



# TIRED OF 2020?

**Can't... Wait... Don't... Must not... Stop... Canceled... We are SO OVER 2020!**

Everyone was caught off-guard when COVID hit the globe like a sucker-punch! No one was prepared – how could they be? Nothing like this had ever happened!

It's time to be pro-active! Take the steps necessary to be in control!

1. **Have your network and devices monitored 24/7.** It's too late if you come into work on a Monday morning to find that somebody hacked into your business or that your server went down on Friday night. Now what? An IT company that monitors all your devices 24/7 would already be responding!
2. **Remote access** so your IT Professionals can securely correct problems to support you and your team quickly – no need to wait for someone to show up. They can probably do it while you watch!
3. **Have all data backed up and secure off-site!** If something happens to your location (think hardware failure due to tornado, fire or flood), your critical data is still available, and your business can continue!
4. **Keep your network up to date and protected** with malware solutions, firewalls, web filtering, and critical security patches; done in the background or after hours, so they don't slow down your work!
5. **Maximize productivity.** Whether it's a pending storm, a threat of another shutdown, or simply that someone with a cold needs to work from home, have the right equipment for the challenge. Laptops instead of desktops, a VOiP phone system that can be taken home, or even just an extra monitor can make WFH (Working From Home) much more productive! Research apps, like Slack or Asana, that can keep everyone connected and on the right page.
6. **Make education a priority.** One benefit of 2020 has been the tremendous number of courses, webinars, seminars, and Zoom meetings, many of them FREE, to help you learn or improve your skills. Add to your value, show your motivation, and be more impressive with new knowledge!
7. **Repetition increases training success.** Sign up for monthly cybersecurity training. If any of your workforce works from home, it's even easier to get "caught." Keep cybersecurity top of mind.
8. **Resolve to make SECURE passwords (passphrases) a priority!** Stop making a hacker's job easier and use unique passwords for every different login instance.
9. **Have a Disaster Recovery Plan.** Who do you notify in the event of a breach? Who do employees call in the event of a disaster? A WRITTEN plan provides instruction when it might be hard to think clearly.
10. **Get your Employee Manuals up to date.** Have written policies in place to protect everyone. Add your new COVID guidelines. Security reinforcing policies include strong password requirements, Internet usage guidelines and only connecting remotely over VPN. The manual should detail strict penalties for violating policies.

***Start 2021 stronger and ready for everything!***

***Call ACTSmart IT at 855-WOW-SERVICE! [855-969-7378] if you need help with any of these steps.***

# FROM THE DESK OF DAVID SNELL

2020 has been a year of more challenges than we ever could imagine! Here's some info to help keep you safer during this Holiday Season:

## 12 Scams of Christmas

Phishing scams are an ongoing problem, however there is a HUGE increase in the number of scams that start around Thanksgiving and go through Christmas. Cyber-criminals take advantage of distracted staff to launch targeted attacks.

