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4 Popular Scams To Watch Out For

Keeping up with cybercriminals is like trying to nail jelly to the wall. Just as you think you're up to speed, a new scam hits the headlines. Using new tech innovations like AI, scammers are getting much better at impersonating banks, health care providers and...us. This year has been no exception, with a slew of fresh scams hitting cell phones and bank accounts everywhere. Here are four scams to watch out for this year.

1. Phony Cell Provider E-mails

Increasingly, cybercriminals are taking advantage of cell service outages to scam customers. It's happening all over the US with AT&T customers, who, after an outage, receive bogus e-mails offering refunds or credits.

How to avoid it: Never click on links or payment instructions in an e-mail. Always verify that any communication from a provider is coming from an official domain, like @att.com, or call AT&T directly using their official number or website.

2. Grandparent Scams

Grandparent scams have been around for a while, but the FCC reports more advanced versions involving impersonators or AI "clones" using a loved one's voice (usually a grandchild) and sometimes a spoofed caller ID. The caller claims to be a loved one who's in jail or has been in an accident. Grandparents are often given a phony case number and are instructed to call an attorney. If they do, a series of other criminals conspire to trick them out of thousands of dollars.

How to avoid it: If you receive an urgent call like that, call your loved one directly to verify that they are safe. If they don't answer, call other family members to see if they can verify the situation. Remember, the criminals will try to convince you to keep it a secret – don't.

3. Check "Cooking"

Banks reported nearly 700,000 instances of check fraud in 2022, according to reporting by Associated Press. We've talked about criminals stealing checks from mailboxes,

but recently they've started taking pictures of checks instead. Then they use off-the-shelf digital tools to make counterfeit checks, deposit the digital one using a mobile banking app or sell the checks online.

How to avoid it: Use your credit card as much as possible. When a paper check is unavoidable, skip your mailbox and take it directly to the post office.

4. Home Improvement Scams

In 2023, a study by JW Surety Bonds reported that one in 10 Americans had been a victim of a contractor scam, losing an average of \$2,500. These scammers often demand up-front payments or deposits and then fail to complete the work, deliver substandard results or disappear altogether, leaving homeowners out of pocket and with unfinished projects.

How to avoid it: Ensure the contractor is licensed and insured, get everything in writing, don't skim the contract and never pay the full fee up front.

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Technology Times

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

Think Faster, Talker Smarter: How To Speak Successfully When You're Put On The Spot by Matt Abrahams

Think Faster, Talk Smarter by Matt Abrahams is a lifeline for anyone who's ever been tongue-tied in moments that count, like work presentations, pitches or at a dinner party. Abrahams, a Stanford lecturer and communication guru, offers a trove of actionable advice for mastering the art of impromptu speaking. With science-backed strategies to tackle anxiety and make your words count, this book is packed with real-world examples, making it both relatable and practical.

Whether for professional growth or personal confidence, it's an essential read for navigating life's unplanned speaking moments with grace and impact.



How To Put Generative AI To Work For Your Business

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This monthly publication is provided courtesy of Will Sperow, CEO of Blue Bay Technology.

Our Mission:

To build a community of success-minded entrepreneurs that inspires excellence, encourages collaboration and expands the capacity of all members to achieve great things.

The rapid evolution of AI over the past year has been nothing short of revolutionary, particularly generative AI – technologies that generate text, images, video, 3-D models and even code – which saw a breakout year in 2023. In ChatGPT's first month, it amassed 57 million users, making it the fastest-growing consumer application in history, according to research from investment bank UBS.

Despite its popularity, there's an undercurrent of uncertainty among some business leaders. SMB leaders are asking big questions: What's the real deal with AI (beyond all the buzz)? How do I actually get it to work for my business? How do we use this responsibly and keep our customers' data safe?

The key to navigating these questions is all about experimenting with AI, focusing on the big wins it can bring to the table and learning best practices for using the technology responsibly.

