

CST TECHNOLOGY TIMES

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

Tech Talk...

with Lisa Brown, CEO of CST Group Inc.

We did it. We made it through another year. It came with challenges, but those challenges did not stop us from reaching our goals.

As we close out the year, it is important to review what worked and identify areas where we can strengthen our approach. Cybersecurity is a shared responsibility. Your organization, our team and your users each play a role in keeping your business protected. We operate in a fast-moving environment where priorities shift quickly, and staying ahead of threats takes constant coordination. We focus every day on improving our processes, responding quickly and helping you make informed decisions that reduce risk. We appreciate your partnership and your commitment to keeping your organization secure.

Before the year ends, I want to share a few tasks that will set you up for a stronger start in the new year.

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CST Group Inc.

This monthly publication is provided courtesy of Shawn & Lisa Brown, Owners.



OUR MISSION:

CST Group Inc. is a PROACTIVE technology management firm who's mission it to SECURE, PROTECT and MANAGE technology for Small to Medium Businesses like yours.

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)

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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 You

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 DIDN'T KNOW"

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

It's coming...

- That day a hacker steals critical data, rendering your office useless...
- That day when your bank account or credit card is compromised...
- That day when your customers' private lives are uprooted...



Cybercriminals and hackers are constantly inventing NEW ways to infiltrate your company, steal your assets and disrupt your life. The ONLY way to STOP THEM is this:

You Must Constantly Educate Yourself On How To Protect What's Yours!

Now, for a limited time, we have the perfect way to help reduce your risk and keep you safe! Simply sign up to receive our **FREE "Cybersecurity Tip of the Week."** We'll send these byte-sized quick-read tips to your e-mail inbox. Every tip is packed with a unique and up-to-date real-world solution that keeps you one step ahead of the bad guys. And because so few people know about these security secrets, every week you'll learn something new!

SCAN
ME



Get your **FREE "Cybersecurity Tip of the Week"** at: <https://www.cstsupport.com/newsletter-techtips-signup/>

CARTOON OF THE MONTH





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. The same principles he used can absolutely drive growth for your company.

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.

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."

SHINY NEW GADGET OF THE MONTH

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.

"Celebrate your success and learn from your failures."
~ Gene Simmons



HOLIDAY TECH ETIQUETTE FOR SMALL BUSINESSES

(OR: HOW NOT TO ACCIDENTALLY RUIN SOMEONE'S DAY)

The holidays are stressful enough without technology tripping you up. Customers are trying to squeeze in last-minute errands, employees are juggling family schedules and everyone's expectations are cranked up to 11. The last thing you want is to accidentally frustrate people with avoidable tech slip-ups.

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

1 Update Your Online Hours (Before The First Angry Phone Call)

Picture this: A customer rushes across town during their lunch break because Google says you're open, only to find your door locked and lights off. Congratulations, you've just created someone's villain origin story.

What to update:

- **Your Google Business Profile** (the big one!)
- **Facebook, Instagram, Yelp** – anywhere customers might find you
- Your **website banner** with a friendly holiday schedule
- **Apple Maps** (yes, people actually use it)

Sample message: "Happy Holidays! We'll be closed Thursday, Nov. 28 to Sunday, Dec. 1 to spend time with family. We'll be back to regular hours Monday morning, probably with a slight turkey hangover but ready to help!"

2 Set Friendly Out-Of-Office Replies (That Don't Sound Like Robots)

If you're taking time off, don't leave customers in e-mail purgatory, wondering if you've disappeared into the holiday abyss. A good auto-reply is like a friendly doorman – professional but human.

Sample out-of-office message: "Thanks for reaching out! Our office is closed for Thanksgiving from Nov. 28 to Dec. 1. We'll respond as soon as we're back and caffeinated. If it's urgent, call our support line at (XXX) XXX-XXXX. Wishing you and yours a wonderful holiday!"

3 Don't Overshare In Your "Out Of Office" (Nobody Needs Your Itinerary)

Keep it simple. Customers don't need to know that you're visiting Aunt Carol in Denver, that your office manager is flying to Cancún or that Bob from accounting is doing a "Friendsgiving potluck tour."

Besides being TMI, sharing too many details can create security risks. Stick to dates, response times and alternate contacts. Save the travel stories for social media.

4 Test Your Phone Systems (Before They Test Your Patience)

Holiday callers are often in a rush and already stressed. Make sure your voicemail greeting actually matches your hours and doesn't send people on a wild-goose chase.

Pro tip: Call your own number. Yes, really. You'd be surprised how many businesses have outdated greetings from 2019.

Sample voicemail: "You've reached [Business Name]. Our office is currently closed for the holiday weekend. Please leave a message and we'll return your call Monday morning. If this is urgent, press 1 to reach our on-call team. Happy Holidays, and thanks for your patience!"

5 Communicate Shipping Deadlines (Before The Panic Sets In)

If your business involves shipping or deliveries, communicate deadlines clearly and early. Post your "order by" dates prominently online and send reminder e-mails to customers.

