



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



## TRIVIA



**While building magnetrons at MIT in the 1940s, Percy Spencer noticed a chocolate bar was melting in his pocket. Deeper investigation and exploration led to the invention of a household device – what was it?**

**Spencer received no royalties for this invention, first marketed as the Radarange.**

## 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!

Answer: Microwave

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

## Cyber-Security Tip

### 2025 Cyber Protection

**New year, SAME RISKS!** 😬  
**Cyber threats increase every year. Make sure YOU are protected. Here are 5 steps you can take in 2025 to help protect your business.**

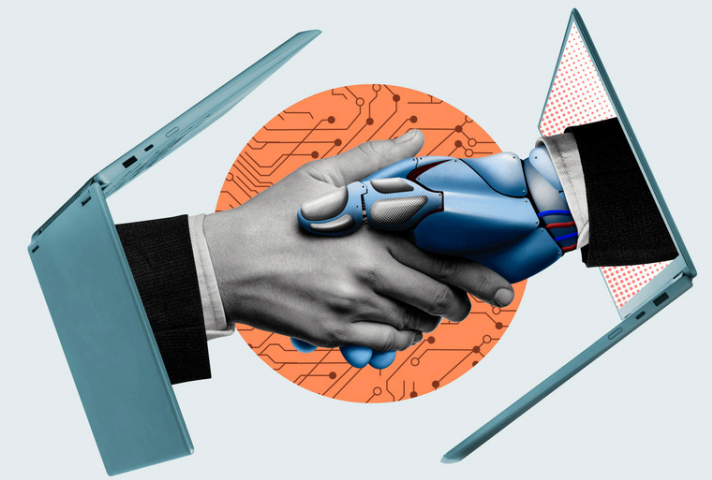
### 5 Tips To Stay Secure In 2025 And Beyond

- 01 Use Multi-Factor Authentication
- 02 Conduct Regular Employee Training
- 03 Encrypt Your Data
- 04 Conduct Regular Security Audits
- 05 Leverage AI For Advanced Threat Detection



## NEW YEAR, NEW GOALS:

### HOW AI CAN HELP YOU STICK TO YOUR RESOLUTIONS



*This monthly publication is provided courtesy of David Rounds, CEO of NetEffect.*



*An IT service provider based in Las Vegas, NetEffect is a trusted partner for small and midsize businesses, offering expert cyber security preparedness. With 175+ 5-star Google reviews, it's an award-winning company with over two decades of experience.*

January 1 is a fresh start for many – an opportunity to set exciting career or personal goals like getting a promotion or saving for that trip to Paris. Yet in 2024, only 30% of Americans set a New Year's resolution, says Pew Research. The 70% who didn't set goals cite breaking resolutions too easily, struggling to create meaningful goals or simply disliking the process. For those feeling that resolutions are often a losing game, AI-powered tools like chatbots and apps can help make this year different by helping you set resolutions that are practical and unique to you.

### AI Is An Excellent Active Listener

For many people, traditional goal-setting feels static, nothing more than a

conversation with ourselves that results in a sticky note on the bathroom mirror. In contrast, generative AI is interactive. It asks questions, rephrases ideas and can suggest new ideas based on input, mirroring the way humans engage in active listening. AI is also fast – it responds in real time, making it an ideal brainstorming partner.

AI is also highly customizable. Because it tailors recommendations to your inputs, it offers personalized plans for your goals based on your habits and preferences (but sensitive data should be avoided). AI can also help you set SMART goals – Specific, Measurable, Achievable, Relevant and Time-bound – making tracking progress easier and increasing your chances of success.

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### How To Write Your New Year's Prompt With AI

If you're ready to try using generative AI tools for your resolutions, start by crafting a clear, thoughtful prompt. Here are some prompting best practices to get you started:

**1. Tell AI About Yourself**  
 You don't need to share your life's story, but tell AI some goals you might like to achieve, your strengths and weaknesses and what you'd like help with. This context helps AI customize its ideas specifically to you.

*Example Prompt: "Please help me create a New Year's resolution. Here is information about me that you can use to suggest helpful resolutions [insert your strengths, challenges, hopes, goals, etc.]..."*

**2. Define Your Focus Areas**  
 After introducing yourself, ask AI to suggest a list of five to 10 New Year's resolutions. If you only want ones related to fitness or work, then say that. If you're open to other ideas, you can ask AI to think outside the box when coming up with suggestions.

*Example Prompt: "With the information I gave you, please suggest a list of resolutions I may find useful this year relating to fitness and my career."*



**3. Review And Refine AI Suggestions:**  
 You can provide more information to AI and get different responses or ask it to change the wording or goal to match your needs.

*Example Prompt: "Can you rewrite X resolution to be met within six months?" Or, "Can you adapt this resolution to focus on small business owners?"*

**4. Create SMART Goals:**  
 Once you know your resolution(s), ask AI to create SMART goals to help you meet them!

*Example Prompt: "Please suggest SMART goals to help me achieve my New Year's resolution."*

**5. Track Progress:**  
 Once you have your resolution, you can even use AI-driven apps or features (like reminders in productivity apps) to stay accountable. Regular tracking helps you stick to your goals and makes progress visible, even with a simple check-in.

If you've never had success with New Year's resolutions or you want to shake things up this year, let AI help you create some of your best resolutions yet!

