



# Take Advantage of Section 179 for New IT Equipment Purchases

When you buy IT equipment (like computers or software) for your business, you can deduct the full purchase price from your income this year instead of spreading it over several years. But there's a deadline: the equipment must be bought and in use by December 31 to qualify. Order early to ensure you don't miss out, as hardware can be scarce this time of year.

## What is Section 179?

Section 179 is a tax benefit that lets businesses deduct the entire cost of qualifying equipment in the year of purchase, rather than depreciating it slowly. For example, if your business spends \$50,000 on equipment, you can deduct that full amount this year instead of writing off only \$10,000 per year over five years. Many small businesses find this extremely helpful for immediate tax savings. In 2024, you can deduct up to \$1,220,000 under Section 179.

## Who Qualifies?

Any business that buys, finances, or leases new or used equipment during the 2024 tax year may qualify, as long as total spending on equipment is under \$4,270,000. Most tangible goods used by businesses, including standard software and some vehicles (with restrictions), qualify.

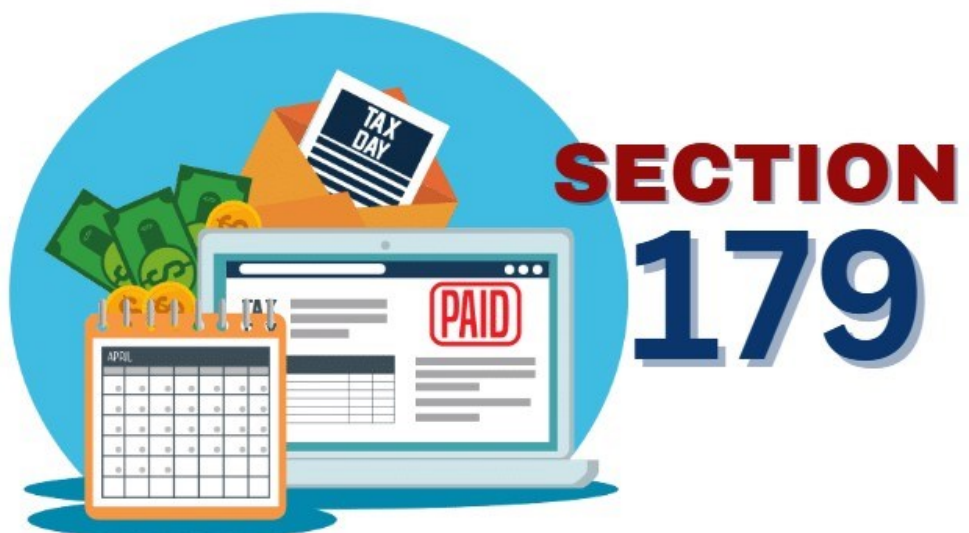
## Key Differences Between Section 179 and Bonus Depreciation

- **Section 179:** Applies to both new and used equipment, but you must use it primarily for business (over 50% of the time).
- **Bonus Depreciation:** Currently at 60% for 2024, it's generally for larger purchases that exceed Section 179 limits and allows for losses to be carried forward.

Generally, businesses apply Section 179 first and then Bonus Depreciation if needed.

## Special Rules for Software

If your business uses standard software that's available to the public, not highly customized, and under a nonexclusive license, you may be able to deduct it fully under Section 179.



# Letter from the Editor



*Happy November!*

We had such a fun October!

Wareham holds Trick or Treat on Main Street, and we participated for the third year. You'll remember from last month's newsletter that we decorated the front lawn with a "Hacker" scarecrow and not-so-scary inflatables. The Friday before Halloween was gorgeous weather and we had so many Trick or Treaters, I especially loved the "auditioners" for next year's scarecrow!



On the 31st, David and I went to Beth & Justin's to hand out candy while they took Sarah and Xander out Trick or Treating.



**2009**

We dug out the costumes that I made 15 years ago for Beth and Justin's Halloween wedding. Such wonderful memories!

