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microTECH Times

Covered I.T. 24/7—Never Worry Again!



How Can 2FA Help Keep Greedy Fingers Out Of Your Company Dessert Tray?

Yes, this is a little play on words, but we hope you enjoy this light hearted message. It's no secret that your company has a plentiful assortment of data. Everything is stored from client information, to operating secrets, and even sales information. The sweetest treats your company has to offer is all stored in your data. 2FA is a great solution to help you keep malicious fingers out of your dessert tray.

What is 2FA? I am sure you've heard of 2FA and even used it on some of your personal applications like banking or social media. 2 Factor Authentication is a two-step verification process in which you use a password as well as an extra layer of security to access a platform. Many businesses use this to secure access to programs that hold sensitive data.

Isn't 2FA more time consuming? Sure it does take a little bit more time, but the security it adds is well worth the additional 3 seconds it takes to use this handy feature. 2FA security is like gravy on your mashed potatoes at Thanksgiving; sure it you may have to wait for the gravy to come around the table, it's a hot mess, but gosh it's worth the wait to top off the tantalizing dish before you and makes everything better in the end.

90% of all passwords can be hacked in just 6 hours.

We had a client recently that was really struggling with intrusions into their e-mail system. We were pushing them repeatedly to implement 2FA throughout their company to help combat these constant business interruptions. However, they kept telling us, it is just too cumbersome. After a few infections, they finally decided to implement 2FA for their email and a few other programs. They realized, implementing 2FA actually saved them a lot of time and money. Unfortunately, they had discovered for themselves that remediation really chews up a lot of resources.

How does 2FA really work? 2FA is simple, it's just two steps. Step 1, enter your password. Step 2, enter an additional verification method. The most common additional step programs offer is verification codes, additional security questions, or biometrics. Each of these methods offer a secondary point in your login process to add more data. If attackers cannot get the proper information en-

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Be Inspired

If your actions inspire others to dream more, learn more, do more and become more, you are a leader.
~ John Quincy Adams
Confidence is not something that is defined by natural boundaries.
~ Carol Hamilton,
The way to get started is to stop talking and start doing.
~ Walt Disney
Gratitude is an opener of locked-up blessings.
~ Marianne Williamson

Computer Security Day!

November 30th is National Computer Security day! I know, we are just a bunch of geeks. You expected to learn something fun about pilgrims or turkey, but this is a technology newsletter. So, take a look at these 5 quick security tips.

What is Computer Security day?

Computer Security Day is like a hallmark holiday for dorks like us; just another day for us to spread the word about protecting your computers.

Protecting your resources. Each day, computers are getting more advanced and so are attackers. Protecting your resources, tools and data ensures your company will stay functional in the unpredictable landscape businesses are facing.

Tip #1: Update.

Take a few moments to check if your computer is updated. Recently, we had a gal in one of our clients office who hadn't updated her computer in 4 years!

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Quick Tips To Enable 2FA

∂ **Amazon:** Sign in and click on “Account & Lists”, then “Your Account”, “Login & Security”, and “Two-Step Verification (2SV) Settings”.

∂ **Dropbox for Business:** Click on your name in the top right, go to “Settings > Security”, and click on “Two-step verification”.

∂ **Google:** Visit www.google.com/landing/2step/ online and click on “Get Started”.

∂ **Microsoft:** Visit go.microsoft.com/fwlink/p/?LinkId=529561 and login to setup your two-step verification and receive codes via e-mail, text or Microsoft Authenticator app.

∂ **Apple:** Go to Appleid.apple.com and login. Click on “Manage Your Apple ID”, “Security”, and “Two-Factor Authentication”.

∂ **Intuit programs** (Quickbooks, TurboTax, Turbo and Mint.com) Login to your account, click on “Sign in & security”, click on “Turn on” and follow the prompts.

How Can 2FA Help...

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tered, your account will lock itself and notify you of a possible intrusion.

Isn't 2FA cumbersome to setup?

The second step to authenticate a program is actually very easy to implement. Most organizations elect to use authentication applications from Microsoft or Google that you can quickly download to your cell phone. It only takes a few moments to setup a new authentication connection, your phone will hold that connection until you remove it, and you're ready to go. In the Microsoft authentication app, just follow these four simple steps to setup a new authentication connection.

1. Open the application and click on the “+” symbol in the upper right corner.
2. If your new connection is a work account hosted by Microsoft, click on “Work or school account”. If not, click on “Other (Google, Facebook, etc.)”.

3. Scan the QR code on your application. You can find the 2FA features in the settings, options or more options menus. You may see things like “Two-step verification”, “Set up two-step verification”, or “Turn on two-step verification”. When you find the proper menu option, the QR code will show within the program for you to scan on your phone.

