

DECEMBER 2020

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The Official Publication of the Hawaii Society of Certified Public Accountants



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KALA (the Hawaiian word for money) is published monthly and is the official publication of the Hawaii Society of Certified Public Accountants. Please direct all inquiries regarding editorial content to HSCPA, 900 Fort Street Mall, Suite 850, Honolulu, Hawaii 96813.

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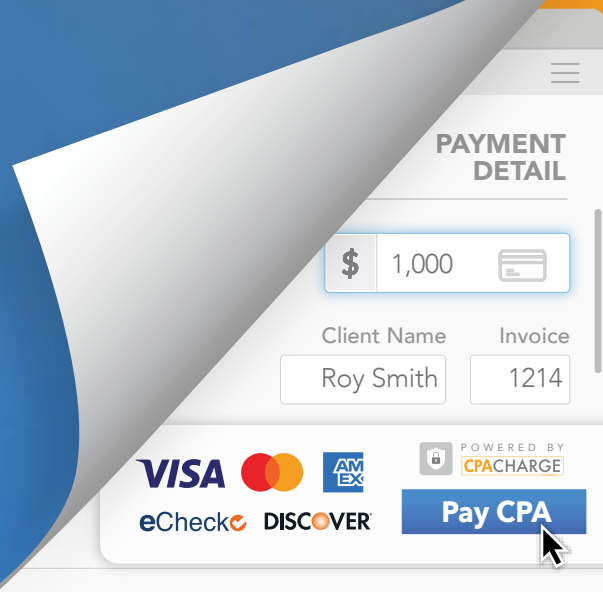
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President's Message

By Ed Nakano

COVID-19 Consumer Behavior

I found two articles relating to COVID-19 Consumer Behavior which I felt were relevant and interesting since the pandemic began in March 2020. These articles were "COVID-19 Changed Consumer Behavior and Marketing Strategy" by Kent Lewis and "Coffee, Ketchup and Nike Air Max: It's the COVID Consumer Economy" by Nick Carey, Richa Naidu and Siddharth Cavale.

I could relate to several of the following behaviors as many of you will too:

1. Focusing on Fundamentals and Working from Home

During this Pandemic crisis mode, people regress to Maslow's Hierarchy of Needs' lowest level focusing on food, security and safety. At the same time, social distancing has stifled Maslow's highest need for belongingness or self-actualization, which has resulted in consumers utilizing technology such as Zoom and Skype to "regain that lost sense of community and connectivity."

Working from home has increased the demand for health and safety products, cooking and essential pantry staples such as ketchup, coffee, mayonnaise and vinegar. Kraft Heinz responded to this increase in consumer demand by running production lines around the clock and switching to smaller home use packaging (vs larger sizes for restaurants). This has created a short to long term harm for restaurants and bars who have been closed due to the pandemic. Working at home more often has resulted in me eating healthy home cooked meals and losing 10 lbs. on my already lean frame.

Demand for eggs, bottled water, disposable diapers, sanitizing wipes and hand sanitiz-

ers also increased. Currently, unless we purchase sanitizing products online or early in the morning, most retail store shelves for these products are either empty or are limited to one or two per customer.

Due to the lockdowns, those living alone and working at home are challenged with loneliness while larger families have to cope with crowding.

Air travel has decreased by 90% and consumers are working at home and doing more DIY home projects. During my furlough, I had my roof replaced, painted many of my interior rooms, and repaired and replaced fixtures and furniture.

Small groups of family and friends are hanging out together and influencing purchasing behavior. My two daughters, their families and my wife and I have collaborated to purchase and share food, meals, and essential products.

2. Remote Communications and Virtual Experiences

Working from home and social distancing has increased the use of Zoom and the adoption of distributed media channels. My daughter's family communicates weekly with my son-in-law's family on the mainland through FaceTime. As I covered in my previous President's Message, I have used Zoom extensively for remote meetings, the "new normal" for many meeting users.

