



# TECHNOLOGY TIMES

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



Thomas Hill, President & Founder

*"I hope you enjoy the holiday season and make beautiful memories with friends and family."*



**TRIVIA**  
CONGRATULATIONS

**Summer Sanabria**



An animal with a a key...  
Donkey, Monkey, Paro-key-t...

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

## 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

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*continued from cover*

- 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:*

- **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.

*"I had an issue with Outlook, and the tech jumped on it right away. The response was quick, the resolution was timely, and the whole process was smooth and stress-free. I really appreciated the efficient support."*

Chris C.  
Pratt Caldwell Legal Group



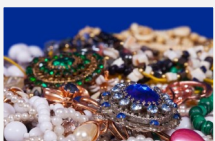
What’s a snowman’s favorite restaurant? Chili’s.  
What do snowmen call their dads? Pop—sicle.  
What types of games do snowmen play at parties? Ice-breakers!  
What do you call it when a snowman loses his cool? A meltdown.

What do you call a snowman past his prime? Water!



## If Your Tech Is Outdated, You’re Not Secure, You’re lucky. Until You’re Not!

If you think skipping a Windows update is harmless, ask the Louvre. That tiny mistake helped thieves steal more than \$100 million in royal jewels.



On Oct. 19, burglars posing as workers pulled up to the museum, used a lift to access a second-floor window, climbed in and walked out with eight Louis XIV-era pieces.

No alarms. No guards. Just gone. This wasn’t a high-tech heist. It was embarrassingly simple. Audits since 2014 warned that the Louvre’s security system was ancient. Critical machines still ran Windows 2000 and XP – long unsupported. Passwords included “LOUVRE” and “THALES.” Screens didn’t lock. Antivirus wasn’t updated. And by 2025, only 39% of rooms even had a single camera.

The Louvre earns over \$220 million yearly and spent \$115 million on new art from 2018–2024. But only \$3.3 million went toward security and IT upgrades. The lesson: No organization is too iconic to be breached. Outdated systems and lazy passwords aren’t “fine” – they’re failures waiting to happen. Now go check your passwords because in this space, history doesn’t repeat itself. It escalates.





## 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.

### 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.

Strategic partnerships also matter. "Liaise with everybody," he urged. "Grab contact information from interesting potential collaborators." 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."



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

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Here is your chance to win Lunch On Us!  
This Month's

## TRIVIA

As of 2019, what company was the source of the largest-known data breach in history?

Email your answer to  
RHill@CDTechnology.com

A winner is chosen randomly from all correct responses.



December 2025

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## Not Too Late To Upgrade

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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## Tech Trends Businesses Should Watch in 2026

Technology in 2026 won't just benefit big corporations but smaller businesses will gain powerful, affordable tools that can boost productivity, reduce costs, and improve customer experience. Here are the top trends to look out for.

### 1. Smarter, Cheaper AI Assistants Become Everyday Tools

AI will feel less like a novelty and more like a reliable employee. Businesses can use affordable AI tools to:

- Create marketing content
- Automate customer support
- Streamline scheduling, invoicing, and HR tasks
- Analyze sales and financial data

These tools will lower the need for specialized staff and help small teams move faster.

### 2. On-Device AI Powers Better Customer Experience

New phones, tablets, and POS

systems will run AI locally, meaning better privacy and instant responses. For businesses, this means:

- Faster checkout and inventory systems
  - Real-time translation for multilingual customers
  - Smarter mobile apps for bookings, loyalty, and support
- Expect smoother operations without expensive cloud subscriptions.

### 3. Spatial Tools Become Useful (Not Just Cool)

AR and VR tools will become more practical and affordable. Businesses can use them to:

- Visualize designs or layouts
- Offer product demos
- Train staff in a realistic virtual environment

It's a new way to stand out without needing big budgets.

### 4. Sustainability Becomes a Customer Magnet



Customers in 2026 will prefer businesses that show environmental responsibility. Expect more accessible tools for:

- Tracking energy use
- Offering carbon-neutral shipping
- Reducing waste with smart inventory systems

Going green will no longer be expensive—and it can boost trust and loyalty.

### Bottom Line

In 2026, tech will level the playing field. Small businesses that embrace AI, security automation, and new customer experience tools will operate more efficiently and compete with bigger players like never before.

## Contact Us

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for over 25 Years**

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