



# President Biden calls for Private-Sector Investment in Cybersecurity

The day after signing his Cybersecurity Executive Order, President Joe Biden gave a briefing about the Colonial Pipeline cyberattack. After describing the current situation and getting the pipeline back online, he turned to cybersecurity in general.

“And last night, I signed an executive order to improve the nation’s cybersecurity. It calls for federal agencies to work more closely with the private sector to share information, strengthen cybersecurity practices, and deploy technologies that increase reliance against cyberattacks.”

“Private entities are in charge of their own cybersecurity, and we need — and we have to — we know — we know what they need. They need greater private-sector investment in cybersecurity.”

We hear you President Biden! Here are a few things that we feel would make a BIG difference in protecting businesses from Cybersecurity threats!

1. Use **STRONG** passwords! Solarwinds reportedly got hacked because the password was *solarwinds123*
2. Your email password must be **STRONG** and **DIFFERENT** from every other password that you use. Just think – when you “forget your password”, they email you a link. Hackers can use this to gain control of all your accounts!
3. Use a password keeper like Keeper, LastPass or Dashlane. You can have very unique passwords that you don’t need to remember
4. Use dual-factor authentication when available.
5. Always Be Suspicious of Emails – if it seems too good to be true, it is!
6. Don’t Click on Links Or Attachments – hover over and verify where they lead



7. Don’t share private information that will give hackers facts about your life – they can pretend to be your boss, family member or friend and ask you to send them money
8. Directly Contact the Alleged Sender – if they are asking for gift cards – it’s probably a SCAM
9. Report Suspicious Phishing Scams – Don’t let others fall for hackers’ plots
10. Get regular cybersecurity training. Many companies, including ours, offer continual training to keep you up to date with recent scams and remind you of cybersecurity best practices.

Does this sound too easy? Too simplistic? More than 70% of all cybersecurity incidents today are the result of internal security issues that no firewall or anti-virus could have prevented.

**Let’s all “invest” in cybersecurity by following these “simple” steps. Need help? Call 855-WOW-SERVICE! (855-969-7378)**

**Sources:**

- <https://www.whitehouse.gov/briefing-room/speeches-remarks/2021/05/13/remarks-by-president-biden-on-the-colonial-pipeline-incident>
- <https://actsmartit.com/hf>
- <https://actsmartit.com/blog-2/cybersecurity-tips>
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- <https://actsmartit.com/security/training>

*From the desk of*

DAVID SNELL



On May 12th, President Biden signed into effect an **Executive Order on Improving the Nation's Cybersecurity**.

There's no disputing that we need to up our cybersecurity! Last year's SolarWind's breach gave a foreign power (most likely Russia) access to companies that probably included Microsoft, Intel, and Cisco; the list of federal agencies so far consists of the Treasury, Justice, and Energy departments and the Pentagon.

Most recently, the Colonial Pipeline ransomware attack left many scrambling for gas all along the Eastern Seaboard. Someone most likely clicked on a link in an email to become infected!

Typically, executive orders only apply to the federal government. We'll be watching as these orders take effect and let you know how they may affect you.

On the front page of this newsletter, we cover President Biden's press conference remarks that apply to the private sector. All businesses need to do their part in making our country more secure!

We're helping the private sector invest time in cybersecurity with our **"Safer Every Day"** program. Becoming more cybersecure can seem like an overwhelming task. We'll be posting **"How to Become a 'Human Firewall' One Day at a Time"** on all our social media platforms. We hope that you will use these tips to make you and your business more secure.



You'll be able to see our daily tips on our home page and read all the tips after they are posted at <https://actsmartit.com/safer>



Since our whole team has had their vax plus waiting period, no masks are required in our office! We're so happy to see each others' faces that we even brought in David from recouping at home so we could take this picture!

Of course, we'll still maintain our procedures for visitors and will follow each business's protocols when visiting our clients on-site.

Speaking of David, he is doing better and sends thanks to everyone for their cards and notes of well-wishes. Although I have had to work hard to keep him from doing too much, he has realized that he can't push himself too much. He's looking forward to coming back to work in the middle of June.

Stay Safe!

~ Pam (and David)

Sources:

<https://www.whitehouse.gov/briefing-room/presidential-actions/2021/05/12/executive-order-on-improving-the-nations-cybersecurity/>  
<https://www.whitehouse.gov/briefing-room/statements-releases/2021/05/12/fact-sheet-president-signs-executive-order-charting-new-course-to-improve-the-nations-cybersecurity-and-protect-federal-government-networks/>

# Recovery Rebate Credit May Be Different Than Expected

by CPA Site Solutions ([cpasitesolutions.com](http://cpasitesolutions.com))

Some taxpayers who claim the 2020 Recovery Rebate Credit (RRC) on their 2020 tax returns are discovering that they may be getting a different amount than they expected.

