



October is Cybersecurity Awareness Month *ACTSmart IT is a Champion!*

Observed every October, Cybersecurity Awareness Month was created as a collaborative effort between government and industry to ensure every American has the resources they need to stay safer and more secure online.

The line between our online and offline lives is indistinguishable. In these tech-fueled times, the internet impacts our homes, societal well-being, economic prosperity, and nation's security.



**CYBERSECURITY
AWARENESS
MONTH**

The overarching theme for Cybersecurity Awareness Month 2021 is **“Do Your Part. #BeCyberSmart.”** The theme empowers individuals and organizations to own their role in protecting their part of cyberspace. If everyone does their part – implementing stronger security practices, raising community awareness, educating vulnerable audiences, and training employees – our interconnected world will be safer and more resilient for everyone.

Where should you start?

- Take a Security Assessment** (See ACTSmartIT.com/october to print out your copy of this list)
- Secure email**, reduce spam, STRONG passwords
- STRONG Password (Passphrase) Policy** – A Password Management System will help!
- Security Training for EVERYONE** in your business or practice
- Advanced Endpoint Security** – Much more than anti-virus protection
- Multi-Factor Authentication** – use whenever offered – adds an extra layer of protection
- Computer Updates** – a “Critical Update “ via automation is the best protection from the latest know attacks
- Dark Web Research** – You could be vulnerable to attacks because your information and passwords are posted on the Dark Web?
- SIEM (Security Incident & Event Management)** - Review security logs from all devices to protect against advanced threats and to meet compliance requirements
- Web Gateway Security** – detects web and email threats and block them BEFORE they reach the user
- Mobile Device Security** – Whether the employee or the company owns the device, securing these devices is a vital layer in your protection
- Firewall** – In-office and Work From Home staff need firewall protection to keep the cybercriminals out of your network
- Encryption** – whenever possible, encrypt files, including email and on mobile devices
- Backup** – backup locally + remotely + test your backups at least monthly
- Cyber Insurance** – if you currently have cyber insurance, are you meeting their criteria necessary to justify payment? Many policies require that certain security practices have been implemented before paying out for a breach.

Are you utilizing all these layers of protection? If not, we can help!

Call 855-WOW-SERVICE or 781-826-9665 and book a Cybersecurity Awareness Review

From the desk of

DAVID SNELL



Although we are still unpacking boxes, we've moved into our new office in Wareham and are back to business as usual. Even though we've downsized, we've made the most of all ten rooms and it's already feeling like home.

Justin and I have private offices in the front of the building, while Pam and Beth share an Admin area at our front door. Pam also has what she calls her "Nook" for marketing and we'll be setting up our video area over the next month or so.

Ben has his own office, with another waiting for our next Team Member, we have a workbench upstairs for quick jobs and a full service department in the basement along with storage.

Pam has "made do" with one room as a Break Room and another as a tiny kitchenette. We have a new Friday Night tradition of the family having dinner in the office. It's been take-out so far but Pam says she's going to "cook" here. I can't wait to see what she creates!



The grandkids also have their own "office" with a table for homework, coloring and crafts, a big-screen TV, and lots and lots of books.

We're really loving a few "upgrades" that we made to this office. We've installed keypad locks on all doors. We tried them at home first and really like not having to fumble for keys!

I also installed cameras that alert us whenever anyone comes into the driveway. We saw the USPS truck drop packages off one Saturday morning so Beth stopped by to bring them in.

We have a small conference room that we use for our 3 daily

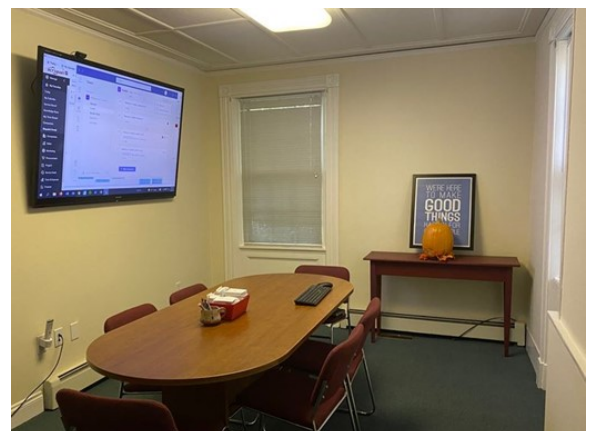
huddles and other meeting needs.

