

TECHNOLOGY TIMES

Insider Tips To Make Your Business Run Faster, Easier And More Profitably

HOLIDAY SCAMS IN DISGUISE:

WHAT TO WATCH OUT FOR WHEN DONATING ONLINE



Even in good times, scammers circle around generosity. But during the holidays, when giving increases and emotions run high, they truly pounce.

A few years ago, a massive telefunding fraud was shut down after authorities discovered that the perpetrators had made 1.3 billion deceptive donation calls and collected over \$110 million from unsuspecting donors. (Federal Trade Commission)

At the same time, academic researchers from Cornell University found that on social media alone, more than 800 accounts operated donation scams, pushing victims toward fake fundraisers over platforms like Facebook, X and Instagram.

For a small business, one misstep in charitable giving can do more than lose money – it can connect your name to fraud, damage your reputation and erode trust with clients, partners and your community.

Here's how to vet fundraisers, spot red flags and keep your business (and goodwill) safe this season.

How To Vet A Fundraiser Before You Donate

A legitimate fundraiser should answer these clearly:

- Who is organizing this, and what's their connection to the recipient?
- How exactly will the funds be used, and over what timeline?
- Who is controlling withdrawals? Is there a clear path for funds to reach their target?
- Do close contacts of the recipient (family, friends) publicly support the campaign?

If any of those are vague or missing, ask for clarification first. Silence or evasive answers is a red flag.

Red Flags That Often Signal Scams

If you see any of these, pause and investigate:

- Misleading or patently false information on the fundraiser page

- Funds not being used for the stated purpose in a reasonable time frame
- Impersonation of another person or copying someone else's story
- Stories that seem too perfect or emotionally manipulative

When you spot multiple warning signs, report the fundraiser and don't donate.

Vetting Charities (Not Just Crowdfunds)

Even established charities can have sketchy practices. Here's what to look for:

- Transparent program descriptions, financial breakdowns and annual reports
- Clear information about how much of a donation goes to programs vs. overhead
- Charity names that appear in searches with words like "fraud," "scam" or "complaints"

A lack of detail or negative reviews should spark caution.

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Common Tactics Charity Scammers Use

Watch out for:

- Demands to donate via gift cards, wire transfers or crypto – legitimate charities accept credit cards or checks.
- Websites missing https (look for the “s”) – that means insecure data transmission.
- Pressure to donate right away – urgency is a trick to stop you from thinking.
- Claims you already pledged or gave without remembering – always double-check before you pay.

Scammers are clever. Even polished websites and thoughtful-sounding headlines may hide malicious intent.

Why This Is Important For You

When your business gives to charity – publicly

or privately – that generosity becomes part of your brand. A donation to a scam, or even an employee giving through your company name, can drag your brand into a fraud story.

Worse: The same tactics fraudsters use in charity scams – urgency, impersonation, phony websites – are also used to target businesses. That overlaps with phishing, invoice fraud and wire transfer scams. Teaching your team to spot fake fundraisers is training them to spot fraudulent tactics across the board.

How To Protect Your Business (And Your Goodwill)

These steps help ensure your giving is safe and smart:

- **Donation Policy For Your Business:** Define how and where the company will donate, and put approval thresholds in place.
- **Employee Awareness:** Educate your team on fake fundraisers, urging them to double-check and verify before donating under your company name.

- **Use Trusted Channels:** Donate via charity websites, not through random links in e-mails or social media.
- **Transparency:** If your business publicizes that it donates, it's worth verifying the charity you publicly support.
- **Ongoing Monitoring:** After donating, check that funds are used as promised (many charities publish impact reports).

Keep Your Holidays Generous – Not Risky

The holidays are a chance to give back, not a season for regret. Smart checks and policies protect your money and your reputation.

Make sure your team knows how to spot these scams – whether it's a fake fundraiser, a phishing e-mail or a bogus payment request.

Because the best gift you can give your business (and your community) is trust that cannot be taken.



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BRAND-BUILDING ADVICE FROM KISS CO-FOUNDER GENE SIMMONS

Gene Simmons, legendary KISS co-founder and the mastermind behind the band's merchandising success, shares seven trade secrets that shaped the iconic KISS brand and built his wealth. The same principles he used can absolutely drive growth for your company.

1. Embrace Money Unapologetically

"Every step you take is either going to make you money or cost you money," Simmons said. "I prefer to make money. You have an inferred fiduciary duty to yourself."

2. Work Harder Than Everyone Else

"Some of the least intelligent people I've met are also some of the wealthiest individuals," he said. "The only difference is they work longer and harder. If you do nothing on weekends – that's 104 wasted days a year."

3. Choose Your Circle Wisely

"Get rid of all your loser friends," Simmons warned. "Anybody who wants to go drinking, hanging out – get rid of them. They are vampires. Surround yourself with better-looking, richer, smarter people. Yes, it's surface stuff, but it works."

