



# TECHNOLOGY TIMES

Insider Tips to Help Your Business Run Faster, Easier and More Profitably



Thomas Hill, President & Founder

*"You are not too small to be hacked, you're just too small to make the news."*



## 6 Shopping Scams And How To Avoid Them

It's October, which means the biggest online shopping day of the YEAR is just weeks away: Cyber Monday.

Unfortunately, it's also open season for cybercriminals. Because preparation is the best prevention, we're covering the six most common shopping scams this time of year and how to avoid them.

### It's Open Season For Shopping Scams

Thanks to cybercriminals, what should be a season of festive shopping is now dangerous for consumers. According to the Federal Trade Commission, shopping scams were the second-worst type of scam in the US in 2023. And online scams are at their worst during the holidays. According to TransUnion's 2022 Global Digital Fraud Trends report, there was a 127% increase in daily fraud attempts between November 24

and 28 compared to January 1 through November 23.

Due to the high volume of shopping activity during the holiday season, cybercriminals don't have to work hard to find potential victims. But it's not simply volume that contributes to the rise in attacks; consumers take more risks during the holiday season. According to Norton's 2022 Cyber Safety Insights Report, nearly one in three adults (32%) worldwide admitted to taking more risks with online shopping closer to the holidays. Last-minute shopping pressure or excitement around scoring big deals results in common mistakes, including clicking on unverified links, using public WiFi for transactions and ignoring website security red flags. Cybercriminals expect shoppers to make mistakes, and they have tried-and-true tactics for stealing your money. Watch out

*continued on pg.2*



**TRIVIA**  
CONGRATULATIONS

**Olivia McGhee**



Who knew that when the FBI took down the world's largest "botnet" – over 19 million computers were infected.

**TURN TO PAGE 3 FOR THIS MONTHS TRIVIA**



*continued from cover*

for these six scams that appear this time of year, and protect yourself this holiday season.

## 6 Common Scams During Black Friday And Cyber Monday And How to Avoid Them

1. Fake Coupons: Scammers distribute fake coupons promising steep discounts. These coupons are often shared via e-mail, social media and fake websites designed to mimic legitimate retailers. Remember: if it feels too good to be true, it probably is.

⚠️ How to avoid: Always verify a coupon by checking the retailer's official website or app. Avoid clicking on links in unsolicited e-mails.

2. Phony Websites: To steal personal information, fake websites mimic legitimate online stores using similar logos, branding and URLs that are only slightly different from the official sites.

⚠️ How to avoid: Check for secure website indicators such as HTTPS and a padlock icon in the address bar. Read reviews and search the website's legitimacy before making purchases. Pay attention to the URL for unusual characters or misspellings.

3. Fake Delivery And Nondelivery Scams: Scammers send fake delivery

notifications or claim a package is undeliverable to trick you into providing personal information.

⚠️ How to avoid: Track orders directly through the retailer's website or app. Avoid clicking on links in suspicious messages, and be cautious of unsolicited delivery notifications.

4. Fake "Order Issue" Scams: E-mails claiming a problem with your order and asking for personal details are common. These messages often look like they come from well-known retailers.

⚠️ How to avoid: Contact customer service directly through the retailer's official channels to verify any issues, and avoid providing personal details through links in unsolicited messages.

5. Account Verification Scams: Scammers send e-mails or texts asking you to verify your account information. These messages often include links to fake login pages.

⚠️ How to avoid: Never provide personal details through links in unsolicited messages; instead, log in directly to your account through the official website.

6. Gift Card Scams: Scammers offer discounted gift cards or request payment via gift cards. Once the card numbers are provided, the scammer uses the balance, leaving the victim with a worthless card.

*"Having a reliable IT provider in the area that can meet our computer needs is essential to our operations as an emergency service. Thomas Hill and his staff are great to work with."*

**John Linsenbigler,  
Executive Administrator &  
Chief, Seymour VFD**



⚠️ How to avoid: Purchase gift cards directly from reputable retailers and never use them as a form of payment to unknown individuals.

## Avoid Scams And Create A Safer Shopping Experience

Nothing will kill the holiday shopping spirit like \$1,000 worth of fraudulent charges on your credit card or gifts from phony sites that never arrive. Cybercriminals take advantage of the festive shopping rush, and consumers' tendency to take more risks during this time only amplifies the danger. By verifying sources, checking website security and avoiding unsolicited links, you can enjoy a safer shopping experience this season!

## "I DIDN'T KNOW"

Unfortunately, That Excuse Doesn't Replenish Your Bank Account, Resolve A Data Breach Or Erase Any Fines And Lawsuits.

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# From Hero To Zero To Human: Lance Armstrong's Advice For Bouncing Back From Big Mistakes



Former professional cyclist Lance Armstrong was widely celebrated for his seven consecutive Tour de France victories from 1999 to 2005. A cancer survivor and elite athlete, he was a hero to many. However, in the early and mid-2000s, his career was marred by a highly publicized doping scandal. The United States Anti-Doping Agency stripped Armstrong of his titles and banned him from professional cycling for life after concluding he had used performance-enhancing drugs throughout his career.

