



The 12 Scams of Christmas That Only a Grinch Could Love!

An Important Reminder:

Phishing scams are an ongoing problem, however there is a HUGE increase in the number of scams that start around Thanksgiving and go through Christmas. Cyber-criminals take advantage of distracted staff to launch targeted attacks.

1. **Fake Shipping Notifications:** We recommend that you DO NOT click on ANY tracking links from FEDEX, UPS or the USPS. Instead, go directly to their website and type in the tracking number in question or log in to your account and check open orders directly.
2. **Email Deals:** Don't click that deal! If a sale sounds too good to be true, it probably is. Ask yourself, "Did I sign up for emails from this retailer? Did I ever supply my email address to this site?" If the answer is "No," then immediately delete the email. Remember: on your computer you can hover over the link and check for typos, repeated letters, or strange words in the link that could indicate an impostor website. If you're really interested in the sale, go to the retailer's website or inquire with customer service to see if the sale is real.
3. **Online Shopping:** It's best to type in the URLs of your favorite holiday shopping sites manually, and only click top-ranked search results when browsing. This precaution will prevent any "malicious" links with executable codes from installing something nasty on your computer or device.
4. **Santa Letter Scams:** Knowing that every child would love a reply letter from Santa, phishers manipulate parents' heart strings by offering great deals on "Santa letters." Before ordering your

child or grandchild a Santa letter, check for reviews and a good Better Business Bureau (BBB) rating. Even then, don't provide too many details about your child/grandchild, such as their birth date, school name, pet's name, etc.

5. Bogus Charities:

Cyber criminals play on our charitable nature during the holidays. Most legitimate charity websites use .org, not .com. Also, beware of charities with copycat names or small variations in the spelling of the website. The best policy is to call the charity directly or visit their website directly instead of clicking on email links.

6. **Long-lost Friends Scams:** Online scammers can also send bogus links from fake organizations through your friends' contact lists to get to you. These emails look normal, as they're coming from a familiar name. Ask yourself, "Has this person ever sent me a message like this before? When was the last time I talked to this person?" The best policy is to pick up the phone and ask if they sent you the email. Your "friend" may not know that they've been compromised and that emails are being sent out with their account or in their name.

7. **Social Media Ads:** Criminals replicate a legitimate ad (Best Buy, Amazon, Macy's) and when you click on it, malware or ransomware

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From the desk of

DAVID SNELL



Happy Holidays!

The Wareham Christmas Parade gets us all excited for the season ahead! We love being on Main Street where we have front row seats!

Along with the Wareham Fire and Police Departments, there were horses, marching dinosaurs (At least a dozen!) a float with Santa's 12 rein-toilets, the Girl Scouts and other organizations. They all threw candy and the kids ended up with a 2 1/2 gallon Ziploc full of goodies!

Once again, we have decorated the office inside and out with the Grinch. The Grandkids love him and we think it's a fun way to remind you to be extra careful this year, so be sure to check out our 12 Scams.

We are so thankful for our clients, friends and families! We have the best Team and we look forward to 2023 as another year to help you stay safe and to prosper!

~David & Your ACTSmart Team



The 12 Scams of Christmas

(Continued from front page)

can be installed on your phone or other devices. Our best advice is refrain from clicking on ads during the holiday season and don't click on anything while on your phone! It's more difficult to figure out what's legitimate and what's a scam when on your phone. If you see a great deal, go directly to the vendors website. That same deal should be on the site. If it's not, you can always call customer service and inquire.

8. eCards: Receiving an eCard, especially at Christmas is not unusual. However, as always, there are bad guys out there looking to take advantage and they see eCards as an easy way to do that. Malicious eCards can contain spyware or malware, designed to infect your computer and steal your data. In some cases eCards have been the source of ransomware, a virus that locks down your files and demands payment to unlock them. Here are some clues that can help you spot a malicious e-card; look out for spelling mistakes and poor grammar and never install .exe files.

9. Travel Deals: We all want an all-inclusive trip to London or the Caribbean for \$299 – but let's face it, those deals are either a scam or a time share sales pitch! During the holidays scammers ramp up deals on travel packages from hotel and airfare to cruises



hoping to trick people into buying items that don't exist. In 2018 between Thanksgiving and Christmas this scam cost families more than \$7 million dollars. If it sounds too good to be

true, it probably is!

