



May / June 2022 BUSINESS EDITION

Phishing Attacks On The Rise! What YOU Can Do To Be Safe

Every Month, we chose a different topic for our 95.9 WATD radio show, "So What About That Law?" that we co-host with Attorney Mark Greene.

It also becomes our subject of the month to our clients because we bring a bag of treats when we go on-site.

In June, along with candy that we wisely consider the "bribe" to get them to open the bag, we included a 5x7 postcard type of fact sheet that every employee can keep by their computer to guide and remind guide them to be vigilant.



Why is it called "Phishing"

Like a person fishing lures a fish with bait, a hacker lures their victims with the bait of information they would like or are curious about.

It is reported by Computerworld that the "F" is replaced with "PH" as a nod to Phone "phreaking" where the F was replaced with PH by people hacking phone systems in the early 1970's.

When you are tempted to click on a suspicious link offering you "tasty" information, picture yourself with a hook in your mouth and your money or credentials gone!

Check **BEFORE** You Click!

For years, we've warned our clients to hover over any email address before they click on it. That way, you can usually see if the link is legitimate. The front side of our phishing sheet gives you **7 Ways To Avoid a Phishing Attack**. The back has excellent sources to help you one step

further. It has **4 websites that help you verify if a web link is safe**.

There are two types of URL's:

1. A standard-length URL, starting with **www**, followed by the website name, and ending with **.com** or some other **top-level domain**.
2. A **shortened URL**, such as goo.gl/V4jVrx.

It doesn't matter whether the link you received is a standard-length URL or a shortened bit.ly one. If it is dangerous in any way, a link checking tool should alert you to this.

The following safe link checker sites will help you uncover the truth about those sketchy links. Check with more than one link checker at any given time to give you the best results.

Before clicking any suspicious link, use one of these link checkers below to check that it doesn't lead to malware or other security threats.

NORTON SAFE WEB:
<https://safeweb.norton.com/>

SCAN URL:
<https://scanurl.net/>

GOOGLE TRANSPARENCY REPORT:
<https://transparencyreport.google.com/safe-browsing/search>

PHISHTANK:
<https://www.phishtank.com/>

You can download more information, from our Show notes, including a copy of our postcard, at ACTSmartIT.com/markgreene

We're also happy to send you printed copies of our postcards. Request them at ACTSmartIT.com/phishing

From the desk of



Happy Summer!

I've started to plant my gardens and am so happy with my new raised beds. After 12 years, it was satisfying to replace them with deeper and more secure frames.

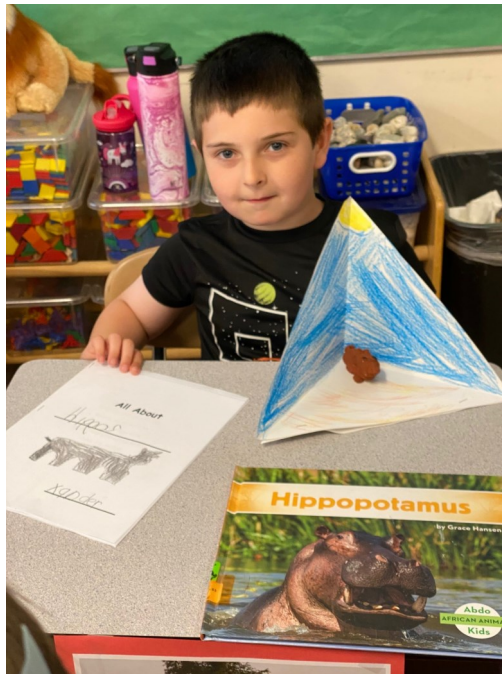
We also added a planter by the steps in our office. We enjoyed our pumpkin patch on the other side of the doorway last fall and knew that the color from this little garden spot would add beauty to our new location in Wareham Village.

As the school year winds down, we're proud grandparents of our 5 year old pre-schooler Sarah, and our 7 year old first-grader Xander!