3. Rise in Shoppers Demand to Treat Themselves to Things They Wouldn't Usually Buy with the Extra Government Benefit Income

The lockdown has created the opportunity for individuals to use funds they did not use for travel, eating out and going to movies for other things such as Nike Air Max, Lululemon yoga pants and Louis Vuitton handbags, all which experienced an increase in demand and prices during the pandemic. This surge in purchases may not last long since the government's 1st round of benefits expired in July 2020. My discretionary purchases have been focused on home-oriented products and computer equipment since I am spending more time working remotely from home and catching up on my home improvements.

4. Marketers Must Remain Flexible and Attentive

The impacts of consumer behavior are changing with the digital increase of promotions and services. Businesses must ensure that their products, services and marketing are adjusting to these changes and remain dynamic moving forward.

My online purchasing has increased greatly and my neighbor recently purchased a new vehicle on line. At C. S. Wo, our online presence has resulted in significant increases in internet sales. Whenever a customer requests guidance in purchasing furniture or bedding, I educate them on our various retail brands and direct them to our website to perform their preliminary search.

We all need to adjust to these consumer changes and "change or become a victim of change".

Take care and be safe.

Smart Ways to Use FSA dollars Before Year's end



For many Americans, the COVID-19 pandemic upended their personal health care planning and management. Whether due to a procedure being postponed or access to medical care facilities being restricted—those who have a Flexible Spending Account (FSA) may find that their account balance has been growing unused. As we near the end of 2020, many Americans may be finding themselves with extra FSA money that needs to be spent before those funds are lost.

To help Americans get the most out of their FSAs before their funds expire, CPAs from the Hawaii Society of CPAs offer these tips.

Know your plan-year spending deadline

FSA dollars work on a use-it-or-lose-it basis. If you don't use your FSA money by the end of your plan year, you risk losing it for good. However, some employer plans offer a little flexibility in one of two ways: 1) by allowing for a two-and-a-half-month grace period (for example, until March 15, 2021 if your plan year ends December 31, 2020); or, 2) letting you roll \$500 over the next year (for example, carrying \$500 from the balance at the end of this year over to your new plan that starts January 1, 2021). They can't offer both. If you have an FSA, before rushing to spend any extra funds, check with your plan administrator or employee benefits office for the important plan-year deadlines (not all plan years end in December).

Set yourself up for 2021 by booking appointments

There is no need to wait for the new year to strive for a healthy change. Try to schedule covered care you may have postponed like getting an eye exam, a visit to the dentist, blood work or even acupuncture. Chiropractor visits and mental health counseling are also covered by many plans. If you've always wanted to stop smoking, you can seize this opportunity to sign up for a smoking cessation plan.

Stock up on qualifying supplies

There are dozens of things that you may purchase regularly that could qualify as an FSA expense. Start by reviewing your receipts from pharmacies and supermarkets to see what you've already spent money on that may be covered. Take time to check your medicine cabinet for things

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that may be running low. Some common items that are FSA-eligible include:

- Medical supplies including first aid kits, medicine droppers, pill boxes/sorters/organizers or pill clocks, pill cutters, and even the batteries for medical devices.
- Test kits and supplies such as blood pressure monitors, blood sugar test strips, and cholesterol or diabetic test kits.
- Walkers, wheelchairs and related repairs and support braces.
- Sunscreen and lip balm (SPF 15 or higher)
- Athletic treatment supplies including knee, ankle and wrist braces, kinesiology tape, arm slings, neck collars, back supports, knee wraps and compression sleeves.
- Products for soon-to-be parents such

as pregnancy tests, fertility monitors, prenatal vitamins and breastfeeding supplies.

Even shipping fees for obtaining an FSA qualifying item are eligible for FSA reimbursement. Remember, before buying anything that you want to deduct as a medical expense, make sure it's FSA eligible. If you're not sure what exactly qualifies, check with your plan provider. And be sure to utilize all your funds before your plan year is over—otherwise, that's money lost forever and you can't get it back.

