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December 2021

**Celebrating over
NINETEEN 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 #1354

“You are always looking at your nose, your brain just chooses to ignore it.”

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The Tech Insider

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



Don't Let Hackers Ruin Your Holidays

Online shopping has become more popular than ever before. In 2020, more than 2 billion people bought products or services online. Whether they're shopping online because it's more convenient or they're avoiding going to brick-and-mortar retailers during the ongoing pandemic, more people are turning to online retailers every day.

It's not just the convenience or health safety that's drawing people to shop online; shopping this way has become more secure than ever before. That doesn't mean all retail websites are created equal when it comes to safety and security. Hackers and scammers are still out there trying to get your information, but by taking the proper precautions, you have no reason to worry

while shopping digitally.

If you plan on buying online this holiday season, here are five tips to ensure your information stays protected.

Use Well-Known And Secure Sites

When looking to purchase a product or service online, you have thousands of options to choose from. To avoid having your personal information stolen, it's best to use familiar sites such as Amazon, Walmart or any of the other major retailers. If you search for a product on a search engine, you may be presented with prices that are extremely low. There's a good chance these are not trustworthy sites. When it comes to online shopping, if it seems too good to be true, some-

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“We Love Referrals” 2021 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**



Quotations

"Family is not an important thing. It's everything."

—Michael J. Fox

"I once wanted to become an atheist, but I gave up—they have no holidays."

—Henny Youngman

"Whether it's the best of times or the worst of times, it's the only time we've got."

—Art Buchwald

"Mankind must remember that peace is not God's gift to his creatures; peace is our give to each other."

—Elie Wiesel

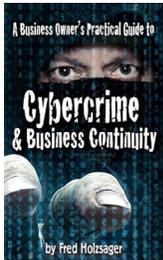
"Only the guy who isn't rowing has time to rock the boat."

—Jean-Paul Sartre

"Forgiveness is the fragrance that the violet sheds on the heel that has crushed it."

—Mark Twain

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!

Don't Let Hackers Ruin Your Holidays

(Continued from page 1)

thing is wrong.

Pay attention to the security of the site where you're trying to make a purchase. Look for a lock icon in the browser bar. If the website has one, then you should be safe on their site. Another way to tell is by looking at the beginning of the web address. If it begins with "https" instead of "http," you are in good shape, and you can continue using the site. Secure websites help protect your financial information as well as passwords. Shopping at unsecured sites can put your personal information at risk.

Create Stronger Passwords

A strong password can make all the difference between your information remaining secure and someone stealing it. You need to make your passwords as difficult as possible so that hackers and thieves can't hack into your accounts. It's best to use a complex mix of uppercase and lowercase letters while including special characters and numbers. Avoid using common spellings of words and personal information in your passwords because these can be easier to crack.

If you're worried about not remembering a complex password, use a password manager. This tool will remember the passwords for your accounts while also keeping them protected. Utilizing password managers is the best way to create complex passwords since you won't have to personally remember them, and they will still be protected.

Keep Track Of Your Statements

You should always be watching your finances, but it becomes even more important when shopping online. It's a good habit to form and will help you

"In 2020, more than 2 billion people bought products or services online."

The Real Reason Your Team Isn't Ready To Work

The pandemic caused many employers to allow their employees to work remotely. As we enter the second winter during COVID-19, fewer people have returned to the workplace, and many wonder if they will ever return to the pre-pandemic work environment. The truth is the virus has caused many uncertainties. There's no telling if there will be more mandates in the future that will cause employees to stay working remotely. Many have changed how they handle



childcare and would need time to make new arrangements if asked to return to work.

Microsoft recently dealt with this, announcing a "return to work" date for its employees to eliminate any uncertainties. The company wants to find ways to ease people's minds before bringing them back into the workplace. The more comfortable your employees are, the better they will perform and the more likely they will be to stay with the company.

catch overcharges or purchases that you did not make. It's also a good idea to only shop with a credit card when shopping online. If someone hacks into your account and steals your debit card information, they will have direct access to your money. Most credit cards have protections in place for fraud, so you won't be at fault for any errant charges on your account.

