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**Celebrating over SEVENTEEN YEARS of Service and Satisfied Customers!**



"As a business owner, you don't have time to waste on technical and operational issues.

That's where we shine!  
Call us and put an end to your IT problems finally and forever!"

Fred Holzager,  
IT Director  
Holzsager Technology Services  
and  
Publisher of  
*The Tech Insider*

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#### Snapple Real Fact # 66

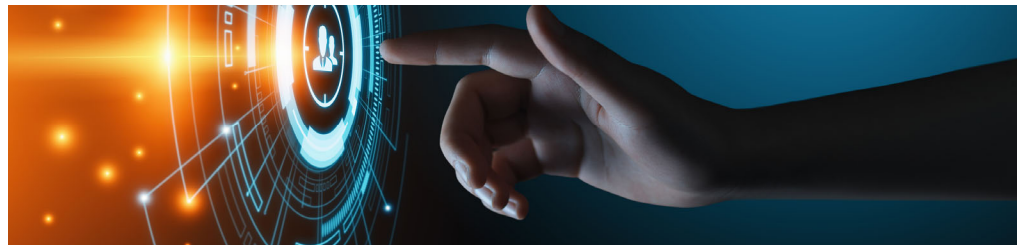
Americans, on average, eat 18 acres of pizza a day.

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# The Tech Insider

"Insightful Tips To Make Your Business Run Faster, Easier and Be More Profitable"

## Cybercriminals Are Taking Aim At Your Business ... Is Your Network Protected?



Cybercriminals love to test your defenses. They love to see how far they can get into the networks of businesses all over the globe. Cybercriminals really love going after small businesses because they can all too often sneak onto a network, copy data and move on. Through the use of ransomware, they can hold your data hostage and refuse to cooperate until you pay them some amount of dollars – and if you don't pay up, they threaten to delete all your data.

But protecting yourself is not as hard as you might think. While cybercriminals and hackers are an everyday threat to businesses, you can take steps to significantly reduce that threat and take that target off your back.

The first thing you need to do is understand why cybercriminals target small businesses and what makes your particular business vulnerable. There are many things small businesses do and don't do that open them to attack and data theft. These may include not having enough (or any) security in place or not training employees on security protocols.

Realistically speaking, the biggest threat to your business does, in fact, come from your own employees. This doesn't mean they are intentionally harming your business or leaving your network exposed to outside threats. It means they don't have the proper training and knowledge to protect your

*(Continued on page 2)*



### "We Love Referrals" 2019 Offer

**Keeping with the spirit of helping others, if you refer a business to us and they become our customer, we will donate \$100 to your favorite charity.**

**At Holzager Technology Services, we believe that referrals are the greatest form of flattery. By recommending your partners, associates, or professional contacts, you can help them enjoy worry-free IT and support a worthy cause of your choice!**

For more information, please see our website at [www.tech4now.com/we-love-referrals](http://www.tech4now.com/we-love-referrals), contact us by phone at 201-797-5050 or email us at [info@tech4now.com](mailto:info@tech4now.com).



## Quotations

"What gets measured, improves!"

**Peter Drucker**

"If you don't like the road you're walking, start paving another one."

**Dolly Parton**

"The secret of change is to focus all of your energy, not on fighting the old, but on building the new."

**Socrates**

"If you want to be the best, you have to do things that other people aren't willing to do."

**Michael Phelps**

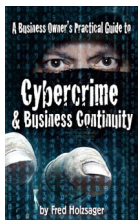
"A man who dares to waste one hour of time has not discovered the value of life."

**Charles Darwin**

"Success usually comes to those who are too busy to be looking for it."

**Henry David Thoreau**

## Read Fred's Book!



If you would like to have us speak to your organization and give away some free copies to attendees, give us a call. For more details on the contents and how to get your own copy, please visit our special web page at [www.tech4now.com/cybercrime](http://www.tech4now.com/cybercrime)

**"We make all of your computer problems go away without the cost of a full-time I.T. staff"**

**Ask us about our fixed price services HTS Insight Hassle-Free Agreements—Computer Support at a flat monthly fee you can budget for just like rent!**

# Cybercriminals Are Taking Aim

(Continued from page 1)

business from a cyberthreat.

For instance, your team needs to be trained to use strong passwords, and those passwords must be changed periodically (every three months is a good rule of thumb). A lot of people push back on strong, complicated passwords or use the same password for everything, but this is just asking for trouble and should not be allowed at your company.

**"You can take steps to significantly reduce that threat and take that target off your back."**

Once strong passwords are in place, enable two-factor authentication (2FA) on everything you possibly can, from network access to every account you and your employees use. This is an additional layer of security on top of standard password protection. This feature is generally tied to a mobile number or secondary e-mail, or it may be in the form of a PIN. For example, when 2FA is enabled, after you've put in your password, you will be prompted for your PIN for the associated account.

Another thing you must do to get that target off your back is to get anti-malware software installed. Every workstation or device should have some form of this protection. Not sure what to use? This is when working with a dedicated IT company can come in

handy. They can help you get the right software that will meet your specific needs without slowing you down. They will install software that is compatible with your PCs and other networked equipment. Plus, they will make sure anti-malware software is working and is regularly updated.

