



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

Yes, it's that time again!

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. Cybercriminals take advantage of distracted staff to launch targeted attacks.

1. **FEDEX / UPS Scams:**

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. **The Overcharge Scam:**

This credit card scam is gaining ground as fewer transactions are handled in cash and more shopping moves online. It goes like this: You get a call or a text telling you that your credit card was overcharged on

a recent purchase. How helpful! The problem is that it isn't true. The scammer will ask a bunch of questions intended to get at your personal information. Don't give sensitive personal information over the phone. Hang up. Check your credit card statement. If something there seems out of whack, contact your credit card issuer yourself by calling the number on the back of your card.

5. **Bogus Charities:**

Cybercriminals 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. If someone calls you seeking a donation, don't give your credit card information, even if it seems legitimate. Write down any information they give you, then politely hang up. Search the web for the phone number and put quotation marks around the number in your search. Often, you'll find that the number that called you has previously been identified as a scam caller. If the charity is legitimate and you want to help, donate directly through its website.

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?"

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From The Desk of David Snell

Happy Holidays from the Snells & the Cohens!

We hope you enjoy our annual "12 Scams That Only a Grinch Could Love." Although they do change a little, the basic message is that there are plenty of "Grinches" out there trying to steal what's yours! Be alert and don't fall victim!

We celebrated Xander's 9th birthday at the pool at the John Carver Inn in Plymouth. We take the grandkids there once a month and had Sarah's birthday there in September. It's become our new tradition. Their friends came and had a blast going down the slide and playing water basketball (Xander's theme). Pizza, cake, ice cream; it doesn't get any better than that!

If you are a regular visitor to our website, you will see a new addition on the top right; we have a short Weekly Video of Tech Tips. They can be security tips, information about new products like Microsoft Copilot, or just tech suggestions to help make your business runs smoother. They're usually about a minute long. Take a peek!

Once again, we've decorated the office yard with Grinch themed decorations. Wareham's Holiday Parade, complete with Santa on the back of a fire engine, was Americana at it's most joyous!



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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 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. Social Media Scams:

Scammers create fake social media profiles to promote fake giveaways, sweepstakes, or discounts. They collect personal information or even infect your device with malware.

9. e Cards:

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.



10. 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 packag-

es 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!

11. 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.

12. The Hotspot Scam:

It’s common advice to be careful when using a public Wi-Fi network, since crooks could be monitoring these networks. But sometimes the network itself is a trap, carefully laid by credit card scammers who are waiting to pounce on your information.

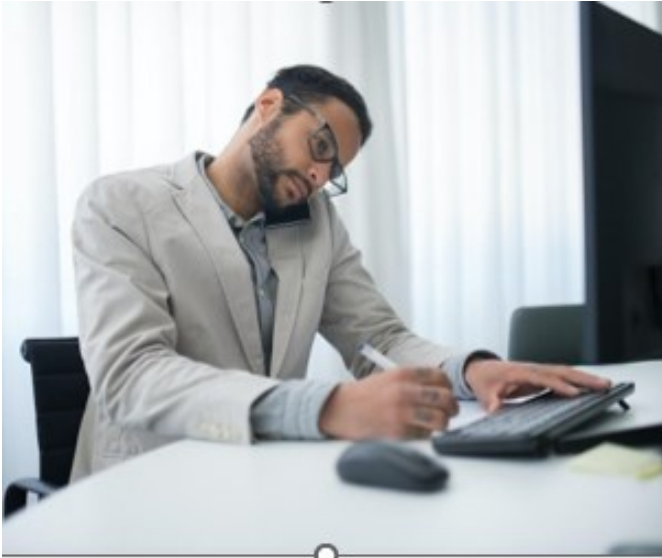
In this credit card scam, your smartphone or laptop finds a “public Wi-Fi hotspot,” and when you connect to it, you’re prompted for credit card information to pay for internet access. The hotspot is fake, and you’re actually giving your credit card information directly to the scammers. In other cases, the hotspot is free and does offer internet access, but the scammers watch your every move. They record passwords you enter, peek into your bank account when you check it and capture your data in other ways.