Protect Your Information

When entering a new website, you should be wary if they ask for any personal information upfront. No online retailer should ever ask for your Social Security number unless you are applying for a credit card on their site. Be cautious if they ask for your birthday as well. Hackers can use this information in conjunction with your credit card number to wreak havoc on your life.

Don't Shop On Public WiFi

While it might seem like a good way to keep yourself entertained while enjoying a coffee at a local café, shopping on public WiFi can leave you at risk of being hacked. Public WiFi is often not very secure, and entering your personal information while using it can give hackers easy access. It's much safer to bookmark the item and wait until you're home or no longer using WiFi to make the purchase.

Shopping online can be as safe and reliable as shopping in a store – as long as you take the proper precautions. Take some time to ensure that you are following the right security measures before making purchases or entering any information.

Let's make this a safe and happy holiday season by playing it safe and trusting your intuition online. It's easy to do, just recall the old adages: "Measure twice, cut once!" and "Look before you leap!"

We wish you all Happy Holidays!

Wordplay

This month, we consider some witty and humorous lines and sayings. Enjoy the quips!

☞ Don't you just hate it when you're sending a text, and you're so rudely interrupted by a stupid jogger bouncing off your windshield?

☞ Jousters wanted for seasonal employment—must work *knights*.

☞ If a pig loses its voice, does that make it *disgrunted*?

☞ If you boil a funny bone, it becomes a *laughing stock*...that's *humerus*.

☞ Behind every angry woman...is a man who has absolutely no idea what he did wrong.

☞ As I get older, I remember all the people I lost along the way. Maybe, a career as a *tour guide* wasn't the best choice.

☞ Lance is an uncommon name these days, but in medieval times, people were named Lance a lot.

☞ A pivot table walks into a bar. Bartender asks, "Should I start a new tab?"

☞ Before was was was, was was is.

☞ Today, a man knocked on my door and asked for a small donation to the local swimming pool, so I gave him a glass of water.

☞ *Knowledge* is knowing a tomato is a fruit. *Wisdom* is not putting it in a fruit salad. *Philosophy* is wondering if that means ketchup is a smoothie.

☞ *If Amazon had a dating app*: You recently got married! Here are some similar people you may be interested in.

☞ Tonight, I'll be having my favorite drink... It's called a lot.

☞ Does it bother anybody else that the guy from the *Operation Game* was clearly wide awake?

☞ My therapist told me I suffer from *severe avoidance behavior*. I totally disagreed, so I left.

☞ A guy just threw milk at me... *How dairy?!*

☞ I don't always go the extra mile, but I when I do it's *because I missed my exit*.

☞ The cashier told me, "Strip down facing me." By the time I realized she meant the debit card, *it was too late*.

☞ *I just cleared out some space in my freezer*, doesn't it sound much more productive than *I just polished off another pint of ice cream*.

☞ I'm so good at multitasking that I can listen, ignore and forget all at once.



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**.

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<https://www.tech4now.com/dwid>
or www.tech4now.com/bullphish

Quick Tech Productivity Pointers

With the onset of **Windows 11**, there is now a new "*elephant in the room*" that needs to be covered—*compatibilities and user interface feature changes*. That's right, even though Windows 11 appears as a continuation of its predecessor, there are changes that will require you to upgrade some of your hardware, software and adjust your working methods within the Windows environment.

Undoubtedly, there will be those that love the new look, the rounded edges, the new look of the taskbar (only at the bottom) and the enhanced security features.

In light of privacy, **Cortana** is no longer configured at the onset of setting up the Operating System. Instead, it has been relegated to an option that you will need to enable if you want it running. I guess that too many users felt "Big Brother" might be watching them (*i.e.*, "George Orwell's *1984*") and wanted to demonstrate greater compliance with modern day privacy concerns/regulations.