Delayed packages are frustrating, but missed expectations are relationship-killers. Nobody wants to explain to their spouse why the anniversary gift is arriving in January.

The Bottom Line: Good Etiquette = Happy Customers = Good Business

Holiday tech etiquette isn't rocket science. It's about setting clear expectations, communicating like a human being and respecting your customers' time. A few quick updates can prevent a lot of frustration and keep your business reputation merry and bright.

Remember: The goal isn't just to avoid problems – it's to make your customers feel taken care of, even when you're not there.



*“Passion sparks the idea
Commitment delivers the result.”*



You all know how passionate I am about what I do. What you may not realize is that it takes more than passion to make things happen. Passion can spark an idea or a goal, but it does not carry you to the finish line. I have heard the word passion used a lot lately. People talk about it as if it works by itself. It does not. Passion gives you energy, but COMMITMENT gives you results.

Here is a simple example from my own life. I am passionate about losing weight and getting healthier. I talk about it often and I care about it. But my progress is not where I want it to be. The reason is clear. I have not fully committed to doing the hard work that goes with that goal. Commitment requires more than interest or passion. It requires discipline. It requires changes to your mindset, habits and routine. Those changes are not easy. They take effort every single day. Saying I am passionate about getting healthy might feel good to say out loud, but nothing changes until I commit to the actions that support the goal.

This applies to every part of our lives. Career growth. Leadership. Relationships. Business goals. Personal development. You can feel excited about an outcome, but excitement fades when things get

hard. Commitment is what keeps you moving when motivation drops. Commitment turns passion into something real and measurable.

There is another important point. When you commit to a goal, you gain more than the result you are working toward. You also gain a set of by-products that strengthen you. You build consistency. You develop resilience. You learn how to navigate challenges without quitting. You gain confidence because you start proving to yourself that you follow through. You build momentum. Each small step reinforces the belief that you can handle more than you thought.

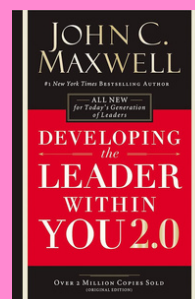
Passion might start the fire. Commitment builds the structure around it so it can grow. When you combine both, you create progress that lasts. You move from wanting something to making it happen. You set clearer priorities. You use your time with more intention. You feel more aligned with your purpose because you see results and not just ideas.

As you think about your own goals, ask yourself what you are passionate about and then ask the harder question. What are you willing to commit to? The difference between those two answers will shape your growth in the months ahead.

As we head into a new year, I want to wish everyone a very Merry Christmas and a happy, healthy start to 2026. May God bless you and your family as you celebrate the holiday season.

Passionate NOT Pushy
Lisa

WHAT I'M READING....



Developing the Leader Within You 2.0 focuses on building influence, character and intentional habits that shape strong

leadership. Maxwell explains how personal growth drives professional impact. He outlines practical steps that help you lead with clarity, discipline and purpose.

It is a straightforward guide for anyone committed to becoming a stronger leader. If you are looking to strengthen your leadership skills and that of your team, make it a must read!

**<BOOK>
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<MONTH>**

**Passionate
NOT
Pushy**
WITH LISA BROWN



This month on Passionate Not Pushy, Lisa sits down with Dr. Rebecca S. Alexander Carey, physical therapist, yoga educator, meditation guide, and advocate for women's wellness.

Together, they explore pelvic health, emotional grounding, and the power of mindful movement. It's a refreshing, insightful conversation designed to support the whole woman—body, mind, and spirit.

If you've ever felt stress in your shoulders, your breath, or your heart, this episode offers a moment to pause and realign.

Tune in and take one small, meaningful step toward your own wellbeing.



Cyber Safety Tips Before A Trip

To avoid the stress of lost devices, stolen data or a security breach that could ruin your trip, make cybersecurity a priority by taking a few simple steps before, during and after your journey.

Before You Leave...

1. Update All Devices

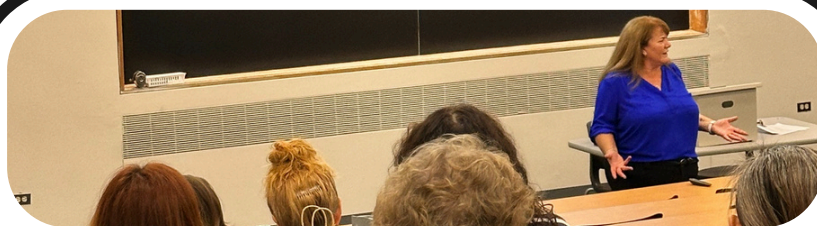
Software updates often include patches for security vulnerabilities.

2. Back Up Important Data

If your laptop containing vital client presentations is stolen, a cloud-based or other secure backup will allow you to get your data back without significant disruption.

3. Secure Your Devices

Never leave your device unattended and always sign out. Remember, your computer should be password protected! If you don't have a password now to login to your computer, create one!