1. **Fake Shipping Notifications:** We recommend that you do NOT click on ANY tracking links from FEDEX, UPS or the USPS. Instead, go directly to their website and type in the tracking number in question or log in to your account and check open orders directly.
2. **Email Deals:** Don't click that deal! If a sale sounds too good to be true, it probably is. Ask yourself, "Did I sign up for emails from this retailer? Did I ever supply my email address to this site?" If the answer is "No," then immediately delete the email. Remember: on your computer you can hover over the link and check for typos, repeated letters, or strange words in the link that could indicate an impostor website. If you're really interested in the sale, go to the retailer's website.
3. **Online Shopping:** It's best to type in the URLs of your favorite holiday shopping sites manually, and only click top-ranked search results when browsing. This precaution will prevent any "malicious" links from installing something nasty on your computer or device.
4. **Santa Letter Scams:** Knowing that every child would love a reply letter from Santa, phishers manipulate parents' heart strings by offering great deals on "Santa letters." Before ordering, check for reviews and a good Better Business Bureau (BBB) rating. Even then, don't provide too many details about your child/grandchild, such as their birth date, school name, pet's name, etc.
5. **Bogus Charities:** Cybercriminals play on our charitable nature during the holidays. Most legitimate charity websites use .org, not .com. Also, beware of charities with copycat names or small variations in the spelling of the website. The best policy is to call the charity or visit their website directly instead of clicking on email links.
6. **Long-lost Friends Scams:** Online scammers can also send bogus links from fake organizations through your friends' contact lists to get to you. These emails look normal, as they're coming from a familiar name. Ask yourself, "Has this person ever sent me a message like this before? When was the last time I talked to this person?" The best policy is to pick up the phone and ask if they sent you the email.
7. **Social Media Ads:** Criminals replicate a legitimate ad (Best Buy, Amazon, Macy's) and when you click on it, malware or ransomware can be installed on your phone or other devices. Our best advice is refrain from clicking on ads during the holiday season and don't click on anything while on your phone!. If you see a great deal, go directly to the vendors website.
8. **Pet Scams:** While a year-round issue, pet scams (puppy scams are the most used) hurt families seeking to add a family member to their household for the holidays. Pet scams are often difficult to avoid as cute pictures, and good deals pull at the heartstrings and wallet. To prevent this fraud, only purchase pets through reputable sources.
9. **eCards:** Receiving an eCard, especially at Christmas is not unusual. Malicious eCards can contain spyware or malware, designed to infect your computer and steal your data. Here are some clues that can help you spot a malicious e-card; look out for spelling mistakes and poor grammar and never install .exe files.
10. **Mobile Attacks:** Don't let your guard down just because you are on a mobile device. Be just as careful as you would on any desktop! Watch out for ads, giveaways and contests that seem too good to be true. Often these lead to phishing sites that appear to be legit. Don't trust any messages that attempt to get you to reveal any personal information! And, always think before you click!
11. **Money Transfers:** Got an email from your boss telling you to transfer money? STOP – don't do it! Well, don't do it until you verify with a phone call that you're supposed to send that money. The best thing you can do is slow down, take a few minutes and call whomever is asking you to send the money and verbally verify that you should.
12. **IRS & Other Government Scams:** Who likes getting a call or email from the IRS? Nope, not me either. This scam comes in two forms. There's the nasty email demanding payment or they will confiscate your property and put you in jail. Then there's the phone scam, or what's known as "voice phishing" where the phone call threatens arrest, or business license revocation if you don't pay a bogus tax bill. The IRS will never call you to demand payment, they always communicate via a letter first and then a certified letter.

Wishing you and your family a Healthy, Safe and Peaceful 2021!

~David & The ACTSmart Team



# I Solemnly Swear That I Have Not Been Exposed to COVID-19

## The age of employee self-attestations

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



Employers want to do the right thing for their employees and their customers (or patients and visitors). Depending upon the business, this may involve physical distancing, skeleton crews, temperature checks, extra PPE, and changes to internal structures, among other modifications to the workplace environment. There is also a document known as a self-attestation. Many businesses are having employees complete these attestations online before coming to work or filling out a form upon arrival at the workplace.

What do these attestations state? Questions include: Have you traveled outside the state in the past 14 days? Have you had direct exposure to someone with COVID-19? Are you exhibiting COVID-19 symptoms, which may include.... While these questions are permissible to ask, beware – the staff attestation should not ask irrelevant or unusually invasive questions that are not consistent with CDC or governmental concerns.

Why would an employer want to have such verification from an employee? For one, it serves to document an employer's attempt to address health and safety at the workplace. That, of course, is based upon a trust factor that the employee is completing the form honestly. Employers wishing to take proactive measures, but who are reticent to

put more invasive measures into place, also lean towards using an attestation. It eliminates the slippery slope of obtaining medical information (i.e. temperature checks) and the related issues of how to collect and store such data. However, some businesses do require temperature checks in addition to staff attestations.

