW resource for businesses. The website [OfficeManagersSociety.com](http://OfficeManagersSociety.com) will be up and live soon.

Since 2015, the Dental Managers Society group has offered education and support to Dental Office Managers. We're now helping general business office managers. This is especially needed with the change in management due to COVID layoffs and retirements. Not only do these folks have to learn to administer policies and procedures, they also have to deal with new specifics for managing during the pandemic. Pam has brought together a Team of Experts to offer advice and guidance that will be useful to new and veteran managers. There is no charge for "membership."

Be sure to have your office manager join to stay informed on HR, Financial, IT, Motivational, Legal and other Best Practices that affect your business.

*David Snell*

# Google Lighthouse: Lighting the Way

by Kevin McNally, [www.InteractivePalette.com](http://www.InteractivePalette.com) | 781-930-3199

2020 has been a year forcing businesses to find flexibility in everything from their business plan to their marketing plan (and so much in between), and there doesn't seem to be an end in sight.

The latest evolution, or adjustment, that our clients are experiencing is the need for their websites to be ADA Compliant\*. More and more lawsuits are surfacing, requiring even small businesses to rethink the way they present themselves online. While there are many tools that can be used to assess a website's accessibility, Google Lighthouse is a solid contender. With the ability to audit not only ADA Compliance, but also a site's performance and search engine optimization (SEO), Google Lighthouse is becoming the easy choice for many web developers (including Interactive Palette!).

## Why Should My Website Be ADA Compliant?

Well, aside from the fact that it's a law and could cost you a lot of money if someone files a suit against you – it's the right thing to do.

ADA Compliance essentially means, accessible to everyone – even those with hearing, visual, or physical disabilities. Some examples of ADA Compliance on a website might include screen-reader software for the visual or hearing impaired, or each page being nested in a drop-down menu for those who must use a keyboard to navigate a website instead of a mouse. Color saturation and/or variations are also reviewed in a compliance audit.

As a smart and savvy business owner, reaching the highest number of potential clients is a no-brainer. Nearly 50 million people have disabilities in the US\* and it's highly unlikely that none of them have potential to become clients. Reaching the highest number of people is always a goal for a website owner. It's safe to say that making some adjustments to your website is advisable for both your business and personal reputations.

## OK, Compliance Is Better Than Non-Compliance – What Next?

Great question! The first step is to run an audit using Google Lighthouse, which is free to install and can be used

on any public webpage. Sure, there are plenty of other analytics software options available, but they can prove confusing for even the most knowledgeable performance experts\*. Google Lighthouse is doing an excellent job at providing reports that anyone can understand. After all, how do you make the necessary changes if you can't even understand the report?

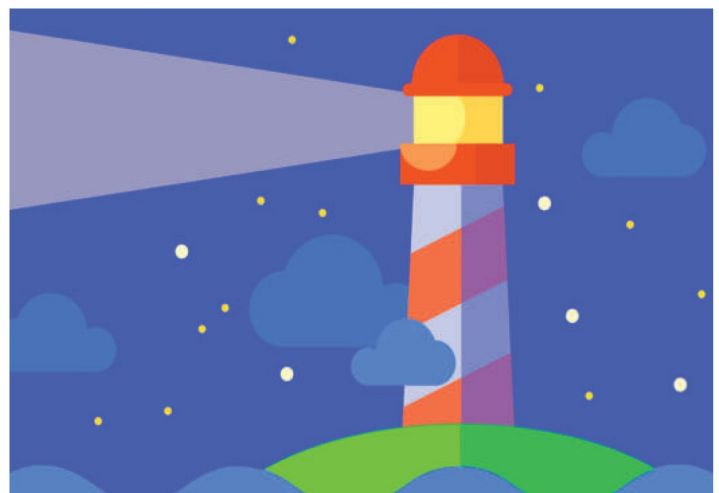
Most sites need some fine-tuning, while others need a major overhaul. Working with an ADA Compliance experienced web design company during this process is invaluable.

## How Else Can Google Lighthouse Help Me?

As mentioned above, Google Lighthouse audits focus on site performance and SEO (in addition to ADA Compliance). Not only does the audit analyze the speed of a website, but the report will also offer you suggestions on how to improve it. The SEO results will steer you towards updates that improve traffic and retention.

## I'm A Small Business Owner – How Could I Ever Afford To Make The Changes Necessary For Compliance?

It's important that you understand where your website stands on accessibility. At the very least, ask your web developer to install the Google Lighthouse extension and run a report – ADA Compliance is no joke, and should be taken seriously.



*If you find that you're in need of additional support, the team at Interactive Palette prides ourselves on our ability to meet clients where they're at. Even for those on a budget, we can help guide you through which issues to tackle first to best improve your accessibility. Contact us today! 781-930-3199*

# Returning to Business But Not as Usual

by Attorney Helene Horn Figman, Originally Published by HR Daily Advisor



“Unprecedented” will probably go down as one of this year’s most frequently uttered words. It does truly reflect the profound significance of our current situation.