We were pleased to donate our Pembroke conference room tables and chairs to the Marshfield Boys & Girls Club. They'll make great use of them!

There's still a lot to do and we're anxious to get completely settled in. Watch for pictures posted on our website and Facebook; we'll be giving you the full tour!

Happy October!

David



What do Prince, Picasso, Jimi Hendrix, Abraham Lincoln, Sonny Bono and Wild Bill Hickok all have in common?

By Attorney Mark Greene | MarkGreeneLaw.com | 781 792 0202



You're probably thinking, not much. But they do, in fact, have one big thing in common. They all died intestate—which means, they died without having a will. Surprising as that might sound, even the rich and famous can fail to plan ahead when it comes to their estate.

Here's a snippet of 10 famous people who died without wills and what happened to their estates.

1. Jimi Hendrix

Although Jimi Hendrix died in 1970, the battle over his estate raged on for more than 30 years for one simple reason: Hendrix left no will regarding distribution of his estate. To complicate matters, the estates of musicians and other artists often continue to generate money long after their deaths.

2. Bob Marley

Like Jimi Hendrix, Bob Marley's estate continues to generate significant revenue despite the fact that Marley died in 1981. Also like Hendrix, Bob Marley died intestate even though he knew he had cancer and lingered for nearly 8 months. His estate, worth a reported \$30 million, had dozens of claimants.

3. Salvatore Phillip "Sonny" Bono

Granted, Sonny Bono "the politician" died an untimely death in a skiing accident in 1998, but why he died without a will is something we'll never know. Instead of staying at home to grieve, his widow Mary Bono headed to the courthouse to be appointed the estate's administrator. Ex-wife Cher showed up on the scene as a claimant in Bono's estate and a "love child" surfaced soon thereafter making the situation even more difficult.

4. Stieg Larsson

Swedish author Stieg Larsson who wrote *The Girl with the Dragon Tattoo* among others, died in 2004. Like many others, Larsson died without a will and Swedish law dictated that Larsson's estate was to be divided up between his father and his brother. His lifelong partner of 32 years, Eva Gabrielsson, received nothing, although the family did grant her ownership of the couple's apartment.

5. Pablo Picasso

Pablo Picasso died in 1973 at the age of 91, leaving behind a

fortune in assets that included artwork, five homes, cash, gold and bonds. Because Picasso died intestate and left no will, it took 6 years to settle his estate at a cost of \$30 million. His assets were eventually divided up among six heirs.

6. Michael Jackson

Although a will was later discovered, immediately following Michael Jackson's death in July 2009, his mother filed court papers claiming that Jackson died intestate. Like Hendrix and Marley, Jackson's estate continues to generate money. In the year since his death, his estate generated over \$242 million.

7. Steve McNair

NFL player Steve McNair had it all—fame, fortune, and a beautiful family. But when 36-year-old McNair was shot and killed by an alleged girlfriend, who is believed to have committed suicide after killing McNair, the truth came out—that he had, in fact, had a girlfriend and he never bothered to create a will.

8. Howard Hughes

Howard Hughes was an eccentric billionaire who died in 1976 at the age of 70. When he died, his will was discovered at the headquarters of the Mormon Church in Salt Lake City. The will, however, was proved to be a forgery in a Nevada court and his estate was divided among his 22 cousins.

9. Abraham Lincoln

Abraham Lincoln, the nation's 16th president, has the distinction of being the first president to be assassinated (1865) as well as the first president to die intestate—despite being a lawyer himself.

10. Wild Bill (James Butler) Hickok was gunned down by Jack McCall, a desperado from Texas, McCall shot Wild Bill in the back, and was hanged for the shooting, never revealing his motive. Hickok, a Union army spy, a scout for General Custer, a marshal for Abilene, Kansas, and a crack shot with a pistol, was handsome, longhaired, and a flamboyant gambler. Died without a will.

Famous or not, everyone should have a will. It's simple to do and it saves your family a lot of money and headaches. And, as illustrated by the stories above, you're never too young—or too smart or too powerful—to have a will.

