



# A Sneaky Trick - The Smoke Screen Attack

You know that we are always watching out for the newest scams – here's one we just saw reported on a message board by colleagues of ours and it's pretty ingenious!

Here's what one wrote:

*"Had an interesting thing happen yesterday.*

*One of our customers had a personal email account with Comcast. She started to get flooded with email spam, mostly in German. After she got over a hundred, she called. There was not much we could do as she was with Comcast and we advised she call them.*

*She eventually got well over a thousand emails.*

*She then discovered that someone had hacked her Sam's Club account and ordered several computers. The flood of spam was a distraction so that the email from Sam's Club confirming the order would be buried and missed in the avalanche of spam..."*

Another colleague wrote in reply:

*"I've had that happen 2-3 times with my accounts. Once they get the online retailer's credentials, with stored payment types, they place the order being shipped to a "mule" who forwards the item.*

*The account holder ends up getting credited by the retailer, the "mule" is just making a few bucks for receiving/forwarding the package, the retailer suffers the loss.*

*In my case, the flood of emails has been signing me up at websites, likely by a robot program, at sites that don't use Captcha! So then I have thousands of sites to unsubscribe.*

*Just as likely a domestic culprit as an international.*

*I say 2-3 times because twice I found the bogus order and once I didn't. Whether the retailer bounced the order themselves or I just haven't found it, I'm not sure..."*

ACTSmart did some research and found that this has been happening for the past 5 or 6 years. It has been called a

Smoke Screen Attack. What originally resembled an email spam attack was actually a way to conceal a theft. This just goes to show that with cybercrime, things aren't often as they appear.

Here are some suggestions to help you avoid the same fate:

- **Use unique passwords** – Don't reuse passwords. All it took was a database breach at the site for the attacker to obtain my email address and initial password. Don't reuse passwords and make sure that new ones are totally unique!
- **Use two-factor authentication** – Providing an extra layer of security, many online services, including Amazon, now offer two-factor authentication (2FA) to protect user accounts. Here an SMS message, containing a single-use account access code, is sent to your cell phone during the login process. Had I activated 2FA for my Amazon account, the attacker wouldn't have been able to access it.
- **Flag junk mail as spam** – If you find your inbox flooded with junk mail, flag it as spam instead of deleting it. Doing so improves your spam filter and ensures similar messages are filtered accordingly, although it takes time. Furthermore, certain email services make it easier to recover mistakenly deleted messages from your Spam folder than from your Trash folder.



*From the desk of*



As of March 1st, there are less than 3 weeks until Spring (March 20th, 2021)! Most of us, the non-skiers anyway, will be very glad to see it come!

Our Help Desk Tech Michael has had the worst of it! He and his family live in Texas and have only been in their new home for about a month. When we got a text in the middle of the night that they had no electricity or water and that they were going to a family member's house who didn't have electricity but did have a fireplace, we were all concerned! They were there for three days before their electricity was back on. As we watched the news, we felt worried and unable to help.

The good news is that Michael and his family were among the lucky ones who had no damage to their new home and were inconvenienced for only a few days. We're glad that he's back and that things are slowly getting back to normal in his area.

Other good news: After having emergency surgery for a detached retina on January 7th, Pam is now fully recovered and back to being able to do everything again (except vacuum; she told me that the doctor expressly forbids it!)

When you read this month's front-page article, you'll see just how ingenious hackers can be! That's why we are working on expanding our cybersecurity solutions. Anti-Virus isn't enough anymore. When antivirus software started in 1987, it was originally developed to detect and remove computer viruses.

Today, adversaries have access to nation-grade hacking tools! The Dark Web has offered a hidden marketplace for these threat actors to share malware products, stolen data, and hacking services with a help desk!

Your IT support solutions need to be even more advanced to combat these threats and we at ACTSmart are adding to our arsenal of defense weapons! We'll be offering new products and solutions over the next few months so stay tuned!

Other articles in this month's newsletter include Kevin McNally's article about the Domain Name System and Glivinski & Associates article **"What's New for 2020 Tax Returns."** If you do any business writing, Susan Rook's (The Grammar Goddess) article **"Four Punctuation Rules"** is sure to be helpful. Our friend Bernie Heine has written an excellent article, **"Employee Incentives That Don't Cost Money."** on page 6! Which is perfect for this month because Employee Appreciation Day is Friday March 5th!