If you elect to utilize an FSA in 2021, be mindful of how it fits into your larger financial plan. To help, the AICPA's 360 Degrees of Financial Literacy website, 360FinLit.com, offers a variety of free articles and resources to help you plan your spending, as well as tools to help you evaluate your budget.

Hawaii Practices For Sale

Gross revenues shown: Gross revenues shown: Honolulu CPA \$1.1M - predominantly tax; Hilo Tax & Accounting \$34K - tax(85%)/accounting (15%); Honolulu CPA Tax \$266K - tax (70%)/bookkeeping (20%). For more information, please call 1-800-397-0249 or to see listing details and register for free email updates visit www.APS.net.

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A Whole New World

The First Virtual... HSCPA 60th Annual Conference

What makes a great virtual Annual Conference?

Teamwork! Production Team, Sponsors, Speakers and a Fun, Participative Audience! The first virtual HSCPA Annual Conference was held on November 20th. While we all looked forward to the in-person networking and happy hour at the Prince Waikiki, we managed to 'see' most participants via Zoom. The program kept us informed, motivated and inspired us to just be thankful for our health and well-being.

PRODUCTION

A big shout out to Richard Ma of Presentation Resources for the professional services he provides us each year at the Annual Conference! He converted HSCPA's conference room into a Zoom studio to deliver the Conference effectively. Thank you to Richard and Chuck for the behind-the-scenes services!



SWAG

Everyone enjoys receiving goodies and surprises. A swag goodie box assembled with an HSCPA face mask and hand sanitizer representing **safety**; sponsor amenities for **mental health** and **collaboration**; snacks for nourishment; special conference bag for **2020 memories**; emoji paddles for **fun** and **laughter**... and lunch from **Uber Eats** (Thank You, ASB!)



GREAT SPONSORS

Thank you to our sponsors for their continued support of the HSCPA! Corporate Lunch Sponsor, Gabe Lee with American Savings Bank; Ashton Barksdale with CPACHarge (usually our Happy Hour Sponsor); Jessica Reisig and Stephen Thomas with ADP; and Ross Polakoff with Mutual of America. We thank them for helping to make the Conference possible – and a success! Lots of prize giveaways for the attendees – thank you!

Mahalo!



AWESOME SPEAKERS

The Conference featured distinguished speakers beginning with Tracey Golden, Chair of the AICPA, with a presentation on delivering confidence in extraordinary times. Tracey discussed how the profession is addressing and responding to this disruption, and how we need to reimagine core services. It's important for the profession to remain innovative with new and emerging technologies and the evolution of CPA licensure.

It was a special treat and honor to have IRS Commissioner Chuck Rettig 'talk story' with HSCPA. A long-time friend and HSCPA Associate member, Commis-

sioner Chuck discussed the challenges we faced during the past eight months and how the IRS responded to changes and uncertainties. We are grateful for the major changes he has implemented since taking the reign. Way to go, Chuck – Mahalo!

Recognized community leader known for advocating accountability and transparency, Dr. Keli'i Akina talked about restoring Hawaii's economy and how businesses will be hit hard with unemployment insurance taxes tripling in 2021. How will Hawaii businesses survive by paying thousands of dollars to stay in business

and keep employees? We'd be interested in a follow-up discussion with Dr. Akina next year to see how Hawaii handles this dilemma!

Inquiring minds want to know . . . Judge (Ret.) Randal Lee spent the afternoon with us illustrating several high-profiled corruption cases in Hawaii from the accountant's \$6 million embezzlement at The Arc in Hawaii to the multitude of crimes committed by Michael Kahapea relating to him defrauding the City & County of Honolulu. We'd like to hear more, Judge Randy – hana hou!