Armstrong's public mistake cost him over \$100 million, his career, his reputation and many friends. But he chose not to curl up in the fetal position and lose what he still had left: his wellness, lifestyle and family. He embraced his mistake, eventually rebuilding his professional and personal life. Today, Armstrong is an entrepreneur, philanthropist, podcaster, author and speaker who is open about what it took to go from hero to zero to human. At a recent industry conference, Armstrong spoke to entrepreneurs about how he survived his downfall and rebuilt a career and life he's proud of.

every day, and I'm glad I chose the path I did." Armstrong focused on his passion for investing, including early-stage investments in companies like Uber and DocuSign, which eventually paid off in spades. Authenticity in his personal life was essential too. "We all live these interesting lives, and it's just a big canvas. At the end of the day, we get to look at the painting and say, 'What do you think? How are you, Lance, as a friend? How are you as a father? How are you as a husband?'" he says. Working on being a good father, partner and friend kept him focused on his path forward.



## Maintain Wellness

Despite the upheaval, Armstrong maintained important routines like cycling and swimming, and maintained the rhythm of staying healthy and focused. Still, the experience was traumatic. "I had to do a lot of work to remedy that," he explains. "I'm talking deep work, trying to understand early life, early career, the downfall, where we go from here.... I've devoted a ton of time on that."



## Lean On Your People

After he had admitted his mistake, Armstrong lost half his friends and working relationships. Still, close friends and family remained. "As much as that sucks, you see these folks that are like, 'I'm here right now. Now we go. Now we rebuild,'" Armstrong recalls. "I think that's the most important thing: if there are ever any headwinds working against you, that team of folks around you has to be the right team. People are everything."



## Choose An Authentic Path Forward

After being banned from professional cycling, losing endorsements and many personal relationships, Armstrong felt he had three choices: lie down and give in to the suffering, retain some of his endorsements by becoming the face of anti-doping campaigns or try to rebuild on his own. He chose the latter. "Anti-doping wasn't my life's work, and it never will be, so I chose a more renegade path," he explains. "It took longer, but I walk my path

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Autumn begins September 22

## Lights Out For Business: Resiliency Amid Internet Outages

Businesses are increasingly reliant on the Internet. CRM platforms, virtual meeting apps, online sales, POS systems and even office printers require the Internet so you can do everything you need to deliver high-quality products and services to your customers. However, Catchpoint's 2024 Internet Resilience Report states that 43% of businesses estimated they lost "more than \$1 million due to Internet outages or degradations in the month prior to the survey."

It's tempting to blame the Internet provider when the Internet goes out. Unfortunately, outages happen. Pointing fingers at vendors won't change that. Instead, the solution must come from within.

### What's Going On With Internet Connectivity

In July, a global Internet outage forced millions of computers offline, including at major airlines, banks and hospitals. The root cause of the disruption was a single software update deployed by cyber security firm CrowdStrike.

Cyber security reporter Brian Krebs famously described the Internet as "held together with spit and baling wire." It's easy to forget that the Internet, like other tech, is evolving and complex. It connects countless systems and devices globally, creating a web of dependencies. A disruption in one part of the network can ripple through and affect other systems, as seen with the CrowdStrike update. Internet



outages can have serious financial and security consequences, so preparing for an outage is crucial.

### Resilience Comes From Within

After an outage, you may be tempted to fire your service provider. However, Catchpoint CEO and co-founder Mehdi Daoudi explained in an interview with *Tech Brew* that it's not a good solution (unless they prove unreliable). Daoudi said that after an outage, it's better to work *with* your vendors to figure out what went wrong and how to be better prepared. Some companies have hired chief resilience officers, but the title doesn't matter as much as having a leader in your company who spends time thinking about resiliency.

"It's important that companies embrace resiliency and reliability. How? By encouraging the learning from failures, by not firing," Daoudi told *Tech Brew*. "What did we learn from this outage? What can we do to strengthen our postures going forward?"

The Internet is complex, and outages happen. To safeguard against the inevitable, businesses must cultivate resilience internally and proactively collaborate with Internet vendors to avoid damaging consequences.

## WELCOME Ancient Lore Village

We want to officially welcome Ancient Lore Village to our CD Technology community. If you are not familiar with Ancient Lore Village, it is a magical retreat destination in Knoxville. This unique resort has been thoughtfully designed around fostering community and creating unforgettable memories! Private parties, weddings, family reunions, Holiday parties, corporate retreats, and events are just a few of the ways to make your occasion unforgettable.

The CDT team had the privilege of holding our annual Christmas party at Ancient Lore last year. The dinner was amazing and we had a blast with axe throwing, archery and other games. We were excited to attend the ribbon cutting festivities and see their recent expansion, Elven Grove Treehouses.

We look forward to witnessing what the future holds for Ancient Lore Village and are honored they choose to partner with us for their IT needs.