What AI Can Do For Your Business

Of businesses using the generative AI platform ChatGPT today, one in four have already saved more than \$75,000. That's according to a 2023 survey by ResumeBuilder, which also found that 49% of companies are already using ChatGPT and that an additional 30% plan to use it in the future.

Generative AI tools like ChatGPT, Claude and DALL-E are popular because they're affordable

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(subscriptions run around \$20 per user/month) and effective. Generative AI's versatility allows it to take on many valuable roles, like whipping up content. Businesses save a lot of money creating engaging content for their audience without paying more for ads or agencies. AI can also quickly examine market trends and crank out reports, cutting down on research and paperwork costs so leaders can spend more time on higher-value activities.

More ways AI can go to work for you:

- **Content Assistant:** Tools like ChatGPT and Claude can create marketing materials, blog posts and social media content, ensuring a consistent brand voice and tone across all channels. They can also analyze thousands of online resources to craft the perfect job description and write SOPs, proposals, contracts and leases.
- **Get To The Point:** Generative AI can distill lengthy documents, articles and e-mails into concise summaries, making it easier to grasp key points quickly.
- **Personalize Your Marketing:** Generate tailored e-mail marketing campaigns or personalized product recommendations to enhance customer engagement and increase sales.

- **Product Discovery And Innovation:** Leverage AI to analyze customer feedback and market trends for new product ideas or improvements, speeding up innovation.
- **Data Analyst:** Employ AI for deep data analysis, uncovering insights into customer behavior, operational efficiencies and market opportunities.
- **Automate Routine Tasks:** From scheduling to invoicing, AI can automate repetitive, time-consuming tasks, such as drafting meeting summaries or generating reports, allowing teams to focus on strategic work.

AI Best Practices

While AI can dramatically enhance efficiency and creativity, there are best practices to ensure its use is both effective and ethical:

1. **Never Share Sensitive Information:** To protect privacy, avoid using personally identifiable information (PII) or protected health information (PHI) with AI tools. Assume anything that you input into ChatGPT is public information.
2. **Verify and Review:** AI is a powerful tool, but it's not infallible. It can sometimes inherit biases from training data or

generate fabricated or wrong answers. Always review its outputs as you would a human co-worker's work.

3. **Experiment:** The best way to understand AI's potential is to experiment. Start small, like using ChatGPT prompts to write a social media post. As you gain confidence, integrate generative AI in places where it can add the most value, like automating routine tasks, enhancing creative processes or improving decision-making with data analysis.

The Consequences Of Ignoring AI

AI isn't coming – it's arrived. Driven by billions in investment and some of the brightest minds on the planet, it's reshaping the business landscape in ways we're only beginning to understand. Choosing not to integrate AI into business operations would be like refusing to use e-mail in the 1990s. Without it, you might soon find yourself in a world you don't know how to work in.

Instead of viewing AI as a looming threat, see it as an opportunity to tackle old problems with novel solutions. Yes, AI is changing the business playbook, but it's also empowering us to deliver extraordinary value to our customers in new ways, dream bigger and achieve more.

GADGET OF THE MONTH

Gimibox Foldable Bluetooth Keyboard

Working from anywhere often means literally *anywhere*, be it typing up reports in a hospital lobby or drafting proposals at an airport gate. But crafting a lengthy e-mail on your phone or tablet could take you on the fast track to carpal tunnel. Save your hands and try the Gimibox Foldable Bluetooth Keyboard. Its innovative foldable design and super-responsive touchpad make it the ultimate companion for the mobile professional. It is compatible across iOS, Windows and Android technologies and ensures seamless connectivity across your devices. The built-in rechargeable Li-ion battery offers an impressive standby time of 30 days and takes only two hours to charge. The keyboard's broad compatibility and energy-efficient design make it a smart accessory for professionals who really do work from anywhere.



Talent, Innovation And Relationships:

THE FORMULA FOR THRIVING BUSINESSES INSPIRED BY MARCUS LEMONIS



Something is always shaking up the business world, whether it's Covid-19, revolutionary tech advancements like AI or a financial recession. An unprepared business leader – never ahead of the game, emotionally exhausted, financially stressed and paralyzed by fear – may react to these disruptions. However, a leader focused on cultivating good habits can build resilience and agility into their core operations.