Tracey Golden, AICPA Chair



Commissioner Chuck Rettig



Dr. Keli'i Akina



Judge (Ret.) Randy Lee

A Whole New World

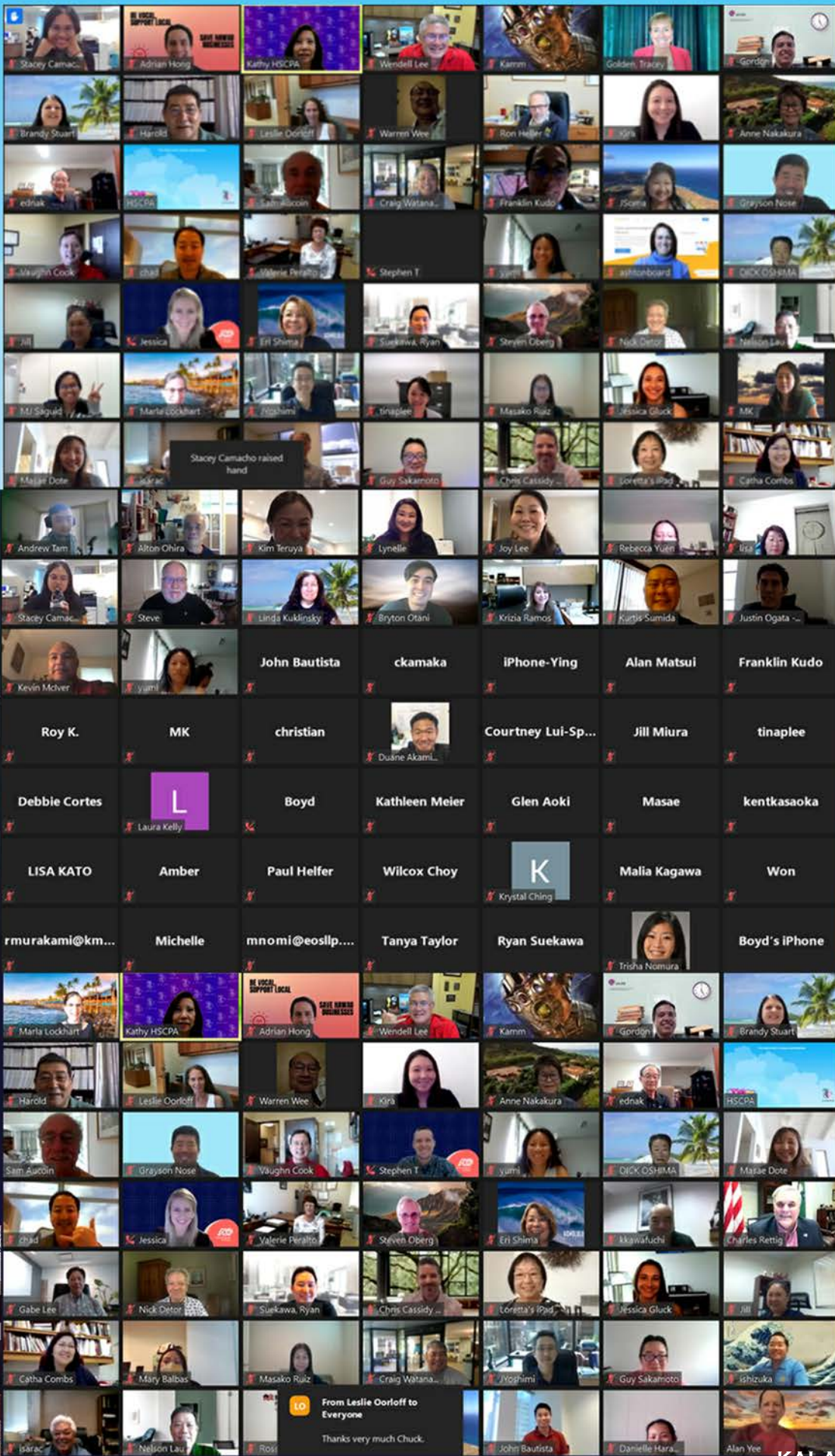
FUN AND LAUGHTER

Thank you to those who got 'out of the box' and participated in the Fruit Roll Challenge! It was a lot of fun and gave us an opportunity to get competitive and laugh – all with a sugar rush!