# ANNOUNCING...



**Exclusively for CDT clients!** Do You Have a special event you would like to share with the community? Are you planning an open house, blood drive, block party, anniversary celebration, meet & greet... or any lead generating event open to the public? Let us help you get the word out and get folks there. We would love to help you promote your special occasion by putting it in our next newsletter and share on all our socials! Just give us the details - make sure to include contact info and we will share your news.

## Congratulations Rebekah!

At the August meeting, of the Smoky Mountain Sevier chapter of the American Business Woman's Association, Rebekah Hill was named the 2024 Woman of the Year. This award was designed so that every Chapter can annually recognize a member who has made notable contributions and outstanding achievements.



Being named Woman of the Year is a great honor – one that's highly respected by ABWA members. Judging is done by persons who have no affiliation with the local ABWA chapter, with consideration given for ABWA participation and accomplishments, career accomplishments, community involvement and education achievements.

According to one member present, "This was one of the most fun award presentations we have seen in some time because it came as a complete surprise to the recipient, right up until her name was announced."

Rebekah has been an ABWA member for over fifteen years and has held various chair positions and offices. She is currently serving as chapter secretary and newsletter editor. Rebekah's daughter Kaitlyn helped present the award with very touching heartfelt words about her mom's leadership and influence in the community and in her life personally.



The CDT team is very proud of Rebekah we are all secretly wondering, "How will we even live with her now?!" IYKYK

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Thank You Jason Lawhorn, of Lawhorn CPA Group, LLC for your recent referral. We appreciate your trust and loyalty!

## Time To Upgrade Your Computer Network?

It's that time of year again when many businesses are scrambling to make last-minute purchases to lighten the current year's tax burden. One of the things many tax-savvy businesses do is purchase new office and computer equipment that will be needed within the next few months NOW so they can deduct the expense on the current year's taxes. Don't delay. Get started on your needed upgrades today.

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## Windows 10 Support Ends In 2025



### What Does This Mean For Your Business?



#### No More Security Updates

Your systems will be at risk for cyber-attacks.



#### Software Compatibility Issues

Programs you rely on might stop working properly.



#### Compliance Risks

Running outdated systems could lead to fines or legal troubles.

**Are You Prepared? Don't wait until it's too late. Talk to an expert about your options.**

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CALL AND TALK TO SHAH TODAY

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## IMPORTANT NEWS: Windows 10 Support Ends In 2025 – What Are Your Options?

Microsoft will stop providing critical services like security updates, leaving your business vulnerable to threats and potential downtime.

Here Are Your Options:



#### Upgrade To Windows 11

Not all devices will be compatible, so make sure to check with an IT expert.



#### Buy A New PC

For businesses with older machines, a hardware upgrade might be your best bet.



#### Pay For Extended Security Updates

Only available for up to three years (and it's not free).



#### Switch To Linux

For those willing to explore new systems.



#### Do Nothing (NOT RECOMMENDED!)

This could expose your business to cyber risks and compliance violations.

## Halloween Tweets

Halloween is coming and I still have no idea what I am going to be for the rest of my life. @SamGrittner

Halloween is my favorite holiday where you can trespass on a stranger's property and make a non-negotiable demand. @rolldiggity

Two Halloweens ago, I was brutally owned by a small child when I answered my door in normal clothes and she said, "Nice lumberjack costume." @ceejoyner

Going to a Halloween party and pretending to be someone I'm not is good practice for the family Christmas party. @TheNardvark

Happy Halloween Eve. Remember, if Tim Burton sees his shadow tomorrow, that means six more weeks of pumpkin lattes. @OhNoSheTwtnt

Today is Halloween. Or, as Lady Gaga calls it, amateur night. @anjeanettec





October 2024

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## Amazon Can't Escape Its Own Echo

When Amazon introduced its popular Echo smart speaker in 2014, it positioned the device as a loss leader



-- a time-tested strategy that means selling a product or service below market value to attract customers who purchase more profitable goods later. Amazon gambled that customers would use the Echo to buy things from Amazon on the fly with simple commands to the Alexa digital assistant. Echo users wouldn't even need to pull their phones out of their pockets to buy.

Customers loved the Echo, and it joined the Kindle, Fire TV Stick, and video doorbell as one of Amazon's most popular branded device offerings. And that's exactly the problem -- while Amazon's devices have been a hit with consumers, the profits mostly failed to materialize after the online retail giant introduced each loss leader to the market. According to the Wall Street Journal, Amazon loses billions on devices each year -- about \$25 billion between 2017 and 2021 alone. Simply put, customers bought the

speakers, but never bothered to use them to order more stuff.

Why have the losses continued for so long? Founder and former CEO Jeff Bezos relied on a metric called "downstream impact," which assigns value to products and services based on customer spending habits after they purchase the item. Regardless of downstream impact, current CEO Andy Jassy is looking to slow the bleeding. Amazon plans to start charging a monthly fee for a premium version of the Alexa digital assistant, with more capabilities than the standard free version. A new Let's Chat feature also aims to give Alexa more human-like conversational skills.



"It's one of those new Instant Cauldrons. You put a kid in here with some eye of newt and an hour later it's the best thing you've ever eaten."

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