Let's take a closer look at why this is happening.

The first and second Economic Impact Payments (EIP) were advance payments of the 2020 credit. Most eligible taxpayers already received the first and second payments and shouldn't (and don't need to) include this information on their 2020 tax return. However, those who didn't receive a first or second EIP or received less than the full amounts may be eligible for the 2020 RRC. However, to claim the credit, they must file a 2020 tax return - even if they don't usually file a tax return.

## How the Rebate Recover Credit Works

When it processes a 2020 tax return claiming the credit, the IRS determines the eligibility and amount of the taxpayer's credit based on the 2020 tax return information and the amounts of any EIP previously issued. If a taxpayer is eligible, the credit is reduced by the amount of any EIPs already issued to them.

- If there is a mistake with the credit amount (Line 30 of the 1040 or 1040-SR), the IRS will calculate the correct amount, make the correction and continue processing the return.
- If a correction is needed, there may be a slight delay in processing the return, and the IRS will send the taxpayer a letter or notice explaining any change.

Taxpayers who receive a notice saying the IRS changed the amount of their 2020 credit should read the notice and review their 2020 tax return. Taxpayers who

disagree with the IRS calculation should review their letter as well as the questions and answers for what information they should have available when contacting the IRS.

## Common reasons that the IRS corrected the credit are as follows:

- The individual was claimed as a dependent on another person's 2020 tax return.
- The individual did not provide a Social Security number valid for employment.
- The qualifying child was age 17 or older on January 1, 2020.
- Math errors relating to calculating adjusted gross income and any EIPs already received.



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

# Top Insights From Neuroscience Can Improve Marketing



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

Spending money can be painful. Brain scans of people buying experimental stuff with experimental money show physical pain centers being activated by perceptions of poor value items. Price is a big part of this, of course, but perception is even bigger.

Bundling lots of product features under one big price tag is a good way to prevent customers from "flinching." Car option packages are a good example of this. They avoid lots of separate "pain points" for the leather seats, the "infotainment," the electric windows, etc.

It's not just the price either! Perceived unfairness in a purchase can cause pain too. You need to review your whole marketing offers from your target customer's point of view and eliminate the pain points.

If your prices are higher than your competitors' prices, it is vital that you explain to your customers exactly how you give them better value.

"Priming" can give you a competitive advantage. Giving people subtle psychological leads can guide their buying decisions your way. For example, images of cash money increase self-centered behavior, and telegraphing big numbers in a negotiation can ease the acceptance of a relatively higher bid.

How's this for an intriguing bit of psychology? Prof. Dan Ariely at Duke University primed subjects with random numbers - the last 2 digits of their own social security numbers. He then asked each of them how much they would pay for a wi-fi keyboard. The higher the priming number, the more they were willing to pay!

Are your prices 'anchored' or flexible? How much do you know about your customer's price expectations when they browse your wares?

*"Our daily behavior is irrational. We are influenced by all kinds of invisible forces."* - Prof. Dan Ariely

## Get in Touch With Customer's of Good Taste.

There is a superfast hyperlink between our 5 senses - vision, hearing, touch, taste, and smell - and the buying/decision-making areas of our brains. When you build sensory features into your products and promotions, you are appealing directly to your customers' subconscious emotions and memories.

The more senses you can engage within your marketing efforts, the better will be your sales. Martin Lindstrom proves this point repeatedly in his books *Buyology* and *Brand Sense*. So when it comes to...



**...VISION:** Do you have consistent and appealing packaging, logos, promotions, use of color, and appropriate fonts? You all know the power of the word "FREE," but is it better to say free, free, or free? It depends on what you're selling. The pen is mightier than the sword, and copywriting is an art form.

**...HEARING:** Are your product sounds and ad music doing you any favors at all? Mood music can create bad moods too.

**...TOUCH:** How do your customers feel about your product's skin and shape? Do your marketing materials and environmental surfaces keep you in touch with customers? Hard chairs during negotiations make for hard bargains.

**...TASTE:** Does your marketing taste good? Can you make connections by using edible favors? Hot coffee is so much better than a cold beverage by conveying a warm and comfortable feeling!

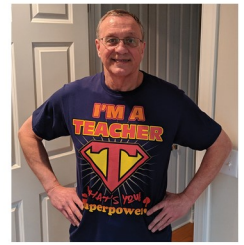
**...SMELL:** How does your "store" environment smell? Does your product aroma trigger good memories, or does it get up the nose of customers?

As consumers, we all have split personalities, the "want" side and the "should" side. As in we want the side order of fries. But we also know we should take the fresh vegetable salad. Are your products want or should? Impulse buys (wants) or later consumption items (should)?

A Carnegie Mellon survey of 13,000 consumers allocated them to one of three groups according to their willingness to part with cash. 24% of your customers are "tightwads." 15% are "spendthrifts," while the majority are "unconflicted." There are things you can do to make your marketing reach even the "tightwads."