Because the result of the pandemic upon our business culture is indeed unprecedented, we need to

find ways of addressing the health and safety of our workplaces and then determining best practices for managing, and potentially reinventing, our businesses.

## Be Aware of State and Federal Laws

If you have been closed and are preparing to reopen, or if you have been conducting business on a limited basis and plan to bring back most of your staff in the coming weeks and months, be aware that you must still comply with nondiscrimination laws, including Title VII, applicable state laws, and the Americans with Disabilities Act (ADA).

Employers are often “well meaning” in their efforts to protect their employees. Good intentions, however, do not bode well as defenses in discrimination cases. For example, deciding against returning workers who have disabilities out of concern (or fear) that they are more likely to contract the disease is discriminatory.

It is up to the employee, and his or her physician, to assert an inability to return to the workplace because of a protected Families First Coronavirus Response Act (FFCRA) reason. Distribute your FFCRA forms to your employees; once they are completed and returned, you MUST retain those forms for 4 years.

A review of the forms and the reasons set forth must be assessed in an objective and professional manner. Confidentiality must be protected, and the review should be done by one or two key people with a need to know.

## Understand the Accommodation Process

An employer’s obligation to reasonably accommodate a

qualified individual with a disability remains a business obligation, as well. As in pre-pandemic times, if an employee sets forth a proposed accommodation that is not viable for your business and would cause a hardship, the Equal Employment Opportunity Commission (EEOC) requires that you engage in a positive dialogue to determine if another reasonable accommodation would enable the employee to perform the essential functions of his or her job.

“***If your business can no longer support the staff you had on board last year, address your cutbacks carefully. Create a spreadsheet with an objective analysis as to your business needs and the positions/roles in the company that support your requirements.***”

That said, remember that all employee medical information is strictly confidential, as laid out in the Health Insurance Portability and Accountability Act (HIPAA). If you’re a self-insured employer, federal law mandates appointing a privacy officer who maintains this personal data and lets employees know about their rights to privacy.

Such information includes Family and Medical Leave Act (FMLA) physician certifications or doctors’ notes possibly required if an employee takes a leave of absence due to illness, as well as any records that demonstrate a need for accommodation under the ADA. Of course, as with all good Human Resources practices, document, document, document!

## Be Objective When Conducting Layoffs or Furloughs

If your business can no longer support the staff you had on board last year, address your cutbacks carefully. Create a spreadsheet with an objective analysis as to your business needs and the positions/roles in the company that support your requirements.

Once you determine the necessary grouping of positions, you may need to then further reduce the number of workers holding these positions within certain categories. Use relevant and impartial factors, such as documented performance reviews, with the goal of retaining the best-qualified people for the remaining jobs.

Keep an eye out for unintended discriminatory results. While you may use factors that you believe to be nondiscriminatory in nature, the actions you take could result in unexpected discriminatory impact, so you may wish to enlist professional assistance for these decisions.

## Don't Forget About Social Distancing

Adherence to Centers for Disease Control and Prevention (CDC) guidelines and protection of your valued Human Resources are necessary. Deep cleaning/professional sanitization is crucial. Apart from the obvious importance, it sends a clear message to your employees and your customers/clients/patients about your commitment to health and safety. You should continue to have professional cleaning done as often as practical.

Your workplace is ready, but what about the practical nature of bringing in your people? Physical distancing is key. For now, gone are the days of getting the team together in the conference room. Use of such a room might be limited to two colleagues on opposite sides of a long table. Meal areas must become more utilitarian.

Consider eliminating any storage of food in the refrigerator. If you allow use of a microwave, limit food heating to one employee at a time. Consider hanging an "in use" sign on the lunchroom door so other employees don't enter the space while one is heating his or her meal. To avoid storage and preparation of food, one option would be to have employees bring their food in insulated bags or coolers that remain by their workstations, lockers, or desks.

Physical distancing while working will depend upon your site. In a large production area, a skeleton crew of 6 people instead of 12 might allow for sufficient space. Many retail stores and offices are using blue painter's tape or decals to section off areas that are in excess of 6 feet and keep people, literally, behind the blue line.

Consider contacting a business design consultant and/or architect to see if your normal office cubicles can be renovated to allow for more privacy and/or additional space. Alternating and staggering work times and teams is an important consideration to assist with the issue of distancing and avoiding congested areas.

## Update and Distribute Handbook Policies

Make sure that, when you distribute policies and protocols regarding hygiene practices, such policies are signed by your employees. These policies should include, but not be limited to, frequent hand-washing, how to address sneezing

or coughing, and employee obligations to regularly clean work surfaces and common areas.