Be sure to check out my blog post from my weekly radio spot on 95.9 WATD. We were astounded as to how many companies, apps, and businesses were reporting our information to Facebook! It wasn't just a few HUNDRED ... it was MORE. We also give you a step-by-step guide to help you discover and control "OFF Facebook."

Always at your service,  
David

# DNS: Domain Name System or Dutiful Name System

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



Now that we know how to pick the perfect domain name, it's time to understand a little bit more about how these IPs operate!

The DNS (Domain Name System) can be compared to the well known and loved (even if kids these days wouldn't know what it is even after explaining it to them) Dewey Decimal System.

It essentially converts your 1038f8746g4b23765298fh.com IP address into easily readable client content such as [interactivepalette.com](http://interactivepalette.com).

## “How Does DNS Work Though?”

Luckily for you, it's pretty much all done for us.

## There Are Two Different Kinds Of DNS – One Being A DNS Server And The Other Being DNS Records.

Your DNS server is comparable to a file folder that you have in your desk, whereas the DNS records are more like the papers within those file folders.

You start with your root server (the filing cabinet), then your information is brought over to the nameserver (the file folder), then it goes directly to the DNS record where your server (the information sheet within your file folder) has all the information on where to go next.

## Those Records Are Directed Through A Records Or CNAME Records.

A Records are most commonly found today due to their simplicity and ease. You can often find these used for



e-commerce websites, whereas CNAME Records do not follow the same rules.

A CNAME Record is more closely related to back in the beginning of web based availability, and you would have to include the “www.” in order to receive any results.

## While That Seems Simple Enough To Understand, Remember That There Are Still Always Extra Precautions You Want To Take To Protect You And Your Business.

While there isn't much responsibility in the business owners' hands in regards to converting your seemingly random IP address information into readable client content, there certainly is a responsibility to protect your transformed IP address.

With your email so closely linked with your DNS, it's crucial to take precautions to protect not only your personal information, but all of your client information as well.

## Your Root Domain Is Where All Of Your Business Website Links Stem From.

It's essential to ensure that your root domain is well protected and while I know this information might seem a little convoluted, I can assure you we here at Interactive Palette are here to help!

## Aside From Protecting Your DNS, You Need To Be Sure To Stay On Top Of Your Caching As Well.

Caching is when information is temporarily stored into your DNS location to create improvements in performance and reliability in the data requests. It essentially allows for faster downloads, which of course makes for a better user experience. This caching can take place in various locations, which is stored according to a TTL (time-to-live).

What this means, is that your cache will essentially clear itself periodically to ensure that you are operating on the most recent data information. The closer the cache, the fewer steps that need to be taken to link to the right IP address.

We here at Interactive Palette are able to take care of all the particulars when it comes to your DNS and ensure that your domain name system is effective, protected, and reliable.

Contact us today to discuss further how we can help take your DNS worries off your hands! 781-930-3199

# Four Odd American Punctuation Rules

by Susan Rooks, [www.GrammarGoddess.com](http://www.GrammarGoddess.com) | 508-272-5120

There are four odd punctuation rules in the American system that you may not be aware of.

I am certain every language has its own ways that might not make absolute sense in terms of spelling, usage, or punctuation. Heaven knows American English does!

So, for your edification (how's that for a big word?), here are a few punctuation rules that make no particular sense, but are still rules in the American system, anyway.

1. Usually multi-word phrases such as high level, black and white, or face to face are hyphenated when they come before a noun and act as an adjective. But they are not usually hyphenated when they don't come in front of a noun.

- A high-level meeting is held at a high level.
- A black-and-white cloth is black and white.
- A face-to-face meeting is obviously held face to face.
- A 9-year-old child (two hyphens required to connect the parts), but he is 9 years old. (Here, you'd also hyphenated the compound noun – a 9-year-old.)
- An up-to-date report is up to date.
- The developer is building three-level houses, which will have three levels.

2. But: Terms ending in “free” are always hyphenated, no matter where they are in a sentence.

Examples: Error-free, taste-free, acid-free, worry-free, fat-free. It doesn't matter how they're used; they're hyphenated.

- An error-free message is our goal. Let's make sure the message is error-free.
- Don't eat that donut! It isn't calorie-free!
- The tax-free holiday is coming soon; everything will be tax-free!