We've got exceptional articles this month!

Our front page article reminds you the Section 179 tax break is still available this year. You may want to use it to replace some Windows 10 computers that can't be upgraded.



Attorney Helene Horn Figman shared the article that she wrote for "Today's General Counsel" about **How to Conduct a Fair and Accurate Internal Investigation of Employee Complaints**.

Our editor, Susan Rooks' article about LinkedIn Profile Banners will give you inspiration to update your own, and Bob Kagan gives advice about the costs of credit card processing.

Happy Thanksgiving from your ACTSmart Team! We are blessed in so many ways!



# Credit Card Processing Paying Lowest Percentage Does Not Always Mean Best Price

The old adage of, "If it sounds too good to be true...it probably is" is very much in play when shopping for a Credit Card Processor. There are no shortage of Reps out there who will unabashedly say "We have the lowest rates" or "We deal direct so we have the best price."

Of course you want to pay the best price, but beware of the claims mentioned above, simply aren't always true.

**1. Paying Lowest Percentage Rate:** Credit Card Processors will always put their best foot forward when trying to sign on a new customer. This, of course, means a offering a very low percentage rate. Be aware there are two issues to know about:

\* Processors cannot survive with offering everybody the "Lowest" Rate. What they won't tell you is that within a few short months, without notice, those very low rates will be increased and you will be left with a higher percentage than what you agreed to and three years remaining on the contract.

\* Make certain you not only know what your rates are, but also what the monthly fees are. Again, lowest rates are great, but high month-end fees can often negate any savings you are hoping to realize.

**2. Dealing Direct with the Processor:** There are only a handful of Credit Card Processors in the marketplace. The sales reps you deal with are either "Direct" Employees of the Processor or members of Independent Sales Organizations who also deal "Direct" with the Processor. In short, no such benefit exists if / when you are told there is no middleman.

Credit Card Processor costs are approximately 3% of your credit card sales. When shopping for a Credit Card Processor you should, of course, be concerned with the pricing, but there are other factors that should come into play as well:

1. Deal with a Rep who will give you a "Zero" Pressure honest assessment of your current situation
2. No Contract to sign
3. Reasonable Processing Rates that will only increase upon notification
4. Minimal Monthly Fees
5. Superior Pre- & Post-Sale Customer Service
6. Assistance with PCI Compliance Assessment

This is a purchase just like any other business purchase you make. You should consider all the options, not simply the "Lowest" price.



## Bob Kagan

Summit Network LLC—We make credit card processing easy!

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# LinkedIn™ Profile Banners

Have you ever looked up in the sky – mostly in summer here in New England – and seen a small plane flying overhead trailing a banner advertising something?

Fun to see, right?

But could you even read it?

For safety, I'm sure the planes had to be at a certain altitude, fly a certain speed, and conform to other things most of us know nothing about.



Of course, the basic reason for that banner is advertising, right?

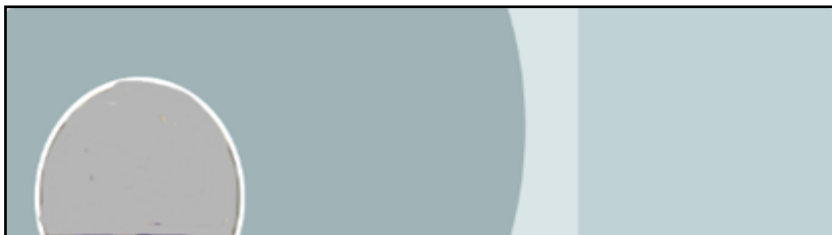
So ... does it work? Hmmm. Maybe. But once it's gone, do we ever think about it again?

Holding that thought, let's take this idea of a banner over to our LI profile.

It's at the top of every profile, automatically filled in with either a grayish or greenish nothing -much background provided by LI as a mere space filler ... **OR** it's something the profile's owner dreamed up to catch our attention.

