



## NEW IN THE NEWSLETTER

Page 1.) Make Tax Season a Little Less Miserable

Page 2.) The Influential Personal Brand: How To Turn Your Reputation Into Revenue

Page 3.) For Your Eyes Only: The Price of "Free" Browsing

Page 4.) Micro Articles and The Reading Corner

## In This Edition:

Welcome to the February edition of Tech Talk! As we step into tax season, cybercriminals are on the prowl, looking for new ways to exploit unsuspecting individuals and businesses. In this issue, we're diving into common tax scams and how to protect yourself, as well as exploring the power of personal branding, the hidden costs of "free" browsing, and some exciting tech updates. Whether you're looking for cybersecurity insights or the latest industry trends, we've got you covered. Stay informed, stay secure.

## Make Tax Season a Little Less Miserable

Ah, February – love is in the air and Cupid may just have his arrow pointed toward you and a special someone. But Cupid has competition. It's also tax season and scammers are out looking for their special someone(s), too. As if taxes weren't horrible enough on their own, criminals are devising new ways to trick us into tax scams, with horrific consequences. According to IRS data, tax scams spike in January and February and intensify through April. Last year, scammers targeted numerous business owners by misrepresenting the Employee Retention Credit (ERC),



charging hefty fees for assistance with applications – even for a credit many victims didn't qualify for. So many business owners were attacked that the IRS set up an ERC withdrawal program to help those who realized they had unknowingly submitted fraudulent claims.

## Popular Tax-Time Scams

Tax scams are particularly tricky because no well-meaning taxpayer wants to make a mistake and get in trouble with the government. Scammers and cybercriminals prey on our fear of compliance issues by posing as IRS agents, tax software providers or even colleagues in financial departments, with urgent messages demanding payment or Social Security numbers.

Continued on pg. 2



This monthly publication is provided courtesy of Kari Renn, President of Loyality.

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It may be only February, but these scammers are likely already in your inbox. Take a few minutes to read about these common tax-time scams and what you can do to prevent them.

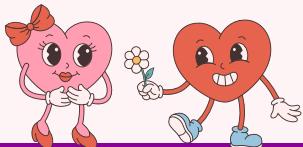
### 1. Phishing and Smishing Scams:

Scammers love pretending to be the IRS to get your personal information. They'll send fake e-mails or texts promising refunds or threatening legal action, hoping you'll click on their links or share sensitive details. These scams don't just target individuals – they often go after tax pros and businesses because those can give access to loads of valuable data.

How to prevent it: Never click on links or reply to unexpected messages claiming to be from the IRS. If something feels off, report suspicious e-mails to [phishing@irs.gov](mailto:phishing@irs.gov), and always verify messages directly with the IRS through official channels.

### 2. Online Account "Help":

Scammers are targeting taxpayers by offering help setting up an IRS online account. Their goal is to steal your personal tax and financial information, which they can then use for identity theft. These criminals may pretend to be "helpful" third parties, tricking you into handing over sensitive details like Social Security numbers or IDs, which they can use to file fake tax returns and steal refunds.



How to prevent it: Only create your online account directly through IRS.gov and avoid any unsolicited offers for third-party help. If someone reaches out offering to assist, it's probably a scam.

### 3. Fuel Tax Credit Scam:

The IRS is warning taxpayers about popular scams pushing Fuel Tax Credit claims, which are only available for off-highway business or farming use. Scammers will mislead you by fabricating documents or receipts for fuel to make false claims, often charging hefty fees in the process. While these scammers profit, you are left with the risk of facing IRS scrutiny and potential penalties.

How to prevent it: If you're considering claiming a Fuel Tax Credit, make sure you're eligible, as incorrectly claiming it could lead to serious consequences like fines or criminal charges. Always consult a qualified tax professional to ensure your claims are legitimate.



### Did You Know?

**The IRS Criminal Investigation unit reported uncovering over \$9.1 billion in tax fraud and financial crimes during 2024!**

## You Know the Saying: If It Sounds Too Good To Be True, It Probably Is!

Many of these scams are plastered all over the Internet, often with promises of tax savings that sound too good to be true. But the old saying still rings true: If something seems too good, it probably is. These schemes might look tempting, but they can land you in hot water with the IRS and lead to serious legal trouble. This year, make tax season a little less miserable by sticking to legitimate, proven methods. You can also check out the IRS Dirty Dozen list with details on all the common tax scams and tips on how to stay safe this tax season.

