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

Inside This Issue

Snapple Real Fact #737
"The human brain takes up 2% of human body weight, but uses 20% of its energy."

The Tech Insighter

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

Keep Your Business Protected By Becoming Aware Of The Most Common Types Of Cyber-Attacks

The rate of cyber-attacks has significantly increased over the past few years. Businesses of all sizes are at risk of becoming victims of them, which is why it's crucial that every business owner and leader is aware of the most common cyberthreats impacting the business world today. Being aware of common cyberthreats and developing plans to prevent them is the best way to protect your business, customers and employees from cybercriminals.

These criminals' tactics will improve as technology continues advancing, but cyber security defenses will as well. Knowing exactly what you're up against with cyber-attacks and creating the proper safeguards will protect your business. If you're new to the idea of cyber security or need an update on the common threats that could impact your business, we've got you covered. Below, you will find the most common types of cyber-attacks out there and how to protect your business from them.

Malware
Malware has been around since the dawn of the Internet and has remained a consistent problem. It is any intrusive software developed to steal data and damage or destroy computers and computer systems. Malware is an extensive type of cyber-attack, and many subcategories belong to it, including viruses, spyware, adware and Trojan viruses. One type of malware that has lately been used more frequently is ransomware. Ransomware threatens to publish sensitive information or blocks access to necessary data unless a sum of money is paid to the cybercriminal who developed it.

Quotations

"As you grow older, you will discover that you have two hands, one for helping yourself, the other for helping others."
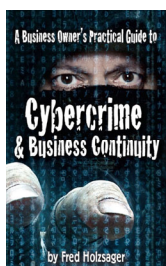
—Audrey Hepburn

"I suppose it's like the ticking crocodile, isn't it? Time is chasing after all of us."

—J.M. Barrie

"Happiness is not something ready made. It comes from your own actions."

—Dalai Lama XIV

"Life is a succession of lessons which must be lived to be understood.

—Thomas Carlyle

"Freedom consists not in doing what we like, but in having the right to do what we ought."

—Pope John Paul II

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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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!

Unfortunately, malware can be detrimental to nearly every operation of your business, so you should do two essential things to prevent it from affecting your company. First, you should install the latest anti-malware programs. If you hire a services provider, they will take care of this for you. If not, you'll need to find anti-malware that works best for your system. You should also train your team about these risks and ensure they are aware not to click on any suspicious links, websites or files that could be dangerous.

Phishing

Have you ever received an e-mail asking for sensitive information that looked official, but something just wasn't quite right? Chances are it was probably a phishing scam. Phishing occurs when cybercriminals send official-looking messages to individuals, posing as another organization, in an attempt to receive personal information. Falling for a phishing scam can quickly result in you becoming a victim of identity fraud. The results can be substantially worse if a business falls for the scam.

So, how do you best prepare for and protect your team against phishing scams? Utilize employee cyber security trainings so they can spot the warning signs. The actual e-mail will usually vary slightly in one or multiple details from whom the cybercriminal is trying to rep-

"Being aware of common cyberthreats and developing plans to prevent them is the best way to protect your business, customers and employees from cybercriminals."

resent. Also, most organizations will not request private information over e-mail. *Best bet*: Check for spelling, names and grammar errors in texts; trust your intuition—it works!

Distributed Denial Of Service

DDoS attacks can bring your business to a standstill. These attacks occur when malicious parties overload servers with user traffic, causing them to lag or shut down since they are unable to handle incoming requests. If your business falls victim to this kind of attack, your employees might not be able to access key functions required to do their jobs, and customers may not be able to use your website or purchase items from you.

DDoS attacks are very difficult to thwart, and a determined cybercriminal can lock up your websites and networks for days on end. You'll have to identify malicious traffic and prevent access before it can cause damage. Hiring an MSP (**M**anaged **S**ervice **P**rovider) is your best bet to prevent DDoS attacks. If a DDoS attack is successful, you'll probably have to take your servers offline to fix the issue.

Password Attacks

If a cybercriminal gets your password or another employee's password, this is the easiest way for them to access your valuable information. They may attempt to guess the passwords themselves or use a phishing scam to gain access. It is vital that you enable multi-factor authentication for your employees and require complex passwords so you can defend your company against password attacks.

