



Del Real Tax Group

February 2018

Small Biz Talk

The newsletter designed to keep you on course to build a successful small business



Welcome to the February 2018 edition of the **Small Biz Talk Newsletter!** One month down and 11 more to go. This month's edition shares articles to make this year safe, healthy, and successful.

This month begins with an article about protecting your business and how to significantly reduce any risk of intrusion, without having to hire a big corporation. Plus, the possibility you might have to change your email server because of IRS scamming (Oh my!).

Following the "risky business" section of this month's newsletter are articles about your physical and mental safety. Are you having trouble sleeping? Stomach problems? Or turning into a home body? These could be signs of job - related stress. Read on to find out how to become aware of it, the benefit cleaning your desk can have on your work day and how to become more intentional with your 2018 goals.

The rest of the newsletter is filled with articles to help you avoid any hard falls this season – physically and metaphorically. Enjoy!

Maribel Salazar, CPA



PROTECTING YOUR BUSINESS: LEGALLY, PHYSICALLY AND DIGITALLY

From the solopreneur to multi-million-dollar corporations, businesses of every size face risks: legal, physical, and digital. Self-protection can seem bewildering. We've broken down ten areas of concern and offered advice that can help you significantly reduce risk and put your business on more confident, secure footing.

1. Make Work a Safe Space. Strive to make the workplace you've created supportive of your employees' physical and mental health. Not only is it the right thing to do, but it can also protect you legally. For starters, make sure your business complies with OSHA guidelines and standards as required by the Occupational Safety and Health Act of 1970. Further, be sure to address any claims or harassment promptly and thoroughly.

2. Purchase a Security System. With today's technology, you can have a security system with a series of camera feeds that are accessible in real-time – and at a reasonable cost. The cameras themselves are sometimes enough to scare off a crook. But if a crime does happen, having video footage will increase chances of catching the culprit and retrieving stolen data or property.

3. Do Regular Data Back-Ups. Sometimes all it takes is a small computer glitch to wipe out your data. Don't take that chance. Back up your data on a regular basis. Today's cloud platforms make this easy and automatic.

4. Beware Malware. Malware is always lurking, with the potential to intrude on your network and rob it of valuable

data. Invest in security software for every computer in your organization. Also, require your employees to attend a computer security training session. Topics covered should include when to share login information (answer: only in-person to authorized individuals) and suspicious email attachments (which should never be opened).

5. Insist on Iron-Clad Passwords. Some passwords are easier to hack than others. Require everyone in your company to establish harder-to-crack passwords. The most secure passwords require a mix of numbers, letters (both lower and upper case), and special characters like @ and ?. For even stronger protection, require a new password every three months or so.

6. No Company Business on External Devices. Some employees may prefer to perform company work on their own laptops and other devices, but this is potentially opening a can of worms, security-wise. Issue company computers to every employee and insist that no company work should be performed on an employee's personal equipment.

7. Got Permits? Whether or not your business requires special permits or licenses depends on where you're located. The important thing is to make sure you have what you need. If you're caught without a necessary permit or license, you could be hit with hefty fees or even a shut-down.

8. Business Names: Unintentional Copy-Catting. If you're using the same business name as another company, you could



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PROTECTING YOUR BUSINESS

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be opening yourself up to a lawsuit – even if your intention was never to copy or steal. Instead, do the research. Start with a Google search, then go to Register.com and perform a domain name search. Next, check state and federal business name registries. Ideally, this should be done before settling on a business name.



9. Put it in Writing. A handshake is nice, but in business, if it doesn't come with a written contract or agreement, it could become a nightmare. Whether you're entering into a transaction with a business or individual, always put the details of your agreement in writing. Not only does it clarify expectations for both parties, but it protects you if something goes awry.

10. Use Arbitration Clauses. Legal fees can be substantial and possibly cost you your business. Arbitration is much more afford-

able. That's why it's smart to require parties to resolve their disputes first through an arbitration process. How? By including an arbitration clause in your contracts.

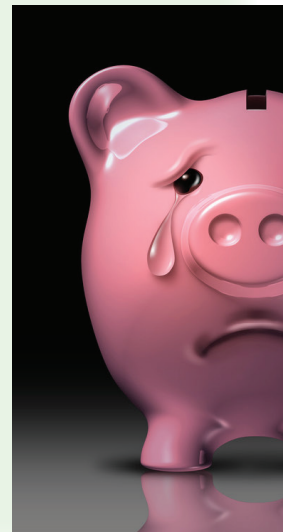
You don't need the resources of the big corporations to make your business safer. These ten steps will keep you out of harm's way for the majority of threats businesses face – if you act on them. Act now! ♦



BEAT WORKPLACE STRESS BEFORE IT BEATS YOU

Being challenged at work is one thing. Being stressed out all the time is something else. How can you tell whether you're really suffering from undue job-related stress and anxiety? Be on the lookout for these symptoms:

- Feeling anxious, irritable, or depressed
- Apathy or lack of interest in work
- Sleeping problems
- Constant fatigue
- Difficulty concentrating
- Muscle tension or headaches
- Stomach problems
- Withdrawal from your social life



AVOID FALLS IN SLIPPERY WEATHER

Many falls recorded at workplaces each year are due to weather-related conditions. As winter's ice and snow begin to coat the outdoors, heed these tips to keep yourself and your team safe and slip-free to and from work:

• **Plan ahead.** Check weather and traffic conditions before you head to work so you can prepare accordingly.

