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Volume 15, Issue 2

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**Celebrating over  
TWENTY ONE  
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! Call us and put an end to your IT problems finally and forever!”

Fred Holzager,  
IT Director  
Holzsager Technology Services  
and  
Publisher of  
*The Tech Insider*

### Inside This Issue

Quotations	2
I Didn't Know	2
WordPlay	3
Quick Tech Productivity	3
Learn About Dark Web ID	3
5 Reasons to Choose VoIP	4
The Lighter Side	4

#### Snapple Real Fact #1402

“In France, it’s illegal for employers to send emails after work hours.”

**GO GREEN:** To help save a tree, please send us an e-mail to request electronic delivery. Kindly submit your request to [subscribe@tech4now.com](mailto:subscribe@tech4now.com)

# The Tech Insider

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



## Add An Extra Layer Of Cyber Security Protection By Utilizing Cyber Insurance

Establishing effective and efficient cyber security policies is one of the most important aspects of protecting your business. We often discuss why cyber security is so important and the different cyber security practices your business can implement. We also mention how advanced cyberthreats and cyber attacks have become as hackers improve their tactics and technology. For this reason, you may wonder if there’s anything that will cover your business if it falls victim to a cyber-attack even though you have strong cybersecurity practices in place. Thankfully, cyber insurance is available to business owners who have proven they take cyber security seriously.

Cyber insurance (sometimes referred to as cyber liability insurance) is the coverage an organization can acquire to protect against losses incurred by a data breach or other

malicious security incidents. Cyber insurance policies have grown exponentially in popularity over the past few decades as cybercriminals have become more cunning. Because of this, cyber insurance prices have also risen, so you may be curious whether cyber insurance is something your business absolutely needs.

Cyber insurance policies differ from provider to provider, but most will include the following coverages:

#### Customer And Employee Outreach

If your business is the victim of a cyber-attack and precious information is stolen, who are some of the first people you need to contact? Your customers and employees, of course. They need to be aware a cyber-attack occurred, and their information may have

*(Continued on page 2)*



### “We Love Referrals” 2023 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**



# Quotations

*"Live life to the fullest and focus on the positive."*

—Matt Cameron

*"Learn from yesterday, live for today, hope for tomorrow."*

—Albert Einstein

*"Live as if you were to die tomorrow. Learn as if you were to live forever."*

—Mahatma Gandhi

*"An investment in knowledge pays the best interest."*

—Benjamin Franklin

*"Change before you have to."*

—Jack Welch

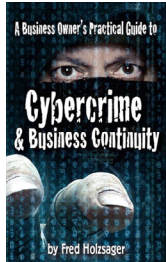
*"Life is not about waiting for the storm to pass. It's about learning how to dance in the rain."*

—Vivian Greene

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

—Maya Angelou

## 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!

*(Continued from page 1)*

been compromised. Depending on your industry and location, there may be a legal obligation to inform. If you have a large customer base, notifying them of a cyber security breach can be expensive. Cyber insurance will help cover those costs.

### Recovering Stolen Data

It can be costly to hire a data recovery professional to recover stolen customer or business information, but it is necessary after suffering a cyber-attack. Most cyber insurance policies will pay for a professional's help.

### Software And Hardware Repair/ Replacement

Cybercriminals can wreak havoc on your software and hardware. If they damage or corrupt your computers, network or programs, your cyber insurance policy will help cover the cost of repair or replacement.

Some insurance policies will also cover any financial loss due to business interruption caused by a cyber-attack and ransomware demands. Cyber insurance will not cover your system upgrades, estimated future financial losses due to a breach or decreased valuation of your business caused by a cyber-attack. It's vital you know exactly what is covered by your policy before beginning coverage.

Starting a new cyber insurance policy is easier said than done. Since cyber insurance has grown in popularity, most providers have become more selective about who they cover, meaning you have to meet some criteria to

qualify for a policy. The most essential thing any cyber insurance provider will look at will be the strength of your current network security and cyber security practices. Ensure you utilize multifactor authentication throughout your entire business and hold training sessions, at a minimum, annually with your team. Purchase a firewall and do whatever else you can to improve your security. If you don't, the rates for your policy will be astronomical, if you can even get one at all.