3. Multi-word terms ending in ly coming in front of a noun are normally NOT hyphenated, unless they're an adjective, not an adverb. That's weird to me because they serve the same function.

How would you know the difference between adjectives and adverbs ending in “ly”?

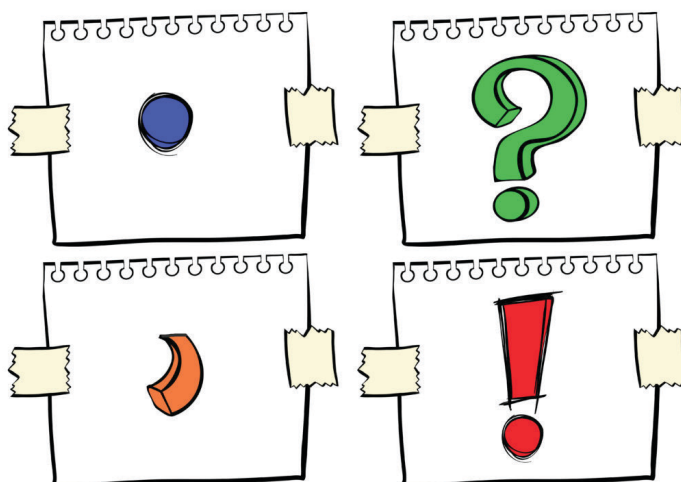
Put the word that ends in “ly” in front of a noun; if it fits, it's an adjective, which modifies a noun. If it doesn't, it's an adverb, which modifies many things (adjectives, verbs, a word group, or other adverbs), but not nouns.

- A friendly woman? Yup. Adjective. So a friendly-looking woman.
- A heavenly massage? Yup again. Adjective. So, a heavenly-feeling massage.
- A wholly subsidiary? NO. Adverb. So, a wholly owned subsidiary.
- A poorly house? NO. Adverb. So, a poorly designed house.

4. And finally, let's look at quotation marks. The American rule states that we never use single quotation marks except when quoting some word(s) within a quotation. We never use them by themselves. Why not? Heck if I know, but we don't.

- NO: John thinks Joan is a 'geek.'
- YES: John thinks Joan is a “geek.”
- YES: John said, “I think Joan is a ‘geek.’”
- 4.5 Commas and periods ALWAYS go inside final quotation marks. They just do. Always.

So, are you shell-shocked yet? Yes, American grammar is strange sometimes, and all I can do is show you the rules as I know them to be. You have to decide if you want to follow them.



With nearly 25 years' experience as an international speaker and workshop leader, Susan Rooks is uniquely positioned to help people master the communication skills they need to succeed. Contact her today!

# What's New for 2020 Tax Returns

by CPA Site Solutions (cpasitesolutions.com)

As always, taxpayers should be aware of several key items involving credits, deductions, and refunds when filing their tax returns. Let's take a look:

**1. Recovery Rebate Credit/Economic Impact Payment.** In January, the Treasury Department and the IRS began sending the second round of Economic Impact Payments (EIP2) to millions of Americans as part of the implementation of the Coronavirus Response and Relief Supplemental Appropriations Act. As with the first round of Economic Impact Payments (EIP1), taxpayers don't need to take any action to receive these payments.

Taxpayers who didn't receive an advance payment should review the eligibility criteria when they file their 2020 taxes because many people, including recent college graduates, may be eligible for a credit.

Taxpayers who received an Economic Impact Payment should have received Notice 1444, Your Economic Impact Payment, and should keep it with their 2020 tax records.

Individuals who received the full amount for both Economic Impact Payments do not need to complete information about the Recovery Rebate Credit on their

2020 Form 1040 or 1040-SR because they've already received the full amount of the Recovery Rebate Credit as advance payments.

Eligible individuals who did not receive an Economic Impact Payment – either the first or the second payment – can claim a Recovery Rebate Credit when filing their 2020 Form 1040 or 1040-SR this year. They may be eligible to claim the Recovery Rebate Credit on their tax year 2020 federal income tax return if:

- they didn't receive an Economic Impact Payment, or
- their Economic Impact Payment was less than the full amount of the Economic Impact Payment for which they were eligible.