• **Go slowly.** Perform this simple test before you step out of your car: Stick a foot out to check for a slippery surface in the parking lot. Don't rush into work; use handrails on your way into the building if they're available.

• **Wear proper shoes.** Shoes with flat or low heels are the safest. In slippery weather, wear a rubber-soled, wide-tread shoe; the wider the shoe the more traction. Rubber bands around each shoe can also provide more traction.

• **Beware wet floors.** When you step into a building, scrape off any ice or snow on your shoes and walk carefully. Hard floors will likely be slippery and wet from other traffic.



Quotes:



"Life is what happens to us while we are making other plans." – **Allen Saunders**

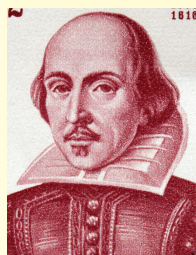
"Plot twist: everything goes exactly as planned." – **Criss Jami**

"You can't get where you want to go unless you start with where you are." – **Michael Hyatt**

"And as we let our own light shine, we unconsciously give other people permission to do the same. As we are liberated from our own fear, our presence automatically liberates others." – **Nelson Mandela**

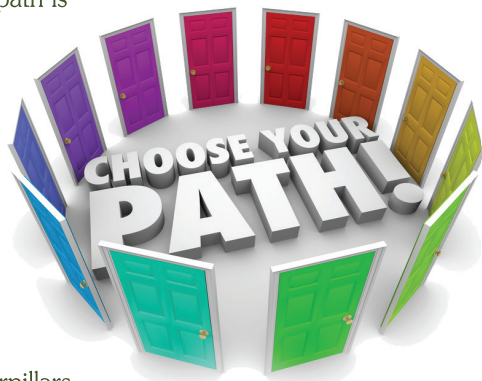
"People don't resist change. They resist being changed." – **Peter M. Senge**

Love all, trust a few, do wrong to none." – **William Shakespeare**



Find Your Own Path

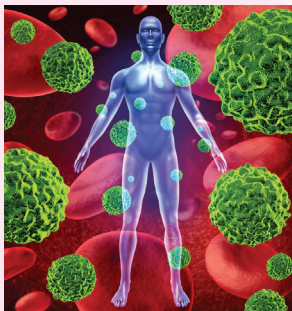
French entomologist Henri Fabre once conducted an experiment that illustrates why it's best to distance yourself from the crowd and follow your own path. Fabre observed the actions of a group of processionary caterpillars that travel in a line head to tail with no clear sense of a destination. Their path is determined by the "leader" ahead of them. Fabre lined the rim of a flowerpot with an unbroken chain of caterpillars. Inside the pot he placed a plethora of food. Without breaking the chain, the caterpillars began their slow track around the rim of the pot. There was no way to distinguish the leader in this group, and the caterpillars kept moving around the rim of the pot at a steady pace. After several days, the caterpillars—who had never stopped their trek—began to die and fall off the rim. All the while, the food they needed lay inches away. This thoughtless mass movement caused them to lose even the most basic instincts to allow them to change their behavior in order to survive.



Keep Deadly Chemicals Out Of Your Body

The list of chemicals that can cause cancer is intimidating, and keeping them out of your food can seem like an impossible task. The Fox News website, though, offers these tips for keeping your food and water free of toxic chemicals:

- 1. Buy a water filter.** A good filter can remove many cancer-causing chemicals.
- 2. Eat organic foods.** You'll cut your exposure to pesticides and other chemicals and support an industry that doesn't pollute the environment.
- 3. Bring your own mug.** Foam cups from most coffee shops contain styrene, which gets pulled out when in contact with hot liquids. Take your own travel mug when you go out for coffee, tea, or other hot beverages.



Are You In Need of a Qualified Tax Pro?

If you are not my client and would like to explore whether we might be a good fit, please contact me. As a qualified tax professional, I not only know all the rules, but can also help you deal with the IRS and help you decide how far to push a dispute.



TAX CORNER

Do You Use Hotmail? Beware of This Scam.

If you use a Hotmail email account, keep your eyes peeled for a scam that's targeting you and seeks to steal your personal and financial information.

