

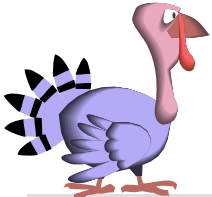


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This Newsletter is Published by



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IT Director of
Holzsager Technology Services



We are thankful
for our terrific
clients and wish
you all a Happy
Thanksgiving!

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The Tech Insider

Don't Fall Victim: How to keep from being "Phished"

Andy Griffiths used to take his son, Opie, fishing at the nearby waterhole. In today's technobabble, "Phishing," with "PH" refers to luring an unsuspecting user to provide sensitive information for identity or business theft.

Extensive gains can be made through phishing... private information can be gleaned—account numbers, Social Security data, Birthdates, Mothers' Maiden Names, and User Passwords. Why are these details so important to "phishers"? Access.

Phishing only arrived on the scene in the past decade, yet it has become one of the top scams/frauds perpetrated today. It has been estimated that there are approximately 8 million daily phishing attempts worldwide. According to the Anti-Phishing Workgroup (APWG), unique phishing attacks rose 13% during the second quarter of 2008 to more than 28,000. It also reported that, during the same period, malware-spreading URLs infecting PCs with password-stealing code rose to a new record of more than 9,500 sites—an increase of 258%

from the year before.

The Latest Schemes

Spear Phishing is named for the targeting of known clients of institutions such as banks, mortgage providers and other organizations. Spear phishing does not only target consumers... Savvy cyber criminals have been targeting senior executives and high-profile individuals to gain access to corporate banking information and customer databases to tap data. According to *Verisign iDefense*, spear phishing reached new heights during April and May 2008—over 15,000 corporate users were duped in 15 months—this included Fortune 500, legal firms, government agencies, and financial institutions.

Business Services Phishing is another scheme targeting businesses, except this one uses Yahoo! or Google AdWords. *PhishTank* reported that AdWords customers were sent e-mails alerting them that their accounts required updating. The account

holder was encouraged to log in to a spoofed AdWords interface and then provide credit card information. With so many mid and small sized companies relying upon online advertising to drive traffic to their sites, their marketing managers could easily fall prey to this type of phishing scam.

Phishing Scams that Play on Economic Fears have come about

(Continued on page 2)



Phishing has become so lucrative, some individuals have actually sold program outlines on "How to Phish." To protect yourself from becoming a victim, ALWAYS check for the actual URL of the links in the e-mail.

Is Windows 7 Ready for Prime Time?

October 22, 2009 marked the official commercial launch of the newest operating system from Microsoft Corporation—**Windows 7**. After a dismal showing during its three year tenure, Vista's improvements have been replicated into a fresh, functional new platform. Will Windows 7 garner the reception that MS is praying for? Has the company done its homework and determined what the end-user wants and not what the software engineers dictated? The test will soon have results as



the consumer and business channels vote with their pocket-books. It is still too early to tell if it is the hit that it's proclaimed to be, but the general test-base of the software has given it a much warmer reception than Vista had. The changes are modest if you are migrating from Vista to Windows 7, but if you are going from Windows XP, be prepared to experience change. Just as in Vista, the interface has been changed—not only does it support *Aero*, the sleek graphical

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Quotations

"A discovery is said to be an accident meeting a prepared mind."
Albert Szent-Gyorgi

"My definition of a free society is a society where it is safe to be unpopular."
Adlai E. Stevenson, Jr.

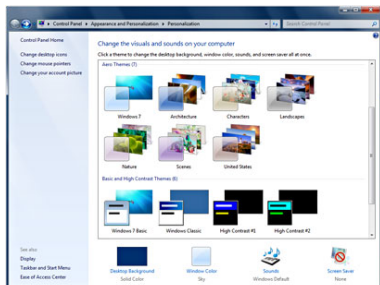
"You can make more friends in two months by becoming interested in other people than you can in two years trying to get other people interested in you."
Dale Carnegie

"A goal without a plan is just a wish."
Antoine de Saint Exupery

"Hindsight is always 20/20."
Billy Wilder

"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!