We were invited to their Art showing and it's so great to see their creations.

Xander's class had an Animal Museum where every child had to write a report about an animal. Xander chose Hippo. He was the first to stand up and read one fact to the audience. He did a GREAT job!

Sarah posed with examples of her art work from the year, including a full size portrait.



Along with my weekly radio spot on Tuesday mornings and our monthly radio show with Attorney Mark Greene, we're stressing cybersecurity.



Even if you didn't hear the show, you can download our "Show Notes." I particularly suggest that you access the June Show Notes about Phishing. We have a copy of our postcard that helps identify different clues that your email may be a "phish." We'll even mail you actual 5 x 7 postcards to put on each staff member's desk or one to put on the break room table. Just fill out the form and we'll mail them—FREE!

One more step to keep the criminals at bay!

Go to our website: ACTSmartIT.com/markgreene.

Do Podcast Appearances Really Do Anything?

Somebody in one of my networking groups once asked me that question. As a guy who does a lot of PR, my response was "Of course!" Get the link. Post it on social and your website. Let the search engines do their thing.

I'm not sure that response satisfied my networking colleague. Even though PR has changed dramatically over the last 15 years, many still view it as:

1. Get coverage;
2. Phone rings;
3. Get business.

That still happens, yet perhaps not quite as frequently.

A few weeks ago, I had the privilege of listening to two clients on the same podcast. One client, Jack Mencini and Adam Sonnhalter of Maximum Value Partners, were the hosts. Peter Hans of Discovery Map International was the guest.

As Adam and Jack interviewed Peter, one thought came to mind. This podcast was telling their story.

As the guest, Peter talked about his business career and how he ended up leading Discovery Map. It's a cool story. Part of me was thinking that any prospective Discovery Map International franchise owner would think so as well and say, "That's somebody I would like to work with."

Then I thought about Adam and Jack. In conducting the podcast, they let Peter tell his story and asked questions that made it easier for him to do so. Very similar to what they do in their small business coaching practice.

My lasting thought was that anybody who heard this for the first time might be intrigued enough to want to know more about Discovery Map—if they were shopping around for a business opportunity.

Those listening to Adam and Jack and thinking about working with a business coach might also dig a little deeper.

For both businesses, the podcast gave listeners a very good idea of the styles and types of people they would be working with. When you make an investment in a business or retaining a coach that level of comfort is very important.

Going back to my networking colleague's comment about whether a podcast appearance does anything? I've always thought so. This podcast was Exhibit A as to why it can be a very effective tool in telling the story of your business—even if you're the host.

To hear that podcast, Dirty Little Secrets of Small Business, go to

<https://dirtysecretsofsmallbusiness.com/episode/the-6-year-itch-with-peter-hans-of-discovery-map/>



Steve Dubin is the president/founder of PR Works, a full service PR/Marketing firm based in America's hometown Plymouth, MA. The company serves as an outsourced PR/Marketing department for many small and mid-sized business and helps navigate the overwhelming number of advertising options. He can be reached at www.PRWorkZone.com



Biggest Business-Building Myths

As an Entrepreneur, You Have Only One Boss – Yourself.

Unfortunately, running a company doesn't mean you are your own boss. You will always answer to someone – first and foremost, your customers. They are the ones who will keep your business up and running, and they are the ones who hold the keys to success. Perhaps you are the number one person within your organization, but you will be fired if you don't do your job excellently. Customers are your boss. Lose them, and you lose your business.

Business Success Equals Money.



Photo by Andrea Piacquadio: <https://www.pexels.com/#3823487>

If your business is a source of steady income to you and nothing more, it will show. If you behave like it is an entity that is here today but gone tomorrow, how do you expect to inspire loyalty in anyone? Your goal should be to build a solid and loyal customer base that will continue to grow and expand. Retain your customers, conquer new ones, and [keep your staff happy](https://theprofessionalbusinesscoaches.com/4-ways-happy-employees-impact-public-perception-of-your-brand/). The financial stability will follow without you focusing on short-term cash flow.