Consider having your employees watch one of the numerous videos available online regarding the proper way to wash one's hands and the appropriate way to sneeze or cough into one's elbow.

***In addition to acknowledging and signing the hygiene policies, should you choose to monitor employee temperatures (upon their arrival to work daily) with a noncontact thermometer, employees should sign a memo in advance acknowledging and permitting that practice.***

In addition to acknowledging and signing the hygiene policies, should you choose to monitor employee temperatures (upon their arrival to work daily) with a noncontact thermometer, employees should sign a memo in advance acknowledging and permitting that practice.

Employers should appoint a safety or wellness coordinator to handle this function. That coordinator must keep temperature records confidential, and, as with all medical information in the workplace, they should be kept separately from employees' regular personnel file. The EEOC does not object to the practice of temperature monitoring.

## Keeping Workers Safe and Healthy Isn't New

Keep in mind that it is your obligation as an employer to provide a healthy and safe workplace. This is not a new concept. Indeed, the Occupational Safety and Health Administration (OSHA) was created in 1970. And employees can file OSHA complaints if your business does not meet all applicable standards and use diligent measures to adhere to CDC guidelines. But more importantly, taking the proper precautions is the right thing to do.



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\* original article link: <https://hrdailyadvisor.blr.com/2020/09/09/returning-to-business-but-not-as-usual>

# How to Select Your Health Care Proxy Agent And Why it Matters

by Attorney Mark Greene, [www.MarkGreeneLaw.com](http://www.MarkGreeneLaw.com) | 781-792-0202



Deciding who you will name as your health care agent is one of the more difficult and important decisions you can make when planning for the future. Your health care agent receives a durable power from you, which gives your agent the power to make medical decisions for you if ...and when ...you are incapacitated or otherwise unable

to make medical decisions for yourself. That is serious stuff!

So, I am puzzled by this myth that I hear all too often:..."It really doesn't matter who I name as my Health Care Agent, everything will work out fine..."

Maybe, and I really hope that it will! ...But your primary concern when selecting a health care agent should be 'trust'. This person who you select may be put in very difficult circumstances. So you need to be able to trust that this person will make healthcare decisions that you would make for you; not decisions that they would make for themselves or decisions other family members may want or insist upon. Also 'assertiveness' is a strong quality, to ensure that your medical decisions will be made and enforced. It is critical that whoever you chose will be assertive.

In addition to trust and assertiveness, here are some more of the most basic factors to keep in mind when selecting your agent

**Family Dynamics:** It is unavoidable to avoid potential issues regarding your family when important medical decisions must be made. Families that may otherwise be harmonious may have sharply different ideas about end of life and quality of life issues. In addition, who you choose may cause hurt feelings amongst other family members. This should never cause you to name one person over another, but you should spend time with the people most likely to take offense in order to explain your choice. Using some of these factors to explain it (especially proximity, longevity and who you name as your financial agent) can reduce the chance of misunderstanding and family drama.

**Proximity:** While it is not necessary to have your health care agent live nearby, realize that if they are needed, they may need to spend weeks if not months at your location making decisions. This can be a perfectly valid reason to skip some

obvious candidates and a great reason to explain to people why you chose one over another.

**Longevity:** It may be worth considering the expected longevity of your agent. It may make more sense to choose your spouse than your parents, or even your eldest child (if they are fully grown) over your spouse who has suffered a stroke.

**Financial Agent (Power of Attorney) POA:** Finally, realize that if you select one person as your financial agent or POA and choose someone else as your health care agent, this could end up conflicting. If you completely trust both parties, then this may not be a real problem. However, if your financial agent strongly disagrees with decisions your health care agent is making, he or she may delay in paying bills which can greatly affect the kind of care you actually receive.

**Naming Several Health Care Agents:** You should generally never name more than one health care agent. It may seem like the diplomatic solution to any family issues, but it is more likely to cause problems than solve them. It often results in family in-fighting and can strain or break relationships between people you care deeply about. It also can delay or cast doubt on decisions if one agent is unavailable and neither doctors nor courts want to follow through with questionable decisions. In a worst-case scenario, one agent could take a matter to court which would cause considerable delay and acrimony between the parties.

**Naming Alternate Health Care Agents:** Rather than name multiple agents, it makes more sense to name alternate agents. If your named agent is otherwise unable to perform his or her required duties, then the responsibility would fall to your alternate agent. This can also be a diplomatic way to deal with family issues, as people named as alternates would still feel trusted and included. You should, however, take the task of choosing an alternate just as seriously as naming the primary candidate. Never select someone you would not trust and really want making decisions for you simply to avoid family issues.

So, in short, the person you select as your health care agent should be comfortable with the idea of disagreeing with your family, friends and doctor, as well as being capable of taking the matter to court if need be... So once again, chose wisely!