10. Money Transfers: Got an email from your boss telling you to transfer money? STOP – don't do it! Well, don't do it until you verify with a phone call that you're supposed to send that money. This time of year cyber-criminals ramp up targeting those in finance and HR with phishing emails that look completely legitimate. Many banks and insurance companies are refusing to refund money stolen this way. The best thing you can do is slow down, take a few minutes and call whomever is asking you to send the money and verbally verify that you should.

11. IRS & Other Government Scams: Who likes getting a call or email from the IRS? Nope, not me either. During the holidays aggressive criminals pose as IRS agents with the intention of stealing money or personal information. This scam comes in two forms. There's the nasty email demanding payment or they will confiscate your property and put you in jail. Then there's the phone scam, or what's known as "voice phishing" where the phone call threatens arrest, or business license revocation if you don't pay a bogus tax bill. These calls most often take the form of a "robocall," a text-to-speech recorded voice mail with instructions to call back a specific telephone number and the phone number is spoofed to look like it's coming from Washington D.C. The IRS will never call you to demand payment, they always communicate via a letter first and then a certified letter.

12. Don't Post about Travel before or while you're away: You're excited to go see Aunt Bee for the holidays, so you start posting on social media about your plans. You want everyone back home to know you're coming. While your friends and family may be following your posts, thieves and scammers may be as well. An interview with 50 ex-burglars found that 80% used social media to plan robberies! Not only that, some insurers have a "reasonable care" clause in their policy and could deny your claim. Be safe ~ wait until you're back to post those awesome vacation and family photos!

How to Weather the Winds of

This is a time of change when we prepare for the holidays and a new year. Although this is a festive period, plenty of stress is also involved for businesses and individuals. Companies strive to wrap up their existing projects and meet deadlines before the holiday season starts. However, they must be mindful of the future and prepare accordingly. One of the best **survival tactics for businesses** is to rely on agility and flexibility. If your company can embrace change and roll with the punches, you will be in for a much smoother ride. To help weather the winds of change for your business, we've put together a list of tips to ensure you'll come out victorious. Here is how your business can stay the course and get through the storm unscathed.

Set Goals for Your Business

Although we stressed the importance of remaining flexible, this doesn't mean you shouldn't have a plan. **Create a framework of what you want to achieve**, but be ready to adapt on the go. This approach will give you a strategy to strive for, but you will also be resilient if things don't work out. Remembering the famous quote from President Dwight Eisenhower: "In preparing for battle, I have always found that plans are useless, but planning is indispensable."

Currently, many economists are claiming we are about to face a recession. Arguably, we are already facing supply chain disruptions and global price increases. Creating a detailed financial plan would be best if you want to weather the winds of change for your business. Adopt a frugal mindset and start tracking expenses. However, saving money isn't a business goal that should guide your company. Instead, you should find ways to improve the productivity and performance of your daily operations. Setting goals

and setting yourself deadlines can help discipline and motivate your teammates.

Adapt to a Hybrid Workplace Model

When the COVID pandemic hit, most businesses were left wondering how to function if their employees couldn't come to work. Home offices quickly replaced coming in to work in person. Most companies stuck to a work-from-home or hybrid model after the pandemic ended. Although most employees are pleased with the flexibility these models offer, business owners and managers must also find a way to deal with these changes. Running things the way you used to can quickly become *slow and cumbersome*.

Doing work from home is one thing, but managing a team of employees without direct communication has proven to be more challenging than many have expected. It has become evident that endless Zoom calls aren't the best means of keeping your team motivated and productive. Thankfully, business owners can take advantage of professional coaching to *learn effective methods of managing a remote workforce*.

Make Sure You Have the Right People for the Job

When companies face hard times, they often downsize the number of employees. Although this strategy can save you money in the short term, laying off employees often doesn't improve the productivity of your business or boost morale as intended. We suggest running [evaluation and training programs](https://theprofessionalbusinesscoaches.com/personnel-evaluation-programs) (<https://theprofessionalbusinesscoaches.com/personnel-evaluation-programs>) to help *your current staff be better at their jobs, understand each other, and build stronger workplace relationships*.