IMPORTANT 2021 UPDATES/REMINDERS & WHAT YOU NEED TO KNOW TO PLAN FOR 2022

COVID-19 EMERGENCY PAID

SICK LEAVE EXTENDED

The temporary COVID-19 Massachusetts emergency paid sick leave (MA EPSL) has been extended through April 1, 2022.

In spring 2021, Massachusetts established a statewide mandate for employers to temporarily provide employees up to 40 hours of MA EPSL when they are unable to work due to specific qualifying reasons related to the pandemic, including contracting COVID, quarantining, and vaccinations. The law was set to expire on September 30, 2021, but a legislative amendment has extended the law through April 1, 2022. In addition, the new law extends the coverage of the MA EPSL to allow leave to care for family members receiving immunization or recovering from immunization.

The MA EPSL benefit is in addition to existing paid time-off benefits offered by employers or required by law (such as Earned Sick Time), subject to some limited exceptions. Although all employers (except the federal government) must provide the MA EPSL, they are eligible to be reimbursed for payments under the Act to employees from a newly established state fund.

MA PFML (Paid Family Medical Leave)



July 1, 2021 Marked Expansion of MA PFML

Please remember that the MA Paid Family Medical Leave, effective January 1, 2021, was expanded as of July 1, 2021. It now applies not only to the serious illness of an employee, but also to FAMILY LEAVE so the employee may care for a family member with a serious health condition or manage a qualifying exigency arising from the family member's call to active duty. When employees apply on-line to the Department of Family Medical Leave, they will see that the 12-week allotment may be impacted by family bonding or other leave taken between January 1 - June 30. At all times, the determination of serious illness and eligibility for leave / amount of leave, rests with the Department of Family & Medical Leave and not the employer.

By Attorney Helene Horne Figman
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PLANNING AHEAD FOR 2022

INCREASE IN MINIMUM WAGE

As of January 1, 2022, the minimum wage in MA will be \$14.25 and the tipped minimum wage will be \$6.15.

REDUCTION IN PREMIUM PAY RATE

As of January 2022, the premium pay rate paid by RETAIL employers will be **1.1** x the regular hourly rate.

MA PREMIUM PAY HOLIDAY FOR RETAIL EMPLOYERS

New Year's Day, Memorial Day, Juneteenth (6/19), Independence Day, Labor Day, Columbus Day, and Veterans Day are holidays where retail employers must pay a premium hourly rate to non-exempt employees who work on those days (until premium obligation phases out on January 1, 2023) and cannot require employees to work.

HOLIDAY LIST APPLICABLE TO RETAIL AND NON-RETAIL

If your business is closed on any of these dates, you are **not** required to pay your hourly employees. Keep in mind that if all of their friends and relatives are off and paid for those days, morale and recruitment at your business may be impacted.

New Year's Day	Saturday, January 1, 2022
Martin Luther King Jr. Day	Monday, January 17, 2022
Washington's Birthday	Monday, February 21, 2022
Patriots' Day	Monday, April 18, 2022
Memorial Day	Monday, May 30, 2022
Juneteenth	Monday, June 20, 2022 (Recognized)
Independence Day	Monday, July 4, 2022
Labor Day	Monday, September 5, 2022
Columbus Day	Monday, October 10, 2022
Veterans Day	Friday, November 11, 2022
Thanksgiving	Thursday, November 24, 2022
Christmas Day	Monday, December 26, 2022 (Recognized)

Should you have any questions regarding this information, kindly contact the Figman Law office.

11 Best Practices for Web Design

By Kevin McNally | www.InteractivePalette.com | 781-930-3199



Whether you're launching a new business or re-imagining your existing company, it's critical to follow the best website design and development practices to establish your digital presence.

Here are the eleven practices your website should follow for best results.

1. Reliable Secure Hosting

By leveraging reliable, secure hosting, your website will be more accessible to your customers and keep malicious cyber-attackers from exploiting vulnerabilities. In addition, website speed is an essential factor in ranking on search engines, so make sure your hosting company gets optimized for performance by using the latest webserver software and offering HTTP/2 support.

2. Image Compression

Image compression is a simple way to speed up your website by reducing the overall size of your images. This process shrinks the file size without a noticeable loss in quality, helping you save bandwidth and load your site faster. For websites that rely heavily on imagery, this improves site speed and user experience.

