



November is the New Black Friday!

OK, here's the deal – Don't click on ANYTHING until you've thoroughly inspected the email, link, attachment or anything else that can get you in trouble. Since the Black Friday deals are already out, so are the hackers – in FULL FORCE!

Here are 9 of the most critical safety tips to improve your online holiday shopping.

1. Check for Device Updates Before You Shop

Computers, tablets, and smartphones that have old software are vulnerable. While you may not want to wait through a 10-minute iPhone update, it's going to keep you more secure.

Hackers often use vulnerabilities found in device operating systems. Updates install patches for known vulnerabilities, reducing your risk. Make sure to install all updates before you use your device for online holiday shopping.

2. Don't Go to Websites from Email Links

Yes, it's annoying to have to type in "amazon.com" rather than just clicking a link in an email. But phishing scams are at an all-time high this time of year. If you click on an email link to a malicious site, it can start an auto download of malware.

It's best to avoid clicking links, instead visit the website directly. If you want to make things easier, save sites as shopping bookmarks in your browser. This is safer than clicking a text or email link.

3. Use a Wallet App Where Possible

It's always a risk when you give your debit or credit card to a website. The risk is even higher if you're doing holiday shopping on a site you haven't purchased from before.

Where possible, buy using a wallet app or PayPal. This eliminates the need to give your payment card details directly to the merchant. Instead, you share them with the wallet app service (Apple Pay, Google Pay, PayPal, etc.). But the retailer doesn't get them.

4. Remove Any Saved Payment Cards After Checking Out

There are many websites (including Amazon) that automatically save your payment card details. This is bad. Yes, it

may make the next buy more convenient, but it puts you at risk. A hacker with access to your device or account could make purchases.

There is also the risk of a data breach of the retailer. These are common and can leak sensitive customer payment information. The fewer databases you allow to store your payment details, the better for your security.

Immediately after you check out, remove your payment card from the site. You will usually need to go to your account settings to do this.

5. Make Sure the Site Uses HTTPS (Emphasis on "S")

HTTPS has largely become the standard for websites now. This is instead of "HTTP" without the "S" on the end. HTTPS means that a website encrypts the data transmitted through the site. Such as your name, address, and payment information.

You should NEVER shop on a website that doesn't use HTTPS in the address bar. An extra indicator is a small lock icon in front of the website address.

6. Double Check the Site URL

We all make typos from time to time. Especially when typing on a small smartphone screen. One typo can land you on a copycat site (such as Amazonn(dot)com).

Hackers buy domains that are close to the real ones for popular retailers. Then, they put up copycat sites designed to fool users that make a mistake when typing the URL.

Take those extra few seconds to double-check that you've landed on the correct website. Do this before you start shopping.

7. Never Shop Online When on Public Wi-Fi

When you connect your device to public Wi-Fi, you might as well expect a stranger to be stalking you. Hackers LOVE the holiday shopping season and will hang out in popular public Wi-Fi spots.

They spy on the activities of other devices connected to that same free hotspot. This can give them access to everything you type in. Such as passwords and credit card information.

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From the desk of

DAVID SNELL



You may find it odd that the continuation of our front page article is at the bottom of this page but we had so much to put into this newsletter that I gave up my space!

As the article says, you need to be VERY CAREFUL because the scammers are getting smarter and smarter and we are getting busier and more distracted with every passing day!

Be sure to get all our Show Notes from our Mark Greene "So What About *That Law?*" appearance this month. Pam has put together examples of how to spot phishing **attempts on your cell phone—that's right!** She gives 2 examples as well as a list of the 10 most successful email subject lines used by scammers.



You'll want to register for Susan Rooks' FREE **webinar "How to Succeed on LinkedIn— 3 Top Tips."** The info to sign up is on the opposite page. If you aren't active on LinkedIn, it's time to join! It's where businesses check out other businesses and we all need a little boost right now.

**We at ACTSmart are so THANKFUL for our families, clients and friends!
HAPPY THANKSGIVING!**

Continued from front page

November is the New Black Friday

Never shop online when you're connected to a public Wi-Fi network. Instead, switch off Wi-Fi and move to your mobile carrier's connection.

8. Be On High Alert for Brand Impersonation Emails & Texts

Scammers were very active during the holiday shopping season of 2021. There was a [397% increase in](#) typo-squatting domains connected to phishing attacks.

While you need to be careful all the time about phishing, it's even worse during the holiday season. Attackers know that people are expecting retailer holiday sales emails. They also get a flurry of order confirmations and shipping notices this time of year.