That is a tried-and-tested method of growing a business. As the leaders of [Zippy Shell DMV](https://zippyshelldmv.com/) say, they didn't start their moving and storage company at this level of success. They started small and focused on providing exceptional service and invested the money they made in making their offer even better.

Customers Value Low Prices the Most.

But the good news is that while customers value low prices, that is not the most important thing for them, although it is the most cited one. If you focus on offering excellent customer service, providing a unique selling point, and finding solutions to customers' pain points, they won't mind paying a little more. You will retain customers, attract new ones, and grow your company.

An Entrepreneur Should Do It All.



Photo by Andrea Piacquadio: <https://www.pexels.com/#3771129>

Even if you don't have a lot of money, you should recognize which tasks you can delegate or outsource. Consider which would be more constructive, focusing your time on customer development or

You Need to Stop Believing

scheduling meetings? A simple example, but the point is there. Delegating some less important tasks will allow you to focus your attention on more critical aspects of your business. It will prove to be a massive return on investment.



Photo by Yan Krukov: <https://www.pexels.com/#7640830>

Failure Is Strictly a Negative Thing.

Progress rarely comes without a few failures. That is how you learn and gain experience. The best way to perceive failure is as an opportunity to learn and grow. It is not a reflection of your skills or value, and it is not a reflection of your inadequate leadership. Knowing how to handle failure is one of the

critical skills for any leader, and it is necessary for business success.

The Customer Is Always Right.

Customer satisfaction is crucial for business growth, so listening to them and resolving issues is necessary. However, the customer is not always right. Not all customers are the same, and it is impossible to satisfy all their needs and complaints. Focus on retaining those customers you deem the most valuable long term.

Risk-Taking Is the Key to Success.

The truth is a successful entrepreneur takes calculated risks. They approach decision-making with caution, attack the issue from all sides, and minimize the risk. Big bets are good, as long as they won't destroy the company if they don't pan out. As some of the most successful CEOs of all time would say: "Make big bets without betting your company."

Business-Building Myths Are Just That: Myths

Perhaps some of these business-building myths were true before. But the business climate is constantly changing, deeming these and many more outbursts of "conventional wisdom" to be outdated. Reevaluate all the ideas you have about running a business and question everything.

Professional Business Coaches, Inc.



At PBC, we have helped build the capabilities of many customer service teams. Some of our programs are also listed on the Massachusetts Workforce Training Fund site, where Massachusetts employers receive a 50% grant from the State. Go to: <https://workforcetrainingfund.org/programs/express-directory/> and search for **Professional Business Coaches** for more information or make an appointment



CYBER SECURITY HAS NEVER BEEN

NAVIGATING A DATA BREACH CAN BE COSTLY AND COMPLICATED.
PROTECTING YOUR BUSINESS DOESN'T HAVE TO BE.

Did you know 43% of all data breaches involve small businesses!

As our workforces continue to do more work remotely, protecting your and your clients data has never been more important.

As an insurance agency we have access to very personal information that must be protected. We invest heavily in our data protection and training for our employees including one, slightly fun, best practice we do.

Our external tech support team tries to catch us each year by sending fake bad emails.

That is, if we all are doing the right thing, we will not click on them! Once or twice a year one of us gets fooled by a very effectively worded email which then gives us training moments and reiterates the importance of knowing how vital protecting data is.

No one is immune to these attacks and the ramifications can be devastating to your customers and your company. There is a way to mitigate the damages through CYBER INSURANCE.