3. ADA Compliance

The Internet has opened doors for people with disabilities to find the information they can use in their daily lives. Therefore, providing ADA-compliant browsing controls to visitors is a critical aspect of website design and development. In addition, ADA compliance empowers people with various needs to view or read the site based on their preferences.

4. Website Maintenance

Unkempt websites are more likely to be neglected and forgotten. If you can't keep up with your website maintenance, outsource the work. If you do it yourself,

follow a regular schedule for tasks like performing security audits, monitoring online reputation, and responding to user comments to ensure rapid response time when issues arise.

5. eCommerce Integration

Integrating your website with an eCommerce solution allows customers to purchase products or services immediately. This functionality boosts online sales conversion rates and will enable you to track customer behavior, analyze trends, and drive site traffic through targeted advertising.

6. Contact Form Integration

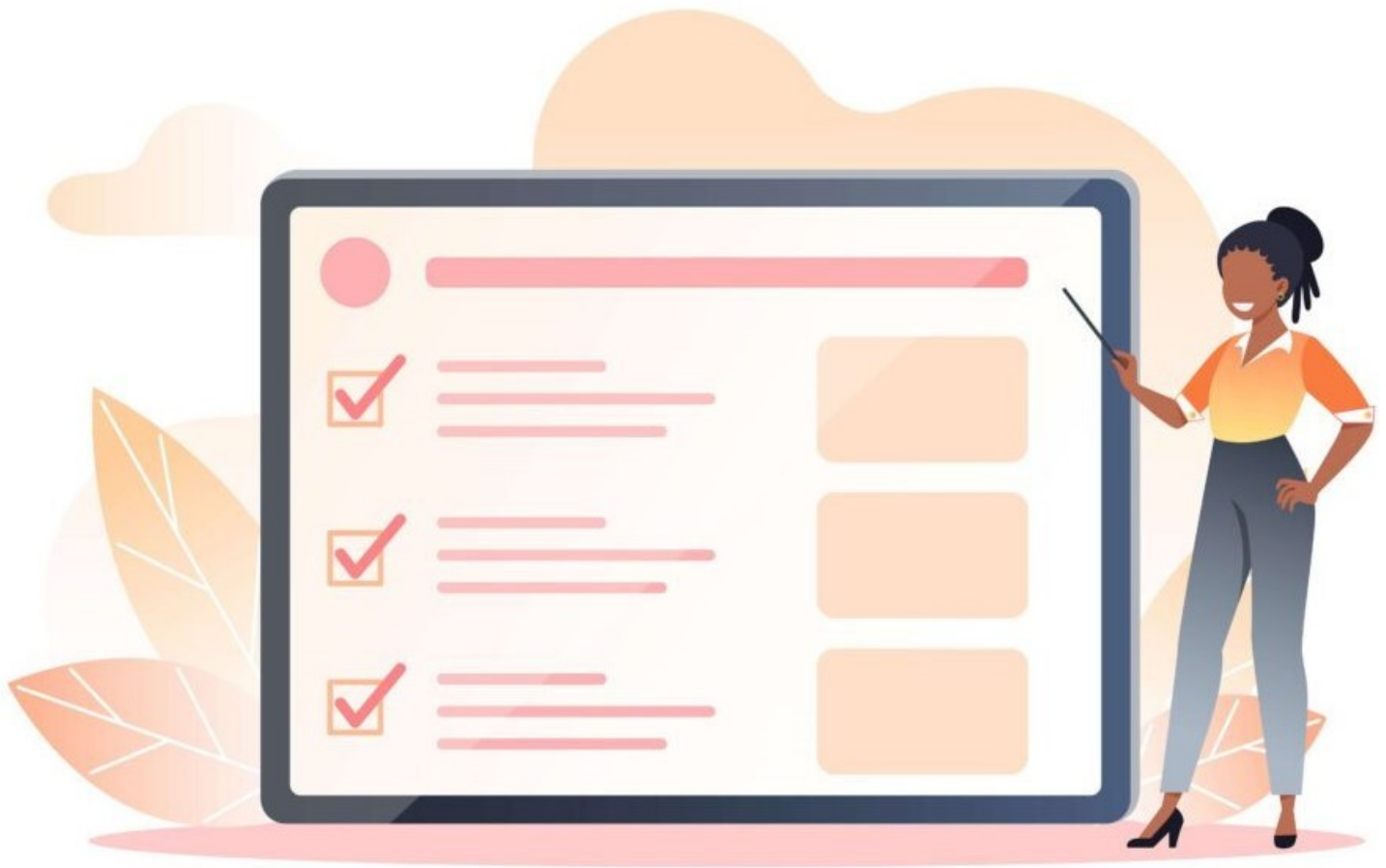
If you want to hear from visitors, make it easy for them to contact you by integrating a contact form on your website. A functioning contact form allows you to respond to customers faster, convert leads into sales, and provide an easy way for visitors to ask questions or provide feedback.

