



Shadow IT: How Employees Using Unauthorized Apps Could Be Putting Your Business At Risk

Have you ever found out one of your employees was using a random app—like Dropbox or WhatsApp—to get their work done? They probably meant well. Maybe they thought it was faster or easier than what you've got in place. But if your IT guy didn't approve it, that's what we call Shadow IT.

And yeah—it sounds spooky for a reason.

What Is Shadow IT?

Shadow IT is just a fancy name for tech your team uses without your IT provider's okay. Could be:

- Saving files in Google Drive instead of your server.
- Messaging clients through WhatsApp or Slack.
- Using personal email for business stuff.
- Managing projects with apps no one else is using.

The problem? These tools might be convenient, but they're outside your safety net. No oversight, no protection, and a lot of risk.

Why Do People Do It?

It's usually not malicious. People just want to get things done.

- Maybe your current tools are slow or clunky.
- Maybe they don't know what tools are actually approved.
- Maybe they're working remotely and just trying to stay productive.

We've all used a shortcut now and then. But shortcuts in tech can get you burned.

What Could Go Wrong?

Let's keep this simple: Shadow IT can make a mess of your business. Here's how:

1. Data Leaks

That spreadsheet your employee just uploaded to a personal Dropbox? It might not be protected. Hackers love stuff like that.

2. Breaking the Rules

Some industries have serious laws around data. If your team's using tools that aren't compliant, you could be looking at fines—or worse.

3. Flying Blind

Your IT team can't protect what they don't know about. Shadow IT creates blind spots. It's like trying to lock your doors while someone's leaving windows open.

4. Messy Tech Pileups

When everyone uses different apps, nothing talks to each other. That means confusion, duplicate work, and waste.



What Can You Do About It?

Cracking down isn't the answer. Here's a better way:

Look Under the Hood

Use network tools to see what apps are actually being used.

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Letter from the Editor



It's turned out to be a beautiful summer!

I hope that I didn't just jinx it. We've had a couple heat waves and enough rain. New England is the place to be!



David's garden is improving after the slow start. Pole beans are climbing, tomatoes are setting fruit, and the zucchini have the biggest blossoms I've ever seen! It's another banner year for hydrangeas, too!

The grandkids have been enjoying the heat! We bought a 40' Slip and Slide, and they pretend to be aquatic performers as they skid down and pose like celebrities.

We'll be taking a few "mini vacations / long weekends this summer.

You won't want to miss the articles in this month's edition.

Our George Whitcher's article on SEO isn't the usual boring snoozefest. And, be sure to watch his YouTube video. He was a presenter again at the Social Media Conference in Lima, Ohio. George and I used to go to conferences when he worked here. It's thrilling to see him in his element! The video is about Artificial Intelligence and why we should embrace it as we have embraced other new advancements in technology..

Cranberry Country Chamber Member Kallie Rosenbach joins us as a new contributor. An investment Advisor at Peroni Financial Group, she'll be providing a Financial Tip of the Month. Her article is on page 6.

Right Fit Recruiting's article "Move with a Sense of Urgency and Over-Communicate" might be the info that you need to solve hiring issues. It's on page 4.

Attorney Brian Hatch discusses how he thinks the "Big Beautiful Bill" will affect dental practices and patient care.

Last, and never least, our newsletter editor and friend **Susan Rooks** presents "Homophones and their/there/they're kissing cousins." She has ingenious ways for us to remember which form of the word to use. I used it to write this letter!

Happy, Happy Summer!

~Pam

A handwritten signature in black ink, appearing to be "Pam", with a large loop and a checkmark-like flourish.

2. Ask Your People

Find out what they're using and why. Sometimes they're just trying to solve problems you didn't know existed.

3. Set Clear Rules

Write a simple, plain-English policy. What's okay, what's not, and why it matters. Make sure everyone sees it.

4. Give Better Options

If they need something faster or easier, find a safe tool that works—and teach them how to use it.

5. Keep Checking In

Tech changes fast. Review your tools often to stay ahead of the curve.

The Bottom Line:

Shadow IT isn't always bad—it can actually show you where your team needs better tools. But if you ignore it, it can open you up to real trouble.

At ACTSmart, we help business owners see what's going on behind the scenes, tighten up their systems, and keep everything secure. If you're wondering what's hiding in your network, let's have a conversation. We'll help you find it, fix it, and sleep better at night.