I am recommending to all my clients that they get into neuromarketing. Roger Dooley's *Brainfluence* is a good starting point. Wealth and job creation are only possible when you stay ahead of the competition. The lessons of neuroscience and the Internet together are redefining marketing as we have known it. Don't get left behind.

# Two Tips For LinkedIn!



By Jeff Young, #TheLinkedInGuru, [www.Linkedin.com/in/jeffyoungralemoi](http://www.Linkedin.com/in/jeffyoungralemoi)

## Tip #1: What Does Your Background Photo (Banner) Say About You?

Your Banner is the first thing that people see when they come to your Profile. It's a great place to show your brand and make a good first impression.

If you don't HAVE a banner, it says NOTHING about you. I did a quick informal poll by looking at the first 20 people "suggested" for me on the "My Network" tab. Here are the results:

- 16 people didn't have a banner (no brand) 😞
- 2 people had "cityscapes" of the city where they work (no brand) 😞
- 1 person had a generic nature scene (no brand) 😞
- 1 person had a picture with great context and great words/text (great brand) 😊

So please do yourself (and your personal/professional brand) a favor and put some context in your background photo and let your "banner" WAVE!!

If you are interested in the details of how to add/change your background photo, please check out this link:

<https://lnkd.in/g3Gv-TE>

## Tip #2: Use LINKEDIN for All These Things

I don't know if anyone has ever done a LINKEDIN acronym before, but here is what LINKEDIN means to me! I think LINKEDIN is "Super"!!

- L** - Learning, you can learn something new every day on LinkedIn.
- I** - Inspiration, you can find inspiring content and people.
- N** - News, you can keep up with what is happening with your "peeps" or the world in general.
- K** - Kindness, you can generate a wave of kindness that travels the entire globe.
- E** - Excellence, you can observe excellence or create your own excellence.
- D** - Diversity, you can find a globe full of many diverse people and backgrounds.
- I** - Inclusion, you can help foster the most inclusive and tolerant social media on the planet.
- N** - Networking, you can build a big or a small network that fits your specific needs.

What does LINKEDIN mean to YOU? Please comment below!

If you liked these, please go to my Profile and click the "Follow" button to see more tips in your feed. If you would like access to a whole lot more of my content, do a Google search for #TheLinkedInGuru

Namaste 🙏👐

# Do I Use 'A' or 'An' ?

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



Do you struggle to use a and an correctly?

Sad to say, many of us learned this incomplete version of using a and an when we were kids:

“Use a before words beginning with a consonant, and use an before words beginning with a vowel.”

Now take a look at that green box and its little quiz. Ask yourself whether a or an would fit before each word.

So, relying just on that original “rule,” I’m sure you’d choose an unicorn, a MBA, an umbrella, a motel, and an owl.

Right?

Now say those choices out loud. Can you really stand hearing “an unicorn”? Doubtful. How about a MBA?

You see, the original “rule” left out a truly critical word: **sound**.

It's almost impossible to misuse a or an when we're speaking, but it's terribly easy do that when we're writing.

We often just look at the words we're writing, and if a word starts with a consonant, we'll automatically put a before it. But if you were to say it out loud, you wouldn't do it; your ears would hear the inconsistency. Your tongue would trip all over itself.

It is and always has been about the sound, and the complete rule for this is simple:

*Use a before nouns beginning with a consonant sound:  
a unicorn, a horse, a master's degree, a law degree*

*Use an before nouns beginning with a vowel sound:  
an upset, an hour, an MBA, an LPGA event.*

Now you see why unicorn, which starts with a vowel, is still preceded with an a – because we pronounce it as YOUunicorn, right?

We pronounce MBA as EM B A.

We pronounce LPGA (Ladies Professional Golf Association) as EL PGA.

There is a song with the title “All about that bass.”

Here, it's all about that sound.

## A or AN?

- unicorn
- MBA
- umbrella
- motel
- owl

## QUIZ

***If you create articles, blog posts, résumés, web content, social media profiles, or nonfiction / business-related books — or for companies that publish an annual report or other public documents — Contact me for help with editing, copy editing, or proofreading services. Email [SusanR@GrammarGoddess.com](mailto:SusanR@GrammarGoddess.com) or call 508 272-5120***

# Google My Business For Your Business

by Dale Shadbegian, [CapePlymouthBusiness.com](http://CapePlymouthBusiness.com)



I have always believed in three main marketing strategies:

1. Connect with people who need your expertise
2. Connect with people who do not realize they can benefit from your expertise
3. Keep a firm presence with the customers you've worked with to stay top-of-mind and keep them coming back.

Office Managers - this holds true. In this article, I will focus on the top marketing strategy: connecting with people who need your expertise.