7. Local SEO Optimization

People are more likely to conduct a local search if your website appears on the results page. Therefore, optimize your site for local SEO by including a location map, geo-targeting keywords, focusing on mobile usability, and adding a business listing with relevant information to increase visibility in SERPs.

8. Responsive Design

It's no longer acceptable to design a website that only works on desktop computers; responsive web design or RWD enables you to serve your content in the best way possible for every device. Unsurprisingly, mobile devices have overtaken PCs as the most popular internet-ready devices, so it's critical that your website is ready for mobile viewing and adapts the layout based on screen size.



9. Newsletter And Email Marketing Integration

Email marketing is among the best ways to build your customer base and grow your business. First, integrate newsletter management software with your website and subscribe form, then create a range of topics that pique interest to provide helpful information for visitors.

10. Frequent Content Updates

Fresh content is far more engaging than material that's not updated often. If you want to increase traffic, prompt people to return to your website and encourage them to share new and noteworthy posts with their social networks.

Strategies to add fresh content to your website include:

- New blog posts.
- New product or service pages.
- Even refreshing your existing content with fresh content.

11. Check For Mistakes And Outdated Information

Check your website regularly for overlooked errors, broken links, outdated material or product information, and other

issues. Also, maintain a schedule of periodic audits to ensure that any security flaws are quickly detected and fixed. By staying on top of these errors, you'll ensure that your website gets continually updated with relevant material and your visitors have the best experience possible.

Get Professional Help If You Need It

Just because you understand the basics of website design and development doesn't mean that you can handle any problem or issue related to your website. If people complain about bugs in your application or site design, the good news is that Interactive Palette is available to help you.

Interactive Palette Website Design And Development Services

At Interactive Palette, we offer a wide range of website design and development services, from small business websites that require eCommerce integration to large enterprise-level sites with mobile-friendly features. So don't waste another minute! Instead, contact us today to start the conversation!

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Windows 10 will soon tell you whether your PC is ready for Windows 11

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

Currently, to check whether you're eligible to upgrade to Windows 11, Windows 10 users must use the recently revamped preview version of Microsoft's PC Health Check tool (the one that was briefly released when Windows 11 was first announced and then swiftly pulled due to issues). Soon, Windows 10 users will be getting a direct message from Windows Update on the compatibility status of their PC.

Assuming all is well, you'll receive the following message: "Great news – your PC meets the minimum system requirements for Windows 11. Specific timing for when it will be offered can vary as we get it ready for you. Note: Some Windows 10 features aren't available in Windows 11. Certain apps and features may have additional requirements."

Or, on the other hand, you'll be told that your machine won't support Windows 11. A link is also provided by Windows Update so you can check out the exact device specifications required for the revamped version of the operating system.

This process is Microsoft's "early warning" system which should help users realize that it might be time to replace that old clunker of a computer with something

newer with more bells and whistles.

Mainstream support for Windows 10 ends October 13, 2020 and extended support ends on October 14, 2025. Although Microsoft is ending support for Windows 10 on October 14th, 2025, both levels could well go beyond those dates since previous OS versions have had their support end dates moved forward after service packs. Windows 10 users will still receive automatic updates, which at some point could be considered a service pack.

But what do the terms "mainstream support" and "extended support" mean? Most importantly, both indicate that the operating system will be updated with critical security fixes as new threats or vulnerabilities are revealed. Updates can also include reliability, performance, and compatibility fixes..

What's that you say – you haven't upgraded your Windows 7 PC to Windows 10 yet???

Go to [ACTSmartIT.com/windows-10-11](https://www.actsmartit.com/windows-10-11) to get the steps to upgrade to Windows 10 for **FREE!**