2FA helps to keep hackers out of your data. 2FA adds an extra layer of protection by requiring a password and a secondary authentication method. 2FA also notifies you of failed attempts at entry into your platforms so you can take action. 2FA is user specific. Using a designated authentication connection deters hackers from even trying to enter your account.

Ready to setup 2FA? Give us a call today. There may be a few buttons to push on your server or within your cloud environment to make it a requirement for all users.

Microsoft Rebrands Their Business Software Offerings

Out with the old and in with the new! Microsoft shifted their offerings recently from the good old Office products to a new name. Take a look at their rebranding efforts.

Microsoft rebranding, better alignment with small business needs.

Microsoft is adapting even more closely with the new norms of working online. After all, business really doesn't happen only in the office anymore. Microsoft has dropped the Office 365 name off many of their products. Here is a quick reference list:

- ∂ Office 365 Business Essentials is now Microsoft 365 Business Basic.
- ∂ Office 365 Business Premium is now Microsoft 365 Business Standard.
- ∂ Microsoft 365 Business is now Microsoft 365 Business Premium.
- ∂ Office 365 Business and Office 365 ProPlus are now Microsoft 365 Apps.

New features? This rebranding is just a name change. The feature of the products aren't really changing. This name change is really more important on the back end for IT managers if they are using Microsoft Endpoint Manager, however it is good to know the new names if you're using these products.

What does this mean for my business? New bundled services are becoming available. This rebranding allowed Microsoft to shift their bundled products. The new Microsoft 365 Business Basic includes Teams, Exchange, OneDrive and SharePoint, where Microsoft 365 Business Premium services include the premium Office applications as well as these cloud services like Intune and Azure Information. This great bundle boasts advanced threat protection and mobile device management.

Commitment. Microsoft's offerings still come with a one year subscription commitment paid on a monthly basis. Give us a call if you're ready to dive into a new suite of Microsoft products.

EIDL Loans Are Not Really Grants

Was your business given an EIDL Loan? Take a look at these details about EIDL loans.

Economic Injury Disaster Loans (EIDL) for small businesses came in two flavors: Forgivable Advances (emergency grants) and low-interest loans. These emergency advances and loans were based on \$1,000 per employee to be used for sick leave from COVID-19, payroll, materials costs, rent and mortgage, repaying obligations that cannot be met due to revenue losses.

The EIDL Advance does not have to be paid back. It is still unclear if these advances will be taxable or if they will be treated like a non-taxable grants. Be sure to check with your tax preparer for the final verdict. There is no formal application process for EIDL advance forgiveness.

The EIDL loans must be repaid and handled as loans on taxes. Borrowers must start repaying within 12 months. Interest of 3.75% for businesses and 2.75% for non-profit organizations is set on these 30 year loans. The good news is that your EIDL loan may be repaid at any time with no prepayment penalties. So, when you're back on your feet, pay it off.



Computer Security Day...

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Tip #2: Antivirus protection. If you don't have an Antivirus program, get one! We cannot express how important it is to monitor and remediate issues as they arise.

Tip #3: Use strong passwords and 2FA. I know it's a pain in the can, but strong passwords and two-factor authentication are a must these days. One of our clients kept experiencing constant attacks on their e-mail system because they didn't want to deal with having to enter a code for 2FA. While it may be more cumbersome, it is the best tactic to implement to secure your accounts these days.

Tip #4: Keep your workspace clean.

Not just your desk but your desktop too. Remove unused programs, make sure your web browser isn't storing your passwords or information, and periodically remote temporary Internet files.

Tip #5: Monitoring.

Make sure someone is watching your network 24/7/365. Give us a call today if you need any assistance. Our Managed Service plans offer backups, monitoring and remediation so you can rest assured your company is secure.

3 Steps To Take Advantage Of Section 179 Tax Savings For Your Business

As we bring the 2020 year to a close, let's review a few details about the Section 179 Deduction. You could save valuable money on your taxes by writing off qualifying equipment or software purchases.

What is Section 179? Most business owners have heard of Section 179, however it is often seen as some complicated tax code that's impossible to use. It really isn't that complicated. Here are three easy steps to help to take advantage of the Section 179 Deduction.

1. Identify qualifying purchases.

If you've purchased or leased new or used business equipment during the 2020 tax year, you qualify for the Section 179 Deduction (assuming you're within the threshold). The maximum for new or used equipment purchased and put in to service between January 1st and December 31st of 2020 is \$1,040,000. This includes things like equipment purchased for business use, tangible personal property used in business, business vehicles (restrictions apply), computers, off-the-shelf software, office furniture, office equipment like printers, and even some office building improvements (i.e. HVAC, roofing, alarm and security systems).

2. Elect to take the Section 179 Deduction when you file your taxes.

When you're ready to file your business tax return for the year, regardless of your filing time, be sure to elect the deduction. If you paid cash or used a Section 179 qualified financing option you'll need to fill out Part 1 of the IRS form 4562. Section 179 is only taken on the items you select. You don't have to list every little thing you purchased throughout the year.