And since the banner is the first thing most of us see when we're scrolling past dozens / hundreds of profiles, it really needs to **JUMP OUT** and catch our eyes, long enough for us to decide to stay and read more.

Here are two examples to consider:  
The gray LI basic space-filler (with the person's face blocked out here for privacy). Ho hum. Nothing to see here.



Better move on.

Now, here's one created by David Alto several years ago.

Which one draws your attention?

And although David has changed his banner several times since then, this one still stays in my mind thanks to its originality and sense of fun and purpose.



Here are two more banners that I enjoy seeing (even if Jeff Young's Superman is partially hidden) because they're descriptive and the picture of each is welcoming:



**And yes:** We really can use humor in our banner, if it fits into our basic business message or the impression we want to give others.

**Now, how to do it:** Use Canva or any other platform that can quickly either give you some examples or at least a space to work with.

And for more platforms to help you create yours, just Google "LinkedIn Banners."

### Things to remember:

The banner space is **FREE** advertising space – why waste it?


The circle on the left is for a picture of you, hopefully smiling. Its position is fixed; it cannot be moved.

Be sure to push your background text towards the right side so it won't get caught behind the picture. It's well worth the time you can spend looking closely at others' profiles, especially their banners.

You never know where and when you'll see something you could use yourself!

Next month, we'll explore the next section – our **Headline**.

**Grammar Goddess Communication**  
I will help you look and sound as smart as you are.



**Editing / Proofreading of**  
**Annual Reports — Blogs — Business / Nonfiction**  
**Books — Podcast Transcriptions — Websites**

**Never ask: How smart is that person?**  
**Always ask: How IS that person smart?**

## How to Conduct a Fair and Accurate

Litigation attorneys know there is an art to the opening statement, direct examination, cross examination, and the closing argument. Similarly, there is an art to conducting an internal investigation of an employee complaint.

Directing interviews in a timely manner is vital, as complaints of harassment are clearly time-sensitive, and a delay could imply that the company is apathetic. Because time has a way of erasing particulars that could be pivotal to the investigation, initiating the internal investigation as soon as possible also helps to ensure that all parties remember facts and details accurately.

Too often, even the most talented human resources professionals and astute members of a company's legal team approach the matter as a case in controversy, making the interview seem like a cross examination. In other instances, the person making the complaint is instructed to "tell me everything that happened." The complainant's story is repeated by the investigator to the alleged harasser, who is asked, "What do you have to say to this?" This is a style of questioning that does not lead to effective fact-finding.

Although an investigator should ask open-ended questions, there needs to be a framework that allows both the complainant and the employee accused of harassment to respond in a specific way that elicits key issues and provides the investigator with a basis for follow-up inquiries.

A good way to begin is to approach this as one might start a conversation, rather than jump into who, what, where, when, and why.

### Some suggestions:

- Sound appreciative. *"We'd appreciate it if you would provide some further information about your complaint, such as where you were at the time of the incident."*
- Use non-accusatory language. Rather than asking about witnesses or evidence, ask: *"Did you notice if there were any other employees or cus-*

*tomers within earshot?"*

- Ask if the employee "remembers," so that they are not embarrassed if their exact response is not on the tip of their tongue. *"Do you remember if you responded to the statement (or physical action) in any way?"*
- Allow some leeway for additional information. *"Is there anything else you think is important to share that might help in looking into this matter?"*
- Take your cue from the information that you are receiving. If the employee has shared something they think might help, follow up. *"In what way do you feel that relates?"*

### Avoid Any Suggestion of Bias

Sometimes, internal staff can be too close to a situation. They may work regularly with the complaining employee or with the alleged harasser. As a result, an investigatory report may be questioned at a later date as being biased because of a perceived relationship with one of the parties. Effective strategies to avoid any suggestion of bias include selecting an investigator with no personal or professional connections to either the complainant or the accused; having a review process in place where findings and conclusions of the investigation can be reviewed by an impartial party; or using a neutral or third party, such as an external investigator.