Hackers use these emails as templates. They impersonate brands like Target, UPS, Amazon, and others. Their emails look nearly identical to the real thing. They trick you to get you to click and/or log in to a malicious website.

Be on high alert for brand impersonation emails. This is another reason why it's always better to go to a site directly, rather than by using an email link.

9. Enable Banking Alerts & Check Your Account

Check your bank account regularly. Look for any suspicious charges that could signal a breach. One way to automate a monitoring process is to set up banking alerts through your online banking app.

Stay in the loop: Sign up for FREE weekly cybersecurity tips at ACTSmartIT.com/tips

How to Succeed on LinkedIn - 3 Top Tips

LinkedIn started in 2003 as a professional site dedicated to helping business pros grow their business.

In its first year, it had about 100,000 user profiles; now there are over 850 MILLION profiles (October 2022).

I joined in October of 2004, with NO idea about how to succeed, and no one to ask. I was completely unprepared, as were most of us, so over the next few years, I dabbled and got pretty much nowhere. I was about to give up, when in 2012, I got my first mentor, who had figured LI out (at least as much as anyone could then) and helped me understand how to make it work.

It has worked for me wonderfully well; today I have over 60,000 followers, I am able to work with folks around the world and teach them what they need to know and learn from them things I need to know.

Over the years, I have refined my approach, changed up my banner multiple times, created a FREE 1-hour program (now on Zoom – see below) to help others learn the basics, and generally have been grateful for this amazing platform.

Now, back to the 850 million profiles (LI calls them all users). Apparently only about 10% are active, but that's still a lot of profiles!

So how does anyone stand out among the noise?

Here 3 top tips that every **active** user needs to remember:

- 1. Fill out every section completely.** Start with the banner (the top part), which is a gray or green area given by LI for us to change. It's FREE advertising space, so make the most of it.

- 2. Show us a picture of YOU**, not the company or your dog (unless you're in the dog business), or your kids or anything that doesn't help us learn about you as a business pro. The picture's placement is on the left side for computers, and a little bit towards the middle on phones, but we have NO control over it. So don't put important info behind it on the banner.

- 3. Make your banner stand out** with words / pictures (not another one of YOU) / color. Force readers to stop dead when they see it. Don't give them the slightest reason to move on to the next profile they might be interested in. Keep them on your page!

So how do you know what works and what doesn't? Take the time to check out as many profiles as you can. Focus on the top area. Does it pull you in or turn you away? Is it empty? Is it full? Check out profiles of folks in your business; again, what grabs your attention? While you shouldn't just copy it, it might strike a spark for you. It's how I did my first banner, looking at editors' profiles, trying to figure out what made me smile, what made it come alive.

Even if this is all you do at first, it's a great start. You'll still stand out from the crowd!

For even more, join Susan and Pam Snell on **Wednesday, November 16, 2022, at 8:00 a.m. SHARP!**

We'll go through the slides in a one-hour Zoom program that will explain far more than I can here in an article.

You **MUST** sign up for this FREE webinar.

Go to **ACTSmartIT.com/susan** to get your Zoom code to attend.



Susan Rooks, The Grammar Goddess

With 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.

Susan has almost 60,000 followers on LinkedIn!

Contact her today. 508-272-5120

Eight Tips To Keep Your Business Website Fresh And

In 2022, there is little doubt that websites and internet technology have come a long way. However, many business owners have failed to keep their websites updated, so their businesses are struggling to remain relevant and competitive. Let's discuss some tips on how business owners can keep their websites fresh and competitive in a constantly evolving online environment:

Remove Unsupported Programs Or Plugins

Over the years, website technology has changed and improved significantly. Unfortunately, as a result, many programs or plugins that were once popular lack web browsers or website platform support. If your website still uses any of these unsupported programs or plugins, it is time to remove them. Not only will this help improve your website's overall security, but it will also ensure that your website is compatible with the latest website technology.

Older programs that are no longer supported can also make your website run slower, so removing them can help improve your website's speed and performance. If you are unsure whether a program or plugin is still supported, you can check with the developer or contact a web development company for assistance.

Increase Engagement

Increasing visitor engagement signals to the popular search engines that your website is relevant and popular, which can help improve your website's ranking in search results. There are several ways to increase visitor engagement on your website, such as:

- Adding new and relevant content regularly
- Creating engaging blog posts or articles
- Asking questions or running polls
- Offering discounts or coupons
- Hosting contests or giveaways

Increasing visitor engagement can encourage

more people to visit and stay on your website, ultimately leading to more sales or conversions.

