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February 2020

**Celebrating over  
EIGHTEEN 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!**

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**Fred Holzager,  
IT Director**

**Holzager Technology Services  
and  
Publisher of  
*The Tech Insider***

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### **Snapple Real Fact # 64**

Strawberries contain more vitamin C than oranges.

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# The Tech Insider



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

## If You Think Your Business Is Too Small To Be Hacked ... You’re A Cybercriminal’s #1 Target

Many cybercriminals look at small businesses like blank checks. More often than not, small businesses just don’t put money into their cyber security, and hackers and cybercriminals love those odds. They can target small businesses at random, and they are all but guaranteed to find a business that has no IT security – or the business does have some security but it isn’t set up correctly.

At the same time, cybercriminals send e-mails to businesses (and all the employees) with links to phishing websites (websites designed to look like familiar and legitimate websites) or links to malware. They hope employees will click on the links and give the criminals the information they want. All it takes is ONE employee to make the click.

Or, if the business doesn’t have any security in place, a cybercriminal may be able to steal all the data they want. If you have computers connected to the Internet and those computers house sensitive business or customer data – and you

have NO security – cybercriminals have tools to access these computers and walk away with sensitive data.

It gets worse! There are cybercriminals who have the capability to lock you out of your computer system and hold your data hostage. They may send along a link to ransomware, and if you or an employee clicks the link or downloads a file, your business could be in big trouble. The criminal may request a sum of money in exchange for restoring your PCs or data.

However, as some businesses have learned, it’s not always that simple. There are businesses that have paid the ransom only for the cybercriminal to delete all of their data anyway. The criminal walks away with the money and the business is left to die.

And that’s not an understatement! Once cybercriminals have your data and money, or both, they don’t care what happens to you. Cybercriminals can do

*(Continued on page 2)*



## “We Love Referrals” 2020 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

*"Success is not final, failure is not fatal: it is the courage to continue that counts."*

**Sir Winston Churchill**

*"Sometimes you will never know the VALUE of a moment, until it becomes a MEMORY."*

**Dr. Seuss**

*"Try to be a rainbow in someone else's cloud."*

**Maya Angelou**

*"You are never too old to set another goal or to dream a new dream."*

**C.S. Lewis**

*"What you GET by achieving your goals is not as important as what you BECOME by achieving your goals."*

**Zig Ziglar**

*"You must do things you think you cannot do."*

**Eleanor Roosevelt**

## 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!**

## So, You Think You're Too Small To Be Hacked...

*(Continued from page 1)*

more than just major damage to small businesses; their actions can literally destroy a business! We're talking about the costs of repairing the damage and the cost of losing customers who no longer want to do business with you. You're looking at a public relations nightmare!

This goes to show just how critical good IT security really is, but business owners still don't take it seriously. Even as we enter 2020, there are business owners who don't consider cyber security a high priority — or a priority at all. It's a mindset that comes from before the age of the Internet, when businesses didn't face these kinds of threats. And many business owners fall into the habit of complacency. In other words, "It hasn't happened yet, so it probably isn't going to happen." Or "My business isn't worth attacking."

Cybercriminals don't think like this. It's a numbers game and only a matter of time. Business owners need to adapt to today's online landscape where just about everything is connected to the Internet. And if something is connected to the Internet, there is always going to be some level of vulnerability.

But you can control your level of vulnerability! You can be cheap or complacent and do the bare minimum, which will put your business and customers at risk. Or

you can take it seriously and put IT security measures in place – firewalls, malware protection, secure modems and routers, cyber security insurance and working with a dedicated IT security company. There are so many options available to secure your business.

The reality is that cyber security should be a normal, everyday part of any business. And anyone thinking about starting a business should be having the cyber security talk right from the very beginning: "What are we going to do to protect our business and our customers from outside cyberthreats?"

When it comes down to it, not only do you need good cyber security, but you also need a good cyber security policy to go along with it. It's something you share with your team, customers, vendors, investors and anyone else who puts their trust in your business. Transparency about your cyber security is a great way to build and maintain trust with these people. If you don't have IT security in place, why should anyone trust you?

Think about that question and think about the security you have in place right now. How can you make it better? If you need to reach out to an IT security firm, do it! It will only make your business better and prepare you for the threats that are looming right now. No business is too small or too obscure to be hacked.

## 7 Things To Do So You DON'T Get Hacked Shopping Online

- 1. Verify the URL is safe.** Many browsers have a little padlock in the URL bar. If the padlock is closed, the URL is safe. If it's open, you may want to avoid the site.
- 2. Verify the URL is accurate.** Many scammers register fake websites using misspelled URLs or extra numbers to look like the real deal. If the URL looks odd, it's probably a scam.
- 3. Use a secure web browser.** Firefox and Chrome, for example, always navigate to HTTPS (Hypertext Transfer Protocol Secure) websites. These websites are more secure than their HTTP counterparts.
- 4. Don't click suspicious links or attachments.** Never click a link if you can't

verify it first. In fact, it's better to delete any e-mail you don't recognize.

- 5. Always bookmark authentic websites.** When you bookmark real websites, you never have to worry about mistyping or clicking scam links.



- 6. Rely on a password manager.** It's hard to remember strong passwords, but with a password manager, you don't have to. Never use a bad password again!
- 7. Use the official mobile apps for online stores.** If you download the official app of your favorite online stores, such as

Amazon or eBay, you don't have to worry about accidentally navigating to a scam website. Just make sure the app is verified by Google or Apple. — *Lifehacker*, 11/19/19.