A Happy Audience!

For those camera-shy folks, invest in a webcam – we'd love to see you next year! Stay tuned for announcements to our next "get together".





TAX FOUNDATION OF HAWAII

Hawaii's Watchdog on Taxes & Government

By Tom Yamachika

Standardless Spending?



In one of our previous articles, we wrote about how the State's procurement law was suspended by Governor's Emergency

Proclamation. We argued it meant standardless spending, and we were delighted to report last week that the issue was addressed in the most recent Emergency Proclamation.

In a prior article and a follow-up, we followed \$1.25 billion of federal money that the CARES Act set aside for Hawai'i. We could have it if we could actually spend the money by year's end.

The Legislature spent much time figuring out how to allocate those funds between the agencies that wanted them and passed an appropriation bill. The Governor line-item vetoed more than \$300 million of those appropriations, and then used the \$300 million for the Hawai'i restaurant card program.

Now, I don't think the restaurant card program is a bad thing, but I do have a concern with how the money got there. The Legislature is supposed to dole out our money between competing priorities. The Governor is spending \$300 million on something else.

As for the other \$500 million that the

Legislature did appropriate, we are worried about standardless spending there, as the State Auditor pointed out in a recent report.

As we mentioned, the federal money has strings attached. It must be spent on previously unbudgeted, COVID-19 related, expenses. The State needed to designate a point of contact for the Federal Government so they could figure out if the conditions were being complied with. That contact was in the Department of Budget and Finance (B&F).

So, what kind of oversight is B&F exercising over the \$800+ million in appropriated and non-appropriated money, to make sure it meets federal requirements as well as normal budgetary procedures and controls?

According to the Auditor's report: None.

B&F basically told the departments, "Here's your money. Go spend it."

Are we going to "spend every penny," as the Governor promised, before year end? And in accordance with federal requirements?

It's going to be tough. Already the Auditor has noticed inconsistencies in how money is being tracked. "In our review

of CRF funds [Coronavirus Relief Fund, i.e., CARES Act money] reports," the Auditor wrote, "we found significant discrepancies in the State's accounting of moneys allocated, encumbered, and, most importantly, expended. This inconsistent monitoring and tracking of CRF moneys raise concerns about the State's ability to distribute the funds in a proper and timely manner."

Uh-oh. It looks like we may be going down the path of standardless spending again. That path has a much higher risk of undesirable outcomes. If we can't figure out how much we've spent, we might spend too much and thereby spend money we don't have. Or we might not be spending enough or for the right things, either of which could result in having to repay Uncle Sam. To get off this path, we need coordinated tracking, and we need standards. This is something we can't afford to get wrong!

Tom Yamachika is President of the Tax Foundation of Hawaii - the 'watchdog' that keeps an eye on Hawaii's taxes. Tom is also the owner of Aloha State Tax, a small law firm with emphasis on State taxes. Prior to going solo and the TFH, Tom was a principal with Accuity LLP where he managed the tax consulting practice, including quality and risk management and practice development.



Advocating for your Business

By Adrian Hong



I hear it all the time from fellow business owners: "I don't agree with what is being done, but I don't have time to testify." "I don't have

time to meet with my legislators." "I have a business to run." However, that is a very short-sighted view of how best to make your business prosper. Especially, in the current health and economic crisis that we are in.

Critical decisions, from where emergency funds go to new regulations in the workplace, are being decided by legislators right now. If businesses fail to bring their concerns to legislators, legislation will not address the needs of businesses. This is not only true for your clients; it is true for CPA firms as well.