Marcus Lemonis – esteemed titan of industry, philanthropist, brain behind the success of Camping World and Good Sam Enterprises and star of CNBC's *The Profit* – recently shared his philosophy on leadership and resilience at an industry conference. Drawing from Lemonis's insights, we delve into actionable ideas that leaders can use to confidently navigate any challenge.

1. Create Good Talent

The key to any successful business is employing good people. However, many industries, from health care to education, are experiencing labor gaps. Leaders are left wondering where their next good hire will come from. Will they hire young people without experience or recruit talent from other companies?

Lemonis says if you recruit from other people, you can expect them to do the same. "We create this revolving door of people changing all the time for the next best offer. The labor market knows that, and they don't care if they bounce around," he says. "The problem for our business and our client relationships is that bouncing around creates insecurity for our customers...it creates a trust problem."

Lemonis's advice: Think about how you can create new talent in your industry. Write job descriptions that include not just technical skills but the type of person you're looking for, their characteristics, discipline DNA and EQ.

Then, think about how to put them through the training modules necessary to execute your business plan.

"If we don't cultivate new entries into our space, new people who can come in and add to the supply of our labor, all we're going to do is play merry-go-round, and the prices are going to go up," Lemonis adds.

2. Diversify

Six years ago, you probably had an idea that was the cusp of innovation – and then everybody caught up. Lemonis encourages leaders to ask their teams what the new idea of the day is. What's the latest concept that you can bring to your clients? How can you stack new ideas onto your current revenue streams?

Brainstorming new ideas is critical to survival, "because somewhere else, there's a less sophisticated, less collaborated room... whiteboarding what new things they can come up with to beat you," he says.

3. Take Care of Your Home and Relationships

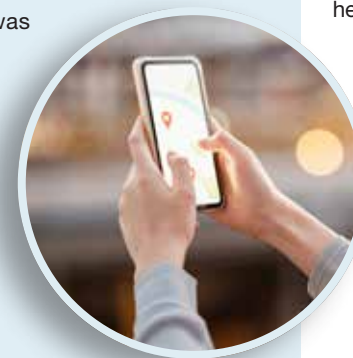
During Covid restrictions, Lemonis was reminded of the power of being close to the people he cares about and focusing on relationships. He encourages us to care for what matters most: our homes and families. If those aren't healthy, your business will feel the effects.

Lemonis says, "The health of your home and the health of your relationships in your home are in direct correlation with the health of everything else in your life."

Another challenge will eventually rock the business world. Take Lemonis's advice and focus on creating new talent, fostering innovative thinking and nurturing relationships if you hope to face this next challenge with greater resilience.

Your Photos Are More Revealing Than You Think!

Did you know that when you send someone a photo from your smartphone, you might be sharing information such as when, where and how the photo was taken? If that makes you feel uncomfortable, you can turn this feature off. On an iPhone, open the photo, tap the share icon, then "Options." Switch off "Location," then tap "Done." You can also stop location tracking altogether in Settings > Privacy & Security > Location Services. Scroll to "Camera" and toggle to "Never." On an Android, click the photo you want to send, tap "Details" (look for a three-dot menu) and select "Remove location data."



Cartoon Of The Month



Free Cyber Security Audit Will Reveal Where Your Computer Network Is Exposed And How To Protect Your Company Now



At no cost or obligation, our highly skilled team of IT pros will come to your office and conduct a comprehensive cyber security audit to uncover loopholes in your company's IT security.

After the audit is done, we'll prepare a customized "Report Of Findings" that will reveal specific vulnerabilities and provide a Prioritized Action Plan for getting these security problems addressed fast. This report and action plan should be a real eye-opener for you, since almost all of the businesses we've done this for discover they are completely exposed to various threats in a number of areas.

To get started and claim your free assessment now, call our office at 703-261-7200.