**2. Option to Use Prior Year Income Amounts.**

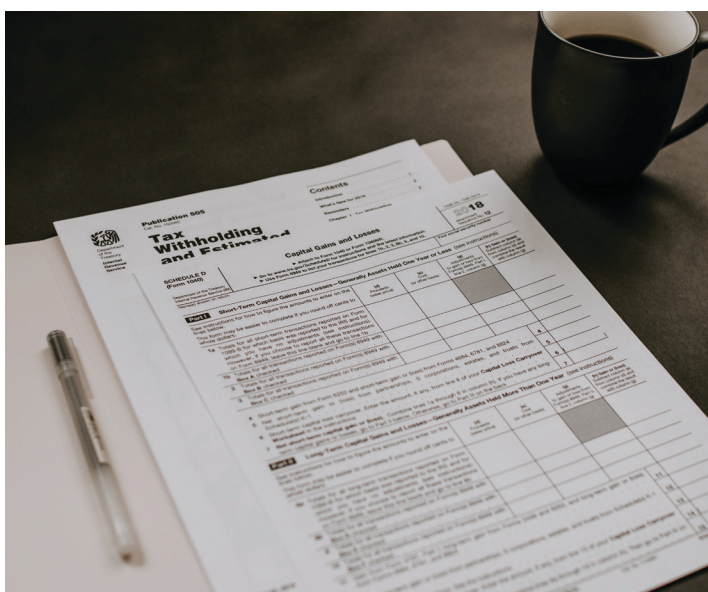
Also new this year is the option to use prior year income amounts (2019) when computing the Earned Income Tax Credit and the Additional Child Tax Credit.

**3. Interest on Refunds is Taxable.** Taxpayers who received a federal tax refund in 2020 may have been paid interest. Refund interest payments are taxable and must be reported on federal income tax returns. In January 2021, the IRS will send Form 1099-INT, Interest Income to anyone who received interest totaling \$10 or more.

**4. Charitable Deductions.** In 2020, taxpayers who don't itemize deductions may take a charitable deduction of up to \$300 for cash contributions made in 2020 to qualifying organizations. Please note that this amount applies whether filing individual or joint returns. In 2021, this amount increases to \$600 for joint filers (\$300 for single filers).

**5. Virtual Currency.** If in 2020, you engaged in a transaction involving virtual currency, you will need to answer the question on page 1 of Form 1040 or 1040-SR. In 2019, this question was on Schedule 1.

**6. Form 1099-NEC.** Individuals may receive Form 1099-NEC, Nonemployee Compensation, rather than Form 1099-MISC, Miscellaneous Income, if they performed certain services for and received payments from a business in 2020.



*If you have any questions about tax returns, please contact Glivinski & Associates Inc.  
email: books@capecodcfo.com or call (508)398-9300*

# Employee Incentives That Don't Cost Money

by Bernie Heine, [www.TheProfessionalBusinessCoaches.com](http://www.TheProfessionalBusinessCoaches.com) | 781-319-9820



Showing gratitude to employees is essential, and a good and easy way to do it is with employee incentives that don't cost money.

A good business leader should reward the employees when they deserve it. However, the reason why they often shy away from it is that it costs money. While one could argue that losing valuable employees is more expensive,

there's a middle ground. There are ways to increase motivation in the workplace that are free. With these employee incentives that don't cost money, business leaders can make their employees feel valuable without breaking the bank.



## Reasons to provide employee incentives that don't cost money

Having your business transferred without delays was easy with the right company by your side. But someone else also took the burden of your relocation – your faithful employees.

Even if no significant changes have happened, your employees might have been doing their best for a while now. Through rewards, you get to increase productivity and show them you value them. Furthermore, you're setting an excellent example for other employees by showing what values are important to your company. And since it's so easy to show appreciation with cost-free employee incentives, there's no reason not to do it.

## Certificates of appreciation

This is a fantastic way to show your employees that you appreciate the work they're doing. You can use this to recognize the achievements of teams or individuals. By recognizing your employees' value in front of the whole company, they will see that you care. And it doesn't have to be certificates; there are many options.

One way to help employees feel appreciated is by creating an appreciation wall. You can encourage each employee to say something nice about their colleagues anonymously. Here, you need to make sure that each of them gets an appreciation note, as otherwise, the effect might be counterproductive. Perhaps each of them should write a note to another one, until everyone has a nice positive note that states their values for the work environment.

