



IT Times

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



Which university offered the first-ever academic program in Computer Science?

- A. M.I.T.
- B. Harvard University
- C. University of Glasgow
- D. Cambridge University

Answer on Page 2

DECEMBER 2025



This monthly publication provided courtesy of Brian Bratchie, president of **B&L PC Solutions, Inc.**

OUR MISSION:

We Take Care Of Technology, So You Can Take Care Of Business.

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. (Source: 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

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- 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.

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 Your Business

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:

1. **Donation Policy For Your Business:** Define how and where the company will donate, and put approval thresholds in place.
2. **Employee Awareness:** Educate your team on fake fundraisers, urging them to double-check and verify before donating under your company name.
3. **Use Trusted Channels:** Donate via charity websites, not through random links in e-mails or social media.
4. **Transparency:** If your business publicizes that it donates, it's worth verifying the charity you publicly support.
5. **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.

Answer: D. Cambridge University.
The University of Cambridge established the world's first computer science degree program, the Cambridge Diploma in Computer Science, in 1953.

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CARTOON OF THE MONTH





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 helped him create the iconic KISS brand and build his wealth.

1. Embrace Money Unapologetically

"Every step you take is either going to make you money or cost you money," he 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," Simmons revealed. "The only difference between them and you is they work longer and harder. If you do nothing on [the] weekends — that's 104 days out of the year where you're doing nothing except spending money."

3. Choose Your Circle Wisely

"Get rid of all your loser friends," Simmons said. "Anybody who wants to go drinking, hanging out — get rid of them. They are vampires. They will suck you dry of any energy that you should be fully devoting to yourself. Surround yourself with better-looking people, richer people, smarter people. Yes, it's all surface stuff, but it works."

4. Master Communication And Branding

Clear communication, speaking with authority and maximizing your brand are important. "If you've got a brand that works, there are almost no limitations," he said. "In fact, KISS has done everything from KISS condoms to KISS 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. "You can, and you

should, have passions. Whatever that passion is, there is a market for it."

6. Protect Your Assets

Simmons recommends trademarking 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

Pointing out that innovation often comes from unqualified outsiders, he encouraged the audience to approach everything like it's brand-new. "All businesses were invented in garages," he emphasized. "All businesses were created by people with vision. It's always about people with passion, the fire in their belly and vision who refuse to quit no matter how many times [they] fail."

Keys To Success

For Simmons, the path to success is paved with deliberate actions and unwavering commitment. He stressed that self-education and professional development form the foundation, particularly in understanding financial literacy and the language of money. As demonstrated by KISS's evolution, marketing prowess and differentiation are crucial elements. Simmons advocates for brand maximization, income diversification, strategic tax management, and protecting your intellectual property through trademarks and legal structures. He also emphasized the value of strategic partnerships, telling the audience to "liaise with everybody" and "grab contact information from interesting potential collaborators."

Most importantly, Simmons insisted that success isn't about natural talent or inherited privilege. It's about relentless drive, continuous learning, strategic thinking, unapologetic ambition and

the willingness to work longer and harder than 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 all 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

Tech Gadget: LG Smart InstaView Microwave



Blending innovation with entertainment, the LG Smart InstaView Microwave transforms everyday cooking into a connected experience. 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.


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HOLIDAY TECH ETIQUETTE FOR SMALL BUSINESSES



The holidays are stressful enough without technology tripping you up. Customers are squeezing in last-minute errands, employees are juggling family schedules, and expectations are at their peak. The last thing you want is to frustrate people with avoidable slip-ups.

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

1 Update Your Online Hours

Don't let customers make the trip only to find you closed. Update: Google Business Profile (the big one!), Facebook/Instagram/Yelp, Your website banner and Apple Maps.

Sample: “Happy Holidays! We'll be closed Nov. 28–Dec. 1 to spend time with family. Back Monday morning – slight turkey hangover included!”

2 Set Friendly Out-of-Office Replies

Keep people out of e-mail purgatory. A good auto-reply is professional but warm.

Sample: “Thanks for reaching out! We're closed Nov. 28–Dec. 1. We'll respond as soon as we're back and caffeinated. If urgent, call (XXX) XXX-XXXX. Wishing you a wonderful holiday!”

3 Don't Overshare

Skip the travel stories. Stick to dates, response times and alternate contacts. Extra details can be both unnecessary and risky.

4 Test Your Phone Systems

Outdated voicemail greetings cause headaches. Call your own number to confirm your message matches your hours.

Sample: “Our office is closed for the holiday weekend. Please leave a message, and we'll return your call Monday morning. For urgent needs, press 1. Happy Holidays!”

5 Communicate Shipping Deadlines

Post order-by dates prominently online and in customer e-mails. Missed expectations are worse than delayed packages.

The Bottom Line

Holiday tech etiquette is about clear, human communication. A few quick updates prevent frustration and keep your reputation merry and bright – even when you're not there.