When a consumer needs a local service, they are more likely to use Google Maps to find that service. A Google My Business (GMB) listing is critical to any local company wanting to show up in Google Maps. Having your business on GMB plays an important part in how potential customers find your business online. Your GMB also gives your office full control over how you want to be represented online. This listing should include:

- Business name, address, phone number
- Service offerings
- Photos and videos
- Ability to accept and respond to reviews
- Change your hours, or set hours when you are closed for special holidays
- Extremely helpful data about how consumers find your office

Creating, verifying and monitoring your GMB Listing is a huge piece of any marketing strategy. It is the very first step to getting Google to trust your business. Your GMB listing must be manually created and verified. Verification is typically done via a postcard being sent to your physical address.

Once you have verified the listing, you will have access to add, edit and change many great features visible to potential customers.

## Why is this important?

Some 50 percent of users visit or call a location within a day of a local search. That means if you have a fully optimized GMB listing, your office stands a better chance to be found by local consumers who need your expertise.

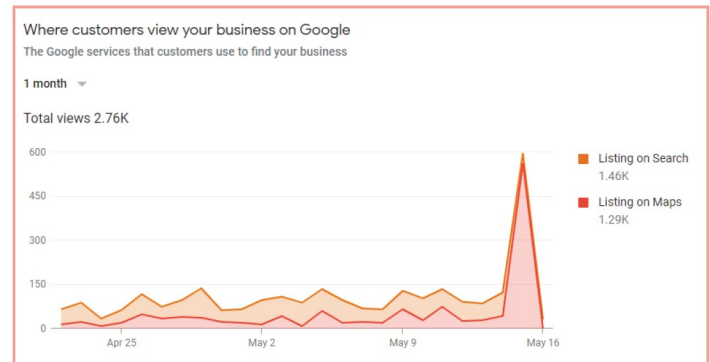
## How do I optimize a Google Business listing?

This is an easy and complicated question. The easy part is: you fill in every field provided by Google. If you're given a space to add a custom service, and it can be 750 characters, take advantage of that opportunity. With that said, the style of

writing must be genuine and not sale-sy. Imagine a customer or client was standing in front of you asking about a particular service.

## What data does Google provide about my GMB listing?

Once your GMB listing is live and in use, Google will begin to collect valuable information or "insights." The information Google provides back to your office is amazing. You can see how many people found you in Google Maps and in Regular Search Results. You can also see "Branded" search data. This is typically a search closely related to your business name and can be studied over time to see how your name online is growing (or shrinking).



One of my favorite pieces of data is how customers interact with your listing, such as:

- How many photos were viewed
- How many people made phone calls
- How many people clicked to your website
- Where people requested directions from (zip code)

As you can see, having this data is a dream. Your GMB listing helps you put your best foot forward to potential new clients looking for your expertise and then gives you amazing insights into how your listing is being used.



If you'd like to learn more about Google My Business, please reach out to Dale, email [dale@capeplymouthbusiness.com](mailto:dale@capeplymouthbusiness.com) or call 508-827-1065 x702

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For More Info Visit  
[www.ACTSmartIT.com](http://www.ACTSmartIT.com)



## Unwanted calls: Just block 'em and report 'em

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

I got an email from the Federal Trade Commission about unwanted calls and since we've been complaining about all these unwanted calls at our house, I figured others probably are too!

But no matter what type of unwanted calls you get (and everyone is getting them) your best defense is a good offense. Here are three universal truths to live by:

- Don't trust your caller ID
- Hang up on robocalls
- Use call blocking

Visit [FTC.gov/calls](https://www.ftc.gov/calls) to learn to block calls on your cell phone and home phone.

**Side note:** When you go to the above link, you'll find,

"To date, the Commission has brought 151 enforcement actions against companies and telemarketers for Do Not Call, robocall, spoofed caller ID, and assisting and facilitating violations. To date, 147 of these FTC enforcement actions have been resolved, and in those cases the agency has recovered over \$178 million in civil penalties and \$112 million in restitution or disgorgement."

**Sorry FTC that seems like a mighty SMALL number of results!**

The FTC continues to go after the companies and scammers behind these calls, so please report unwanted calls at donotcall.gov. (You can also put your phones on the Do Not Call List at this link)

So, why are we still getting those calls?? Maybe because everyone just hangs up on them and never reports them so we are making it our mission to report all of these calls.

**Side note:** When we reported the most recent robocall, it was a very simple process with only a few questions to be answered: your phone number, date and time the call came in, was it a recorded robocall and what was the call about.

**Bottom Line:**

If you get a robocall or any other scammer call, report them!

You can find out all the information here:

<https://www.consumer.ftc.gov/blog/2021/05/unwanted-calls-just-block-em-and-report-em>

Read the entire article at [ACTSmartIT.com/unwanted](http://ACTSmartIT.com/unwanted)