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Volume 16, Issue 1

January 2024

**Celebrating over
 TWENTY THREE
 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
 Holzager Technology Services
 and
 Publisher of
The Tech Insider

Inside This Issue

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

Snapple Real Fact #2

“Animals that lay eggs don’t have belly buttons.”

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The Tech Insider

**Thank you
 To Our Readers**

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



How Can Your Business Be Impacted By The New SEC Cybersecurity Requirements?

Cybersecurity has become paramount for businesses across the globe. As technology advances, so do the threats. Recognizing this, the U.S. Securities and Exchange Commission (SEC) has introduced new rules. They revolve around cybersecurity. These new requirements are set to significantly impact businesses.

Understanding The New SEC Cybersecurity Requirements

The SEC’s new cybersecurity rules emphasize the importance of proactive cybersecurity measures. These are for businesses operating in the digital landscape. One of the central requirements is the timely reporting of cybersecurity incidents. The other is the disclosure of comprehensive cybersecurity programs.

The rules impact U.S. registered companies. As well as foreign private issuers registered with the SEC.

Reporting of Cybersecurity Incidents

The first rule is the disclosure of cybersecurity incidents deemed to be “material.” Companies disclose these on a new item 1.05 of Form 8-K.

Companies have a time limit for disclosure. This is within four days of the determination that an incident is material. The company should disclose the nature, scope, and timing of the impact. It also must include the material impact of the breach. One exception to the rule is where disclosure poses a national safety or security risk.

Disclosure of Cybersecurity Protocols

This rule requires extra information that companies must report. They report this on their annual Form 10-K filing.

(Continued on page 2)

“We Love Referrals” 2024 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

"Without continual growth and progress, such words as improvement, achievement, and success have no meaning."

—Benjamin Franklin

"Do the best you can until you know better. Then when you know better, do better."

—Maya Angelou

"As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them."

—John F. Kennedy

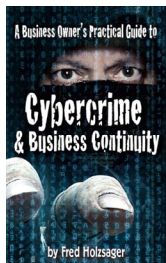
"Whenever I encounter that which is unfamiliar to me, I shall neither praise nor condemn, but merely strive to understand."

—Joseph Spinoza

"Some cause happiness wherever they go; others, whenever they go."

—Oscar Wilde

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!

How Can Your Business Be Impacted By The SEC Cybersecurity Requirements?

(Continued from page 1)

The extra information companies must disclose includes:

- Their processes for assessing, identifying, and managing material risks from cybersecurity threats.
- Risks from cyber threats that have or are likely to materially affect the company.
- The board of directors' oversight of cybersecurity risks.
- Management's role and expertise in assessing and managing cybersecurity threats.

POTENTIAL IMPACT ON YOUR BUSINESS

Here are some of the potential areas of impact on businesses from these new SEC rules.

- 1. Increased Compliance Burden** – Businesses will now face an increased compliance burden as they work to align their cybersecurity policies with the new SEC requirements.
- 2. Focus on Incident Response** – The new regulations underscore the importance of incident response plans. Businesses will need to invest in robust protocols. These are protocols to detect, respond to, and recover from cyber-

The SEC's new cybersecurity rules emphasize the importance of proactive cybersecurity measures.

security incidents promptly. This includes having clear procedures for notifying regulatory authorities, customers, and stakeholders.

- 3. Heightened Emphasis on Vendor Management** – Companies often rely on third party vendors for various services. The SEC's new

rules emphasize the need for businesses to assess vendor practices. Meaning, how vendors handle cybersecurity. This shift in focus necessitates a comprehensive review.

4. Impact on Investor Confidence – Cybersecurity breaches can erode investor confidence and damage a company's reputation. With the SEC's spotlight on cybersecurity, investors are likely to take note. This includes scrutinizing businesses' security measures more closely. Companies with robust cybersecurity programs may instill greater confidence among investors.

5. Innovation in Cybersecurity Technologies – As businesses strive to meet the new SEC requirements, they will seek innovation. There is bound to be a surge in the demand for advanced cybersecurity solutions. This increased demand could foster a wave of innovation in the cybersecurity sector.

Many of the demands reflected above are based on best practices for any business in terms of the company's ability to recover from any event.