To be an advocate for your business, you should do the following:

- Join a business lobby group or professional organization
- Know which legislators represent the district where your business is located and where your home is located
- Familiarize yourself with the state and county websites that allow you to testify on bills

Advocacy is daunting when you start out. How do I testify? Should I testify in writing or in person? What is the etiquette when talking with legislators? Which legislators

should I talk to? A business lobby or a professional organization can help you with that and more. Some of the more prominent business lobbies are the Chamber of Commerce Hawaii, Hawaii Food Industry Association, and Hawaii Restaurant Association. However, there are many smaller and industry specific business lobbies and professional organizations that advocate for certain issues. These organizations help with the following:

- Lobbies read through thousands of bills and let you know what bills pertain to you and your business.
- Lobbies add your voice to the voices of thousands of other businesses.
- Lobbies have existing relationships with legislators giving you more access that you would have had on your own.
- Lobbies can prepare you to interact with legislators and give you opportunities to do so.

However, joining a business lobby is not a cure all. Lobbies provide a great service, but the most powerful testimony I have seen has come from small business owners telling their story to legislators. Legislators remember personal stories more than they will ever remember bullet points on a PowerPoint presentation. It is, therefore, important to know who your legislators are. Your business lobby can provide you that information and you can also get it on websites such as www.capitol.hawaii.gov/ (for

your state legislators) and www.honolulu.gov/council/default.html (for your council members if you live on Oahu).

Once you know who they are, you can reach to them by e-mail to set up a meeting to go over your concerns or to start building a relationship with them. If you set up a meeting with a legislator but instead meet with a staff member of the legislator, do not be offended. Legislators' schedules are very hectic and are pulled into other meetings, hearings and voting all the time. And, what you say to the staff member will be forwarded onto the legislator.

The last thing you should do is familiarize yourself with your local and state websites for the legislative bodies that matter to you (ex. www.capitol.hawaii.gov/ and www.honolulu.gov/council/default.html). These websites have a lot of useful features such as the ability to submit testimony online, the ability to sign up to testify in person, information on who heads which committees, features to track certain legislation, the text of the bills, prior testimony on bills, etc.

Advocacy can be daunting, and it is certainly exhausting, but it is a necessary part of running a business. If you do not speak up for yourself, no one else will. It is now more important than ever to advocate for your business and your profession as what happens now will affect us for years to come.

Norman's Book Review



“Kokoro” and “Sharing Our Hearts Through Cooking”

Thanksgiving and Christmas are when we give extra thanks for what we have and try to help others. One organization that has been helping many people for over 66 years is the Japanese Women's Society Foundation (JWSF). Founded in July 12, 1954, this nonprofit organization, according to JWSF Director, Amy Young, has been “annually giving a \$5,000 gerontology scholarship to a UH graduate school student, giving grants to organizations that promote Japanese culture in Hawaii and abroad, and has been performing community service projects for senior citizens in Hawaii, and in particular, the Kuakini Geriatric Center.” In 1980, JWSF established the Hale Pulama Mau adult residential care home at Kuakini Hospital. On the first Sunday of each month, JWSF members have “Friendship Teas” with care home residents, where members bring food, refreshments and plan entertainment, crafts and games for the elderly.

JWSF published these two books to perpetuate “cherished Japanese traditions in Hawaii” and “share their hearts through cooking.” My wife bought these two books a few years ago at the Japanese Cultural Center's bookstore and I thought HSCPA members would be very interested in buying these books for their content and the contributions JWSF makes in our community.

Kokoro (Heart and Soul)

This book is an amazing and complete collection of Japanese customs and traditions in Hawaii. What is also interesting is you will see how many of these traditions have been woven into and adapted



into “Hawaii traditions.” The following are a few of the many informational things I learned from the book.

Did you know ...

“Bonsai, or the Japanese art of growing trees and shrubs in pots, had its roots in India.

Mon or family crests, are also known as monsho and kamon. There are thousands of different designs of mon, but the most common designs are usually flowers and plants due to the Japanese love of nature.

The tsuru or crane is the symbol of long life and fidelity. It is considered the noblest of birds, and is a sacred symbol.

The kame or turtle is also associated with long life, and is held in respect.

Hinamatsuri or Girl's Day is celebrated



on March 3rd. It is an occasion to pray for a young girl's growth and happiness.