The Aero desktop experience, available in the Home Premium, Professional, Ultimate, and Enterprise editions of Windows 7, mixes cool graphics with useful new ways to manage your desktop.

Phishing Alerts

(Continued from page 1)

due to the rising number of mergers and acquisitions within the world of Banking and Finance. Many people receive fraudulent notices from spoofed sites pretending to be those of legitimate institutions needing updated information from "migrated" clients. The level of confusion that has been generated by these changes contributes heavily to the success of the scams.

Blended Phishing/Malware Threats are another attack model. By inserting an e-card in the message, the scammer is able to install a Trojan onto the computer of the unsuspecting victim. The result is a computer that is hijacked and reveals/posts personal information to a remote system that automatically collects the data. It may also be a spoofed website that installs a keylogger onto the machine to report back the keystrokes of the victim.

Texting and Mobile phone Phishing Scams have grown in their incidence, too. The use of SMS on phones reporting that a credit cards or bank cards have been deactivated is popular. In this case, the user is asked to key in the card number and the PIN to verify that THEY are the legitimate users. Once the info is in the clutches of the cyber criminals, the funds can

flow.

How can phishing impact my business? If your clients have been routed to a spoofed copy of your website and they have been robbed, your credibility is significantly hurt. You may even be held accountable for fines where certain aspects of non-compliance are determined with Personal Credit Information (PCI). The APWG reports that cell phone providers and manufacturers have been hurt the most, but anyone can be feel the loss.

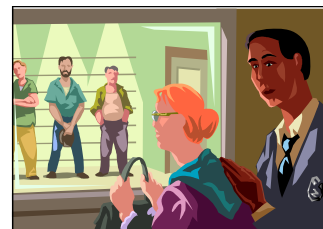
How can you protect yourself? Using SSL (*Secure Sockets Layer*) on your website with a certificate from a recognized CA (Certificate Authority) can, not only improve your image/integrity, but will help your clients and prospects verify that they are on the LEGITIMATE website. Your site could display the green address bar that clearly indicates its valid security status or an additional level of Extended Validation—assuring your clients of a safe and secure transaction.

Using SSL allows your site to post the padlock symbol-the indication that a secure site is accessed AND it can display HTTPS (*Secure HTTP*) on the website's address bar. This provides further assurance to the client that the site is running over a secure protocol.

It is likely that Phishing will continue to evolve into new forms as it plays upon human nature: fear, confusion, doubt, curiosity and a willingness to trust. Acquiring a certificate for your site may reward you beyond the reduction of fraud losses, it may actually increase the level of traffic that you may attract to your site as you differentiate yourself from competitors that are less aware of such risks.

If you would like more information about website security and how to reduce phishing, you may contact CA providers such as Verisign, GeoTrust, eNom, Thawte, and Entrust to name a few. To reduce Phishing on the receiving end, you should use a quality SPAM filter. Call us if you need help selecting one. We're there for you.

This article was written with contributions from Verisign's White Paper: *"Fraud Alert: Phishing—The Latest Tactics and Potential Business Impact"*



Wouldn't it be convenient to be able to ID a cyber criminal in a lineup?

Is Windows 7 for Prime Time?

(Continued from page 1)

interface, but it has many tweaks to make you more productive. Amongst the new features:

- Snap**-a new way to resize and compare windows on your desktop;
 - Aero Peek & Shake**-two more productivity shortcuts built into the new interface used to unclutter your desktop view;
 - Jump Lists**-speedy access to your favorite pictures, songs, websites, and documents;
 - Windows Taskbar**-improved with thumbnail previews, easier-to-see icons, and more ways to customize.
 - Windows XP Mode**-The Operating System runs a virtualized copy of Windows XP (Professional and Ultimate versions *only*) to allow you to run legacy applications on the new platform.
 - Windows Touch**-One feature that has lent itself well to the Retail trade is the native integration of touch screens.
- As enticing as a number of the new features

may sound, not all of them are included in every one of the Windows 7 versions. For a full listing of features, we recommend that you visit the **Compare Editions** webpage (<http://windows.microsoft.com/en-us/windows7/products/compare?T1=tab01>). There, you may see how certain features are available with some version and not with all. The **Windows XP Mode** and **Backup and Restore** will be two of the most demanded features of the higher-end versions. Both provide the user with enterprise-class tools at a reasonable price.