Suppose your business is within an industry that requires a certain level of cyber security compliance. In that case, you should be meeting your requirements or else you won't qualify for a cyber insurance policy. This shouldn't be an issue for your business since you must be compliant regardless of your interest in cyber insurance. Just make sure you look into your compliance requirements before applying for a cyber insurance policy to ensure you aren't denied coverage.

If you work with third-party vendors, you must do your due diligence and ensure they meet their cyber security requirements. Doing thorough research on the parties with whom you interact, will help you get more affordable cyber insurance rates. Additionally, it would be best if you had an incident response plan in place. The insurance provider needs to know you're prepared to help your customers and your business if disaster strikes.

Cyber insurance can help further protect your business if you become the victim of a cyber-attack. In today's society, where every business and their customers' information is a target for cybercriminals, make sure you're as secure as possible. Build a strong cyber security plan and apply for cyber insurance to get maximum protection.

**"Cyber insurance can help further protect your business if you become the victim of a cyber-attack."**

## "I DIDN'T KNOW"

**Unfortunately, That Excuse Doesn't Replenish Your Bank Account, Resolve A Data**



**Breach Or Erase Any Fines And Lawsuits.**

It's coming ...

- That day a hacker steals critical data, rendering your office useless
- That day when your bank account or credit card is compromised
- Or that day when your customers' private lives are uprooted

Cybercriminals and hackers are constantly inventing NEW ways to infiltrate your company, steal your assets and disrupt your life. The ONLY way to STOP THEM is this:

**You Must Constantly Educate Yourself On How To Protect What's Yours!**

Now, for a limited time, we have the perfect way to help reduce your risk and keep you safe! Simply sign up to receive our FREE "Cyber Security Tip of the Week." We'll send these byte-size quick-read tips to your e-mail inbox. Every tip is packed with a unique and up-to-date real-world solution that keeps you one step ahead of the bad guys. And because so few people know about these security secrets, every week you'll learn something new!

**Get your FREE "Cyber Security Tip of the Week" at <https://www.tech4now.com/cyber-security-tip-of-the-week/>**

# Wordplay


Have you ever tried to think up a quip on your own? Was it easy to be a clever person? Did it make you laugh? Try these on for size.

- ☺ *Whenever I get a headache, I take 2 aspirin & keep away from children just like the bottle says.*
- ☺ *If you see me talking to myself, just move along. I'm self-employed and we're having a meeting.*
- ☺ *Last year, I joined a support group for procrastinators. We haven't had our first meeting yet.*
- ☺ *It would be wonderful if we could put ourselves in the dryer for 10 min., then come out wrinkle-free--and 3 sizes smaller.*
- ☺ *Your call is very important to us. Please enjoy this 40-minute flute solo.*
- ☺ *So you drive across town to a gym to walk on a treadmill!*
- ☺ *Why did the calf need to go to bed? Her mom said it was pasture bedtime.*

- ☺ *My Retriever ate my frankfurter while I wasn't watching him. It's a Dog-eat-Dog world, I tell you.*
- ☺ *I asked the surgeon if I could administer my own anesthetic. He said, "Sure, knock yourself out!"*
- ☺ *I wrote a book on how to fall down the stairs. It's a step-by-step guide.*
- ☺ *I decided to stop calling the bathroom "john" and renamed it "Jim". I feel so much better saying I went to the Jim this morning.*
- ☺ *Why do I have to press one for English, when you're just going to transfer me to someone I can't understand anyway?*
- ☺ *I never thought orthopedic shoes would really work for me, but I stand corrected.*
- ☺ *Once upon a time, there was a king who was only 12 inches tall. He was a terrible king, but he made a great ruler.*
- ☺ *I like horses. They are very stable animals.*

- ☺ *A Spanish magician said he will disappear on the count of 3. He says, "Uno, Dos." Then, Poof, he disappears without a tres.*
- ☺ *My son was chewing on electric cords, so I had to ground him. It's OK, though, he's doing better and conducting himself properly.*
- ☺ *Losing your feline friend can be such a cat-astrophe.*
- ☺ *My friend claims that he "accidentally" glued himself to his autobiography, but I don't believe him. Yet, he insists that's his story and he's sticking to it.*
- ☺ *"Doctor, my child swallowed a roll of film. What should I do?" "Let's wait and see if anything develops."*
- ☺ *I got into a fight today with 1, 3, 5, 7 & 9. The odds were really stacked against me.*
- ☺ *97% of people are stupid. Glad I'm in the other 5%.*
- ☺ *Modern scientists have created a flea from scratch.*