Tango no Sekku, Otoko no Sekku, or Boy's Day is celebrated on May 5th. Parents fly colorful carp banners for their sons, as carp is the symbol of courage, virility and strength. Parents hope their sons have these qualities in life.

The Japanese believe that both men and women have unlucky ages in their lives known as yakudoshi. The 19th and 33rd birthdays for women are yakudoshi years, while 42 is the most critical age for men.

The banzai toast is a standard feature in almost every Hawaii wedding. Banzai means “10,000 years” and represents “long life.” In Japan, a kanpai toast is given.

During the traditional New Year's feast, you will find ozoni soup (for strength and prosperity), kazunoko or roe eggs (for fertility) and kuromame or black beans (for health and success)."

Interesting superstitions and beliefs include ...

“If you find a tea stem floating vertically in your teacup when visiting a friend, it is a good sign.



Confetti Jello



Natto Pockets



Pan Sushi with Tobiko

Good news will come if you have an itch in your right ear, but it is a bad sign if your left ear itches.

Good dreams should be kept a secret, or someone will steal your happy dream. Share a bad dream with someone so that it will not come true."

A few Japanese values ...

"Giri – sense of duty
Kansha – gratitude
Gaman – quiet endurance
On – debt of gratitude
Sekinin – responsibility"

The book also includes the favorite recipes from chefs of 10 popular and iconic restaurants. These recipes alone are worth getting the book. Here's a sample:

Furusato Japanese Restaurant

Shrimp and Vegetable Tempura

Hakone Restaurant

Chawan Mushi

Kyo-ya Restaurant

Karei (flounder) no Nioroshi

L'Uraku Restaurant

Misoyaki Butterfish

Miyako Restaurant

Hamachi no Orosbi Nitsuke

Musashi Restaurant

Misoyaki Garlic Chicken

Suntory Restaurant

Shrimp Stuffed Eggplant

Sharing Our Hearts Through Cooking

This cookbook is an incredible collection of over 200 recipes from the JWSF members who

put their heart and soul in crafting this cookbook together. It is of high quality and each dish has a color picture to show you what the dish should look like. Tidbits of information about "the old days" and background information of some recipes add to the uniqueness of this cookbook.

The book is divided into the following 10 color coded sections: Accompaniments (zensai), Pickles (tsukemono), Salads (sarada), Soups (suimono), Rice & Noodles (gohanrui & menrui), Main Dishes (shusai), Desserts (dezato), Snacks (oyatsu), and Japanese Cooking Tools.

To test the recipes, HSCPA Board member Gordon Tom and HSCPA Director Kathy Castillo, graciously volunteered to

Gordon Tom
with his
Pumpkin Bread



try some of the recipes. Gordon made Pumpkin Bread, while Kathy made Aburage Pockets with Natto, Layered Pan Sushi and Confetti Jello. Both shared their dishes at the DECEMBER 10th Executive Board meeting, and both dishes were "totemo oishikatta"!!!! Here are pictures of their dishes.

Summary

"Kokoro" is a wonderful book about Japanese traditions in Hawaii, which you can pass on to your children and grandchildren, without having to worry about remembering all of the traditions. The book is really comprehensive, easy to read and well illustrated.

"Sharing Our Hearts Through Cooking" is a cookbook full of interesting and varied recipes you can use at home, family gathering and parties. You know the recipes have been tested and have made many families and friends very happy and full.



If you are looking for a good stocking stuffer for Christmas or just want to support the JWSF, consider purchasing one or both books. E-mail HSCPA at info@hscpa.org if you want to purchase the book(s). "Kokoro" is \$16, and "Sharing Our Hearts Through Cooking" is \$25. All net proceeds will be donated to the Japanese Women's Society Foundation.

Happy Holidays!!!