## The Influential Personal Brand: How to Turn Your Reputation Into Revenue

Many business owners dismiss building personal branding as unnecessary or time-consuming. Yet Rory Vaden, co-founder of Brand Builders Group and author of *Take The Stairs and Procrastinate On Purpose*, argues that a personal brand is essential for earning trust and growing your business. His practical approach makes creating a personal brand much simpler than you think.

Continued on pg. 3



## The Business Owners Guide To IT

### You will learn:

- ♥ The three most common ways IT companies charge for their services and the pros and cons of each approach
- ♥ A common billing model that puts ALL THE RISK on you, the customer, when buying IT services; you'll learn what it is and why you need to avoid agreeing to it
- ♥ Exclusions, hidden fees and other "gotcha" clauses IT companies put in their contracts that you DON'T want to agree to
- ♥ How to make sure you know exactly what you're getting to avoid disappointment, frustration and added costs later on that you didn't anticipate

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## CARTOON OF THE MONTH

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## Credibility + Recognition = Your Personal Brand:

At its core, a personal brand is what people think of when they think of you. Vaden defines it as "the digitization of your reputation." According to recent studies, 74% of Americans are more likely to trust individuals with a personal brand. This trust impacts consumer action, with 63% more likely to buy from companies whose leaders have personal brands.

So why do so many business owners avoid it? Vaden explains that branding is often linked to posting on social media or YouTube – activities that seem annoying or irrelevant. However, he emphasizes that personal branding builds "celebrity authority," a blend of authentic credibility and recognition that is necessary to convince consumers to work with you.

## Why Most Personal Brands Fail:

"Just because it's simple doesn't mean it's easy," says Vaden. A common mistake is to imitate others' success, leading to diluted focus. "When you have diluted focus, you get diluted results," he says. Instead, the key is to home in on what makes you unique.

## How To Stand Out

"Find your uniqueness and exploit it in the service of others," Vaden advises. Start by answering one crucial question in one word: What problem do you solve?

For example, after 10 years dedicated to research on shame, Brené Brown now "owns" the problem of shame and is recognized as the leading authority on the topic. Similarly, Dave Ramsey built an empire by focusing entirely on solving personal debt. "Become an ambassador of the problem," Vaden says. "That's how this works."

To deeply understand your uniqueness, Vaden suggests answering each of the following questions in one word:

1. What problem do you solve?
2. Who do you solve that problem for?
3. How do you solve that problem?
4. What one revenue stream matters most?

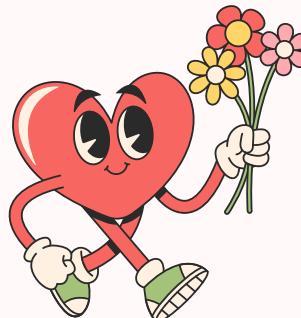
If you're struggling to answer those questions, Vaden offers this shortcut: "You are most powerfully positioned to serve the person you once were." Sharing your journey makes your message authentic and relatable.

## Content That Converts

There's no point in creating a personal brand unless it helps you connect with more customers. Once you're clear on your uniqueness, Vaden says, it's time to create content that builds trust. Your content should help customers to:

1. See you (understand what you do)
2. Know you (understand who you are)
3. Learn from you (solve their problems)

Focus on the "Three E's," Vaden says, creating only content that entertains, encourages and educates. Share relatable stories, inspire your audience and provide practical advice. Standing out isn't simply about what you do but who you are. By focusing on your unique value and creating meaningful content, you can build a personal brand that earns trust and transforms followers into loyal customers.



Recommend Loyality and get a \$200 VISA for every qualified appointment booked.

Loyality will meet with your referral and determine if we are a good fit for their IT needs.

Loyality will propose a best-fit solution to solve their IT problems and concerns.

## For Your Eyes Only: The Price of "Free" Browsing

We all know companies like Google make money through ads. The more we interact online, the more data is gathered about our interests, habits, and location. This allows advertisers to target us with personalized ads. But in exchange for these "free" services, our personal data becomes the currency. Many of us don't consider this trade-off until the ads start feeling uncomfortably personal.

Protecting your online privacy has never been more important. It's not just about avoiding annoying ads – it's about safeguarding your personal information. A casual approach to browsing expands your digital footprint, making it easier for hackers or data brokers to access your sensitive data. This increases your exposure to threats like identity theft and scams.