## Gift certificates

You might wonder how gift certificates can be free. Well, you could get the vendors you do business with to participate by donating gift certificates for their products or services. Then you can offer these certificates as incentives. It won't cost you anything, and the employees will be happy with what they got. It's also a good way for the vendors to advertise themselves, as employees will surely spread the word.

## A simple "thank you" goes a long way.



There are many ways to say "thank you": with a card, note, bouquet, or a gift. What's important is the gesture and the meaning behind it. Sometimes, merely saying the words can mean more than you think. Some employers skip this,

as they probably take any extra effort that the employee has put in for granted. Or it might be that they forget about it. Either way, the result could be the loss of a valued employee.

Another way to thank the employee is by sending a note to their family. After all, they're also the ones taking the burden when the employee stays extra hours. My wife and I still talk about the flowers my boss sent to her after our first child was born. That meant a lot to us.

### Showing public appreciation.

Sometimes, public recognition is the best way to honor the people that work for you. By saying "thank you" in front of other people, the employer shows that he/she cares about honoring the employee. Also, one option is to have an Employee of the Week (or month) program.

What's important to mention is that the words of gratitude in public should not go without appreciation in private. Some employers have no problem praising their employees in public. However, behind closed doors, they can't really show gratitude and might even do just the opposite. Remember to also take into account the DiSC® style of the employee. While most D and I employees will appreciate the public praise, many S- and C-style employees would rather have only the private praise. Get to know your team, or public appreciation could backfire.

### Offer the option of flexibility.



If there's something we have learned amid COVID-19, it is that flexibility is more important than we thought. Some employees might love working from home, while others, not so much. While not all employers could change the place of work during the pandemic, some had to offer this option to their employees.

Another flexible category is the work schedule. If your line of business can support this, many employees might appreciate this choice. In his book, Drive, Daniel Pink explains robust research evidence supporting this point that autonomy is a strong motivator.

### Have a casual Friday.



For many businesses, Fridays are days when employees have the opportunity to dress down. If the nature of your business allows this, consider having a casual dress day, as the employees will feel more comfortable and relaxed.

### Offer an extra day of vacation.

For some employees, this might be the best of all no-cost employee incentives you can think of. A day off with pay gives employees more freedom. However, this doesn't cost the business financially any more than what's already budgeted. On the rest of the days, the employees will be motivated to do their best. However, make sure to clarify whether the extra day can be carried over into the next year if not used.

### Ask them what they would like.

One of the characteristics of effective business leaders is that they're able to show appreciation. Great leaders also ask the employees about their opinions, especially when it's related to their reward. This might not turn out to be among the employee incentives that don't cost money, but you can try. Asking for input will show them they're valued and that their opinion matters, and sometimes that's enough. This is another area where knowing their DiSC® style will pay big dividends; you will learn how to tailor that conversation for every employee.

***P.S. - Friday, March, 5th is Employee Appreciation Day!***

***Give us a call if you want to discuss ways to make your organization more agile or help you personally navigate this difficult time; we're only too glad to help. 781-319-9820***

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## Which Third-Party Apps & Websites Share Their Data With Facebook?

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

I'm always amazed by how often I get targeted marketing while I'm on the web. Facebook has an awful lot to do with the targeted ads I see and after digging deeper into Facebook's off-Facebook activity, I realize why.

Facebook not only uses information from your activity on Facebook and its related products like Instagram to target you with ads, but the company also relies on data from third-party websites to do this.

When you visit a website or use an app, these businesses or organizations can share information about your activity with them by using Facebook's business tools. They use this activity to personalize your experience, such as showing you relevant ads. They also require that

businesses and organizations provide notice to people before using their business tools.

- Opened an app
- Logged into app with Facebook
- Visited a website
- Searched for an item
- Added an item to a wishlist
- Added an item to a cart
- Made a purchase
- Made a donation

Businesses and organizations can also send custom interactions that meet certain needs. For example, they may use a custom interaction to create a unique group of customers in order to show them relevant ads.



Facebook has a fairly new tool that lets users see exactly which third-party apps and websites share their data with Facebook. I found that my Facebook account had a list of 1,177 apps and websites that have shared my activity.

The tool also includes a toggle to turn this off.

For more information and to learn how to access this tool go to, [www.ACTSmartIT.com/off-facebook](http://www.ACTSmartIT.com/off-facebook)