On top of this, you want to have an active firewall in place. Every business should have its network protected by a firewall; like anti-malware software, firewall security comes with a number of different settings, and you can customize it to fit the needs of your network. Firewalls help keep attackers and malicious software off your network. When paired with a good anti-malware software, your layers of security are multiplied. The more layers, the better protected you are.

Finally, with all of this in place, your employees need to know what it all means. Keep your team up-to-date on your business's security protocols. This includes items like your password policy, malware protection policy and proper e-mail and web-surfing etiquette. The bad guys are never going to stop attacking, but you have the power to protect your business from those attacks.

It's never too late to take action to put the necessary protections in place to keep your business afloat and out of danger. Give us a call at (201) 797-5050 or visit <https://www.tech4now.com/services> to order your Free Report about "What Every Business Owner Must Know" today.

## Cyber Warnings for Holiday Cheer & Sanity

Just as certain as *CyberMonday* will come, so will the cyberthieves ready to swindle those less vigilant. To help prepare you for the challenge, here are some pointers for you to follow:

- 1. Antivirus:** Make sure it's installed and updated. Some come with protections for ransomware, phishing scams, keyloggers, trojans, worms, and enable parental controls or a VPN to keep you and the kids safe, too!
- 2. Payment method:** Be mindful of the payment device used—credit card, debit card, PayPal, or gift cards. If something appears on your statement that you do not recognize, don't be shy. Flag any suspicious activity on your card and have it traced. The sooner, the better to prevent fraud and identity theft.
- 3. Click Carefully:** Some websites are not what they appear to be. Many thieves are

resourceful and post fake websites that "look and feel" like the authentic sites, but don't "process your orders" in the same way.

**4. Check** for the lock (🔒) icon on the site's address bar. Hover the mouse over the lock, then left click it to 'view site information'... Is the Certificate (**Valid**); does the 'issued to' match the domain on the address bar; who was the certificate 'Issued by', and is TODAY in the 'Valid from' date range?

There are too many flags to list in this space, so we hope you use your "*Spidey Sense*" to recognize when something is not right. Remember, it is okay to ask a friend to see if they think it is safe, too. Don't lose your holiday cheer over a scam website. *Be smart and be safe this holiday season.*

**To All Our Friends, we wish you  
Happy Holidays!**

## Trivial Matters

There is just too much to know at any time. If you don't believe me, ask a student cramming for an exam. Here are some trivial details that may actually prove useful to know someday.

- 👁️ In colonial America, lobster was so cheap and abundant that it was often fed to prisoners.
- 👁️ It's illegal to own only one guinea pig in Switzerland because they are social animals. If one dies and you don't want another of your own, you may rent one as a companion for the remaining pet.
- 👁️ The US minted a \$5,000 bill with James Madison, a \$1,000 bill with Grover Cleveland and a \$500 bill with William McKinley.
- 👁️ Perhaps with the exception of frat parties, the average mammal requires 21 seconds to empty its bladder.
- 👁️ According to witness testimony, the Titanic was supposed to hold a routine lifeboat drill on the morning that it sank, but the drill never occurred.

👁️ There is a word that rhymes with "orange." It is a botanical term that means spore case and it is "sporange."

👁️ William Shakespeare, in his writing, created over 1,700 words when the need was there.

👁️ One in 10 Europeans were conceived on Ikea beds.

👁️ "Strengths" is the longest word in the English language with only one vowel.

👁️ Have you noticed that the letter Q fails to appear in the name of any state in the U.S.?

👁️ The average bottle of red wine (750ml) has roughly 700 grapes (about 2.6 pounds).

👁️ A study from U. of Arizona cites that cell phones were found to have 10 times more germs than a toilet seat. *Where was your face a few minutes ago?*

👁️ The 8 richest people in the world have the same wealth as the world's poorest 50%. This represents a ratio of 8:3,600,000,000.

## Quick Tech Productivity Pointers



**Google Chrome has some features that you might not have been aware of.**

### *Oops, I accidentally closed some tabs!*

If you are working in Chrome and do close one or more tabs, you can restore them by either right-clicking the mouse on the + sign and selecting the option "Reopen Closed Tab" OR you can press Ctrl+Shift+T (if on a Mac, use the combo Cmd-Shift-T). After you restore the most recent tab, you may repeat the process to restore subsequent tabs.

### *I like my tabs and want to see them next time.*

If you are in the middle of a project and have multiple tabs open for that particular task, you can recall them all the next time you log back in to your computer and open Chrome, just use the keyboard combination of Ctrl-Shift-D. It will create a Chrome tab with all three in their respective order on the tab bar. Just open your bookmarks, select the bookmark you created and have it "open all (n) windows". You will have the option to open them in the current window, in a new window or in a new incognito window.

### *Get there sooner*

If you wish to navigate up or down a full screen

in Chrome, just press the space bar to go down the page to the next full screen. To reverse your direction and move back up use the space bar with the SHIFT key.

