



Microsoft Blinks! ... And Takes A Step Back Concerning Windows 10



We've been encouraging our clients and friends to upgrade to Windows 11, especially for the added security updates.

Microsoft has revised its policies with the significant date approaching: the end of free security updates for Windows 10. Microsoft has announced that after October 14, 2025, users will need to pay for up to three additional years of security updates—essentially paying Microsoft to fix vulnerabilities in their own software.

Now, you might think the obvious solution is to upgrade to Windows 11. After all, Microsoft claims it's faster and more efficient than Windows 10. Despite that, they've imposed stricter hardware requirements for Windows 11, effectively locking out many perfectly functional Windows 10 machines that could actually run Windows 11. This feels arbitrary and, frankly, unfair.

As of July 2025, Windows 11 has finally overtaken Windows 10 in market share. According to StatCounter, **Windows 11 now runs on 52% of all Windows PCs**, while **Windows 10 has**

dropped to 44.6%. That's a dramatic shift from just a month earlier, when the two were nearly tied at around 48% each.

The surge in Windows 11 adoption is largely driven by Microsoft's aggressive push and the looming end-of-support deadline for Windows 10.

Still, that leaves **hundreds of millions of PCs**—many of them still perfectly functional—running Windows 10. And that's a problem for Microsoft. They're essentially saying they won't patch known security flaws in their own software unless users pay up. The patches exist—they'll be sold to those who can afford them—but everyone else will be left increasingly vulnerable.

So, it wasn't too surprising when Microsoft blinked. On Tuesday they announced a more flexible approach to Extended Security Updates (ESU) for individual users. Here are the three options:

1. **Use Windows Backup** to sync your settings to the cloud—free.
2. **Redeem 1,000 Microsoft Rewards points**—also free.
3. **Pay \$30 USD** for one year of ESU consumer coverage and \$61 per system for organizations.

Once you choose an option and follow the steps in the enrollment wizard, your PC will be covered from October 15, 2025, through October 13, 2026.

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Letter from the Editor



For over a year, we have been urging our clients and friends to upgrade to Windows 11 for security and compliance reasons. After all, October 14th is coming fast. That's the date that Microsoft told everyone that they would be cutting off updates and support for Windows 10.

Well, it seems that Microsoft has blinked and will now allow you to purchase extended security updates for up to three years. This is very good news for those whose software won't run on Windows 11, or have other challenges with the upgrade.

If you haven't decided one way or the other, you can get our free report "Are You Ready For Windows 11?" (My punctuation here is correct; see Susan Rook's article "Common American Punctuation Marks: Top 3 Rules" on page 7.)

Bernie Heine's "Lessons From July" will give you a refresh and back on track for the rest of 2025. Pages 4-5.

Brian Hoffman's article on page 6, "When a Thank You Note May Not Be Enough" will get you thinking about more ways to make a good impression.

We celebrated "Christmas in July" with Xander and Sarah. Santa must have heard about our plans because he sent "Winter," sister of our Elf on the Shelf "Walter," to introduce herself. This was Winter's first job after graduating from Elf School. She made an impression on us all and we look forward to seeing her right after Thanksgiving!.

Earlier in the month, we took them to the Holiday Inn in Randolph for a weekend of swimming and a trip across the street to the Cinema de Lux where we watched "How to Train Your Dragon" in reclining seats. Yes, I know, it doesn't take much to thrill us!



***Please enjoy these last few weeks of summer,
we will!***

A handwritten signature in black ink, appearing to be "P." with a checkmark.

The wizard is already available to Windows Insider Program members and will roll out to all Windows 10 users by mid-August.

So, if you're sticking with Windows 10, you'll soon have a straightforward way to stay protected—at least for another year.

Thanks to the Security Now podcast for this update. <https://www.grc.com>

Are You Ready for Windows 11?

If your business is still running on Windows 10, Microsoft has set strict hardware requirements for Windows 11, and some older devices aren't compatible.

The sooner you check whether your computers are ready for the upgrade, the sooner you can plan your next steps – whether that's upgrading existing devices or investing in new ones.



So, how can you find out what you need to do?

Download our free report: <https://actsmartit.com/wp-content/uploads/2025/07/Win11-FreeReport.pdf>

We'll mail the Free Report to you.

Request the report be mailed at <https://actsmartit.com/win11/>

Credit Card Processing

In 20 years, I have yet to meet a merchant who does not want to pay the "lowest" processing percentage. Rest assured: When shopping for a credit card processor, there is no shortage of reps who will promise you that their rates are indeed the "lowest."

When going down this path, though, please note two things:

- * The processor may be willing to sign you up for that low rate, but they do not want to maintain that percentage for very long. This will undoubtedly result in a rate increase within a few months, usually without notification.

Now you are paying more than you bargained for and are stuck doing so because you signed a 3-year contract.

- * High month-end fees, which often are not discussed during the sales process, can more than offset that "low processing rate." There are statement fees, transaction fees, WATS fees, dues & assessments plus any others the credit card processor can think up and sneak by you.