Make Your Website Mobile-Friendly

In today's mobile-first world, it is essential to have a website optimized for mobile devices. A mobile-friendly website will load quickly and correctly on any mobile device, including smartphones and tablets.

If your website performs poorly on mobile devices, you could miss a lot of traffic and potential customers. Fortunately, many tools and resources are available to help you make your website mobile-friendly. You can also contact a web development company for assistance.

Interesting facts about mobile phone website users:

- In 2020, mobile search originated 52.2% of worldwide website traffic. This number will only grow in the coming years.
- In the United States, about 70% of people use their smartphones to access the internet.

These statistics show that it is essential to have a mobile-friendly website if you want to reach the widest audience possible.

Add New Functionality

Another way to keep your website fresh and competitive is to add new features or functionality that will improve the user experience. For example, you could:

- Add an eCommerce store to sell products or services online
- Implement a live chat feature to answer customer questions in real-time
- Add a blog to share news, insights, or helpful tips
- Include an online appointment scheduler to make it easy for customers to book appointments
- Implement a social media feed to display your latest posts from Facebook, Twitter, or Instagram

Competitive: A Constantly Evolving Online Landscape

Adding new features to your website can help you stand out from the competition, attract more visitors, and help to streamline operations, depending on the type of functionality you add.

Update Your Website's Design

Finally, another way to keep your website fresh is to update your website's design regularly. Just like fashion trends, website design trends change over time. So by keeping your website's design up-to-date, you can ensure that it looks its best and functions properly on all devices.

Design trends these days tend to be minimalistic, with lots of white space and straightforward typography. However, if your website's design is outdated or cluttered, it could be time for a refresh. Much like you would apply a fresh coat of paint on a room in your house, a new website design can give your business an updated look and feel, helping to convey a professional image.

Remember that you don't need to overhaul your website's design yearly, but regular small changes can keep your website competitive with today's popular trends.

Add Revenues To Your Bottom Line

Ultimately, a website isn't merely an expense associated with doing business; it should be a revenue center that brings in new business and helps you

grow your bottom line. Here are some ways to make your website earn its keep:

- Offer products or services for sale
- Use pay-per-click advertising
- Collect email addresses for marketing purposes
- Use affiliate marketing programs
- Sell advertising space on your website

Adding revenue streams to your website can make it a more valuable asset for your business. Not only can it help to even out in-person revenues, but it can also provide a source of income if your company has to close temporarily or shift direction due to unforeseen circumstances.

Being open to new ways of making money from your website can help to ensure its long-term viability.

Set New Benchmarks For Your Company Success

A website is a powerful tool for businesses of all sizes. Following the tips in this article, you can keep your site relevant, fresh, and competitive in today's ever-changing online landscape.

Additionally, regularly review your website's performance and set new benchmarks for your company's success. By continuously improving your website, you can ensure that it remains a valuable asset for your business.

Regular Maintenance

Finally, it is vital to regularly maintain your website to ensure it runs smoothly and efficiently. Regular maintenance tasks include checking for broken links, updating plugins and software, backing up your website data, and more. These tasks may seem insignificant, but they can make a world of difference in the overall performance of your website.

Don't have time to handle website maintenance yourself? Then, consider Interactive Palette's Website Maintenance Plans. We can take care of all the technical details, so you can focus on running your business.

Don't hesitate to get in touch with an expert from Interactive Palette today! (781) 930-3199

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Kevin McNally

It's What Your Employees Say That Counts with Candidates

Candidate's form an opinion about your dental practice long before they decide whether they want to apply for a position or not. Candidates are more informed today than in the past due to the social media and recruiting sites which contain employee reviews. These reviews can be submitted by both candidates, employees and past employees so it is critical that we ensure that the candidate, employee and past employee experience is as positive as it can be, as there is power in everyone's voice given the internet.

In interviewing candidates on a daily basis, I have learned that their process today is one which involves a great deal of research and has a defined methodology to it, almost similar to the process you might take when deciding which type of car to buy! Candidates will view your job posting or offering. They will next go to your website. If that can't even find your careers website, that speaks volumes to the importance of personnel in the company. At a minimum, be sure you have a Career webpage. Some candidates will stop right there not having found one on your website. Then, they will put you through the ultimate test and check out Glassdoor and Indeed reviews, LinkedIn information about your company and social media sites such as Facebook, to get a clearer and in their minds, more credible picture of what it is actually like working for your company. If you are suffering from a meager applicant flow, it may be because you are not portrayed in a positive manner on these sites.