## Trivial Matters

This year, we all have one more day in our year and it's attributable to February 29, that's right, it's a Leap Year. Here's some info about the cold month with big hearts.

① February comes from the Latin word *februa*, which means "to cleanse." It was a Roman festival for atonement and cleansing ritual (read 'Spring Cleaning').

① February's full Moon, the Snow Moon, reaches peak fullness at 2:34 A.M. EST on Sunday, February 9, 2020.

① Americans celebrate Valentine's Day on February 14. In fact, this day is celebrated around the world in different ways. For instance, Wales does it through love spoons, while Denmark does it through white roses or snowdrops.

① The month is celebrated as the National Chocolate Lovers Month.

① Feb. 18 is Drink Wine Day

① It is known as the Black History Month, as it is the annual observance month in US, Canada, and UK, remembering African-American people and events.

① Facebook was founded on Feb. 4, 2004.

① Feb. 2: Superbowl LIV at 6:30 pm EST (Typically, played on Feb.'s First Sunday)

① Feb. 27, 1950 - The 22nd Amendment to the U.S. Constitution was ratified, limiting the president to two terms or a maximum of ten years in office.

① "February" is one of the most misspelled words in the English language.

① It's the only month that can pass without having a full moon.

① Groundhog Day—Feb. 2—is based on a German superstition. In Germany, though, it's not a groundhog that forecasts either an early spring or a longer winter: It's a badger.

## Quick Tech Productivity Pointers



Customers, partners, and vendors expect Wi-Fi access when they're visiting your office. This is why having guest Wi-Fi access is common for most companies. But setting it up the wrong way can create a frustrating experience for people looking to connect to the internet. In some cases, it can even leave your company exposed to cyberattacks. Here's how to do it right.

### Never give guests access to your primary Wi-Fi

Giving your guests access to your company's main Wi-Fi connection might seem like a good idea, but you should avoid this at all costs.

Anyone with a little technical know-how can potentially access everything on your company network, including confidential data. In addition, if any of your visitors' mobile devices have been compromised, it's possible that they can transmit malware to your entire network.

### Ways to create secondary Wi-Fi for guests

If your router comes with built-in guest Wi-Fi support (you can check this feature through a quick web search), you can use it to create a separate "virtual" network. This means guests will have access to the internet without directly

connecting to your company's primary network. If your router doesn't support multiple Wi-Fi networks, you can implement a separate wireless access point that bypasses the rest of your network and connects directly to the internet, thus preventing any outsider from accessing your company's private data.

Keep in mind that guest Wi-Fi still uses your ISP connection, so you should limit bandwidth usage on your guest network. Visitors streaming videos can slow down your internet connection, which can affect the productivity of your employees. With that in mind, you can even have your employees use the guest Wi-Fi on their mobile devices to minimize the chance of them hogging company bandwidth for personal use.

Remember, your guest Wi-Fi should only provide outsiders with internet access, nothing more. While the proper setup isn't rocket science, it can be a tedious process. Having said that, if you need a team of experts to take care of it, or if you simply have questions about how else to leverage your hardware for better efficiency and security, just give us a call.

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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)

More than 50,000 companies worldwide have been impacted by payment skimming malware.



Source: CPO Magazine

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### Feedback & Suggestions...

Is there a topic or feature you would like to include in a future issue? Opinions and feedback are welcome and encouraged. Please send us an e-mail or call our direct line.

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## 5 Reasons To Choose A Hosted VoIP Phone System

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- ✓ Voice over IP phone systems

**"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 service agreements—Computer support at a flat monthly fee you can budget for just like rent!*

*"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.

February 2020

## The Lighter Side...

*For Entertainment Purposes ONLY!*

### A Calming Agent

There was a nun whose old body began to surrender to time. Her doctor prescribed for her a shot of whiskey three times a day to relax her. Not to be lured into "worldly pleasures", she huffily declined. But the Mother Superior knew the elderly sister loved milk. So she instructed the kitchen to spike the milk three times a day.

After a few more years, even that spiked milk couldn't help and the aged sister approached her final hour. As several nuns gathered around her at her bedside, the Mother Superior asked if she wanted to leave them with any words of wisdom. "Oh, yes," she replied. "Never sell that cow!"

### Leadership

A boss was complaining in a staff meeting the other day that he wasn't getting any respect. Later that morning, he went to the local sign shop and bought a small sign that read, "I'm the Boss". He then taped it to his office door.

Later that day when he returned from lunch, he found that someone had taped a note to the sign that said, "Your wife called, she wants her sign back!"

### The Bad Knife Thrower

*Little Johnny:* That knife-throwing act was terrible. I want my money back!

*Carnival Owner:* What was the matter with it?

*Little Johnny:* You call that a knife thrower? He got ten chances and he didn't even hit that girl once!

### The Hero

*Mikey:* "I ate a submarine sandwich for lunch and I think I'm going to be sick."

*Mother:* "What makes you say that?"

*Mikey:* "It's starting to surface."

### Ponderings...

- ◆ Why is it that when you're driving and looking for an address, you turn down the volume on the radio?
- ◆ The sooner you fall behind, the more time you'll have to catch up.
- ◆ Why is it so hard to remember how to spell MNEMONIC?
- ◆ If someone invented instant water, what would they mix it with?
- ◆ Why is it called a TV "set" when you only get one?
- ◆ Why does your nose run and your feet smell?
- ◆ Why does an alarm clock "go off" when it begins ringing?
- ◆ Why is it, whether you sit up or sit down, the result is the same?
- ◆ Success always occurs in private, and failure in full view.