COVERAGE FEATURES

▣ FIRST-PARTY RESPONSE EXPENSE COVERAGE

Provides coverage for:

- Legal and forensic services for breach investigation

- Crisis management
- The cost of creating and mailing notification letters to impacted parties

KNOW THE FACTS



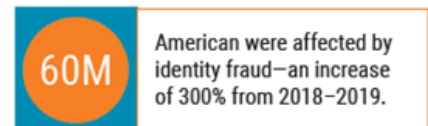
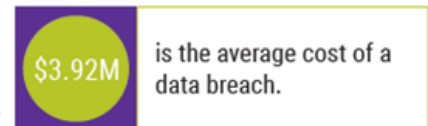
of businesses have not purchased cyber liability or data breach coverage.



of customers are unlikely to remain customers if a hacked business exposes their personal or financial information.



increase in ransomware phishing emails in 2019.



- Average ransom payment increased by 184% in 2019, to \$36,295
- Backups were compromised in 75% of organizations that paid ransom
- 50% of organizations that paid ransom had in-house IT staff

- Public relations and good faith advertising to help protect and/or restore your business's reputation

- Credit monitoring services (if warranted)

▣ THIRD-PARTY DEFENSE AND LIABILITY COVERAGE

Provides coverage for civil awards, settlements, judgments, legal fees and expenses incurred as a result of a data breach claim.

▣ OPTIONAL COVERAGE2

▣ FINES & PENALTIES

MORE IMPORTANT THAN TODAY!

Helps protect your business if a government agency issues a fine

for a data breach that occurred because you did not comply with

laws or regulations, such as HIPAA (Health Insurance Portability &

Accountability Act).

▣ PCI (PAYMENT CARD INDUSTRY) LOSS

Helps protect your business if a bank issues a penalty for a data breach that occurred because you did not comply with PCI rules.

The fallout and costs of a data breach can hurt your productivity and damage your reputation. No matter the business – whether they're healthcare practices, law offices, accounting offices, retailers, restaurants or financial services – the types and volume of information handled and stored from day to day may create greater risk of a data breach. Even if your business never uses computers, you may still have paper files and other records that, if lost or stolen, can lead to a data breach.

▣ BUSINESS INCOME & EXTRA EXPENSE COVERAGE (BI/EE)

Helps replace lost business income if you need to slow or suspend operations because of a data breach.

This will also help pay for extra expenses incurred

to continue your business operations.

▣ PRIOR ACTS COVERAGE

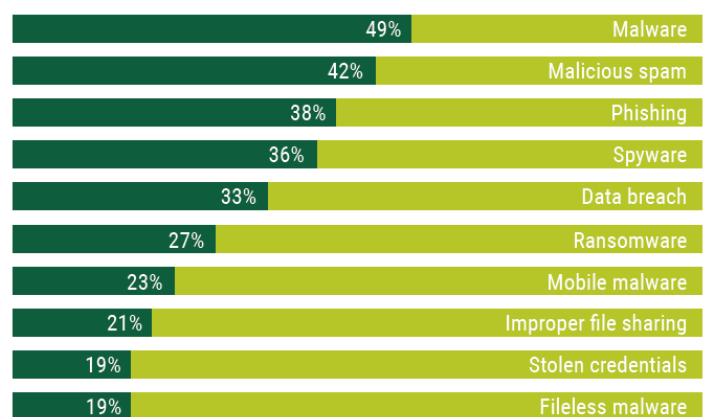
Helps protect your business from a data breach that occurred prior to your policy's effective date.

▣ EXTORTION THREATS COVERAGE

Helps pay for extortion expenses and ransom payments associated with the threat of an act that would result in the loss, theft, release or publication of personally identifiable information.

- Fees and costs of a security firm or other organization (hired with our consent to determine validity)
- Interest costs for any loan used to pay a ransom
- Reward money paid to informants (leading to an arrest or conviction)
- Other reasonable expenses

SECURITY INCIDENTS/ATTACKS BY TYPE



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 Personal • Commercial • Medicare
 Health Insurance • Pet Insurance • Cyber Liability

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Know a business who could use this type of information?

Send them to

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