In fact, if your computer does not have a Trusted Platform Module (TPM) v2.0 or later, the ability to install Windows 11 might not be possible. The other requirements are similar to Windows 10; however, if your version is to be upgraded, then you will need to have Windows 10 Version 2004 as the minimum for this to happen. If your PC was manufactured in the last five (5) years, it is likely that you may have the chip capable of supporting TPM 2.0. To confirm your machine's ability to support it, visit Settings > Update & Security > Windows Security > Device Security and look for Security Processor. If it appears, you can check to see if it meets the specifications for 2.0, if not your machine will not meet the requirements. If Security Processor does not appear as describe, it may still be present, but would need to be enabled. If you wish to do so on your own, further details may be found at <https://>

support.microsoft.com, search for "How to enable TPM". The TPM is needed to enable the biometrics used by Windows HELLO [requires camera configured for near infrared (IR) imaging or fingerprint reader for biometric authentication. Devices without biometric sensors can use Windows HELLO with a PIN or portable Microsoft compatible security key.] for facial recognition (keyless login) and **BitLocker** (Disk Encryption—available in Pro versions and above editions).

Given that **Windows 11** IS a new Operating System, you may discover that not all of your applications will be backward compatible on this platform. Prior to effecting an upgrade, we **urge** you to contact your application developers' sites to confirm the situation with your selected apps. If they are supported or if they will run on the new platform may make a significant argument for you to either upgrade or not. Please take the time to visit the sites provided and read their comments. Upgrading from a supported to non-supported platform may make the difference of getting support or not. This could be critical if it represents your *Line-of-Business* software and it isn't supported when you have an urgent issue. If you want to see if your machine will meet the system requirements, you may visit <https://www.microsoft.com/en-us/windows/windows-11#pchealthcheck>.

The **Drag and Drop** feature has been removed, so you will no longer be able to drag a program from your desktop onto the Taskbar (copy) or to launch it within an app such as dragging an .XLS or .XLSX file onto the Excel icon; but, it should not preclude you from double-clicking on an .XLS or .XLSX file to launch it since that extension will have been associated with Excel.

Windows 11 has features that are new, but not for everyone today, you should test first, then decide whether to deploy.

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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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"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!

"Utilizing Holzager Technology Services is a "NO BRAINER", always answers the phone right away and is very detailed in his work. Always takes the time to explain everything. Jumps right on and fixes your computer issues." —Randy Green, Valley Technical Sales, Inc., Ho-ho-kus, NJ

December 2021

The Lighter Side...

For Entertainment Purposes ONLY!

An Investing Question

Lady: Do you drink beer?

Man: Yes.

Lady: How many do you drink per day?

Man: Three.

Lady: How much do you pay per beer?

Man: \$5 each including tip

Lady: How long have you been drinking?

Man: About 20 years.

Lady: Three beers a day equates to \$450 per month or \$5,400 per year. In 20 years, that's \$108,000

Man: Sounds correct.

Lady: Did you know that if you put that money in a savings account, after interest, you would have had enough to buy a plane?

Man: Do you drink beer?

Lady: No.

Man: Then, where's your plane?!

Pampering oneself...

A lady decided to give herself a big treat for her 90th birthday by staying overnight in a really nice luxurious hotel. When she checked out the next morning, the desk clerk handed her a bill for \$250.00. She demanded to know why the charge was so high "I agree it's a nice hotel, but the rooms aren't worth \$250.00 for just an overnight stay - I didn't even have breakfast!"

The clerk told her that \$250.00 is the 'standard rate,' and breakfast had been included had she wanted it.

She insisted on speaking to the Manager.

The Manager appeared and, forewarned by the desk clerk, announced: "This hotel has an Olympic-sized pool and a huge conference center which are available for use."

"But I didn't use them."

"Well, they are here, and you could have."

He went on to explain that she could also have seen one of the in-hotel shows for which they were so famous.

"We have the best entertainers from all over the world performing here."

"But I didn't go to any of those shows.."

She Pleaded.

"Well, we have them, and you could have." was the reply.

No matter what amenity the Manager mentioned, she replied, "But I didn't use it!" and the Manager countered with his standard response.

After several minutes discussion, and with the Manager still unmoved, she decided to pay, wrote a check and gave it to him.

The Manager was surprised when he looked at the check.

"But Madam, this check is for only \$50.00" "That's correct" she replied "I charged you \$200.00 for sleeping with me."

"But I didn't sleep with you madam!" said the manager

"Well, too bad, I was here, and you could have!!"