

Last Chance to Save Up To \$25,000 in Taxes on IT Software, Equipment and Services

While many tax incentives for small business have been shot down in recent years, Section 179 of the IRS tax code remains one legal “loophole” worth looking into.

This year (unless Congress changes it at the last minute, which they have done in the past) Section 179 allows you to purchase up to \$200,000 of qualified equipment and software. With that purchase, you can write off up to \$25,000 as a Section 179 deduction.

That’s less than in previous years, but the good news is you can still triple your savings. Here’s how:

- ★ **Save on taxes.** If your business could use new software, equipment or services, but the expense is just a little beyond your reach, the tax savings you’ll gain from a Section 179 deduction might just tip the balance in your favor.
- ★ **Take advantage of year-end price reductions.** Manufacturers and service providers need to look good to their investors at year’s end. It’s a great time of year to bargain for the best deal.
- ★ **Leverage your savings with smart financing.** Taking advantage of an equipment lease or equipment finance agreement could turn out to be the most profitable business decision you’ll make this year. How? By combining a properly structured equipment lease or equipment financing agreement with a full Section 179 deduction, your cash outlay for the year will very likely be less than your deduction.

Plus, your business can start profiting immediately from the new equipment, software or services you invest in.



Just remember – these savings for 2015 evaporate at midnight on December 31. Call us today at **(561) 969-1616** to get started.

Disclaimer: Everyone’s tax situation is different. Consult with your own tax professionals for specific advice.



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“Until the virus has been identified and removed, IT has issued an immediate ban on any use of e-mail attachments. For more details, please refer to the attached document.”

Don't Let Your Phone Be Used Against You: Five Smart Tips to Keep Your Smartphone Safe



For better or worse, we are practically “married” to our phone these days. It goes everywhere we go. It has access to our most private conversations and key financial data. It holds some of our most precious memories, in the form of pictures, sound recordings and video.

And yet, there are those who would use it to rob and manipulate you. And they’re getting more and more clever each day at penetrating your defenses.

So how do you protect your phone and yourself from vicious attack by these cybercriminals?

Here’s a basic checklist to keep you and your “beloved” safe:

1. Keep your phone with you at all times. Remember, if somebody swipes it:

- ◆ It can be used to access your money, or steal your identity.
- ◆ Someone can pose as you on your social media accounts.
- ◆ A thief can use your SIM card to rack up phone bills.

2. Keep your phone secure.

- ◆ Set a secure entry password.
- ◆ Update your phone’s operating system as soon as updates become available.
- ◆ Turn Bluetooth off when you’re not using it and avoid using it in crowded areas.
- ◆ Only use encrypted WiFi networks that require a password, and set your phone to not automatically connect to new networks.
- ◆ Enable remote geo-tracking and the lock and wipe functions. These will allow you to locate your phone if misplaced. You’ll also be able to lock the screen and wipe the data if the phone is stolen. Just be aware that geo-tracking may enable others to pinpoint your location.

3. Keep your data secure.

- ◆ Back up your data regularly.
- ◆ Don’t save passwords or PINs on your phone.
- ◆ Avoid online banking in public or crowded areas. Strangers may be able to look over your shoulder.

4. Use apps safely.

- ◆ Apps can transmit personal data. Select permissions carefully when you install them.
- ◆ Always source apps from trusted providers and check feedback from other users.
- ◆ If you’re not sure why an app needs access to your contacts, calls, photos or location, see if you can find a comparable app that doesn’t require that access.

5. Be selective about how and where you use your phone.

- ◆ Stick with trusted websites and apps when you download anything.
- ◆ Never download content from an unknown source or one you can’t verify.
- ◆ Turn GPS off when you’re not using it. Your location can be tracked if you have it turned on.
- ◆ Log out of websites when you are done using them.
- ◆ Especially with email – THINK before you click. Hackers are getting very clever at creating authentic looking emails. One false click could unleash malicious code allowing them access to all your personal data.

If you have questions or need assistance with your mobile device, email info@palmtech.net.

Shiny New Gadget of the Month



Tossing Your Video Cam To The Wind

Shooting the perfect video for your business just got easier, thanks to a new flying camera that's smart enough to follow you on its own. It's called the Lily flying camera, and it breaks new ground in ease of use. Just toss the camera in the air, and it starts shooting video. It can follow or circle or zoom in on a subject with ease. You just wear a special wrist beacon. Lily may be a cool toy, but it's also a great tool for your business. Shooting video from the air, hands-free, quite literally means the sky's the limit on what you can do. It also means you can shoot great marketing videos without having to buy a whole lot of new gear. Just toss Lily in the air, demo your product and let Lily capture stunning aerial footage for you.

The Lily Camera won't start shipping until February 2016, however you can visit www.lily.camera to pre-order now.