Now that you know the most common forms of cyber-attacks currently happening, you can take the necessary precautions to protect your business, employees and customers. If you feel uncomfortable in your ability to manage a secure infrastructure, please feel free to reach out to us. We're happy to be of service.

"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:

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Sage Words & Thoughts

Have you ever noticed that some things we hear each day may hold more irony than we anticipated? Behold some fine examples...

☺ The biggest joke on mankind is that computers have begun asking humans to prove they aren't a robot.

☺ When a kid says "Daddy, I want mommy" that's the child's version of "I'd like to speak with your supervisor."

☺ I don't mean to interrupt people but I just randomly remember things and get really excited.

☺ I thought growing old would take longer.

☺ It's weird being the same age as old people.

☺ I'm at that delusional age where I think everyone my age looks way older than I do.

☺ You know you are getting old when "friends with benefits" means having someone who can drive at night.

☺ Just once, I want a username and password prompt to say CLOSE ENOUGH.

☺ If I am ever on life support unplug me, then plug me back in and see if that works.

☺ Do you ever wake up in the morning and look in the mirror and think... "That can't be accurate?!

☺ I see people out there zip lining and mountain climbing and here I am feeling good about myself because I got my leg through my underwear without losing my balance.

☺ Last night the Internet stopped working so I spent a few hours with my family. They seem like good people.

☺ If Adam and Eve were Cajuns, they would have eaten the snake instead of the apple and saved us all a lot of trouble.

☺ We celebrated last night with a couple of adult beverages... Metamucil and Ensure.

☺ Weight loss goal: To be able to clip my toenails and breathe at the same time.

☺ After watching how some people wear their masks, I understand why contraception fails.

☺ Some of my friends exercise every day; meanwhile I am watching a show I don't like because the remote fell on the floor.

☺ For those of you that don't want Alexa listening in on your conversation, they are making a male version....it doesn't listen to anything you say.

☺ I just got a present labeled "From Mom and Dad" - and you know damn well Dad has no idea what's inside.

☺ Now that I have lived through a plague, I totally understand why Italian renaissance paintings are full of fat people lying on couches.

☺ Now that we have everyone washing their hands correctly... next week...Turn Signals.

Quick Tech Productivity Pointers

Today, we will cover some special features you can enable in **Microsoft Office and Windows** to protect your eyesight.

The first modification you can make is to change the theme used for the Microsoft Office applications by visiting the *File > Account*, then changing "*Office Theme*." By default, it is set to the "*Colorful*" theme. This gives you lots of colors and has a primarily white background. If it is late evening, your eyes may be tired, so you may want to have a darker screen to give your eyes a break. Try "*Dark Gray*" or "*Black*" to see how the change affects you. If you are staring at the screen all day long, you eyesight will thank you for the darker colors.
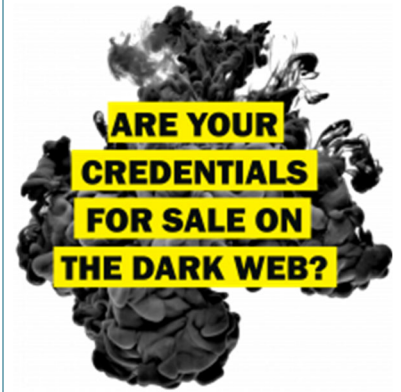
If you notice, after changing the Office Theme, the color for the general screen changed colors, but the actual "paper" you type on is still white. To change it, simply choose the *Design* menu and go to "*Page Color*." There, you have the option of changing the 'Paper' color. To accommodate your productivity, the application will automatically change the font from a black font to a knock-out font color (such as white) to maintain legibility as you work. Please note, when you go to print the document, it will still print it out as black on white—only the screen display is modified.

Returning back to our theme of preserving your eyesight, let's quickly visit the *Setting > System> Display* pages. Once you click on the *Display* entry, you will see a section called "*Brightness & Color*." The first entry is for "*Night Light*". The objective of this feature is to give you the benefit of working with warmer colors on the screen that won't strain your eyes with an overly bright bluish light, but a softer, dimmer light. You will still be able to see all you type and do on the screen EXCEPT you won't end up getting headaches at the end of the day due to eye strain.