### *Create a desktop shortcut from a bookmark*

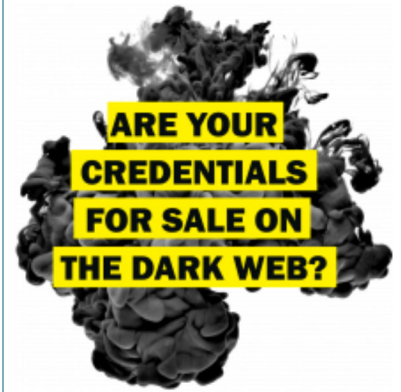
If you find you have too many bookmarks to fit on one screen and they require a dropdown to access them, you can make a desktop shortcut. Just find the bookmark you want to use, left-click on the bookmark and drag'n'drop it to your desktop. As you move it, you will see a special icon appear with your mouse cursor to indicate you are creating a desktop shortcut. Now, when you start your day, you may go directly to that website by clicking on the "Bookmark" shortcut.

### *I'm getting older—the fonts are too small!*

For those of you spending way too much time in front of a monitor, here's a trick you can use in many windows-based programs...if you need to zoom in or out, you can hold down the Ctrl+PLUS key (enlarge) or Ctrl+MINUS key (reduce). But, to do it even faster and easier, use your mouse wheel in combination with the CTRL key. Roll the wheel one way to Zoom In, go the other way to Zoom Out. Try it once now and you will remember it better.

### *Open bookmarks so they are out of the way*

Chrome allows you to open a tab in the background, this way it does not interrupt you and the page is available when you have the time to review it. To open in the current window, simply depress the CTRL when you click on your link; use SHIFT to open it in a new window.



Find Out  
with a Complimentary  
Dark Web Scan

### Did you know...?

- Cyber-attacks have continued to grow in cost, size, and impact—causing 60% of SMBs to go out of business within 6 months of a cyber incident.
- Over 80% of data breaches leverage stolen passwords as the principal attack vector—often acquired on the Dark Web.
- Far too often, companies that have had their credentials compromised and sold on the Dark Web don't know it until they have been informed by law enforcement—but then, it's too late.
- To help keep your critical business assets safe from the compromises that lead to breach and theft, we are offering a complimentary, one-time scan with **Dark Web ID™ Credential Monitoring**.

If you are interested in learning more about the risks involved in ignoring your password security, give us a call at (201) 797-5050 or visit our website at

<https://www.tech4now.com/dwid>  
or [www.tech4now.com/bullphish](http://www.tech4now.com/bullphish)

**65%** of data breach victims lose their trust in a brand after a data breach.



Source: The Ponemon Institute

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### Feedback & Suggestions...

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## 5 Reasons To Choose A Hosted VoIP Phone System

1. COST SAVINGS
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*"Just a note to say how painless you made the change from Windows 7 to 10 for my office. I didn't have to learn any new tricks and it's faster by far. Many thanks for your expertise."*

—Anne B. Horst, Kando Service Agency, Inc.

December 2019

## The Lighter Side...

*For Entertainment Purposes ONLY!*

### Duck Hunting

A big city lawyer went duck hunting in rural Waywayanda. He shot and dropped a bird, but it fell into a farmer's field on the other side of a fence. As the lawyer climbed over the fence, an elderly farmer drove up on his tractor and asked him what he was doing. The litigator responded, "I shot a duck and it fell in this field, and now I'm going to retrieve it."

The old farmer replied, "This is my property, and you are not coming over here."

The indignant lawyer said, "I am one of the best trial attorneys in New Jersey and, if you don't let me get that duck, I'll sue you and take everything you own."

The old farmer smiled and said,

"Apparently, you don't know how we settle disputes in Waywayanda. We settle small disagreements like this with the 'Three Kick Rule.'"

The lawyer asked, "What is the 'Three Kick Rule'?"

The Farmer replied, "Well, because the dispute occurs on my land, I get to go first. I kick you three times and then you kick me three times and so on back and forth until someone gives up." The attorney quickly thought about the proposed contest and decided that he could easily take the old coot. He agreed to abide by the local custom.

The old farmer slowly climbed down from the tractor and walked up to the attorney.

His first kick planted the toe of his heavy steel toed work boot into the lawyer's groin and dropped him to his knees!

His second kick to the midriff sent the lawyer's last meal gushing from his mouth.

The lawyer was on all fours when the farmer's third kick to his rear end, sent him face-first into a fresh cow pie.

The lawyer summoned every bit of his will and remaining strength and very slowly managed to get to his feet. Wiping his face with the arm of his jacket, he said, "Okay, you old fart. Now it's my turn."

The old farmer smiled and said, "Nah, I give up. You can have the duck."

### Exceptional Care

A family brings their elderly mother to a nursing home. The nurses bathe her and set her in a chair at a window.

After a while, she slowly starts to lean over sideways in her chair. Two attentive nurses immediately straighten her up. Again, she starts to tilt to the other side. The nurses rush back to put her upright. This goes on all morning.

Later, the family arrives and asks, Are they treating you all right?

Its pretty nice, the old woman replies. Except they won't even let you fart.