The parties should not be told that the matter is "strictly" confidential. Instead, both the complaining individual and the accused should be advised that the investigation will be conducted in a manner that is as confidential as possible. Both parties should also be made aware that they may need to be contacted at other times during the course of the investigation.

The investigator is responsible for being an avid, but objective, listener, avoiding statements like, "I definitely believe you," or "That doesn't really make sense to me," or "Why were you in that situation?" Investigators should use statements that are neutral and focused on factfinding. As a starting point – to the complainant: "Thank you for coming forward; please be assured that we take

# Internal Investigation of Employee Complaints

your complaint seriously and will conduct a thorough investigation.” To the accused: “Please be assured that we are commencing the investigation with an open mind and very much want to hear what you have to say.”

## Don't Make it an Interrogation

A workplace investigation is not an interrogation of the alleged harasser. The investigator must resist the temptation to corner an employee into a Perry Mason-style “I did it” confession. While there may be instances where an employee does acknowledge responsibility for some or all aspects of an accusation, such acknowledgment should be elicited through non-accusatory skillful questioning. An experienced investigator might ask, as example, if there is any background information that they believe is important to the investigation. This allows the accused an opportunity to provide additional details.

In addition to the complainant and the accused, witnesses to the incident(s) must be interviewed to ensure all necessary information is gathered. Further relevant supporting documents should

be collected – including emails and chat messages – to help establish facts and corroborate statements.

Once completed, the investigator submits a factual report to human resources or the relevant decision-maker in upper management. Depending upon the role of the investigator (which is decided in advance), the report does not usually recommend what, if any, remedial actions should be taken, based on the investigation. Rather, the appropriate internal manager / decision-maker will utilize the report as a basis for making their decision. Company policies may dictate the particular type of discipline (if any) to be implemented. Appropriate actions based on findings might include disciplinary measures, mediation, or training.

Thorough factfinding ensures a fair and accurate internal investigation. In the absence of this process, incorrect steps might be taken, opening a business to risk and/or liability. A commitment to taking complaints seriously sends a message to employees that the company is fully vested in safeguarding their rights and fosters a comfortable and positive workplace environment.

*Attorney Helene Horn Figman combines specialized legal knowledge in employment law with the skills and perspectives uniquely suited to Human Resources Consulting. [www.figmanlaw.com](http://www.figmanlaw.com)*

*Information about her anti-harassment and anti-discrimination education programs can be found at [www.workplaceawarenesstraining.com](http://www.workplaceawarenesstraining.com)*

**This article was prepared by the Law Offices of Helene Horn Figman, P.C. for the publication, “Today's General Counsel”.**

<https://todaysgeneralcounsel.com/how-to-conduct-a-fair-and-accurate-internal-investigation-of-employee-complaints/>

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In This November 2024 issue:

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«First Name» «Last Name»  
«Company»  
«Address»  
«City», «State» «Zip»

*This newsletter was thoughtfully edited by Susan Rooks, the Grammar Goddess, so we can look and sound as smart as we are.*



**Susan Rooks**  
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<https://www.linkedin.com/in/susanrooks-the-grammar-goddess/>

**To help your organization stay secure during this busy time,  
we're making some of our episodes of  
Managed Security Awareness Training (SAT) FREE for the holidays!**



**Intro to Cybersecurity:  
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Learn about some of the best cybersecurity basics that everyone should know to defend themselves against threats, like passwords, multi-factor authentication, phishing, and much more.



**Business Email  
Compromise: Defend  
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Learn how business email compromise (BEC) attacks happen and what you need to look out for. These email attacks rely on compromised identities to steal data or money, but you can still protect your inbox.



**Generative AI: Safeguard  
Data and Trade Secrets**

Learn about the importance of protecting trade secrets in the age of generative AI, including the risks of consumer chatbots, and the importance of adhering to data protection policies.

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