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July 2020

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Fred Holzager,
IT Director

Holzager Technology Services
and

Publisher of

The Tech Insider

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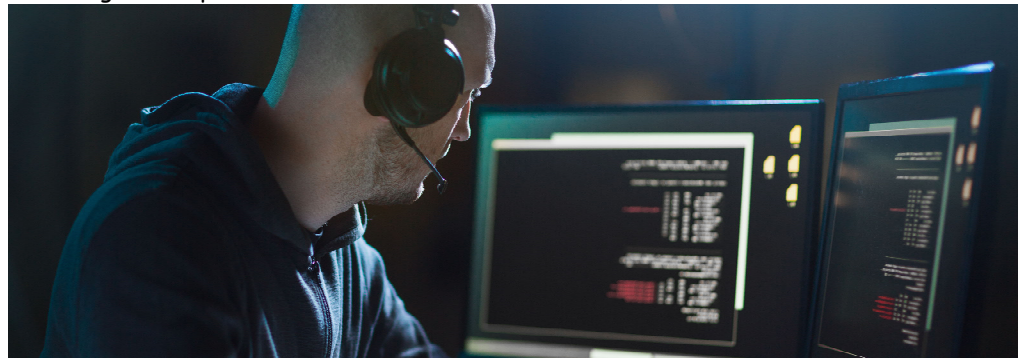
Snapple Real Fact #1373

"Unprosperousness" is the longest word in which no letter occurs only once.

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The Tech Insider

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



3 Critical Cyber Security Protections EVERY Business Must Have In Place NOW To Avoid Being Hacked

Five years ago, you might have had state-of-the-art security protecting your business and network. You had the latest malware protection, highly rated firewalls and a great data backup plan. Maybe you even had a handbook on how to address cyberthreats. You were set. But then you forgot to do one crucial thing: you didn't stay up-to-date with your IT security policy.

This is a trap countless businesses fall into. They invest in great cyber security once. Five years ago, this was fantastic. The problem is that cyberthreats are constantly evolving. Methods used by hackers and cybercriminals have come a long way in the past five years. Criminals stay on top of what's going on in the IT security industry. They are always looking for new ways to steal your data and make a quick

buck at your expense.

What can you do to stay up-to-date in an ever-changing digital world? Here are three things every business must do to protect itself.

Understand The Threats

It's easy to assume that hackers are trying to get into your network the "old-fashioned" way. You might picture them hacking your network trying to get your passwords and usernames or breaking through your firewall protection. While some hackers will do this (it's easy for them if you use simple passwords), many of today's cybercriminals rely on social engineering.

The most common form of social engineering
(Continued on page 2)



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Quotations

"If opportunity doesn't knock, build a door."

—Milton Berle

"There's only one corner of the universe you can be certain of improving, and that's your own self."

—Aldous Huxley

"The difference between ordinary and extraordinary is that little extra."

—Jimmy Johnson

"Be who you are and say what you feel, because those who mind don't matter and those who matter don't mind."

—Bernard M. Baruch

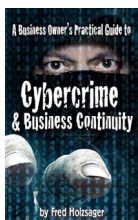
"The only thing worse than being blind is having sight, but no vision."

—Helen Keller

"For every minute you are angry, you lose sixty seconds of happiness."

—Ralph Waldo Emerson

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

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3 Ways To Stop Cybercriminals

(Continued from page 1)

ing is the phishing scam. The criminal sends you or your employees an e-mail, hoping someone will click a link or open an attached file. Cybercriminals have gotten VERY sophisticated. These e-mails can mimic the look of a legitimate e-mail from a legitimate business, such as the local bank you work with or another company you buy from (or that buys from you). Social engineering is all about tricking people.

This is why you need a cyber security handbook – one that is regularly updated. It's something you can reference. Your team needs to know how to identify a phishing e-mail, and you need to have procedures in place for what to do if a questionable e-mail shows up. This helps keep your employees from becoming the weak link in your security setup.

Update, Update And Update

From software to hardware, you must stay updated. There is no such thing as "one-and-done" when it comes to network security. Something as simple as a wireless router can DESTROY your security if it's not regularly updated. Hackers are always looking for vulnerabilities in both hardware and software, and when they find them, they WILL exploit them.

What happens when a piece of hardware (like a router) is no longer supported by the manufacturer? This occurs all the time, particularly as hardware ages. Manufacturers and developers drop support

for their older technology so they can focus on their newer products. When they drop support for a product you use, this is a good indicator that you need to replace that piece of hardware. The same applies to software.

You might balk at the cost of buying new technology, but in the long run, the cost is well worth it. Think of the cost of buying a new router versus the cost of cleaning up after a data breach. Some small businesses never recover after a hack – it's just too expensive. Keep your malware software updated, keep your firewall updated, keep your cloud backups updated and keep all your devices and software UPDATED!

Invest In Proactive Network Monitoring

When it comes to the security of your network and overall business, being proactive can make a huge difference. Proactive monitoring means your network is being watched 24/7. Every little ping or access to your network is watched and assessed. If a threat is found, then it can be stopped.