3. Calculate your savings and plan your year end projects. Ready to take advantage of the Section 179 Deduction? Take time to evaluate the qualified items you've purchased this year so far. Make a list and calculate your savings online at www.section179.org/section179calculator. If there are a few more items you need to purchase before the year end, give us a call to schedule your project before the year end.

How much can I save? With equipment costs of \$75,000 the true cost of your purchases with the Section 179 Deduction would be just \$48,750. That's a savings of \$26,250! Visit www.section179.org for more information on how you can save.

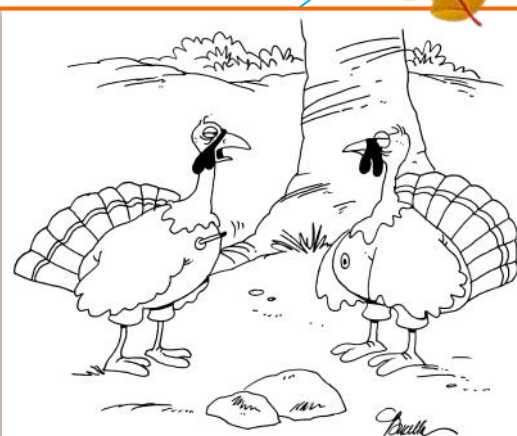
Gobble Up A Network Assessment For Your Business

"Thanksgiving dinners take 18 hours to prepare. They are consumed in 12 minutes. Half-times take 12 minutes. This is not a coincidence." Erma Bombeck. Balancing football and baking times can be a stressful and tedious task. Are your IT needs feeling more stressful and tedious? Sick of feeling nickel and dimed for services you really cannot compromise about like the second quarter and family time?

Just like a good side-dish to go with your turkey, a great IT professional is essential to keep your business running smoothly. If you're tired of calling in issues you feel should be standard maintenance and you're continually worried that you're still not receiving the service you deserve, it's time to make a change.

Give us a call today! We offer a Network Assessment to help you see what's really going on inside your company, learn about ways to remediate issues, and prepare your company for new growth.

Network Assessment



"Is it hot or just me? My pop-up thermometer just popped."

“We make all of your computer problems go away without adding additional full-time I.T. staff!”

Ask about our fixed price service agreements — Computer support at a flat monthly fee you can budget for, just like payroll!

Inquiring Minds...

Resilience: An important quality in the age of this pandemic. In the era of pandemics and lockdowns, resilience is the key to coping with changing demands of business and the office. The Workforce Institute recommends that employees cultivate resilience by learning certain skills.

1. Regulate your emotions. Facing difficult customers and coping with customer satisfaction demand that employees learn to stay calm, cool and collected.

2. Control your impulses. Learn to moderate behavior when you face challenges. Don't press 'send' impulsively. Learn not to burn bridges with inappropriately emotional reactions.

3. Learn to look for the root causes of problems. Work out what you can change or control and what you can't. Put your energy into the things you can control and improve.

4. Believe in yourself. Address setbacks, or major work changes, by seeing yourself as competent to succeed.

5. Practice balanced optimism... The ability to realistically assess what can go wrong or deter success, while remaining optimistic. Be ready for anything with a positive outlook.

6. Understand what others think and feel. Pay attention, practice active listening and absorb constructive criticisms.

7. Adaptability. Stay open to change in the face of adversity or circumstance. One thing 2020 has taught us all is the importance of being flexible.

From a psychological perspective, resilience also means adopting positive emotions, according to Psychology Today. That may mean you have to seek out the things and situations that have made you feel positive, happy, engaged or grateful. Even old movies or sitcoms might put you in that mood. Exercising or dancing could help you feel joyful too. Completing a project might help stir a sense of competence as well.

Special Roth rules for 2020: There's still time.

Under special rules for 2020, holders of a Roth IRA may be able to take a distribution without a penalty. The coronavirus stimulus bill (the CARES act) allows those affected by the pandemic to take a distribution of up to \$100,000 without the 10 percent early distribution penalty.

The CARES rule gives Roth owners three years to pay the tax owed on withdrawals instead of in the current year. Roth owners also have the option to repay the withdrawal without owing any tax, even if the amount exceeds the annual contribution limit.



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Thankful For Rocks!

We hardly need to chronicle the many and varied hurdles of 2020.

So, we will leave this to the memes, it has been a great year for them. Most of us are just thankful for our resilience to the numerous challenges. We've done what we always do: Struggle, adapt and tackle each rock in our path to press forward. For that effort alone, we have reason to be thankful.

Thanksgiving isn't a holiday when we give gifts, it's one where we think of the gifts we've received. Friendship, family, and hard work are some of the rocks that have lifted us from sinking. Let's be thankful for the rocks! Facing some technological boulders in your path? Give us a call today. We will be there for you to help navigate the next incline.

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