We have been running Windows 7 for a good many weeks and have found it to be stable, responsive and quick to load. This was on a system running with 1GB RAM and a PentiumD processor. We did not put it through the paces, however. We shall begin that phase by the time you receive this article.

If you have any questions about Windows 7 or any other version of Windows (including servers), please feel free to contact us for support on any of your issues. ☺+☎=HTS.

Thoughts to Ponder...

Being November, we tend to think of three notable days: *Election Day*, *Thanksgiving* and *Black Friday*. Did you know that on Thanksgiving "Eve" more grocery stores experience their second highest sales day of the year? For those working in the kitchen preparing the family repast, the "day before" has the second highest call volume for the *Butterball Turkey Talk Line*® [1-800-BUTTERBALL]. Last year, they received over 100,000 calls during the Thanksgiving Day season with 11,000 calls received on "The Day" and 9,000 received the day before. Now, that's talking turkey!

Do you realize that Monday, Nov. 9th is the 20th anniversary of the "*Fall of the Berlin Wall*"? According to a recent survey amongst the region's residents, 40% asked said that life was better before the Fall. Most attribute the response to high unemployment and slow

wage growth. Too bad most asked had not met the Polish railway worker who went into a coma in 1988 and emerged from it 19 years later. "*When I went into a coma, meat was rationed.*" Now, he said, "*there are so many goods in the shops, it makes my head spin...I've got nothing to complain about.*" Can you see yourself waking up to find 100% employment, international peace and no hunger world-wide? Wake me when it happens.

Last, but not least, on Nov. 5, legions of HR types will flock to the San Juan PR Caribe Hilton to hold an *International Conference on Occupational Stress and Health* to study vein-popping levels of angst. Seriously, how concerned can they be while dozing off in a hammock on a secluded tropical beach. *Maybe, I'm just in the wrong profession!*
Happy Thanksgiving from our entire staff!



"One tequila, two tequila, three tequila... floor!"
November 2, 2009 will be the 250th anniversary of the José Cuervo tequila distillery.

Client of the Month—Frame It - Custom Framing



Gail Stussi-Lettera, Owner
Frame It—Custom Framing

This month, we are proud to feature **Frame It - Custom Framing** of Fair Lawn, NJ. The shop has been around for over 25 years and is owned by Gail Stussi-Lettera. Gail not only owns the shop, but is the foremost of master framesmiths, crafting the custom products for each client—her pride shows in every aspect of her job.

Gail needs to focus on her business, so when she had computer issues, she called us. We asked her *What was the one of the benefits of working with us...* "**When the computer was too slow, you taught me how to change out my memory for a reasonable cost when I was prepared to buy a new computer. Instead, we upgraded the memory. I bought it on your website which was**

cheaper than any other store I could buy it in. It was a 5-minute job, so I was thrilled." She added, "**You answer phone calls immediately, you have answers to my questions, and I get my computer back as prompt as is humanly possible.**" We love clients like Gail, especially when she comments... "**I would not use anybody else. I wouldn't think twice about giving out your name to any one of my customers.**"

If you have a cherished possession that you want to showcase, bring it to Gail. She'll help you display it with style in a manner that suits your taste and budget. For more information on **Frame It - Custom Framing**, visit www.frameitfairlawn.com or call (201) 797-1333. You will be amazed at how a photo or collectible can be readily transformed into a sentimental favorite.

Next month, we will introduce you to another of our *Clients of the Month*. If your company would like to be considered as a candidate for *Client of the Month*, drop me a line at fred@tech4now.com.