*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*

# Master the Art to Finding the Right Referrals

by Rachel Leone, [www.Leonemarketing.com](http://www.Leonemarketing.com) | 781-740-3171

Referrals are an important part of any successful business and shouldn't be overlooked. Referrals don't just happen, though that would be wonderful. You need to be creative, persistent and implement a strategy to generate them. Are you providing exceptional customer service, going above and beyond and leaving your clients impressed? If so it's time to begin the referral process and see what happens!

## WORD OF MOUTH

Word of mouth is one of the most powerful ways to propel a referral. Who doesn't love hearing about a great product or service from a reliable, trustworthy source? Think of a time when you had a bad experience. I'm sure you shared negative feedback with anyone who would listen. And, I'm sure it left you with a bad impression for a while. But, what happens when you have a positive experience? When you've exceeded client's expectations they're more than likely to share their feedback in a positive way. In fact, according to a study published by Nielsen, 84 percent of consumers say they trust recommendations from friends, family and colleagues about products and services. So, go ahead and exceed your client's expectations so they can brag about you. There's only good to come from it.

## THE KEY IS IN THE FOLLOW UP

Follow up with your existing clients as soon as your product and service is delivered. Send a hand written thank you note, along with a small gesture of kindness. Do they like to golf? Send them a golf ball. Are they an avid reader? How about a latest best seller? Are they a workout fanatic? Send them a unique water bottle. If expectations were exceeded, ask your clients if they know of anyone else that might be interested in your products or services. It's important to show them that you appreciate their business. Don't expect a referral every time, but every couple of times will be fantastic for building a pre-qualified customer base. Think of it like a love engine that keeps on giving you business. Cherish your clients and who they refer to you. Be grateful on a daily basis and build connections for life.

## THE POWER OF KARMA

I'm a big believer in the power of karma! It's not all about asking. To circulate positive energy you need to give to get. Try giving a referral for no reason or just because -- as a simple act of kindness. Karma is the Law of Cosmic Cause and Effect meaning what comes around goes around. The more you give, the more you will get. Do you like your graphic designer? Printer? Promotional partner? Event planner? Give a referral to a business colleague. Not a believer of karma? Everyone has a story. What's yours?

## USE SOCIAL MEDIA

Social media is an important part of our daily business and especially with the millennial market, it's a must to be active. LinkedIn is a powerful networking tool for referral marketing and often underutilized. Spend a few strategic hours each week on LinkedIn and you'll be amazed at the results. First, make sure you have a LinkedIn page that you're proud to promote. Are you looking to target a certain industry or company? Put together a list of three to five businesses you'd like to contact do a quick search and see who in your network is connected to the them. Send your contacts a note through LinkedIn and ask for an introduction. Hopefully your connection will respond favorably and you can move forward with your request. It's as easy as that!

Interested in a few other ways to boost your referrals and recommendations with social media? Post updates daily, celebrate your colleague's successes and accomplishments and follow your prospects and clients on platforms that are a part of your normal business promotion. Show interest to gain interest!

Referral marketing is a positive tool that helps you build business and get results. Keep in mind this does take time but the results will be well worth your effort. Make a commitment to take a couple of these referral strategies and implement them, in ways that work for you. Once you have a system in place, you're on your way to new leads, potential partners and customers who want to give you business.



*Rachel Leone is president of Leone Marketing Solutions a trade show and event marketing firm specializing in promotional products. For over two decades she has helped startups, small businesses and Fortune 500 brands stand out in the crowd with promotional products, premiums and gifts that create awareness and attract attention. For more information or a complimentary brainstorming session contact her at 781.740.3171 or [rachel@leonemarketing.com](mailto:rachel@leonemarketing.com)*

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To sign up for our FREE printed newsletter go to [www.ACTSmartIT.com/newsletters](http://www.ACTSmartIT.com/newsletters)

# Stop Using Internet Explorer!

### *It's time to make the switch! Here's why:*

- Since the product has stopped receiving regular security updates from Microsoft, there are potential vulnerabilities that can be exploited by attackers, putting your PC at risk
- Getting technical support from Microsoft is no longer possible for older versions of Internet Explorer
- The browser is no longer receiving up to date certification checks which cause a regulatory compliance issue (GDPR, FINRA, HIPPA, etc.)
- Popular websites that have officially dropped support for Internet Explorer include Youtube, GitHub, Meetup, Slack, Zendesk, Trello, Atlassian, Discord, Spotify, Behance, Wix, Huddle, WhatsApp, Google Earth and Yahoo. Even some of Microsoft's own product's, like Teams, have severely reduced support for Internet Explorer.

**We recommend using the following supported browsers for all internet access:**



**Google Chrome** (<https://www.google.com/chrome/>)



**Firefox** (<https://www.mozilla.org/en-US/firefox/new/>)



**Microsoft Edge** (<https://www.microsoft.com/en-us/edge>)