Real Leadership Is Power With People (Not Over Them)

Everything we accomplish happens not just because of our efforts but also through the efforts of others. The biggest difference between people who manage others versus people who lead others is how they develop those under them.

As all leaders know, untitled or not, leadership is power *with* people, not power *over* people. Do you build people up or tear them down? Encourage or discourage others? Try to be the hero or make heroes out of those around you?

According to researcher Tom Rath at Gallup, the number one reason why people quit their jobs is lack of appreciation. Everyone wants to feel significant, to be recognized for what they do. It's important to make people feel appreciated. It's even more important to let people know there is someone who believes in them, so much so that he or she will not let them be less than they can be.

The Three C's of Power With People:

- **Character** – Those who wish to influence others understand how important character is. When establishing character, it is critical to remember that the opposite of humility isn't pride; it is self-absorption. Few people can lead or inspire others, at work or at home, when they are self-absorbed.
- **Competence** – People who act as leaders exude competence – by their actions, by their appearances and in everything they undertake.
- **Connection** – When we act effectively as leaders, those around us bond with us – not because of our position or title in the organization but because of their relationship with us.

Once you've developed these three C's in your relationships with others, you will be capable of leading. As a leader, titled or not, your job is to act as a thermostat, not as a thermometer. Industrialist Harvey Firestone said, "You get the best out of others when you give the best of yourself." So give it your best.

Leadership Action Points:

- **Express your appreciation.** To act like a leader, celebrate the success of those around and under you as if it were your own.
- **Ask others what motivates them.** When was the last time anyone asked you what motivates you? Don't make assumptions about what motivates your team either.
- **Collaborate.** When it comes to decision-making, the oft-used acronym TEAM is true: Together Everyone Accomplishes More.
- **Practice diplomatic confrontation.** Rather than confronting the person, consider what behavior of his or hers needs to change. Confront the problem, not the person.



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Who Has Your Search History?



In a perfect world, the sun would shine daily, age would not cause wrinkles, and you wouldn't have to worry about malware attacks on your computer. Right? But in our world, storms sometimes rage, age equals wrinkles and the Internet simply is not a safe place. Unless your laptop has no connection to the outside world, and

you keep it in a bubble, you cannot sensibly go without antivirus software.

Antivirus does not just protect against viruses. It is also used to safeguard a computer from malware, computer worms, Trojans, adware, etc. There are several free antivirus programs available that have provided satisfactory performance to many users.

AVG is the third most popular antivirus product in the world according to market analysis from software firm Opswat. The company has a 8.6 percent share of the global market, behind Microsoft on 19.4 percent and Avast on 21.4 percent. But, be aware, that when it comes to freeware, you should never confuse popularity with effectiveness.

Recently, AVG updated its privacy policy to include verbiage regarding the collection and sale of "non-personal data" to third parties. Alexander Hanff, security expert and chief executive of Think Privacy, stated that AVG's potential ability to collect and sell browser and search history data places the company "squarely into the category of spyware." "Antivirus software runs on our devices with elevated privileges so it can detect and block malware, adware, spyware and other threats," he told WIRED. "It is utterly unethical to [the] highest degree and a complete and total abuse of the trust we give our security software." Hanff urged people using AVG's free antivirus to "immediately uninstall the product and find an alternative."

Do any of you consider it ironic that a security company who holds access to your personal and "non-personal data" to provide protection would consider selling that data for profit?

In response to this statement and to other industry comments saying that AVG had stayed "just on the non-creepy side of creepy," AVG has published a blog post (<http://now.avg.com/understanding-the-new-privacy-policy/>) explaining their decision to go this route. If you are presently using AVG's free antivirus, you should take a look. If you are ok using free software that will share your search and browser information with advertisers, then do nothing. However, if you are concerned about the impact that this new AVG policy will have on your business, your identity and your security, please contact us at **(561) 969-1616** or **info@palmtech.net**.

The Lighter Side: Crazy But True... Midnight Mystery: The Case Of The 'Weird' Laptop

One day a user brought us her laptop. She said it was acting "weird."

We ran the usual diagnostics, which all came up clean. Then the dreaded "Blue Screen of Death" showed up.

The cooling fan had failed completely.

So we backed up her data and gave her a new machine. End of story...

Nope. Within a week, she brought the new laptop back to us, complaining of similar problems. This had us stumped – it was brand-new.

We ran the hardware diagnostics in a continuous loop overnight. Nada.

We asked the user if she had any ideas. She got a funny look on her face and promised to report back to us. Sure enough, the next morning we received an e-mail from her, with an incriminating picture.

When she snuck into her den at midnight, she had caught Boots, her fat orange cat, preparing to take a nice, warm nap on her laptop.

As Boots stepped onto the keyboard, his paw triggered the hot key. Then, as he snoozed on top of the unit, the internal fan had to work overtime to keep it from melting down.

Mystery solved!

We all had a good laugh, glad to know our detective work had finally paid off.

