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HOLIDAY SCAMS IN DISGUISE:

WHAT TO WATCH OUT FOR WHEN DONATING ONLINE



During the holidays, when giving increases and emotions run high, scammers pounce, hiding behind the guise of generosity.

A few years ago, a fraudulent tele-funding ring 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 holiday season.

How To Vet A Fundraiser Before You Donate

A legitimate fundraiser should answer these clearly:

- Who is the organizer, and what's their connection to the recipient(s)?
- How exactly will the funds be used, and over what timeline?
- Who is controlling payouts? 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 these are vague or missing, ask for clarification first. Silence or evasive, misleading 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.

- Asking for banking or personal information, such as routing numbers, social security numbers, etc.
- 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:

- Confusing program descriptions, financial breakdowns and annual reports
- Unclear 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 cryptocurrency – legitimate charities accept credit cards or checks.
- Websites starting with “http” and not “https” – “http” means your data is not secure.
- Pressure to donate right away – urgency is a trick to stop you from thinking.
- Claims that you already pledged or donated 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 To 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.

Or worse: The same tactics scammers use in charity scams – urgency, impersonation, phony websites – are also used to target businesses. That overlaps with email 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:** Train 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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It's coming...

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- That day when your bank account or credit card is compromised...
- That day when your customers' private lives are uprooted...

Cybercriminals and hackers are constantly inventing NEW ways to infiltrate your company, steal your assets and disrupt your life. The ONLY way to STOP THEM is this:

You Must Constantly Educate Yourself On How To Protect What's Yours!

Now, for a limited time, we have the perfect way to help reduce your risk and keep you safe! Simply sign up to receive our complimentary “Cybersecurity Threat Assessment.” We'll send these byte-sized quick-read tips to your e-mail inbox. Every tip is packed with a unique and up-to-date real-world solution that keeps you one step ahead of the bad guys. And because so few people know about these security secrets, every week you'll learn something new!



CARTOON OF THE MONTH



Get your complimentary “Cybersecurity Threat Assessment” at: www.tdaniels.com/cyber-security



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."

SHINY NEW GADGET OF THE MONTH

LG Smart InstaView Microwave



Blending innovation with entertainment, the LG Smart InstaView Microwave transforms everyday cooking into a connected experience. Expected to hit the market in 2026, featuring a 27-inch touchscreen, built-in speakers and Wi-Fi connectivity, it brings media streaming and smart functionality right to your kitchen counter. Whether you're following a recipe, watching your favorite show or syncing with other smart appliances, this microwave redefines what a kitchen essential can be. Sleek, modern and multifunctional – it's a tech upgrade your kitchen didn't know it needed.

HOLIDAY TECH ETIQUETTE FOR SMALL BUSINESSES

OR: HOW NOT TO ACCIDENTALLY RUIN SOMEONE'S DAY

The holidays are stressful enough without technology tripping you up. Customers are trying to squeeze in last-minute errands, employees are juggling family schedules and everyone's expectations are cranked up to 11. The last thing you want is to accidentally frustrate people with avoidable tech slip-ups.

Think of this as your "Holiday Tech Manners Guide" – because nobody wants to be that business that ruins someone's Tuesday.

1 Update Your Online Hours (Before The First Angry Phone Call)

Picture this: A customer rushes across town during their lunch break because Google says you're open, only to find your door locked and lights off. Congratulations, you've just created someone's villain origin story.

What to update:

- **Your Google Business Profile** (the big one!)
- **Facebook, Instagram, Yelp** – anywhere customers might find you
- Your **website banner** with a friendly holiday schedule
- **Apple Maps** (yes, people actually use it)

Sample message: "Happy Holidays! We'll be closed Thursday, Nov. 28 to Sunday, Dec. 1 to spend time with family. We'll be back to regular hours Monday morning, probably with a slight turkey hangover but ready to help!"

2 Set Friendly Out-Of-Office Replies (That Don't Sound Like Robots)

If you're taking time off, don't leave customers in e-mail purgatory, wondering if you've disappeared into the holiday abyss. A good auto-reply is like a friendly doorman – professional but human.

Sample out-of-office message: "Thanks for reaching out! Our office is closed for Thanksgiving from Nov. 28 to Dec. 1. We'll respond as soon as we're back and caffeinated. If it's urgent, call our support line at (123) 456-7890. Wishing you and yours a wonderful holiday!"

3 Don't Overshare In Your "Out Of Office" (Nobody Needs Your Itinerary)

Keep it simple. Customers don't need to know that you're visiting Aunt Carol in Denver, that your office manager is flying to Cancún or that Bob from accounting is doing a "Friendsgiving potluck tour."

Besides being TMI, sharing too many details can create security risks. Stick to dates, response times and alternate contacts. Save the travel stories for social media.

4 Test Your Phone Systems (Before They Test Your Patience)

Holiday callers are often in a rush and already stressed. Make sure your voicemail greeting actually matches your hours and doesn't send people on a wild-goose chase.

Pro tip: Call your own number. Yes, really. You'd be surprised how many businesses have outdated greetings from 2019.

Sample voicemail: "You've reached [Business Name]. Our office is currently closed for the holiday weekend. Please leave a message and we'll return your call Monday morning. If this is urgent, press 1 to reach our on-call team. Happy Holidays, and thanks for your patience!"

5 Communicate Shipping Deadlines (Before The Panic Sets In)

If your business involves shipping or deliveries, communicate deadlines clearly and early. Post your "order by" dates prominently online and send reminder e-mails to customers.

Delayed packages are frustrating, but missed expectations are relationship-killers. Nobody wants to explain to their spouse why the anniversary gift is arriving in January.

The Bottom Line: Good Etiquette = Happy Customers = Good Business

Holiday tech etiquette isn't rocket science. It's about setting clear expectations, communicating like a human being and respecting your customers' time. A few quick updates can prevent a lot of frustration and keep your business reputation merry and bright.

Remember: The goal isn't just to avoid problems – it's to make your customers feel taken care of, even when you're not there.