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**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
Holzsager Technology Services
and
Publisher of
The Tech Insider

Inside This Issue

Get Organized and On Track	2
Quotations	2
Holiday Eats Trivia	3
Quick Tech Productivity: Living	3
Learn About Dark Web ID	3
The Lighter Side	4
5 Reasons to Choose VoIP	4

Snapple Real Fact #1470

“Of the 193 members of United Nations, Britain has invaded 171 of them.”

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The Tech Insider

SEASON'S GREETINGS

“Insider Tips To Make Your Business Run Faster, Easier and More Profitably”



Cybercriminals Confess:

The Top 3 Tricks And Sneaky Schemes They Use To Hack Your Computer Network That Can Put You Out Of Business

Cybercriminals and hackers are rarely shy about the methods they use to attack their victims. Many of them are more than happy to share how they broke into a business’s network or how they walked away with thousands of dollars after successfully extorting a business owner whose company is now destroyed.

There are new stories out there to get your blood boiling as cybercriminals work to ruin people’s lives and livelihoods. These criminals don’t care what kind of damage they do. They only care about one thing: money. If they can get away with it – and many do – they’ll keep on doing it.

It’s up to the rest of us as business owners (and employees) to stay at least one step ahead of these

cyberthugs. The single best way to do that is to **stay educated on the latest threats**. The second best way is to stay **up-to-date with the latest technology designed to combat cyber-attacks**.

Here are three tricks of the trade cybercriminals are using right now in an attempt to get their hands on your money:

Ransomware. This is very common. It’s a form of malware, and it can sneak onto your network and into your computers in a number of different ways:

- **Ad Networks.** These ads can appear on social media sites and on familiar websites. Someone clicks a compromised ad or pop-up, and it initiates

(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, contact us by phone at 201-797-5050
or email us at info@tech4now.com.



Quotations

"Facts do not cease to exist because they are ignored."

—Aldous Huxley

"The family is one of nature's masterpieces."

—George Santayana

"The people who are crazy enough to think they can change the world are the ones who do."

—Steve Jobs

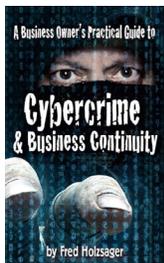
"The truth is, unless you let go, unless you forgive yourself, unless you realize that the situation is over, you cannot move forward."

—Steve Maraboli

"Thousands of candles can be lighted from a single candle, and the life of the candle will not be shortened. Happiness never decreases by being shared."

—Buddha

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

"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 Confess

(Continued from page 1)

a file download. It's quick and it can be confusing. This is where anti-malware and anti-ransomware come in very handy.

• **Malicious Links.** The cybercriminal sends you a legitimate-looking e-mail, supposedly from your bank or a familiar online store. It may even be disguised as an e-mail from a colleague. The e-mail contains a link or file. If you click the link or file, it installs the ransomware.

• **Hidden Files On Thumb Drives.** This happens way too often where someone brings a thumb drive from home. While the user doesn't know it, the drive has a malicious file on it. When the thumb drive is inserted into a networked machine, the file is installed.

No matter how the ransomware gets onto your devices, the result is basically the same. The ransomware goes to work and begins encrypting your files. Or it may completely block you from accessing your computer altogether. You'll get a full-screen message: **Pay up or never access your files again.** Some ransomware programs threaten to delete all of your files. Others say they will never restore access.

DDoS Extortion. Short for distributed denial of service, DDoS attacks are a relatively easy way for hackers to take down your business's online presence and wreak havoc on your network. These attacks mimic online users and essentially "flood" your network with access requests. Basically, it's as

"You can put the cybercriminals in their place and have a digital defense wall between your business and those who want to do your business harm."

Get Organized And Back On Track

If you're struggling to stay on top of your work tasks, there are some great apps available to help out.

Asana helps your business improve communication and collaboration. You can view all tasks and projects and follow progress on a communal board so you can communicate without having to rely on e-mail.

Proven helps organize your hiring process by posting listings to multiple job boards with one click. You can also review and sort applicants with ease.

Boxmeup organizes and tracks your packages, containers and bulk storage items to make storing and shipping a breeze.

Evernote keeps all your notes organized in one place and allows you to easily share

if millions of people were trying to access your website at once.