The great thing about proactive network monitoring is that you can customize it. Want to know about every threat? You can request a real-time report. Only want updates once a day or once a week? That can be done too! This approach means you have one less thing to think about. Someone is always keeping an eye on your network, making sure the bad guys stay out.

You might think, "How am I going to do all this?" You don't have to go it alone – and you shouldn't. Work with an IT services firm. Work together to find the best solutions for your business. When you work with IT specialists, you can rest assured your team will be updated on today's threats. You'll know your network – and everything connected to it – is updated. And you'll know someone is watching over you. That's the ultimate peace of mind.

"Proactive monitoring means your network is being watched 24/7."

How Malware Can Cripple Your Business

Every year, the number of malware attacks on small businesses increases. **Symantec's 2018 Internet Security Threat Report** found that between 2017 and 2018, malware increased by 54%.

The term "malware" covers a number of different malicious programs, including ransomware, spyware, viruses, worms, Trojan horses and more.

In many cases, malware is designed to take over your computer. It may be programmed to look for specific data or it may give a hacker remote access to your files. In the case of ransomware, it locks you out of your computer until you pay the hacker a ransom. After that, the hacker may give you back control – or they might delete everything on your hard drive. These are not good people.

If you don't invest in cyber security, then

hackers can destroy your business. It's already happened to countless businesses across the country. It's estimated that websites experience up to 58 cyber-attacks every day. Protect yourself before it's too late. —**Small Business Trends**, Oct. 12, 2019

Big Numbers

According to **Symantec's Internet Security Threat Report #24** (Feb. 2019), one in ten URLs (read *websites*) are malicious (48% of malicious e-mail attachments are office files, up from 5% in 2017); **Web** attacks were up 56% from the prior year; and **Formjacking** attacks (the use of malicious Javascript code to steal credit card info from payment forms on checkout web pages of eCommerce sites) rose with an average of 4,800 websites compromised each month. To read the report, visit <https://docs.broadcom.com/doc/istr-24-2019-en>.

Trivial Matters

This month, we return to the inane and cover random facts for your entertainment and as a tool for you to beguile your friends and family.

① There is no specific time zone at the South Pole. In fact, the stations at the South Pole use the time zone of the country that own them. Thus, neighboring stations may be hours apart.

① The British Queen's handbag is a body language communication device. If she is finished speaking with a guest, she will move it to the other arm and an aide will approach and escort her away. If she wants to abruptly end the conversation, she will put her bag on the floor.

① The average person will spend six months of their life waiting for red lights to turn green.

① It's Impossible to Hum While You Hold Your Nose (Try to do it yourself).

① A bolt of lightning contains enough energy to toast 100,000 slices of bread.

① Boyfriends Do More Housework Than Husbands.

① Animal shelters are slammed on July 5. (It makes sense: Many pets run away out of fear of fireworks.)

① The most requested funeral song in England is by Monty Python. ("Always Look On the Bright Side of Life" by Monty Python from their irreverent comedy classic *Life of Brian*.)

① NASCAR drivers can lose up to 10 pounds in sweat due to high temperatures during races.

① Bacon's saltiness isn't natural—it comes from curing and brining.

① The cracking sound your joints make is the sound of gases being released.

① The city of Boring has a sister city called Dull (in Perthshire, Scotland).

① Continental plates drift at about the same rate as fingernails grow.

① Humans are the Only Animals That Enjoy Spicy Foods.

① Newborns Don't Shed Tears.

Quick Tech Productivity Pointers

Ever since the onset of Covid-19, people have been changing from *Office* mode to *Work From Home (WFH)*. This represents, not only a change of lifestyle for many, it means a change of **habits**. You no longer get up, shower, dress, have breakfast, lock up and drive to work. Now, you may be getting up earlier or later, staying up later, engaging with your family more (or less) and trying to be more productive in an environment that you used to call home — escape from work. How will you avoid "burning out"?

Not only do you have to transition from a consistent job in a conducive work environment, you now have to compete with your family or significant others (here, we include pets, too) to find a quiet place where you can concentrate and work on your tasks at hand. Sure, it's nice to take the dog for a walk, play with your cat, have coffee with your partner, help the kids with their homework, build a model with your teenager or read a book to the little ones, but you've got work to do. You need to get things done because that's what you get paid for.

How will you separate your work from your personal life when they cohabitate?

It's going to take focus because researchers¹ have found that you need to do three things:

1. Maintain physical and social boundaries
2. Maintain boundaries on how you use your time
3. Focus on your most important work

If you are finding all parts of the day blend into one and your weekends are disappearing, it's time to look at the list and give yourself some discipline to follow a personal regimen that allows you to breathe now and then. Sure, your boss has **allowed** you to work from home, but was there a choice? Let's examine the reality of it all because this situation might not change for a few months or longer. Can you keep up this pace?

Do you find yourself sending work colleagues e-mails late at night or early in the morning? Do you think it could be *telegraphing* to them that you are *receptive* to this time to be *contacted for work*? Is that what you want or was it unintentional. Okay, now that the horse's out of the barn, how do you get it back in? Are you starting to see the picture?