Care Quest Institute Says Medicaid Cuts Hurt Access to Dental in Mass.

The Medicaid cuts in the Trump Administration's "Big Beautiful Bill" enacted into law on July 4, will likely have a negative impact on Massachusetts dental health access, according to the Care Quest Institute for Oral Health.

The MassHealth program, which administers Medicaid benefits for dental care for low income residents in Massachusetts, relies on Community Health Centers and private practice dentists to provide dental care to MassHealth participants, and cuts will make it difficult for state and private providers to make up the monetary differences without federal funding.

The cuts will likely force states to reduce or eliminate Medicaid adult dental benefits (MADB), and with nearly 72 million people relying on Medicaid for healthcare, the Care Quest Institute says that it is a critical lifeline to dental care for people with disabilities, children, older adults, and families with low incomes.

Massachusetts is one of those states that will have to shift costs to Community Health Centers, resulting in a difficult burden to maintain service to many residents and also keep financially stable.

Private practice dentists, who already are paid significantly lower reimbursements from MassHealth than in the private sector, will see their revenue drop even further, making it even more burdensome to keep their membership, which is voluntary, as a MassHealth provider.

The Care Institute calls provisions to cut Medicaid in the new law "a short-sighted decision that harms patients, burdens health care systems, and ultimately costs more in the long run."

In any scenario, changes to dental care through MassHealth is sure to change.



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Move With a Sense of Urgency

From the moment a candidate applies to the first day on the job, they are forming opinions about you, as an employer—just as we should be paying attention to every interaction with the candidate up until the day of hire, and thereafter, as each interaction supplies us with clues about the candidate and how they may be as an employee.

In order to attract top talent to your door, be sure you put your best foot forward in ensuring your candidates have a positive experience. One of the ways to do that is to ensure the recruitment process progresses vigorously.

This starts with the first outreach to the candidate after receiving their application, and even before that, if your recruiting team is sourcing or cold-calling potential talent.

- How long did it take someone to respond to their application, whether to let them know you received it (and this is beyond the automated receipt notification), or to invite them for an interview? What does this matter?

Interviewing a large number of candidates weekly, for a wide variety of businesses and positions, we hear

candidates having 4–5 interviews scheduled per week. Candidates still have lots of choices. Employers who dawdle and delay outreach to an applicant will likely lose the opportunity to hire that candidate. Not surprisingly, it is the best candidates who land a position the quickest, which is your ideal candidate.

Tips to ensure your recruiting process gets you the results you want:

- * Keep your recruiting timeline (your recruiting SLA, service level agreement) **tight**. What is your throughput to hire time from the time someone applies? Take a look at that.



and Over-Communicate

When scheduling interviews, both ensure that you schedule them soon after receiving the application, and be considerate of the candidate's scheduling challenges. Candidates are often trying to interview while working around their current job's work schedule. Offering times outside of the work schedule, such as after 5pm, at 7am or earlier, or the weekends, is helpful, so that candidate's can interview without taking time off. This says a lot about the employer, in a positive way.

- * Ensure you communicate with candidates continuously throughout the process.
- * Ensure you make the let-down calls after filling the position, so candidates know where they stand.

This may all seem like common sense, but I see employers not contacting applicants for the first three weeks following a job posting, and then calling them one day three times to ask if they can interview that afternoon. This does not give anyone time to properly prepare for an interview, nor does it show that you respect the applicant's time.

I hear from candidates weekly who complain about applying to a position and hearing nothing back. Hearing something back weeks later can give a negative impression of the

employer and certainly reduces the candidate's interest. Candidates figure that the employer either already found someone to fill the position, or they don't have a sense of urgency to fill it. Regardless, candidates will shift their focus to another employer who is more responsive.

I hear candidates who interviewed days ago, heard nothing back, so took a job elsewhere, even though they were really the number one candidate from the employer's perspective. If a candidate is your number one pick, following up with each candidate interviewed immediately after the interview allows you to assess whether their interest increased or waned as a result of the first interview.

It is a critical juncture and one where you can also take the opportunity to share your continued interest in the candidate and your expected next steps with them.

Sounds basic, and it is. Take these tips and apply them to your recruiting process, and practice, to get you the hiring results you need.

These practices will also help you develop a positive reputation with the local labor market, which, in turn, will help you attract top talent to your door.