Educate Your Team

Empowering Your Team. Protecting Your Business

Cyber threats are more prevalent than ever, and most successful attacks start with a simple mistake. Help protect your business by empowering your team with CST Group's Security Awareness Training. Our sessions are easy to schedule, tailored to your business, and designed to teach employees how to recognize and respond to today's most common cyber threats. Book your training now to strengthen your defenses and start the new year with confidence

Please contact Jessica to schedule.

Phone: 518-483-4100

Jessica@cstsupport.com

Risk Assessment?

Your Digital Security Should
Be A Non-Negotiable!



Annual and quarterly risk assessments are not optional for compliance focused industries. They are required to stay aligned with regulatory standards, protect sensitive data and reduce liability. Even if your business is not bound by compliance rules, regular risk assessments are one of the most effective ways to understand your exposure to a cyber-attack. They identify gaps, measure vulnerabilities and give you a clear roadmap to strengthen your security posture before an incident occurs. Every business benefits from knowing its true level of risk.

If you are looking for an Annual or Quarterly Risk Assessment, CST offers a 3rd party perspective to your security posture. To learn more, call 518-483-4100 and ask for Lisa.

1. Talk to your accountant

Review your financials to see if you should make end-of-year investments. Technology upgrades often qualify for Section 179 deductions. It is a smart way to strengthen your business and reduce your tax burden.

2. Evaluate your technology inventory

If you are a CST client, we reviewed your inventory and most of you are updated to Windows 11. There are, however, a few of you who still have lingering Windows 10 units so if this is you, let's get those systems upgraded by simply calling the office and coming up with a plan. They are putting you at risk so don't procrastinate. If you do not have an IT company like us, take a look at your computer inventory and determine if you have outdated systems. We will provide guidance so please reach out if you need support.

3. For non-clients

Make sure your systems are being

updated, scanned and patched. Confirm that your security tools are active and effective. Cyber-attacks continue to rise. If you hold sensitive data, do not delay. CST can help you assess your environment and give you guidance at no cost before you decide next steps.

4. Get all the information

In the past two months, we have seen many organizations make poor technology decisions because they had incomplete or incorrect information. Do not rely on tools like ChatGPT for cybersecurity decisions. Make sure you have a full assessment of your network before acting. Bad decisions are expensive. Having an expert on your side saves you time, money and stress.

5. Educate everyone often

Cyber-attacks are at an all-time high and AI is increasing the risks. Set clear expectations for how your team should browse the internet, answer calls and respond to texts. Regular reminders

reduce your chance of an incident.

To our clients, thank you for your support, your trust and your partnership. Our team appreciates you and looks forward to helping you succeed in the new year.

For organizations that do not yet have an IT provider, now is the right time to gather the facts and plan for 2026 with a partner who puts your security first. Our team takes the time to understand your business, protect your data and guide you with advice you can trust. If you are ready for a provider who cares about your success and your safety, we are here to help. We offer free network assessments, so call 518-483-4100 to schedule yours.

I want to wish everyone a happy, healthy holiday season. God Bless you and your loved ones!

Lisa

MSP
TITANS! *Awards*
OF THE INDUSTRY

2025 FINALIST

Government/Public Sector

CST Group Inc.
IT For Local Government

Lisa Brown
Shawn Brown



CST is honored to be named a finalist for the 2025 MSP Titans of the Industry Award.

This recognition reflects our commitment to delivering secure, reliable technology solutions for our clients every day. The awards ceremony will take place at the Beverly Hills Hilton on December 10th and Shawn and Lisa will be there to enjoy this recognition.

SHARE A REFERRAL - EARN A REWARD!



HERE'S HOW:

Do you know an organization that needs reliable IT support?

You can help them stay compliant, safeguard their systems and earn rewards at the same time. Our referral program makes it simple. When you introduce us to a business or municipality facing technology challenges, security gaps or compliance concerns, we will provide a full assessment and a clear path to improvement.

- \$50: Introduce CST Group to a qualified colleague who completes their initial assessment—whether they become a client or not.
- \$500: If your referral becomes a managed IT client, enjoy this bonus at the end of their first month.
- Any business with 10 or more computers
- Needs help with its network, backup, compliancy, support, and security
- Wants 24x7x365 peace of mind

SO, YOU MIGHT BE
WONDERING – WHO MAKES
AN IDEAL REFERRAL?

Full Details Here: <https://www.cstsupport.com/about-us/referral-program/> or call us at 1-877-954-4100

THE PHONE SYSTEM BUILT FOR TODAY'S WORK.

Looking for a Better Phone System?
Or maybe your current phones are driving you crazy?

Want more flexibility to take calls from anywhere?
Stay connected whether you're at your desk, on the road, or working from home.

Our easy-to-use phone system lets you:

- Make and receive calls from your computer, mobile phone, or web browser.
- See who is available, on a call, or away.
- Sync your contacts so everything stays up to date.
- Use multiple devices for one user- so your calls follow you wherever you go!

Simple. Flexible. Reliable.

Just a phone system that works- wherever you do.

Contact Michelle at 877-954-4100
Explore What's Possible – Scan
to Schedule a Demo!