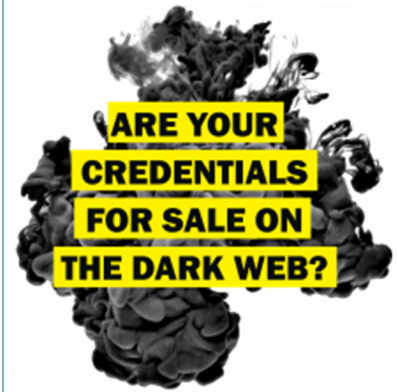
Look at recommendation #1 and see how you may have violated the social boundaries. Your sleep will

be interrupted because you contacted someone on a Saturday morning for a non-emergency matter—only because it was something on your mind that you wanted to get done. You have transgressed the social aspect. As soon as they tell you to visit the office to fix it, you have broken the physical boundary, too! Hey! We're talking coronavirus here! Is that what you meant to do? Now, you're in the doghouse. How about putting on **work clothes** to start the work day and change back to **casual clothes** when you are off duty. If you really miss your commute, go spend the time you would have spent travelling taking a walk in the park. Create the artificial boundary, but the changeover must exist.

Let's consider the same matter from recommendation #2 — are you using your time constructively or are you simply working to keep busy? Get up and start your work by 8:00 or 9:00 weekdays and be sure to "close shop" by 5:00 or 6:00 p.m. as well. You are allowed to live. In fact, you should be spending some time getting exercise to stay healthy and build your stamina. You still need to do laundry, yard work, food shopping, cooking, clean-up and then some. So, why should you give away your *free* time (especially if you don't get paid overtime)? It's your health that comes into play, especially with employees without children. You might not have the external motivators to get you to stop what you are doing and relax or interact socially. Have you considered using an "Out of Office" autoreply afterhours? Maybe even coordinate a Zoom coffee break for you and your colleagues during office hours. Try to keep it "normal."

The final recommendation encourages you to focus on your most important work. If you do the main thing to get done, the other things (lesser) should take less time and should not pester you to the point that you have to work later or get up early to deliver it. It's all in finding balance. Remember, you're at home and have additional tasks always at the ready like cooking or laundry. Statistics have indicated that the average WFH worker only delivers about THREE (3) continuous hours without interruptions to focus on core tasks per day. Don't stop napping to send out e-mails and keep your family dinner time consistent because you would have done it that way normally. These are unpredictable times—**Live life!**

¹Harvard Business Review: "3 Tips to Avoid WFH Burnout"



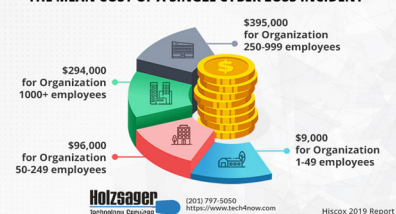
Find Out
with a Complimentary
Dark Web Scan

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

THE MEAN COST OF A SINGLE CYBER LOSS INCIDENT



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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.

July 2020

The Lighter Side...

For Entertainment Purposes ONLY!

What about...?

Stanley comes home from work and finds his wife scantily clad standing in front of her mirror. As he approaches her, she says, "Oh, Stanley, I went to the doctor today. I got the most wonderful report from Dr. Brown. He said that I have the body of a 35 year old, I have the face of a 25 year old, the hair of a 19 year old,...."

Stanley interrupts her and asks in a rather rude manner, "So, what did he say about your big fat ass?!"

"Oh, darling, don't be upset. Your name never came up in the conversation."

An Auspicious Occasion

A new small business was opening and one of the owner's friends arranged for flowers to be sent to mark the occasion and wish the owner luck.

The flowers duly arrived at the new business site and the business owner read the accompanying card to find it said, "Rest in Peace." The business owner rang his friend and told him what the card read. The friend was angry and called the florist to complain.

After he had told the florist of the obvious mistake and how angry he was, the florist said, "Sir, I'm really sorry for the mistake, but rather than getting angry, you

should consider this: Somewhere there's a funeral taking place today, and they have flowers with a note saying, 'Congratulations on your new location.'"

Caught in the Act

Boss: Do you believe in life after death?

Employee: No, because there is no proof of it.

Boss: Well, now there is. After you left the office yesterday saying you were going to your grandmother's funeral, she called looking for you.

Needs a Raise

Jake walks into his boss's office one day and says, "Sir, I'll be straight with you, I know the economy isn't great, but I've got three companies after me, and I'd like to respectfully ask for a raise."

After a few minutes of haggling, the boss finally agrees to give him a 5 percent raise, and Jake happily gets up to leave.

"By the way," asks the boss as Jake is leaving his office, "which three companies are after you?" Jake replies, "The electric company, water company, and phone company."

Ponderings...

☺ Why is lemon juice made with artificial flavor, but dishwashing liquid is made with real lemons?

☺ When someone asks you, "A penny for your thoughts," and you put your two cents in, what happens to the other penny?