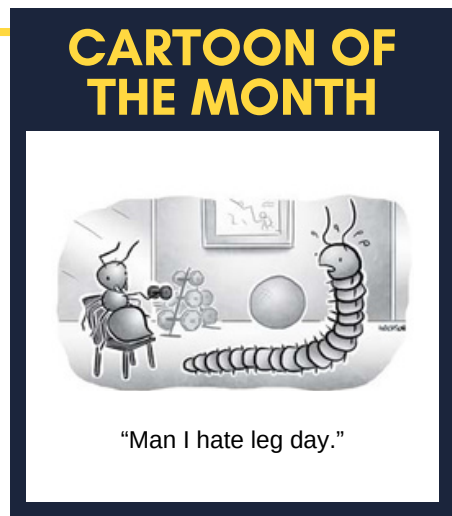
### Unfortunately, That Excuse Doesn't Replenish Your Bank Account, Resolve A Data Breach Or Erase Any Fines And Lawsuits.

- It's coming ...
- That day a hacker steals critical data, rendering your office useless...
  - That day your bank account or credit card is compromised...
  - Or that day 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 "Cyber Security Tip of the Week." We'll send these byte-size quick-read tips to your e-mail inbox. Every tip has 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!



Get your FREE "Cyber Security Tip of the Week" at: [NetEffect.com/cyber-security-tip-of-the-week](http://NetEffect.com/cyber-security-tip-of-the-week)



Today's employees desire more than a paycheck; they want purpose – a meaningful connection to their work that enriches their lives. As John DiJulius, speaker and author of *The Employee Experience Revolution*, puts it, "Work makes up a large part of nearly every human being's life. If we don't find value in what we do professionally, it will trickle into other areas of our lives."

Purpose-driven work not only increases engagement but also supports retention and well-being. At a recent industry conference, DiJulius explained three crucial elements in attracting and retaining rock-star employees: cultivating purpose, creating an ungameable recruitment process and delivering a memorable onboarding experience.

#### The Power Of Purpose

To create a culture of purpose, trust and meaning, DiJulius says, "employers must make sure every employee understands how their job impacts customers' lives." This can be straightforward for customer-facing employees, but it's harder for those in less visible positions, such as warehouse or assembly-line roles, to make the customer service connection. Medical device company Medtronic does this through its annual gala, where all staff can meet the patients who benefit from their devices, reinforcing the real-world impact of their efforts. Find ways to cultivate these connections between your employees and those who benefit from their work.

Purpose also stems from who we work with. DiJulius reminds us, "Employees don't quit companies; they quit people." Today, hiring isn't about filling seats. It's an opportunity to welcome purpose-driven individuals who align with your mission into your company.

#### Creating A Recruitment Experience

An excellent recruitment experience, DiJulius says, takes steps to make what your company stands for overwhelmingly obvious. It will either

turn them on to your company or off – and that's the point. "We are not for everyone, nor do we want to be," DiJulius says.

Use the interview process to scare away wrong-fit prospects, identify potential rock stars and make the potential rock stars want to pick YOU. Interview experiences should showcase what your company stands for. For example, greet candidates with a coffee, offer them a reserved parking spot and involve employees in the interview process. These details convey your company culture and help candidates feel like they belong.

#### Creating The Ultimate Onboarding Experience

The first day at a new job can either affirm a hire's decision or make them question it. Even for remote employees, purposeful introductions and engaging activities matter.

DiJulius offers onboarding best practices:

- **Reorientation:** Hold regular orientations for all staff, connecting newcomers with current employees and updating them on any company changes.
- **Gamify The Experience:** Send new hires on a gamified "quest" around the office or virtual workspace to learn important details. This will encourage relationship-building and ease the transition.
- **Stagger Training:** Don't overwhelm new employees with too much information. Instead, provide need-to-know knowledge early, then gradually add professional development to support long-term growth and reduce burnout or boredom.

Employees want purpose and a work culture where they feel welcome. This year, prioritize creating an environment where employees find meaning, can engage fully and stay committed for the long term.

### APPS YOU SHOULD TAKE OFF YOUR PHONE RIGHT NOW

These days, our phones are jam-packed with apps. However, apps are more than clutter – they're data collectors. Apps from China-based app developer ByteDance, such as TikTok, CapCut and Lemon8, track extensive details: your IP address, biometrics, messages, credit card numbers, people and places in your videos, information about the content you post and more. TikTok's data privacy is so bad that it's banned in many countries and on government devices in several others, including the US, the EU, Australia and Canada.

While harmful apps are the obvious ones to nix, experts also suggest you delete any app you aren't using regularly. To ensure the app stops collecting and sharing your data, you must deactivate or delete your account first. Log in to each app and find the page where you can delete your account, then uninstall it from your phone.

### Myth Buster

**Basic firewalls and antivirus are a great start**

Professional hackers can still place malware into your system from multiple different sources, and if you have several employees accessing the network, you're likely at risk.

Trust us, it's LESS expensive to prevent the problem than to fix it.

**The Myth**

Malware isn't a problem for me! I have firewall software.

**The Truth**

Malware increased by 358% in 2024. Basic firewalls are NOT enough to keep you safe. Whether you make \$50,000 or \$1 million - you are a target because hackers will go after whatever they can get.