If your company would like to be featured as the *Client of the Month*, please call us to express your interest. You will get positive press for your use of technology and may even gain a client from the exposure.

Quick Tech Productivity Pointers

One of my favorite toolbar buttons in the Office Suite is the **Format Painter**. This button allows you to quickly format any text, cell, shape, or table (or multiple selections) in a file based upon the formats applied on another section. *This is NOT the same as copy and paste.* I believe it was introduced in Office 2000.



Let's say that you have a cell selected in Excel that you wish to use as your "model." This cell is in a specific font, size, italics, bold, the cell is aligned centered both vertically and horizontally plus it is at a 45° angle with a full border and a colored fill. Furthermore, the cell's dimensions are 26 x 60 points (non-default). If you were to re-apply all of these items to another cell one facet at a time, it would take too long to be productive. Instead, do the following...

1. Click on the cell or text from which the style is to be copied.

2. Click once on the **Format Painter** button on the toolbar. To apply the style to multiple selections, double-click on the button (it will stay highlighted).

3. Click on the cells or words to be modified. As you click on them, they should immediately change to reflect the style that you have applied from the "model" item.

4. If you clicked once on the **Format Painter**, then the formatting will cease. However, if you double-clicked on the button, the style copying will continue until you click on the **Format Painter** button again or press the **ESC** key.

Imagine how much time you will now save just because you know how to use this tool. If there are any tools that you would like to learn more about, please drop us a line at fred@tech4now.com.



If you learn to work the keyboard with shortcuts, your skills as a virtuoso will transform the keyboard into a true instrument of function and delight.

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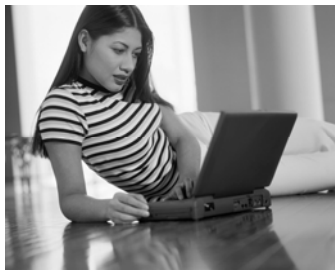
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Feedback & Suggestions...

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

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Ask us about our fixed price service agreements—Computer support at

"If you depend upon software, which we do for our business, it's a no brainer. You do it [enroll in Hassle-Free IT]. It's an investment and it brings back many returns as far as reliability and dependability."—

Steve Braverman, President, Industrial Firedoor & Hardware Supply



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The Lighter Side...

Aging Gracefully...

A woman walked up to a little old man rocking in a chair on his porch. "I couldn't help noticing how happy you look," she said. "What's your secret for a long, happy life?"

"I smoke three packs of cigarettes a day," he said. "I also drink a case of whiskey a week, eat fatty foods, and never exercise."

"That's amazing," said the woman. "How old are you?" "Twenty-six," he said.

The Key

All the good knights were leaving for the Crusades. One knight told his best friend, "My bride is, without a doubt, one of the most beautiful women in the world. It would be a terrible waste if no man could have her. Therefore, as my best and most trusted friend, I am leaving you the key to her chastity belt to be used should I not return from the Crusades in seven years."

The company of knights were only a mile or so out of town when they noticed a cloud of dust approaching. Thinking it might be an important message from the town, the column halted. A horseman approached. It was the knight's best friend. He said, "Hey, you gave

me the wrong key!"

Such Is Life...

A sad-faced Tom walked into a flower shop early one morning. The clerk was ready to take his order for a funeral piece based on the look on Tom's face, but soon realized his assumption was wrong as Tom asked for a basket of flowers sent to his wife for their anniversary. "And what day will that be?" the clerk asked. Glumly, he replied, "Yesterday."

Being The Boss...

A henpecked husband was advised by a psychiatrist to assert himself. "You don't have to let your wife bully you," he said. "Go home and show her you're the boss." The husband decided to take the doctor's advice. He went home, slammed the door, saw his wife and growled. "From now on, you're taking orders from me. I want my supper right now, and after you get it on the table, go upstairs and lay out my clothes. Tonight, I am going out with the boys. You are going to stay home where you belong. Another thing, you know who is going to tie my bow tie?"

"I certainly do," said his wife calmly, "the undertaker."