What can we do?

First, you can engage in a Glassdoor campaign with your current employees asking for folks to post their experience on the site. This will hopefully generate multiple positive comments from current employees.

Are you risking that an employee will post a negative comment? Yes, you are. If you have a good workplace culture and treat people right, my bet is you won't have to worry about that. One negative comment will not turn away a candidate when they see a bevy of positive ones.

One caveat here is, you have to launch this campaign more than once as outdated posts are not given as much weight as current ones. There is no one and done for this initiative. It has to go on your calendar for the future, and you must roll it out in a positive way, not a mandate. Offer free ice creams Sundays and a group get together for the kick off of this campaign so that everyone gets a chance to talk about the "why" behind what you are asking them to do. When employees understand the why behind what you are asking, they can get behind generally, the what you are asking them to do.

Second, you can actively manage your LinkedIn and Facebook sites with positive happenings in the company on a continual basis. Candidates are looking for organizations that actively post and are current, offering new and improved methods, equipment, technology, perks and benefits. Yes, they want it all. Show all that is happening on these sites.

Lastly, you can post employee testimonials and video's on your website as candidates view employee testimonials more credibly than anything a company may say about the work life experience.

Candidates are savvy buyers and will not make the decision to apply for a job you post if what they see on the internet does not present a pretty picture to them. Make sure what they see is positive, and you will see an increase in applicant flow! Without really having to spend any money to do it!!



Debra J. Parent, PHR, SHRM-CP, CHHR has 34 years of HR Management experience. In addition to helping dental practices and corporate clients with recruitment and retention, Deb will be teaching the Capstone Senior Strategic Management course at UMASS Dartmouth, is a former adjunct business professor at Bristol Community College, and Supervisory and Leadership Skills Grant Trainer for Bristol Community College.

Deb has an MBA, three national HR certifications, and is a certified coach. For more information, contact Debra J. Parent, PHR, SHRM-CP, CHHR at rightfitrecruiting@comcast.net, (508) 884-6798.

Drug Testing News

This will come as a shock to no one: Marijuana use is on the rise. It's now legal in several states, some employers have stopped testing for it and public perception has changed. But legalization has not suspended the laws of negligent hiring and negligent retention that can hold employers responsible for accidents, property damage, injuries, death and more.

Employers still have the right in all 50 states to expect employees to follow policies that prohibit them from being at work while under the influence of drugs or alcohol and testing for marijuana is still legal for employers in all 50 states, although some, like NY have imposed significant restrictions. Check with your employment law attorney if your policies need an update or, ask us for a referral to ours.

Lab based urine testing is still the "gold standard" for most employers and is the only method

currently permitted under D.O.T. testing regulations. But this method doesn't pick up the presence of marijuana for several hours after use and may show its presence for several days, and possibly a few weeks after last use.



If you haven't reviewed your drug testing options in a while, we'd be happy to hear from you. If you're concerned about impairment on the job from recent marijuana use, you may want to consider oral fluids testing which detects marijuana much sooner than a urine test and does not show its presence for as long after use as does a urine-based test.

Also, worth noting in light of the current opioid problem, the traditional 9 or 10 panel test many employers adopted years ago, does not detect synthetic opiates. Today, employers have options when it comes to testing. It's quick and easy to check what's included in your test and it's easy to make a change if you need to.

DRUG TESTING

Whether you're a small business operating from a single location or a national corporation with locations across the country, Safer Places can help you manage your drug-free workplace testing or DOT-regulated testing needs.

- ✓ Search Thousands of Labs Nationwide
- ✓ Electronic Chain of Custody Forms
- ✓ Pre-Employment, Post-Accident, Random, & More
- ✓ Fast Results In One Place (Integrated with Background Check)
- ✓ Board-Certified Medical Review Officer (MRO) Service



Brian Sawyer is VP of Safer Places, Inc., a full-service firm that provides pre-employment screening, security consulting, tenant screening and additional verification services for schools, private and public companies, property managers, property owners and anyone seeking to research an individual's background

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Know a business who could use this type of information?

Send them to

ACTSmartIT.com/newsletters



What Do a Turkey Thief and a Cyber Thief Have In Common?

They're Both Waiting for You to Let Your Guard Down!

Do you want to know where your business stands?

This month, we'd like to give you a **Complimentary 30 Minute Consultation**

We sit down and review what your business has in place, let you know if you have any deficiencies, then give you a roadmap to a more secure future.

It's up to you what you do with it—no strings attached!



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