The plus side of requiring staff attestations includes a self-awareness on the part of an employee. Someone who is determined to get into work despite feeling ill will give the matter a second thought. In fact, the pressure of a workplace attendance policy is something that needs to be rethought in a post-pandemic work world. There is increased recognition that pushing through a severe cough and cold to get to the office (and spread it around) is no longer a smart or safe thing to do – or to encourage.

Do ALL businesses need to use staff attestations? Probably not. However, direct healthcare entities, such as dentists, physical therapists, and optometrists should. In that way, patients can be assured that the respective practice is doing everything to ensure that staff members are healthy, including having the same questions asked of employees that are usually asked of patients. Similarly, child care centers and preschools should also be using attestations.

Businesses where many employees are working remotely, few employees are at the workplace, customers are not entering the building, and the employees who are present are scattered throughout a large area will probably not need or want to implement an attestation requirement.

The bottom line is that during a pandemic, encouraging people to stay home when they're sick to avoid the outbreak of COVID-19 in your workplace is obviously a sensible objective. A comprehensive yet carefully worded staff attestation might assist your business with reaching that goal.



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# Google Alerts: Monitor Your Brand

by Dale Shadbegian, [CapePlymouthBusiness.com](http://CapePlymouthBusiness.com) | 508-827-1065

In today's business world, every consumer conducts their due diligence before dealing with a business. Industry research shows that nearly 9 in 10 people read reviews before making a purchase.

With 76% of consumers trusting online reviews as much as a personal recommendation, it is crucial to monitor your brand online.

All it takes is one bad review to hurt your brand image, and subsequently, your conversions. In fact, companies stand to lose roughly 22% of business when a prospective customer stumbles upon one negative review on the first page of the SERP.

Imagine that review was for a company whose name is similar to yours? You will lose business because you have not tracked your competition or monitored your brand's footprint on the web.

This is why Google Alerts is an essential tool for every modern business. Let's find out more:

## What Is Google Alerts?

Google Alerts is a free tool that can help you keep tabs on specific keywords, phrases, web pages, blogs, research, and articles, among other things.

Google calls it a "Change Detection and Notification service." It will alert you every time someone posts something you are looking for as if your results were looking for you!



You can use Google Alerts to help you monitor your brand's image while also protecting your data.

## Monitor Your Brand

Capitalize on its capabilities by monitoring key decision-making indicators for your brand:

- Keep an eye on competitors
- Keep an eye on newcomers in the industry
- Keep up with your clients and their progress
- Stay up-to-date with the latest trends
- Stay updated with brand mentions and reviews
- Protect your content from plagiarism

## Protect Yourself

If you're using Google Alerts to keep tabs on competing brands, know that they may be doing the same.

To prevent your competitors from diving deep into your personal information, use Google Alerts to stay one step ahead of them.

- Check for mentions of your personal information
- Check for mentions of previously compromised information, if any
- Check for mentions of family members or friends
- Keep tabs on all relevant physical addresses
- Take frequent updates from previously used payment portals

## How To Set Up Your Google Alerts?

A core function that sets Google Alerts apart from its competitors is the users' ability to set their preferences with relative ease.

To start getting alerts, follow these steps:

### Step 1: Visit Google Alerts

There are no downloads, permissions, or ads. Just open up your browser and type in [Google.com/alerts](http://Google.com/alerts).

### Step 2: Select A Search Term

Think about what you want to track and receive alerts for and type that down into the text box. A preview will display results as you type the search term.

### Step 3: Choose Your Search Preferences

The preferences are presented in a manner that would be easy for even a novice to understand. After typing in your search term, click on the Show Options button right below it.



This is where you will see six preferences you can set:

#### How Often Do You Want To Know?

- As It Happens
- Once A Day
- Once A Week

#### What Sources Do You Need To Check?

- News
- Web
- Blogs
- Videos
- Books
- Finance
- Discussions
- Automatic

The automatic search source is selected at default. It checks the web, blogs, and news for your search terms. However, it does not check videos, discussions, books, or finance until specifically asked to.

You can customize your source preference to choose from any of the sources mentioned above.

#### Language

The default selection here is Any Language. This will search through a selection of forty-six languages, including English.