The first step to enable the *Night Light* is to slide the feature to *ON*. To the right of the *ON* button is an arrow (>). As you click it, as new menu appears. You now have the ability to adjust your settings to your particular preference. Use the slide to adjust the brightness or dimming (Is the glass half full?). As you move the slider, you will clearly notice that the tension you are experiencing just melts away (to the right (numbers go up)) or as you move the slider to the left, the screen gets brighter and you realize why you appreciate this feature.

Below the slider is the scheduling for the night light. Inasmuch as it gets dark every night, you can set the hours for the *Night Light* to come into play from *evening to dawn* (if you work those hours) or you could set it to the low light setting from 7:00 a.m. to 11:30 p.m. (your waking/potential productivity hours). It is simply your choice now. By the way, if you share your computer with someone and they login to the machine, THEIR settings will kick in and yours will take the back seat. Log back in and YOUR settings are restored—it depends on the USER'S PROFILE. Last, but not least, if you have it set for evening, you can click TURN ON NOW or TURN OFF NOW to enable it right away. Now, get back to work and feel better.

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

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Feedback & Suggestions…

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✓ 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 Holzsager 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 Holzsager Services. " —**Neil Wagman**, *Confidential Shredding,* Westwood, NJ

March 2023

The Lighter Side…   *For Entertainment Purposes ONLY!*

An Incident Onboard
On a Miami to Chicago flight was a lively youngster who nearly drove everyone crazy. He was running up and down the aisle when the flight attendant started serving coffee. He ran smack into her, knocking a cup of coffee out of her hand and onto the floor.
As he stood by watching her clean up the mess, she glanced up at the boy and said, "Look, why don't you go and play outside?"

Gossip Girl
Mildred, the town gossip and self-appointed morals monitor, kept sticking her nose into other people's business.
Several townsfolk did not approve of her extra-curricular activities, but feared her enough to maintain their silence.
She made a mistake, however, when she accused Frank, a new resident of the town, of being an alcoholic after she saw his old pickup parked in front of the town's only bar one afternoon.
She emphatically told Frank (and several others) that everyone seeing the truck there would know what he was doing.
Frank, a man of few words, stared at her for a moment and just turned and walked away. He didn't explain, defend or deny. He said nothing.
Later, that evening, Frank quietly parked his pickup truck in front of Mildred's house … walked home … and left it there all night.
You gotta love Frank!

The Juggler
A juggler, driving to his next performance, is stopped by the police. "What are those matches and gasoline doing in your car?" asks the cop.
"I'm a juggler and I juggle flaming torches in my act."
"Oh, yeah?" says the doubtful cop. "Let's see you do it."
The juggler gets out of the car and starts juggling the blazing torches masterfully on the side of the road.
A couple driving by slows down to watch. "Wow," says the driver to his wife "I'm glad I quit drinking. Look at the test they're giving now!"

The Aging Survey
A woman conducting a public survey stopped at a park bench occupied by two elderly gentlemen who appeared to have nothing to do but gaze at the ducks on the pond facing them.
She explained that her survey involved ascertaining the causes of longevity and opened her questionnaire which began with the question: Do you smoke? to which the first replied, "No, I have never adopted such a filthy habit and I never will." Questioned further, he revealed that he drank water on a daily basis and was a lifelong teetotaller; he exercised three times a day and eschewed the company of women because sexual activity 'drained my life force'. Upon being asked his age he told her that he was 93 and fit as a fiddle.
The second and obviously older man waited patiently but couldn't resist scoffing occasionally at the others responses. "What a load of clap-trap," he said, brushing aside the opening question: "I have smoked two packs a day since before I was legally allowed to, drank myself senseless every weekend, don't ever walk when I can drive and get all the nooky I can." All of which completely gob-smacked the woman who asked him: "and how old are you?"
"I'll be Twenty three next month."

If you have a good joke to share, please send it to us.