Additionally, if you plan to adopt new software tools or make sweeping changes to your daily operations, you must **ensure all your employ-**

Change For Your Business

ees are on board. If only half of your workforce switches to the new platform, you can expect delays and missed deadlines. Most systems function only if everyone participates, and it's your responsibility to spearhead the initiative and encourage other employees to follow you.

Reassess Your Supply Chain

Regardless of what product or service you sell to customers, you were undoubtedly affected by the supply chain disruption. Even businesses that rely on local customers need to consider last-mile delivery. If you want to weather the winds of change for your business, the safest bet is to **set up a distributed supply network**. Relying on more than one supplier will give you plenty of flexibility and reduce delivery times. New industry jargon that has replaced "Just in Time" is "Just in Case."

Cut Down on Your Expenses

A penny saved is a penny earned. **Reducing your operating costs** is an excellent way to get through hard times. You can start by making a detailed list of all your company's weekly and monthly expenses. Look at all the recurring items you are paying for, and cancel everything except the necessary services you need to operate. Consider hiring a cost-cutting consultancy like my friend Jon Leet at [Schooley Mitchell](https://www.schooleymitchell.com/jleet) (<https://www.schooleymitchell.com/jleet>) to be sure you are only paying for what you need and getting the best price.

For many businesses, a significant expense is rent. If you have switched to a hybrid workplace model,

consider renting a smaller, more affordable office space. When moving to a new office, relocation experts from [Zippy Shell Columbus](https://zippyshellcolumbus.com) (<https://zippyshellcolumbus.com>)

recommend **renting a temporary storage unit**. Placing some of your office inventory in storage will give you time to figure out how many things you need for your hybrid business model. Once set up and running again, you can sell the excess inventory to recoup some of your investment.

Embrace Automation

Small business owners mistakenly believe that automation is reserved only for large companies. However, by automating mundane tasks, you can free up an incredible amount of work hours for your employees. In turn, they can spend that time chasing down new leads and interacting with existing customers. **Automation can benefit your productivity** by handling tedious tasks such as data entry and report generation. You can also use comprehensive tools such as CRM platforms to help you keep track of the customer journey.

In Conclusion

Although a rising tide indeed lifts *all boats*, you must first weather the winds of change for your business and **navigate the storm ahead**. By preparing for the incoming recession, you'll ensure that your company remains liquid and manages to outlast the inflation and recession experts are announcing. Instead of a doom-and-gloom attitude, you can follow the advice outlined here and rest easy knowing your business is ready for whatever comes your way.

Contact us for a free consultation on preparing your business for success!

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As 2023 Approaches, It's Time To Blow

Remember why you need a handbook? It serves to present your employees with a detailed overview of policies that are customized and relevant to your business. In addition, the handbook (also referred to as a manual) sets forth the benefits you offer, as well as the parameters for employee conduct.

Keep in mind that now, more than ever, reviewing and updating your handbook is necessary to reflect the numerous changes that have impacted the workplace over the past two years.

The pandemic has made portions of old manuals obsolete. The discussions of conduct, dress code and mandatory in-person meetings may no longer be viable for your new culture. And, your employees' expectations may be diametrically opposed to your previous policies. Take an objective look at your mission; your goals and your expectations. Would a new candidate for employment be attracted to your business?

The time is now. This is the perfect opportunity for assessing your practices and procedures for the new year. Consider the issues set forth below.

Work Scheduling / Location

One big issue, the elephant in the room (or not in the room), is work location. Can the employees work remote? Is a hybrid schedule viable? Is presence at the work place required? If so, why? The goals and the reasoning must relate to the ROLE and the needs of your business and not be based upon personal bias towards one employee over another. Consider the ways that your business can be most flexible. How are employees delivering their work? Have you set forth your expectations for scheduling and availability? Is it common to have monthly on-site meetings where remote workers are required to attend? Your policies should make that clear.

In addition, your job descriptions should indicate whether the particular role is onsite, remote or hybrid so that candidates interviewing are well informed.

Company Equipment and Technology

Relevant to remote or hybrid work, use of a company laptop from home is a matter that needs to be addressed in the handbook. Consider security and authentication. Involve your internal or external IT professional. Employers must maintain rules for cyber security. Policies should contain provisions pertaining to the proper maintenance and return of equipment upon separation from employment.

What is your budget for assisting employees with an appropriate home office set-up? Standing desk? Comfortable chair?