Your network simply can't handle that kind of traffic and, as a result, it goes down. The hackers can continue the attacks until you take action. That is to say, until you pay up. If you don't pay up, the hackers will do everything they can to keep you offline in an attempt to destroy your business. If you rely on Internet traffic, this can be devastating, which is why many businesses end up paying.

Direct Attacks. Some hackers like to do the dirty work themselves. While many cybercriminals rely on bots or malware to do the work for them, some hackers will see if they can break through your network security in a more direct way. If successful at breaking in, they can target specific files on your network, such as critical business or customer data.

Once they have the valuable data, they may let you know they have it. Sometimes they'll ask for money in return for the sensitive data. Sometimes they won't say anything and instead simply sell the data on the black market. Either way, you're in a bad position. A criminal has walked away with sensitive information, and there is nothing you can do about it.

Except, that last sentence isn't true at all! There *are* things you can do about it! The answer is preventative measures. It all comes around to these two all-important points:

- Stay educated on the latest threats
- Stay up-to-date with the latest technology designed to combat cyber-attacks

If you do these two things and work with an experienced IT services company, you can change the outcome. You can put the cybercriminals in their place and have a digital defense wall between your business and those who want to do your business harm.



notes and lists with co-workers.

Trello tracks your team's workflow. Whenever you make a change to a project or task, the app notifies each team member involved so you don't have to.

KanbanFlow helps managers visualize overall workflow. It gives overviews of work status, tracks progress and assigns tasks to team members. —*Nerdwallet, Apr. 21, 2020*

Holiday Eats Trivia

Inasmuch as the Holiday Season is when most people put on too much weight, here is some trivia about food to help you keep it off. See if you can figure out why. Trivia facts found on <https://www.icebreakerideas.com/food-trivia>.

- ⊗ The cream in the middle of a Twinkie is not cream, but primarily vegetable shortening.
- ⊗ Many red candies get their color from carmine (boiled cochineal bugs (beetles)).
- ⊗ Carrots can turn your skin orange if you eat many of them due to beta-carotene.
- ⊗ Your favorite foods contain bug fragments because the FDA allows trace amounts of bug parts in food items.
- ⊗ Gelatin is made from boiling skin, cartilage and bones from animals such as pigs and cows.
- ⊗ Canned solid white tuna has three times more mercury than chunk light.
- ⊗ If you are fond of Ranch dressing, did you know it often contains titanium dioxide, the same bright white used in sunscreen ointment?

- ⊗ Most decaf coffee still has some caffeine.
- ⊗ There are more than 4,000 different uses for corn. It can be found in anything from your pet's food to fireworks to your car's fuel.
- ⊗ Jelly beans are shiny because of shellac, but it is listed as "confectioner's glaze" on the label.
- ⊗ Did you realize Kentucky Fried Chicken changed its name to KFC because "fried" gave an unhealthy connotation to its name?
- ⊗ McDonald's Big Mac has 1,320 calories.
- ⊗ Try not to get a hankering for a Chick-Fil-A sandwich on Sundays because they are closed.
- ⊗ Paprika, a spice frequently used in Hungary, India and Morocco, provides vitamin A and can help prevent spider veins and inhibit hair loss.
- ⊗ Bell peppers can have different numbers of lobes. If they have four, they should be sweeter and best eaten raw, while those with three are best cooked.
- ⊗ Some apples you buy in the supermarket can be over a year old, kept fresh in cold storage.

Quick Tech Productivity Pointers

Now that you have been working from home since February or March, we would like to put some thoughts in your head that may help you with your *work from home* (WFH) lifestyle and job retention.

So, you have been at it for a number of months. By now, you should have created a routine where you retain regular hours, taken personal time breaks to stretch or exercise, set up an area with a dedicated workspace in a "quiet" zone to enable you to focus and hear others on Zoom meetings, and have established a clear understanding with others that live with you to let you get your work done.

Have you considered the other aspects of WFH that can truly impact you personally as well?

If your company has told you that you need to work from home, have you made sure that items you need for work are "covered" by them? Do they provide you with a company issued computer (with monitor, mouse, keyboard, printer, software and other accessories) to truly enable you to function as necessary? They should budget for you and you should get what you need to provide them with their requisite deliverables the same as when it was in the office before the pandemic. After all, if you were to work remotely normally, they would have done so, too. That might even include getting a phone with a dedicated number so they could reach you directly during office hours.

What do you do to enable yourself to stand out and be an individual who can be recognized for your contributions to the business?