It's not so much that these fees exist; it's that they are often used as a way to counter the low rates.

What this all means is that when "shopping" for a credit card processor, look for the following:

- * Fair & Reasonable Processing Rates
- * Minimal Monthly Fees
- * No 3-Year Contract to Sign
- * Superior Pre- & Post-Sale Customer Service



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Credit Card Processing Made Easy

Good Music, Good People, Good Business:

We're in the heart of summer here in Massachusetts—warm evenings, beach days, backyard get-togethers, and the unmistakable energy of the Levitate Festival right here in Marshfield. I had a wonderful time enjoying the music and sunshine, and reconnecting with friends and family. While it's tempting to press pause on business as everyone heads off to vacation, now is the ideal time to regroup and position yourself—and your team—for a strong close to the year.

Why Summer Is a Strategic Opportunity

Leadership isn't about putting everything on hold when things slow down. The most resilient organizations and individuals use this quieter season to:

Reconnect with your team: Summer schedules make it easier to gather for informal check-ins, brainstorming, or development sessions.

Reflect and recalibrate: Mid-year is a natural point to review progress, identify what's working, and spot where a course correction is needed.

Start planting seeds for future growth: Fewer urgent demands give you space to focus on strategic projects and laying the groundwork for what's next.

Three Things to Focus On This Summer

1. Deepen Connections—Inside and Out

Check in with key clients, partners, and colleagues you haven't spoken to in a while. Internally, create space for unstructured conversations—with your whole team or one-on-one. The best ideas often emerge when we genuinely connect.



2. Encourage Recharge—But Model Presence

Support your team in taking well-deserved time off and do the same for yourself. At the same time, maintain clarity about priorities. Leadership means demonstrating how to strike a balance between flexibility and accountability—your actions set the tone for the culture.

3. Sharpen Your Story

With a bit more breathing room, revisit your elevator pitch and messaging to ensure they align with your goals. Practice explaining who you help and how, always leaving space for a question or dialogue. And remember: In networking, it is better to be interested than interesting.

Sparkling Conversation: Lead with Curiosity

Summer's slower pace gives you a perfect opening to check in with clients and colleagues. Instead of diving straight into business, try asking:

- "What projects are you excited about for the fall?"
- "What's been your highlight so far this year—and where are you looking for more support?"

Lessons From July

- “How can I help you finish the year stronger?”

Listen closely and share a quick story or tip from your own experience. This builds your role as a thoughtful partner, not just a provider.

Summer at Levitate: Inspiration Found in Community



Attending the Levitate Festival with family, neighbors, and friends reminded me how important it is to step outside our routines. Sometimes, inspiration and new ideas are found where we least expect them. As leaders, remember to bring that renewed energy and creativity back into your business.

Coach's Challenge for July

Pick one action to strengthen your focus this month:

- Reach out to three past contacts just to reconnect.
- Host a relaxed outdoor team lunch or learning session.
- Take an afternoon to map out your top strategic goals for the second half of the year.

Consistent small steps now build momentum for big progress in the fall.

Looking for a New Challenge?

If you're considering your next chapter after a long, successful business career, think about joining us at Professional Business Coaches (PBC). Coaching could be a meaningful way to continue making an impact, share your expertise, and work at your own pace. If you're curious about this path, let's connect to discuss how you might add value and create your ideal work-life balance.

Ready to Recharge and Refocus?

Whether you're seeking summer strategies, a refreshed leadership story, or are curious about coaching with PBC, I'm here to help. Reach out to schedule a conversation and ensure you're set up for a successful finish to 2025.



Professional Business Coaches

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WHEN A “THANK YOU” NOTE MAY NOT BE ENOUGH

In the business world, where product, service and support drive your revenue, being memorable – and being remembered – isn't the only thing. But ... it's pretty close!

If you and your firm have put significant effort into building a relationship with a new customer, client or business partner that has resulted in revenue, it's critical that the occasion is followed very quickly with a well-crafted thank you.

That's not only an important element of business etiquette, it's also just plain smart business practice. (And please note that a hand-written note is infinitely better than an email ...)

However, a nicely crafted thank-you note may not be enough.

There are going to be times when something more tangible – and rememberable – is called for. And that something should have your brand, your logo, your imprint on it.

It does not need to be extravagant. That old adage – “it's not the gift; it's the thought that counts” – is true. But if it's a token of appreciation, it absolutely does need to be on target in several ways:

1. It needs to be relevant – something that matches up in terms of the business that was completed and the nature of the client's business.
2. It needs to be thoughtful – if it isn't seen as something that required careful consideration, it may fall flat - no matter how well-intentioned.
3. It needs to reflect the value of the business to both parties – a transaction worth \$25,000 should not be commemorated with a \$2.50 “token.”