If you want to make a specific selection, you can't choose more than one language per search term.

#### Region

This allows you to specify your search to any one country.

#### How Many Results?

- Best Results: Google will prioritize the quality and relevance of results against your search term
- All Results: Google will present anything it finds in-line with your other preferences
- Where Do You Want The Report Delivered?
- Email Address: It will send all alerts to the email address you have logged in to Google with. You can't have more than one
- RSS Feed

#### Step 4: Create Alert

Now that you have decided upon your search terms and their preferences click on Create Alert.

Keep in mind that you can edit preferences for any of your search terms after creating an alert.

#### Use Google Alerts To Monitor Your Business

Here are some tips on using Google Alerts to monitor your business.

#### Differentiate From Imposters

45% of US adults have reportedly decided not to do business with someone because of something they have found in an online search.

Search your brand name and weed out brands similar to yours in name, meta-description, or similar-sounding web page titles.

It is important to find them in case someone has had a negative experience with them – mistaking them for your brand.

Reach out to their administrator and mutually address the situation, or make changes to your website.

#### Address Reviews

Searching for your name will show you all sorts of mentions.

Respond to all reviews and appease consumers with negative reviews. Cleaning up your reputation on the SERP is an integral part of running a business.

#### Address Unlinked Mentions

If someone has mentioned your brand without linking back to you, find out through Google Alerts and let them know. Links are important because they help you rank and improve your online trustworthiness.

#### In A Nutshell

Monitoring your brand is an integral part of running a business. Google Alerts allows you to do so with relative ease.

With Google holding more than 70% of the search engine volume, it provides a massive database for your business to keep track of.



***Dale Shadbegian is the CEO and Lead Strategist at Cape & Plymouth Business Media, a full service Marketing Firm dedicated to building a thriving business community. After earning a B.S. in Information Systems from Fitchburg State College he went on to work at EMC Corporation during the dotcom boom. Dale has since dedicated his career as an entrepreneur and change agent, helping businesses conquer the Marketing realm with Search Engine Optimization, Social Proof, and other Marketing Solutions.***

# How Much Do You Know About Family Law In Massachusetts? Part 1

(What you may believe just might not be true!)

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



Just shy of 100 percent of people have misconceptions about family law in Massachusetts. Even presidents of multi-billion dollar companies have misinformation they received from the Internet, the media or personal experience. It's almost universal.

Massachusetts does not have a “scientific, quantifiable approach” to divorce. Instead the statutes require assets of a marriage to be divided equitably. What does the word equitable mean? Is it a four-year marriage with no children? A nine-year marriage with one child? A 25-year marriage with three children? Every one of those fact patterns can lead to vastly disparate outcomes.

The following are just a few commonly held myths about Massachusetts family law. Learning just a little more about each can help you better anticipate what to expect if you are planning a divorce. Next month we will offer a few more.

**1. “This is what I’ve heard is done in other cases, so that’s going to happen to me too.”**

Don’t compare your case to others. Judges are encouraged to tailor the outcome to the unique facts presented by each case.

**2. “Gifts are inheritances are not subject to equitable distribution.”**

Here in Massachusetts, they are not protected and not immune from a judge potentially giving weight or consideration to the gifted or inherited property in dividing the marital estate. So don’t compare your case to others.

**3. “We signed a prenuptial agreement, and have been married for years and our respective circumstances have changed, so the judge won’t honor it”**

Massachusetts is a state that looks favorably on prenuptial agreements. They are often treated with the same sanctity or integrity that any business contract would require. If there is no fraud or coercion and everybody had full and complete financial disclosure, that pre-nup is going to haunt you for the rest of your life.

**4. “There is some kind of formula that will determine how much alimony I will get.”**

In Massachusetts, there is no fixed or guaranteed percentage that either spouse will receive, only a rough range. There is no formula, no science.. Now you can always negotiate with the other side – give up more assets to buy out the alimony, for example. But that’s a negotiation, not what happens if you go to court.