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August Market Insights

Summer Trends: What August Tells Us About the Market

As we enter the final stretch of summer, economic indicators are painting an interesting picture for Q3. Inflation continues to cool slightly, interest rates remain steady, and consumer confidence is showing signs of cautious optimism.

For business owners, this is a prime time to revisit your cash flow strategy and consider how today's economic environment might impact year-end planning. Whether it's securing financing, investing in growth, or reassessing risk exposure, staying informed is key.

Need a market check-in tailored to your business? Let's talk.

Financial Tip of the Month

Quick Win: Maximize Your Q3 Deductions Before Fall

August is the ideal time to review your year-to-date expenses and identify any strategic investments that can be made before the quarter closes.

Consider:

- Prepaying recurring expenses (software, rent, insurance)
- Upgrading office equipment or technology
- Contributing to retirement plans (SEP IRA, Solo 401(k), etc.)

Small moves now can make a big impact by year-end — and reduce your tax liability in the process.

Tax Strategy Spotlight

Tax Hacks Every Business Owner Should Know Before Year-End

You don't have to wait until December to think about taxes. In fact, the most-effective strategies happen *now*. Here are three to consider:

Entity Review: Are you structured as efficiently as possible (LLC, S-Corp, C-Corp)?

Accelerated Depreciation: Section 179 deductions could let you write off large asset purchases.

Owner Compensation: Optimizing your salary vs. distributions can impact both tax and retirement planning.

Tax laws evolve — and so should your strategy.

Schedule a strategy session to ensure your 2025 tax plan is working for you, not against you.

Just for Fun: Did You Know?

The Most Creative Tax Write-Off Ever Filed

Here's a fun one for the books:

A professional bodybuilder once successfully deducted the cost of body oil as a business expense. Why? Because it was "necessary and ordinary" for competition and photo shoots.

Moral of the story: Tax strategy isn't just about numbers — it's about knowing the rules creatively (and legally!).



Kallie Rosenbach is dedicated to developing comprehensive financial plans to help her clients achieve their financial goals. She collaborates closely with Brett Peroni, the firm owner and senior advisor, along with her entire administrative team to provide high-quality advice and exceptional service. Kallie's passion for helping others is matched by her commitment to understanding each client's unique needs.

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Homophones and their/there/they're kissing cousins

As we saw in my last article here, there are a lot of words that sound much the same but are spelled differently and have a different meaning.

But when we're in a hurry to write, and when we keep thinking spellcheck will help us, it's easy to use the wrong word and not even notice it!

Here are a few ways to help us remember which is which.

1. Create a short list of those words you often mistype, like its/it's, their/there/they're, or to/ too/ two, and refer to it often.
2. If you know you often mistype a specific word, ask your computer to check for it, and even more important, **always check for the other one(s), too!**
3. If there are only two sound-alike words, memorize ONE of them. Know exactly where and how to use it. So if that's not the right one ... just use the other one.
4. Come up with fun ways to remember some, like the principal **pal** is our PAL. If that's not right for your sentence, use principle.
5. Think of a synonym that keeps the words straight, like *everyday* or *every day*.
Every day = Each day.
6. Than or Then? **Then** rhymes with **When!**
7. Their / they're / there? **Here** is hiding in **There**.

8. Farther? Further? Do we go fur ... or far? We go **farther!**

9. And my favorite for Affect or Effect:
Remember the **RAVEN**:



And for even more, here's a website I just found with great ways to remember homonyms:

<https://www.hip-books.com/teaching-struggling-readers/vocabulary-and-word-study/homophones-mnemonics/>

Here's the short form of that:

<https://tinyurl.com/2h2ft2xe>

You may have your own ways of remembering some pesky homophones, but I hope these few tricks also help.

Next month my focus will be changing to how to use some common punctuation marks in the American grammar system.

Is there a topic you'd like to see me cover? Feel free to let me know!

Grammar Goddess Communication

I will help you look and sound as smart as you are.



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Annual Reports — Blogs — Business / Nonfiction
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Never ask: How smart is that person?
Always ask: How IS that person smart?

July 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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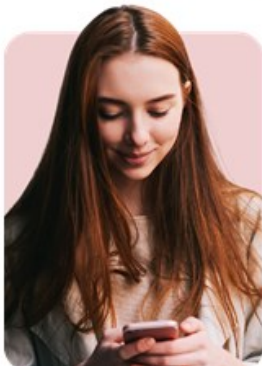
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