theFIX

Business & Technology Brief

763-331-MACS (6227) • TheMacGuys.com

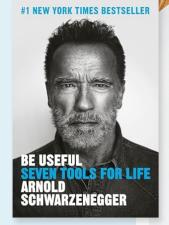
Insider Tips To Make
Your Business Run
Faster, Easier And More
Profitably

Deadle to the ready hieral Resemble Tax Marie

BE USEFUL:SEVEN TOOLS FOR LIFE

By Arnold Schwarzenegger

Bodybuilder. Immigrant. Actor. Father, Governor, In Be Useful, Arnold Schwarzenegger details how those 2 words from his father shaped his life. Through personal stories revealing highs and lows, he shares his principles for overcoming challenges and achieving success.



You'll find this read inspirational either way, but for a special touch, listen to it read aloud by the author himself!

Jan-Feb 2025



This monthly publication provided courtesy of Tim Nyberg, President of The MacGuys+

Brand Promise:

The MacGuys+ provides proactive support, maintenance, and alerts from certified Mac experts that combines friendly, accessible advice with honesty and integrity, so Mac owners can stay online and productive, keep their personal information secure, and realize the limitless potential of their Mac devices.

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 wellmeaning taxpayer wants to make a mistake and get in trouble with the government.

Continued on Page 2 ...

The Fix January/February 2025

... continued from Cover

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.

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 ScamsScammers 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, and aways 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 Scams

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.

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.

500i Referral Program

If your referral becomes a client, you or your favorite charity will receive a minimum of \$500 cash and a chance to win an iPad Pro!

A great referral for us would be a business that leverages Apple Technology with a fully or partially remote work team located in the Minneapolis/St. Paul Metro area or Western Wisconsin.

themacguys.com/referral-program/





Cartoon Of The Month



"If you could fill out the attached survey that would really help me out."

The Fix January/February 2025

... continued from Page 4

most common and harmful words in hacker e-mails, with an 83.5% infection/damage rate. Other words to watch out for include "free," "income" and "investment." Always verify a sender before opening e-mails and look for red flags in e-mails.

Google "Unfiltered"

Google Image users are reporting a noticeable uptick in hyperrealistic Algenerated pictures in search results, right next to real ones. However, many of these images aren't labeled as Al-generated, leading to concerns about misinformation. For example, image searches of baby animals are rife with Al-generated images. Companies, including Google, are working on better ways to label Al-generated photos, but until then, pay attention when you're scrolling and verify images if you plan to reuse them.

For Your Eyes Only: ••

THE COST OF "FREE" BROWSING

Online interactions fuel companies like Google, allowing them to gather data on your habits and location for targeted ads. While these "free" services seem convenient, they come at the cost of your personal information. This trade-off not only makes ads feel invasive but also exposes you to risks like identity theft and scams.

To protect your online privacy, consider these steps:

- **1. Use Incognito Mode:** Prevent browsers from saving history and cookies.
- **2. Switch Search Engines:** Privacy-focused options like DuckDuckGo avoid tracking.
- **3. Add Privacy Extensions:** Block trackers and secure connections with vetted tools.
- **4. Use a VPN:** Encrypt your connection and hide your IP address, especially on public WiFi.
- **5. Clear Cookies:** Limit tracking by managing or deleting cookies regularly.

With simple measures, you can minimize exposure and reclaim control of your digital footprint.

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.

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:

- 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.



PO Box 868 River Falls, WI 54022



Don't Fall For These Tax Season Scams | 1

You Have A Brand. Learn How To Make Money From It. | 3



CYBERSIDE CHAT



FTC's New Click-To-Cancel Rule Coming This Year

Beginning as soon as March or April 2025, the FTC will enforce a new rule that requires businesses to make canceling a subscription to their product or service as easy as signing up. For example, a company can't force you to call a service agent on the phone to cancel a subscription if you signed



up in 10 seconds using an online form. The rule also says that businesses must clearly outline the terms of their subscriptions and gain customer consent before accepting payment. It's about time!

Put Your Business On The Map

Apple Business Connect is a free tool for businesses to manage and update information across Apple Maps, Siri and Spotlight. It enables businesses to control details like hours, contact information and photos, create promotional "Showcases" and access insights on customer interactions, improving visibility and accuracy across all Apple device users. This free service puts your business on the map – literally – making it easier than ever for you to connect with customers.

"Money" Is The Most Dangerous Word In Your Inbox

Someone is after your money, and no, it's not your teenager.

ZeroBounce, an e-mail company, pinpointed the most common words hackers use to trip you up. "Money" topped the charts as one of the

Continued on Page 3 ...