Dress & Hygiene

If your employees are not working onsite, is a dress code relevant? Of course, what about virtual meetings? On a ZOOM meeting, businesses would expect their employees to present themselves in a professional manner. Okay, no one will see if the employees are wearing slippers or sweat socks, but the presence on the screen is important. Your dress code might include a prohibition against logo t-shirts, sweatshirts and pajama tops. You may also have guidelines relative to a standard company Zoom backdrop.

Watch out for any unnecessary restrictions regarding hairstyle or head covering that is related to ethnicity or religious beliefs. The Crown Act, for example, protects Black women who go into work with their hair worn in its natural state or in styles like braids, locs and knots.

Updating your dress or grooming code is important to maintain a workplace that is diverse. It is also important to have fair and equitable policies to avoid discrimination and sexism.

Sick Time

Employers must be careful in terms of setting forth a policy that clarifies an employee's right to protected sick time under applicable law. In Massachusetts, for example, protected sick time hours must be afforded to ALL employees (even part-time and seasonal) and accrued at the rate of one hour for every 30 hours worked. Depending upon the size of the employer, this time may be paid or

The Dust Off Those Old Employee Handbooks

unpaid. If the pandemic has taught us anything, it is that we do not want employees with contagious diseases (that includes the flu) reporting to the workplace. Your policy must clearly set forth the reasons for use of sick time and be flexible with regard to those hours (within the sick time law). In addition to the required amount of accrued sick time, some employers have been adding mental health days or wellness benefits.

Marijuana use and testing

While marijuana may be legal for recreational and medical use in Massachusetts, such use does not require employers to have impaired employees at the workplace. Policies should make clear the employer's expectations for conduct. Even employees reporting to work abusing legal drugs can cause a problem for employers and setting forth the business expectations in your handbook is the best course of action. Employers are permitted to set different standards in the workplace based upon safety sensitive work versus administrative functions.

MA Paid Family Medical Leave (PFML)

In addition to having the PFML postings in a common area of your premises, your 2023 handbook should include an overview of the PFML, including the bonding provision. Parental bonding time is commonly misunderstood and, because of the older maternity and/or parental leave provisions, clarification is important.

Wage and Hour Policies

Of the many wage and hour matters to be addressed, employees working overtime is a common problem. Extra work, and thus extra hours,

is often performed with the employee's good intention of going the extra mile. Employees must be advised about when he/she/they are permitted to work extra hours and when he/she/they should not be working any extra hours unless specific authorization is provided by a supervisor.

Communicating New Handbook Provisions

Don't keep your employees in the dark. If you will be working on updating your handbook, let them know. Then, once the new version is complete, consider the best ways to distribute and explain.

A neutral outside professional can add credibility, weight and respect to the presentation of the new documents. This type of meeting / presentation affords employees the opportunity to ask questions. The handbook presentation can also encompass a training session regarding anti-harassment/anti-discrimination. Those types of presentations work well together, since anti-harassment/anti-discrimination policies are contained within the handbook.

Serving breakfast or lunch makes this type of meeting more palatable!

Communication is key to effective human resources management and employment law compliance. An updated handbook is one important tool for that communication.

DISCLAIMER

This article has been prepared by the Law Offices of Helene Horn Figman, P.C. for general informational purposes only. It does not constitute legal advice and is presented without any representation of warranty whatsoever.



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Know a business who could use this type of information?
Send them to
[ACTSmartIT.com/newsletters](https://actsmartit.com/newsletters)



Google's Emergency Patch

Google has just rushed to release an emergency patch for a high severity vulnerability in **all unpatched** versions of the Google Chrome web browser.

While the specifics of the vulnerability have yet to be released, we have seen a similar exploit in Chrome abused by North Korean threat actors earlier this year.

This vulnerability, if exploited, could result in everything from memory corruption and software crashes to sensitive information being leaked, and we can confirm it has been sighted being used by hackers in the wild.

Due to the high severity classification of this vulnerability, we are recommending that all users update to the latest version of Google Chrome.

To learn more about this vulnerability and see how to update and secure your Google Chrome browser go to: www.actsmartit.com/chrome-update

If you have questions, concerns or would like us to check your environment for other common vulnerabilities stemming from out-of-date software, please do not hesitate to reach out.

Dedicated to your security,

~ACTSmart IT