4. It should create a positive memory and a desire to do business again.

There are a number of good reasons for doing this:

1. Your thank-you gift establishes a more personal connection. Your client likely will feel a closer relationship than just a revenue entry on a spreadsheet
2. Your gift can create a sense of intrinsic value attributable to you and will nurture a feeling that they made the right choice in working with you.
3. It shows professionalism and attention to detail. Clients generally feel good about working with partners who are detail-oriented. They know that you'll bring the same care to further business opportunities with them.
4. The thank-you gift from you builds a personal relationship and, like any good investment, it pays dividends down the road. And, candidly, there is greater direct benefit to you, the giver, than the recipient.
5. Your sincere – and timely – gift will differentiate you from your competitors. Clients will regard you as a professional partner who goes above and beyond.

Not sure about what might be relevant – and affordable – options for you when a thank-you note isn't quite enough? Give us a call or connect via email or text and let's chat!

And ... if you are a nonprofit in search a thank-you gift that leaves more funding for your mission, Red Ball Cares – our nonprofit channel delivers the same high-quality options at significantly reduced costs.



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Common American Punctuation Marks: 3 Top Rules

English is used around the world, but its rules may vary significantly in different countries.

Here are just a few reminders of the American system's requirements.

1. We know that we end a sentence with either a period, exclamation mark, or a question mark, right? But how many of us know that in our system, if we end with quotation marks, the period or a comma **MUST** go inside/**before** the final quotation mark? Yup. No matter what. It must.

Yes: Sheila called him a "cad."

No: Sheila called him a "cad".

Question marks, exclamation points, colons, and semicolons go inside final quotation marks only if they are part of the quoted material; otherwise, they go outside/after.

But if we end with either an exclamation mark or a question mark, the final quotation mark can go either inside or after, depending on the meaning.

Yes: Sheila yelled, "He's a cad!"

Yes: Did Sheila yell, "He's a cad"?

2. Use single quotation marks only inside doubles. Do not use them by themselves.

Yes: Sheila yelled, "He's a cad!"

No: Sheila yelled, 'He's a cad!'

3. Never separate two full sentences with just a comma. Either use another end mark and end the first sentence, or use a semicolon (;) to separate them.

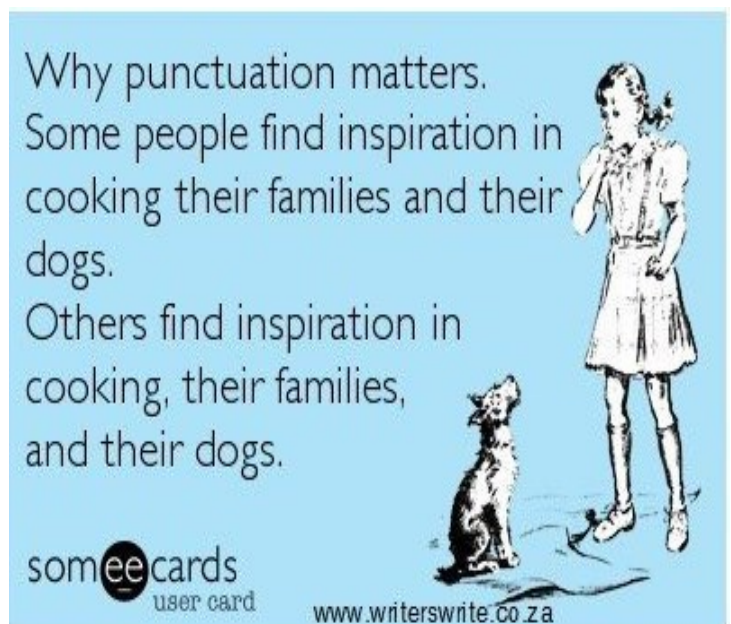
Yes: Sheila called Jim a cad; however, she was really just joking.

No: Sheila called Jim a cad, however, she was really just joking.

No: Sheila called Jim a cad, she was really just joking.

A footnote: Always use quotation marks, brackets, braces, and parentheses in pairs.

Want more? <https://www.grammarly.com/punctuation>



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

August 2025—In This Issue:

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



Susan Rooks

The Grammar Goddess

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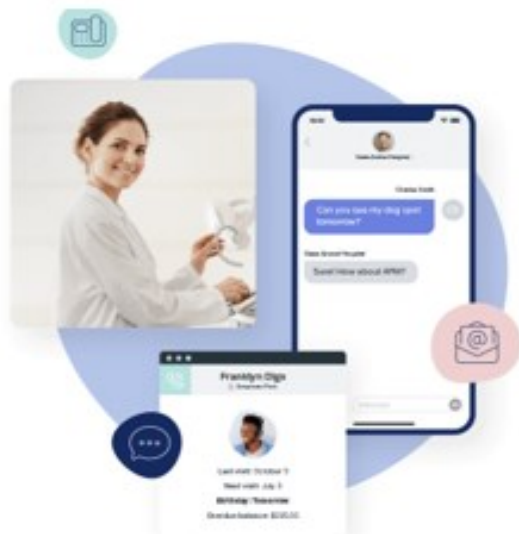
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