You'll know you're being targeted if you receive an email with a subject line reading, "Internal Revenue Service Email No. XXXX | We're processing your request soon | TXXXXXX-XXXXXXX". The email will try to lead you to sign in to a fake Microsoft page and then ask for your personal and financial information.

The IRS has received over 900 complaints about this new scheme. The suspect websites associated with this scam have been shut down, but you should be on the lookout for similar schemes. Remember: generally speaking, the IRS does not initiate contact with taxpayer by email, or request personal or financial information by email.

If you ever receive an unsolicited email that claims to be from the IRS, forward it to phishing@irs.gov and then delete it.



Who's There?

A man answered a knock at his door and found a giant cockroach standing on his porch holding a pie.

"Can I help you?" The man asked.

The roach threw the pie in the man's face and ran away.

The next day, the man encountered the same roach on his porch. Before he could say anything, the roach slapped the man in the face and ran off.

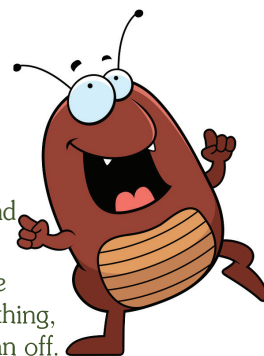
When the doorbell rang the following day, the man looked through the peephole and saw the roach standing on the porch holding a bouquet of flowers and an index card with the word "SORRY" scrawled on it.

The man cautiously opened the door.

The roach lunged at him, bit him on the arm and ran off laughing. Worried about the bite the man called his doctor and told him what happened.

"Do you think I'll be OK?" he asked.

"I don't know," his doctor replied, "I'd heard there was a nasty bug going around."



Do You Have A Tough Accounting / Tax Question You Want Answered?

I love hearing from my small business clients and friends who enjoy reading my monthly newsletter. I'm always looking to answer pressing questions you might have relating to small business.

If you have a question, tip or idea, please call me at 708-788-0082 or email me at info@delrealtax.com. Perhaps I'll feature you in a future issue!



Del Real Tax Group

CERTIFIED PUBLIC ACCOUNTANTS

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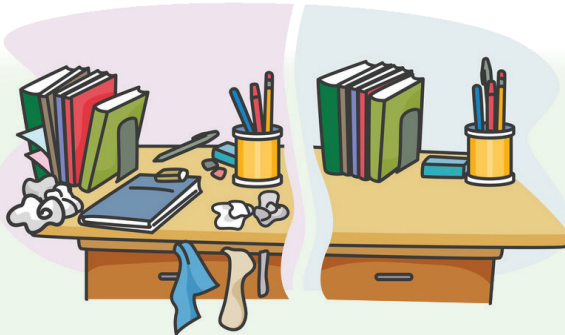
Keep Deadly Chemicals Out Of Your Body

Do You Use Hotmail? Beware Of This Scam.

Who's There?

Organize Your Desk For Workplace Success

Execute Your Plans With Precision



ORGANIZE YOUR DESK FOR WORKPLACE SUCCESS

Experts say that your co-workers wonder about your abilities if you're not capable of keeping your desk clean. With that in mind, try these tips for keeping your working area neat and efficient:

- **Create "zones."** Don't just toss documents, books, supplies, etc., across your desk. Designate specific areas for particular items: progress reports in one corner, mail in another, staplers and paperclips in your top drawer, and so forth. This will make finding things quicker and easier.
- **Clean up regularly.** Before lunch, and right before you go home, spend a few minutes sorting your desk. File what you need, discard what you don't, and straighten everything up so it's waiting in the right location when you return.
- **Respond promptly.** Resist the urge to set stuff aside for an indeterminate "later." Make a point of filing, discarding, or acting on items right away so they don't pile up and become too overwhelming to contemplate.

Execute Your Plans With Precision



Planning is important to success in any organization. Follow this template for carrying out your plans effectively:

- **Establish accountability.** Before you implement any initiatives or changes, identify the elements that support your overall strategy. Make sure everyone knows how your ultimate objective fits into your long-term goals. This makes it possible for people to adapt and make changes as they work.
- **Prioritize goals.** Let people know what's most important to accomplish. You don't want them spending too much time working on something that doesn't have much impact on the end result.
- **Create lines of communication.** If you have more than one or two people on your team, set up procedures for staying up to date about problems and progress. You probably don't need to hear about every issue that comes up, but clearly let people know what questions and information they should bring to you and what they should share with each other. Establish a timetable to review progress on a regular basis.
- **Document your efforts.** Keep records of what you decide, what actions people take, what results you need, and so forth. Who's responsible for different elements of your plan? How will you measure the success of your efforts? Put it all down in black and white to avoid misunderstandings.
- **Follow up and evaluate.** After completion, take a good look at how your team achieved its goal. Could you have saved time? Did someone do exceptional work that deserves to be rewarded?