**5. “Everything will be decided by the judge.”**

In most instances, if people negotiate their own outcome, they generally are allowed to be masters of their own fate. In other words, if you reach an agreement with your spouse about alimony, division of assets, etc., bring it to court and show the judge your financial statements, the judge will usually approve the agreement and allow an uncontested divorce to be entered. People can do a lot of things in settlement that they can never achieve in trial.

The moral ? If you are getting your divorce advice at the corner bar, you will probably find many people believe false myths about divorce and marriage are actually true. Joe the bartender may lend you a sympathetic ear, but for advice you are better off going to a lawyer. If you’re contemplating divorce, learning as much as you can about the law can save you time, money and frustration. Be an informed consumer. Find a lawyer that matches what you can afford who is a specialist in the field. You need to know, day to day, what’s going on in the courts because family law is constantly evolving.

*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*



# Redesign Your Business Into 2021 Success

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

2020 sure has been a year. It seems safe to say that we are all hoping for a better outcome for the upcoming year of 2021.

A great way to ensure that you are lining yourself up for a successful year, is through investing in a complete redesign of your current customer interaction. By giving your customers an improved experience, they are bound to interact and buy more, which will of course result in success for your business. We have some very simple, yet effective, suggestions on how to have a successful 2021!

## **Suggestion #1: Go Through And Use Your Website As If You Were A Normal Everyday Customer.**

Taking the time to do this will help you begin to understand what your customer experience actually feels like. It is such a simple thing to do this, and yet it is often overlooked. However, once you do so, you can see and feel what the user experience feels like as a consumer. You can then start to see where you need to make some adjustments for a more enjoyable and interactive online experience for your customers.

## **Suggestion #2: It's Time To Start Making The Necessary Changes To The Flaws In Your Interface.**

### ***A few items that you should be especially aware of...***

- Design layout
- Mobile/desktop accessibility
- Use of visuals

Easy access to your business contact information  
When you think about your website design, you want to think about what will keep your customers engaged and more likely to click through and buy your product/service/ etc. If you have an interactive layout of your web design, you are creating an exciting user experience, which will of course result in more sales. One of the key pieces to having success in this area is by ensuring that you have multiple click throughs that lead your clients to the point of sale. You don't want to inundate your customers with these advertisements, but rather just give them subtle cues to click and buy throughout their experience.

## **Suggestion #3: Pay Close Attention To Your Mobile Accessibility.**

We now live in a world where everything is done right at our fingertips at all times, whether that be with a cell phone, tablet, laptop, or desktop. All of these different interfaces require a different web design as no two devices are the same, meaning that the visual experience will be completely different on all platforms. At Interactive Palette we specialize in making your user experience flawless, no matter what device your customer is using.

## **Suggestion #4: Trust A Professional To Assist You With Your Interface Changes.**

While you may be able to make these changes on your own, it can be time consuming and not as easy as you might believe. The small details that go into making a website seamless from one device to another is reason enough to work with a professional to make the necessary changes to your web design. When it comes to how time consuming it can be to make these updates to your website, the last thing you want is to lose that time that could be much better spent working on all the other aspects of your business operations. By choosing to work with a professional, you are guaranteed the results you want in the most time effective manner. This, of course, means that you are able to get your newly designed website in front of your clients faster, which will result in more sales for your business.



*If you are just looking for a simple website refresh or a much more complex project, we can help design and develop a professional and mobile-friendly website that grows with your business. Our business clients enjoy working with us because they know that their websites are always able to scale as they grow. The professional websites we build are customized to each client's business needs, whether big or small. We create websites for B2B companies, websites for construction companies, websites for lawyers, websites for healthcare professionals and more! Let us here at Interactive Palette help you with your new web design to ensure you have a successful 2021! Call 781-930-3199*

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

*with Susan Rooks, The Grammar Goddess*

***Tuesday, December 8th at 8:30am***

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

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

***Register to receive the secure Zoom login information:  
[www.ACTSmartIT.com/susan](http://www.ACTSmartIT.com/susan)***

**FREE  
WEBINAR!**