# Quick Tech Productivity Pointers

OneDrive  is an online cloud storage provider similar to Google Drive and Dropbox, except it is from Microsoft. Does that make it special? Not necessarily, but it does provide you with the following features:

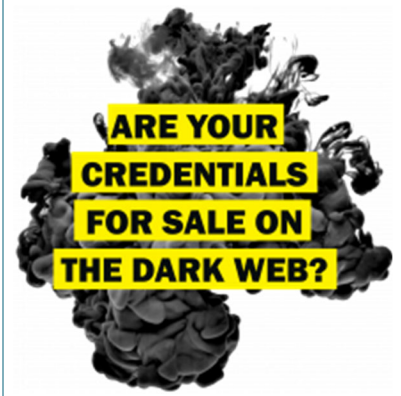
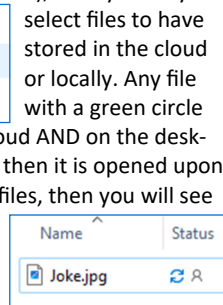
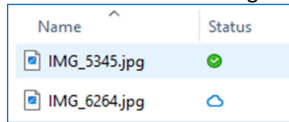
- Anywhere Access:** This allows you to enjoy the freedom to access, edit, and share your files on all your devices, wherever you are.
- Back up and protect:** If you lose your device, you won't lose your files and photos when they are saved in *OneDrive*.
- Share and collaborate:** Stay connected, share your documents and photos with friends, family or colleagues and collaborate in real time with Office apps.

*OneDrive* is included with all versions of *Windows 10* or greater. It is also included in the Microsoft "paid for" subscription plans. If you have a "premium" version of Microsoft 365, then you may have 1TB available for your use in *OneDrive*; whereas, if you use the free version of *OneDrive*, you are only allotted 5GB. Not that you should still be using *Windows 7* or *8/8.1*, but you may also download *OneDrive* if your computer does not have it—this goes for *Apple Macs/iPhone/iPads* and *Android phones* (not sure about *Chromebooks*)—from <https://www.microsoft.com/en-us/microsoft-365/onedrive/online-cloud-storage>. It is not critical to install it, you may access it using a browser for similar functionality as the desktop application.

- Files on demand:** Access all of your *OneDrive* files in *Windows 11* without taking up space on your PC.

Simply open your local storage (you must have *OneDrive* installed and signed-in), then you may select files to have stored in the cloud or locally. Any file with a green circle and a check mark is in the cloud AND on the desktop. If it only shows a cloud, then it is opened upon demand. You can also share files, then you will see a person icon. If the file is still synchronizing, you will see the circling arrows. It's that simple.

- Document scanning:** Once you have *OneDrive* on your smartphone, you may use your mobile device to scan and store documents, receipts, notes, business cards, and more in *OneDrive*. Just make *OneDrive* the targeted storage location.
- Personal Vault:** Store important files and photos with an added layer of protection in the *OneDrive Personal Vault (PV)*. Protect digital copies of your passport, driver's license, and other important documents in *PV*. Your files will be secured by identity verification, yet easily accessible across your devices. You can conveniently unlock and access *PV* files with your fingerprint, face, SMS code or other methods. Scan files directly into *PV* by using *OneDrive* mobile app on *iOS* or *Android* to scan documents, take pictures, or shoot videos. *PV* automatically relocks on your PC, device, or online after a short period of inactivity. Any open files also lock and require re-authentication to access. For more info on *OneDrive Personal Vault*, visit <https://www.microsoft.com/en/microsoft-365/onedrive/personal-vault>.



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](https://www.tech4now.com/bullphish)

65% of ransomware attacks were delivered via email

Holzager Technology Services

ENSA Threat Landscape Report

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YOUR Business!**

### 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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Phone: (201) 797-5050

## 5 Reasons To Choose A Hosted VoIP Phone System

1. COST SAVINGS
2. ANSWER CALLS ANYWHERE
3. ON-DEMAND SCALABILITY
4. WORLD-CLASS FEATURES
5. ENHANCED PRODUCTIVITY

As a small business, you need every advantage to be as efficient and productive as possible. **Holzager Technology Services** is proud to provide our clients with a cost-effective, feature-rich, world-class phone system that is easy to use and sure to enhance your business productivity.