4. Master Communication And Branding

Clear communication, authority and brand maximization are essential. "If you've got a brand that works, there are almost no limitations," he said. "KISS has done everything from condoms to caskets. We'll get you coming, and we'll get you going."

5. Diversify Income Streams

"Always have something else that makes you money," Simmons advised. "Passions are fine, but remember – whatever the passion, there's a market."

6. Protect Your Assets

Trademark your business and products. "The first thing in building a business is a nice, clear fence," he said. "Good fences make good neighbors."

7. Approach Life With Fresh Eyes

He urged innovators to think like outsiders. "All businesses were invented in garages," he emphasized. "It's always about passion, vision and people who refuse to quit, no matter how many times they fail."

Keys To Success

For Simmons, success comes from deliberate action and relentless commitment. He believes self-education and financial literacy are foundational. Marketing savvy and brand differentiation, as shown in KISS's evolution, remain critical. He champions income diversification, tax strategy, trademarks and legal structures to safeguard growth.

Most importantly, Simmons insists success isn't about talent or privilege – it's about drive, learning, strategy, ambition and outworking everyone else. "You have a fiduciary duty to educate yourself, to be in the right place with the right thing at the right time," he said. "It's up to you to make life worthwhile and make a lot more money, because you can, and you will."

New Technology for an Old Service

I know that's a bold statement, but it's absolutely true. Our partnership with Wildix has proven, without question, that this platform is on an entirely different level. Wildix isn't just another phone system — it's a complete communications solution, and frankly, it's superior to anything we've seen in our 44 years in this industry.

With Wildix, you're not just getting dial tone. You're getting full unified communications: internet faxing, call recording, voicemail-to-text, voicemail emailed right to your inbox, and multi-device integration so your cell phone, desktop, laptop, and tablet all work together seamlessly — and all of that is included at no additional cost.

When you compare it to services like RingCentral, Spectrum Voice, Hovernet, Weave, or even Allworx, the difference becomes crystal clear. Wildix delivers features for free that the others simply don't offer at all.

And here's the best part — we'll review what you currently have for free. No pressure, no obligation. Just solid answers based on decades of experience. Give us a call at 343-2713 or schedule a meeting at mcpinc.com. Our clients typically save around 30% on telecom costs when we transition them to Wildix. So what are you waiting for? Pick up the phone and let's get you a smarter, more modern communications system today.

CARTOON OF THE MONTH



"All I'm saying is we could be collecting more data than just naughty and nice."



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"The Technology Experts"

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This monthly publication is provided courtesy of Paul Marchese, President of Marchese Computer Products, Inc.

We Specialize in Security and Technology solutions for Small and Medium Businesses in our area.

We look forward to helping you achieve all your technology goals in 2025 and beyond!

HOLIDAY TECH ETIQUETTE FOR SMALL BUSINESSES

(OR: HOW NOT TO ACCIDENTALLY RUIN SOMEONE'S DAY)

The holidays are chaotic enough without tech mishaps adding fuel to the fire. With customers rushing around and employees juggling schedules, a few simple updates can save you from unnecessary headaches—and keep your business from becoming someone's holiday horror story.



1 Update Your Online Hours

Make sure your holiday hours are accurate everywhere people look:

- Google Business Profile (the big one)
- Facebook, Instagram, Yelp
- Your website banner
- Apple Maps

Sample message:

"Happy Holidays! We'll be closed Nov. 28–Dec. 1 to spend time with family. We'll be back Monday morning—slightly stuffed, but ready to help!"



2 Set Human Out-of-Office Replies

If you're unplugging, don't leave customers wondering if you vanished.

Sample OOO:

"Thanks for reaching out! We're closed Nov. 28–Dec. 1. We'll reply as soon as we're back (and caffeinated). For urgent needs, call (XXX) XXX-XXXX. Happy Holidays!"



3 Don't Overshare in Your OOO

Skip the travel itinerary. Stick to dates, response times and alternate contacts. Too much detail = TMI and a security risk.



4 Test Your Phone Systems

Call your own number (yes, seriously) to confirm your voicemail greeting matches your actual holiday hours.

Sample voicemail:

"You've reached [Business]. We're closed for the holiday weekend. Leave a message and we'll return your call Monday. For urgent needs, press 1. Happy Holidays!"



5 Communicate Shipping Deadlines Early

If you ship or deliver, post your "order by" dates clearly and remind customers before panic sets in. Delayed gifts are annoying—missed expectations are worse.

Bottom Line

Holiday tech etiquette = clear communication + human tone + accurate info. A few quick updates go a long way toward keeping customers happy and your business running smoothly—even when you're out sipping cocoa.