Continued on pg. 4

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Beyond security risks, constant tracking by advertisers can be downright invasive. It can feel like you're always being watched, which isn't just uncomfortable – it's unnecessary. Thankfully, there are simple ways to take control and keep your browsing habits private. Here are some of them:

#### Go Incognito:

Most browsers have incognito or private modes that prevent your history and cookies from being stored. While not foolproof, it reduces tracking during individual sessions.

#### Switch to Privacy-Focused Search Engines:

Search engines like DuckDuckGo don't track your searches or create profiles, allowing you to browse without leaving a trail.

#### Add Privacy Extensions:

Browser tools block trackers, stop data collection, and secure browsing with encryption. Ensure extensions are well-vetted before installation.

#### Use a VPN:

Virtual private networks encrypt your connection and mask your IP address, making tracking harder. VPNs are especially useful on public WiFi, where privacy can be more easily compromised.

#### Clear Your Cookies:

Cookies track your habits across sites. Regularly clearing them or using management tools helps limit the data companies can collect.

Ultimately, you should be in control of how and when your information is tracked. By adopting these simple measures, you can keep your online activity private and secure.

## MICRO ARTICLES

### This call is being recorded for training purposes.

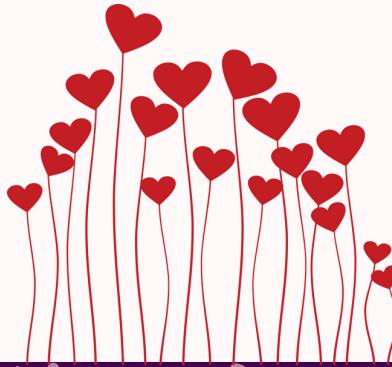
Having an important call on your cell? Getting a long grocery or to-do list that you know you won't remember? If you're on an iPhone, no sweat! With iOS 18.1, just tap the Start Call Recording button. Others dialed in will be notified, so this isn't the way to go if you're trying to record in secret. Recordings are saved to the Call Recordings folder in your Notes App. You can also turn the call recording into a transcript while in the folder by selecting the call you call and then tapping Transcript!

### Pay for your new stuff with your old stuff!

One of the founders of Postmates is back with a new payment service called Tiptop that lets you pay for online purchases by trading in something old. Soon you'll be able to see the service alongside PayPal and Apple Pay when you check out online and you can use it to trade in anything TV-sized or below (sorry, no husbands) to help pay for something new.

### Concerned your spouse is ignoring you? Use AirPods to test their hearing.

Millions of people are living with hearing loss and have no idea, so Apple has designed a convenient way to test our hearing. To take the test, you'll need a specific model of AirPods 2 (A2931, A2699, A2698, A3047, A3048, A3049) and an iOS-compatible iPhone or iPad. For full instructions, you can go to [www.apple.com/airpods-pro/hearing-health/](http://www.apple.com/airpods-pro/hearing-health/).



### Love isn't the only thing in the air... Apple fixes AirPods' Bluetooth eavesdropping problem!

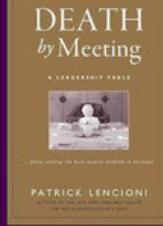
A flaw was found on Apple AirPods that allowed attackers to connect to your device and even eavesdrop on your conversations. Apple released a new firmware update for AirPods and Beats, so make sure your devices are up-to-date!

### Big nostalgia, tiny screen

TinyTV 2 is a nostalgic novelty – a fully functional mini-TV combining retro charm and modern convenience. This teensy TV has a 1.14-inch screen, working rotary knobs and authentic static effects when changing channels, just like the '80s portable TVs we loved. You can even upload up to 10 hours of your own videos, making it as practical as it is delightful when you're craving a tiny trip down memory lane.



## READING CORNER



### Death by Meeting: A Leadership Fable... By Patrick Lencioni

Death by Meeting: A Leadership Fable is a powerful book by bestselling author Lencioni that addresses the common challenges organizations face in conducting effective and engaging meetings. The book takes a unique approach by presenting its insights in the form of a fable, following the story of a fictional executive team struggling with unproductive and tedious meetings. By combining a compelling narrative with actionable strategies, "Death by Meeting" offers readers a unique and engaging perspective on how to overcome the challenges associated with meetings and turn them into a powerful tool for organizational success.

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