**For more information order our:**

### FREE REPORT

"The Ultimate Guide to Choosing the RIGHT VoIP Phone System"



Contact us at  
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[www.tech4now.com/services/voip-phones](http://www.tech4now.com/services/voip-phones)



## Services We Offer:

- ✓ **Hassle-Free IT** powered by **HTS Insight** Managed Services
- ✓ Mobile and Hosted "Cloud" Computing
- ✓ General Network Repair and Troubleshooting
- ✓ Onsite and Offsite Backup
- ✓ Disaster Recovery and Business Continuity Planning
- ✓ Virus Protection & Removal and Dark Web Monitoring
- ✓ Network Security and Online Employee Security Training
- ✓ E-mail & Internet Solutions
- ✓ Wireless Networking
- ✓ Spam Filtering and E-mail Archiving & Encryption Solutions
- ✓ Storage Solutions and File Sharing
- ✓ 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!*

*"What a pleasant and painless experience. I called Holzager out of the blue for an emergency situation and Fred arrived at our location in record time. Fred was knowledgeable and able to explain the issue in a way that was easy to understand. At the end of our visit - all systems go. Moving forward, I would only reach out to Holzager Services." —Neil Wagman, Confidential Shredding, Westwood, NJ*

February 2023

## The Lighter Side...

*For Entertainment Purposes ONLY!*

### The Fender Bender

Today I came out from the local supermarket, standing beside the car watching another car coming straight towards me, crashing into the car, and making a total mess of the rear end of the car. A young man comes running out of the other car, he was out practicing driving with his older brother. I asked them if they were ok, which they luckily were.

The oldest immediately offered me \$1,500 for the damages, without having to call the insurance company or the police.

I said that would be quite ok, I've been young and have had accidents too.

The oldest ran to the ATM, and came back with cash, he shook my hand and said I was a wonderful human being. Then they left, happy and relieved.

It was a rather funny situation, but I still wonder who is the owner of the car that they hit!

### Thinking Back

I found a recipe from Morocco for homemade dinner rolls. It called for fresh thyme, but mine was outdated. I used it anyway.

You know, as I reminisce, I really like that old thyme Moroccan roll.

### The Checkup

An 80 year old man was having his annual checkup when the doctor asked him how he was feeling.

"I've never been better!" he boasted.

"I've got an 18 year old bride who's pregnant and having my child! What do you think of that?"

The doctor considered this for a moment, then said, "Let me tell you a story. I knew a guy who was an avid hunter. He never missed a season. But, one day, he went out in a bit of a hurry and accidentally grabbed his umbrella instead of his gun." The doc-

tor continued, "So, he was in the woods and suddenly a grizzly bear appeared in front of him! He raised up his umbrella, pointed it at the bear, and squeezed the handle. And...do you know what happened?" the doctor asked.

Dumbfounded, the old man replied, "No, what?"

The doctor continued, "The bear dropped dead in front of him."

"That's impossible!" exclaimed the old man, "Someone else must have shot the bear."

"That's kind of of what I'm getting at," replied the doctor.

### The Competition

These friars were behind on their belfry payments, so they opened up a small florist shop in town to raise funds. Since everyone liked to buy flowers from the men of God, a rival florist across town thought the competition was unfair. He asked the good fathers to close down, but they would not. He went back and begged the friars to close. They ignored him. So, the rival florist hired Hugh MacTaggart, the roughest and most vicious thug in town, to "persuade" them to close. Hugh beat up the friars and trashed their store, saying he'd be back if they didn't close up shop. Terrified, they did so, thereby proving that Hugh and only Hugh can prevent florist friars.

### For Better Results

I found that I have been happier since I changed from coffee in the morning to orange juice. My doctor explained that it's the vitamin C and natural sugars, but I really think it's the vodka.

### Dating Advice

I don't know why men go to bars to meet women. Go to **Hobby Lobby**. The female to male ratio is 10 to 1 AND they're already looking for things they don't need.