To protect yourself from these scams, always be cautious when sharing personal or financial information online, verify the legitimacy of websites and charities, and be skeptical of offers that seem too good to be true. Educate yourself and your loved ones about these scams to have a safer and more enjoyable holiday season.

For more information, go to ACTSmartIT.com/grinchy

The Top 10 Habits of Highly Successful Entrepreneurs



In entrepreneurship, a common aspiration unites individuals from diverse backgrounds and industries: the pursuit of remarkable success. However, as we observe highly successful entrepreneurs, we can notice a striking pattern. Not everyone reaches the same pinnacle of achievement, and the disparity is not solely attributable to luck or innate talent. Rather, these exceptional individuals' daily habits and practices set them apart. In this article, we embark on a journey to explore the ten crucial habits that highly successful entrepreneurs cultivate. They serve as the foundation upon which their dreams and ambitions are built. By examining these habits, we aim to provide insights and inspiration for aspiring entrepreneurs, offering a blueprint for those who desire to make their mark in the business world.

Continuous Learning

In today's rapidly changing business world, staying stagnant equates to moving backward. Entrepreneurs at the forefront of their industries understand the need to be lifelong learners. They aren't content with past knowledge. Regularly,

they attend workshops, read the latest books, invest in courses, and seek coaching and mentorship. Their relentless thirst for knowledge keeps them ahead and equips them to tackle new challenges.

Effective Time Management: The Key Habit of Highly Successful Entrepreneurs

Time, undeniably, is the most valuable commodity for anyone, especially entrepreneurs. While everyone gets the same 24 hours, how one manages it determines their success. Exceptional pros recognize this. They meticulously plan their days, set priorities, and avoid procrastination. Tools, techniques, and discipline ensure that every moment is used productively. This optimized approach to time and energy separates them from the rest.

Networking Relentlessly

You've likely heard the adage, "It's not what you know, but who you know." This couldn't be more accurate in the entrepreneurial realm. Building and maintaining a vast professional network is paramount. It's not just about quantity; it's about the quality of connections. This involves attending conferences, joining relevant industry groups, nurturing genuine relationships, and sometimes making big changes such as moving. An observation from Ryder Relocations NJ further underscores this: Many entrepreneurs relocate for work to be closer to industry hubs and expand their networks. Such moves, facilitated by expert relocation services, often lead to increased opportunities and professional growth.

Maintaining a Growth Mindset

Challenges and setbacks are integral to any busi-

ness journey. However, how one perceives them makes all the difference. Highly successful entrepreneurs view challenges as avenues for growth. They firmly believe that skills can be developed and intelligence can be expanded, that the world is abundant and not a zero-sum game, where if you have it, I can't. This growth mindset helps them overcome hurdles and actively encourages innovation, adaptability, and resilience, essential traits in today's competitive markets.

Embracing Failures and Mistakes

Nobody starts their journey hoping to fail. Yet, failure is an inevitable part of the entrepreneurial equation. Instead of seeing it as a dead-end, the best entrepreneurs view failures as feedback. They dissect their mistakes, understand what went wrong, and use these insights to refine their approach. This proactive attitude transforms potential setbacks into stepping stones, creating a roadmap for future success. Thomas Edison is famously quoted as saying: "I have not failed. I've just found 10,000 ways that won't work."

Setting Clear Goals and Vision

The entrepreneurial world is vast and varied. To navigate it effectively, one needs a compass and a clear direction. Successful entrepreneurs are never without a vision. They set tangible, actionable objectives and frequently revisit them. This clarity of purpose gives them direction and fuels their motivation. By knowing precisely where they are headed, they can effectively align their resources, time, and efforts.



Staying Persistent and Resilient

The entrepreneurial path is rarely a straight line. It's filled with detours, roadblocks, and sometimes, dead ends. Yet, what distinguishes top entrepreneurs is their dogged persistence. They face these challenges head-on, drawing from deep wells of resilience. Their unwavering belief in their mission and determination to see it through, even during the most challenging times, often becomes their defining trait.