Keeping in touch with your colleagues and sharing both personal and business wins aids in maintaining your relationships and building bonds. Try to call others you work with during normal hours to collaborate, if needed. When you do, you might share some thoughts that

they may benefit from as a "side note."

Remember, you're all in this together. Keep your conversation positive whenever possible and keep the calls short and business-centric. When you are on calls or in meetings, make it a point to be there ON TIME. It conveys your continued interest in the work when you do this. Should there be distracting noises in your space, put yourself on mute, just remember to unmute yourself when you wish to contribute. Most importantly, make sure your presence is notable on calls to reinforce the ongoing value that you offer to the company.

Since you are working, aren't you still allowed to take a vacation?

The situation might not change too soon. You have been working hard, possibly more than you did before. You may have paid time off (PTO) that you can carry over, but they might offer to pay you to reduce your PTO. It must be your decision, too, how you wish to address this accumulation of time off. You might not be travelling anywhere, but you may still want a break for your mental health. When you take that time for a respite, make it a commitment to notify those that interact and depend on your contributions to be notified of your pending absence and for how long. The need to communicate is now *greater than ever!* Then, when you return, contact those critical to your work to let them know you are now available.

Work should offer other benefits, too! Maybe, you have been looking to grow your position and want to take an online course. Ask to see if they will cover it and allow you to use some of your "office" time to attend, study and take the exams. Now, you add even more value.

At the end of the day, it is still your life.

End each day with something for yourself and enable your daily closure to ensure satisfaction.

Stay safe, stay healthy and stay happy.



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>

Do I Know You?

63% of identity deception-based email attacks impersonate a trusted individual or brand. Security awareness training for all employees can reduce your risk significantly



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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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- ✓ System Audits, Network Documentation, and Dark Web Scans
- ✓ 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!

"I cannot say enough great things about Fred and Holzager Technologies. He is knowledge-able, responsive, patient and prompt. Not only do they handle my IT issues, they also do my daily back-ups, monitoring and just built me a new computer. If you've tried all the rest, now try the best."

—**Mitch Cohen**, PuroClean Emergency Restoration Specialists, Fair Lawn, NJ & Nanuet, NY

December 2020

The Lighter Side...

For Entertainment Purposes ONLY!

Grammar Oversight

I'm giving up drinking until Christmas!
Sorry, bad punctuation.

I'm giving up, drinking until Christmas!

Disgruntled during lockdown

My brother took going to jail badly.
He refused food, drinks, he spat on and swore at anybody who came near him, and started throwing things everywhere.
After that, we never invited him to play Monopoly again.

Broken

On a visit to Manhattan, I noticed a parking meter with a paper bag over it with the word "Broken" on it.

A skeptical meter monitor removed the bag, inserted a quarter in the meter and turned the dial. It worked perfectly. As the parking officer began to write a parking ticket, the car's owner rushed out of a nearby building.

"What are you doing?" the person yelled after a quick glance at the meter...

"There's plenty of time left!"

I Earned It Hiking

A father came home from a long business trip to find his son riding a very fancy new 15 speed bike.

"Where did you get the money for the bike? It must have cost \$400."

"Easy, Dad," the boy replied. "I earned it hiking."

"Come on," the father said, "tell me the truth."

"That is the truth," the boy replied. "Every night while you were gone, Mr. Bellows from the grocery store would come over to see Mom. He'd give me a \$20 bill and tell me to take a hike!"

Stranded On A Deserted Island

A man is stranded on a desert island. One day, he sees a speck in the horizon. Then, out of the surf comes this gorgeous blonde woman, wearing a wet suit and scuba gear.

She comes up to the guy and says, "How long has it been since you've had a cigarette?"

"Ten years," he says.

She reaches over and unzips a waterproof pocket on her left sleeve and pulls out a pack of fresh cigarettes.

He takes one, lights it, takes a long drag, and says, "Man, oh man! Is that good!"

Then she asked, "How long has it been since you've had a drink of whiskey?"

He replies, "Ten years!"

She reaches over, unzips her waterproof pocket on her right sleeve, pulls out a flask and gives it to him.

He takes a long swig and says, "Wow, that's fantastic!"

Then, with a mischievous and flirty smile, she says to him, "And how long has it been since you've had some real fun?"

The man replies, "Wow! Don't tell me that you've got golf clubs in there, too!"