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3:00 p.m. to 8:00 p.m. - Colorado
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1:00 p.m. to 6:00 p.m. - Alaska
12:00 p.m. to 7:30 p.m. - Hawaii

EXHIBITOR OPPORTUNITIES

This first multi-state virtual career fair will help expose students to the vast array of options that a career in accounting can provide - and from various regions. There will be “rooms” continually playing video loops with information about core areas: audit, finance and tax, and scheduled times for specialty areas that repeat in the morning and again in the evening. Professionals are able to participate when it is convenient for them! During and between each video loop will be live virtual Q&A sessions with professionals working in that discipline to answer questions via chat.



- Booths are customizable with logo
- Presentation screens
- Conduct virtual on-site interviews
- Raise awareness with students of career opportunities with your firm
- In addition to promoting your firm, you can have your firm representatives speak on various career options



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Colorado	Nevada	Alaska	Hawaii	Tracks and Topics
3:00 PM	2:00 PM	1:00 PM	12:00 PM	Welcome & Profession Overview
4:00 PM	3:00 PM	2:00 PM	1:00 PM	Audit Overview and Specialties Panel
5:00 PM	4:00 PM	3:00 PM	2:00 PM	Tax Overview and Specialties Panel
6:00 PM	5:00 PM	4:00 PM	3:00 PM	Finance Overview and Specialties Panel
7:00 PM	6:00 PM	5:00 PM	4:00 PM	Fraud and Forensics Overview and Panel
8:00:00 PM	7:00 PM	6:00 PM	5:00 PM	How getting your CPA designation accelerates your career
			6:00 PM	Meet the Pros



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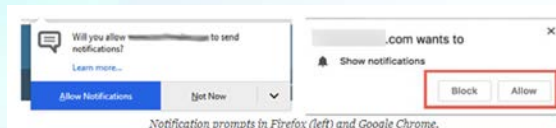
CPA FIRM MICROCOMPUTER TECHNOLOGY

By Joy Takaesu of The CPA Collective



The FBI warns that unknown suspicious entities have registered a number of domain names that are meant to look similar to FBI or US Census Bureau URLs. The impostor URLs include the words “fbi” or “census” in the URL, but end with “.com” or another top-level domain instead of the legitimate “.gov”. The FBI warns that scammers may use these lookalike domains to attempt to trick targets into revealing personal information or for other malicious purposes. The FBI recommends verifying the spelling of web addresses and

email addresses to make sure they are not close imitations, being wary of emails and attachments, keeping macros disabled when possible, and never providing personal information via e-mail.



Security reporter Brian Krebs recently wrote about the potential risks of browser site notifications. Some websites have started prompting visitors with a popup asking to allow browser notifications. If approved, the website can display popups that appear outside of the browser, but

the notifications may be misleading and potentially malicious. In Windows, the website notifications appear in the same place as other notifications from the operating system and other installed programs, and deceptively designed website notifications may easily be mistaken for a trusted program.

Krebs found that a company called PushWelcome had browser notifications that were crafted to look like a Norton or McAfee antivirus prompt. If the notification was clicked, it opened a website claiming that the system had viruses, and ultimately led to a “buy now” page. Be careful when accepting browser notifications. If you’d like to disable browser notification prompts altogether, each browser has its own settings; Krebs suggests the guide at <https://www.theverge.com/2019/7/18/18716041/>.

Be cautious when adding extensions in any browser. Ars Technica reported that impostors recently created Microsoft Edge add-ons with the same names as legitimate programs, including NordVPN, Adguard VPN, TunnelBear VPN, The Great Suspender, and Floating Player. The legitimate developers have not created extensions for Edge; anyone who has the fake Edge extensions should remove them immediately. Users found that the impostor add-ons were redirecting their Google searches to another website.

If you have any questions or comments, please call me at (808) 837-2517, or send e-mail to jtakaesu@thecpacollective.com.



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[Click on the course title above to register!](#)

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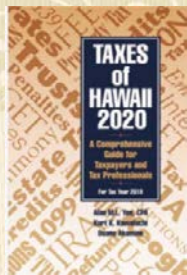


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