Adapting to Change

The business landscape is ever-changing. With technological advances and shifting consumer preferences, adaptability is critical. Successful entrepreneurs don't resist change; they embrace it. They remain on the lookout for signs that demand a pivot and are agile enough to shift gears when required. This skill and foresight can move leaders from the brink of failure to overwhelming success.

Caring for Personal Wellbeing

Achieving business success at the cost of personal wellbeing is a pyrrhic victory. Top entrepreneurs realize their mental and physical health is their most significant asset. They integrate self-care routines,

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Most Secure Way To Share Passwords with Employees

Breached or stolen passwords are the bane of any organization's cybersecurity. Passwords cause over 80% of data breaches. Hackers get in using stolen, weak, or reused (and easily breached) passwords.

But passwords are a part of life.

Since you can't get around passwords, how do you share them with employees safely? One solution that has gained popularity in recent years is using password managers.

Why Use a Business Password Management App?

Here are some of the reasons to consider getting a password manager for better data security.

· Centralized Password Management

A primary advantage of password managers is their ability to centralize password management. They keep employees from using weak, repetitive passwords. And from storing them in

vulnerable places.

· End-to-End Encryption

Leading password managers use robust encryption techniques to protect sensitive data.

· Secure Password Sharing Features

Password managers often come with secure password-sharing features. They allow administrators to share passwords with team members. And to do this without revealing the actual password.

• Password Generation and Complexity

Password managers typically come with built-in password generators. They create strong, complex passwords that are difficult to crack.

· Secure Sharing with Third Parties

Password managers offer secure methods for sharing credentials with third-party collaborators or contractors.

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prioritize mindfulness and family time, and ensure they recharge regularly. This holistic approach ensures they are at their best, not just in boardrooms but in every aspect of life.

Constantly Seeking Feedback

Feedback, whether positive or negative, is a goldmine of insights. Instead of shying away from it, successful entrepreneurs actively seek it and give it. They engage with customers, peers, and mentors to understand perceptions and identify areas of improvement. Based on this feedback, they remain relevant and competitive by continuously refining their products, services, and strategies. And they help others by providing it. Remember: Feedback is a gift.

The Intersection of Habits and Success

Good and bad habits have a profound impact on our lives. For entrepreneurs, the correct practices

can be the beacon leading to unparalleled success. When cultivated diligently, these ten habits create a foundation for consistent growth and achievement. They provide the structure, discipline, and mindset required to navigate the unpredictable world of entrepreneurship.

In Conclusion

The habits that define highly successful entrepreneurs are a path to greatness and not shrouded in mystery. These habits reflect intentionality, discipline, and dedication to unwavering personal and professional growth. Successful entrepreneurs are not mere products of circumstance; they are architects of their destinies, sculpting their success with each habitual step they take. By adopting and nurturing these ten habits, you, too, can chart a course toward extraordinary achievement.

4 Must-Have Google Alerts



Google alerts offer a phenomenal way to stay tuned in to the online chatter regarding a topic of your choice. At PR Works, we set one up for every client. If you're a small business owner, we recommend you set up alerts for the following:

- Your company name
- Your name – Put in quotation marks when you create it.
- Your competition's name
- Your topic or particular area of interest or expertise

The first two bullets are no-brainers.

The third could be helpful. It's good to know what your competition is up to. Some of it you may want to incorporate into your own business.

For the fourth, we turn to PR Works' Joe D'Eramo. Joe created [My Home Office Hacks](#), a virtual

water cooler/newsletter for people who work from home. Here's his take on creating a Google alert for topics of interest.

"Today, content is king. Yet even the most imaginative of us run out of material. Creating an alert for the term 'work from home' has given My Home Office Hacks a ton of new material that's re-energized the content."

If Google alerts are a mystery to you, Joe created a Scribe that gives you step-by-step instructions on how to do it.

Use this QR code to access the guide:



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Who's This?

Phishing:

Although the "From:" display name looks familiar, it may not be. Check the "From:" address to see exactly where the email is coming from.

DeeDee's
Dungeon

ACTSmartIT.com/training



Keep an eye out for spelling errors, hyphens, and other unusual characters in the email address.

Ask yourself, have you ever received an email like this before?