If this applies to you, please focus on compliance. You do need to review these concepts to make sure you are doing what is required of you. Too many companies self-assess their businesses and may or may not have been accurate in their determinations. Missteps in your determination may result in fines and other penalties. If you are not sure, please consult with your accountant or attorney to get a professional insight.

QUICK SECURITY TIP: When interacting online with a Financial or Utility organization, make it a priority to sign up for their Two Factor Authentication/2FA login requirement. This will limit the access to your account to only those who are legitimately allowed to process changes/transactions on the account. It may be using a SmartPhone for an SMS text, a phone call, or an email with a code to make sure you are who you claim to be. If they do not offer it on their website, push for them to do so.

"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/>

Window Dressing

Have you ever noticed how some businesses have slogans that lend themselves to *double-entendres*? Here are some fine examples...

- ☼ Sign over a Gynecologists Office "Dr. Jones, at your cervix."
- ☼ In a Podiatrist's Office: "Time wounds all heels."
- ☼ On a Septic Tank Truck: "Yesterday's Meals on Wheels."
- ☼ At a Proctologist's door: "To expedite your visit, please back in."
- ☼ At an Optometrist's Office: "If you don't see what you're looking for, you've come to the right place."
- ☼ On a Plumber's Truck: "We repair what your husband fixed."
- ☼ On another Plumber's Truck: "Don't sleep with a drip. Call your plumber."
- ☼ In a Non-Smoking Area: "If we see smoke, we will assume you are on fire and take appropriate action."

- ☼ At a Milwaukee Tire Shop: "Invite us to your next blowout."
- ☼ At a Towing Company: "We don't charge an arm and a leg. We want tows."
- ☼ On an Electrician's Truck: "Let us remove your shorts."
- ☼ On a Church's Billboard: "7 days without God makes one weak."
- ☼ On a Maternity Room Door: "Push. Push. Push."
- ☼ On a fence: "Salesmen welcome! Dog food is expensive!"
- ☼ At a Car Dealership: "The best way to get back on your feet is to miss a car payment."
- ☼ At London Restaurant: "Today's Special- Buy one Fish & Chips for the price of two and receive a second Fish & Chips Absolutely Free!"
- ☼ At the Electric Company: "We would be delighted if you send in your payment. However, if you don't, you will be."
- ☼ In a Veterinarian's waiting room "Be back in 5 minutes. Sit! Stay!"
- ☼ In a Taxidermist's Window: "We really know our stuff."
- ☼ In a Restaurant Window: "Don't stand there and be hungry; Come in and get fed up."
- ☼ At a Chicago Radiator Shop: "Best place in town to take a leak."
- ☼ In a Family-run Coffee Shop: "We do not have WiFi...Talk to each other; Pretend it's 1995."
- ☼ In an Alaska Gift Shop Window: "Unattended children will be given espresso and a free kitten."
- ☼ On Hiking Trail: "In the forests and mountains, animals do not leave trash, only humans do. Please behave like animals."
- ☼ At a Propane Filling Station: "Thank heaven for little grills."
- ☼ On another Septic Truck: "Caution—This Truck is full of Political Promises."

On May 4, 2023, we celebrated **World Password Day**. Please visit our website to get your free **Password Protection 101** PDF handout. Visit https://www.tech4now.com/files/2023/04/Password_Protection_101_Infographic.pdf to view and download it. **It's still valid info.**

Quick Productivity Tips

If you work on a computer running Windows 10 or newer, let us tell you about the **Calculator**. Who cares about that built-in app? It's just a calculator. Right, but now, it also does more. If you are using Windows 10, you now have the ability to do Scientific, Graphing, Programmer and Date Calculations.

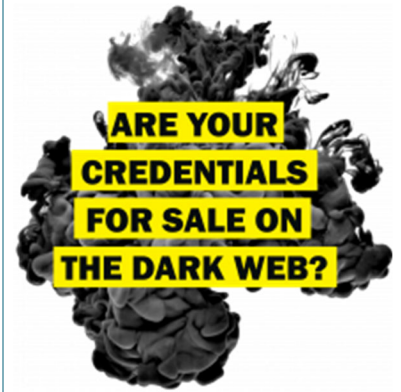


- ☆ **Scientific:** Enables the user to process math using Scientific Notation, Degrees — this gives the ability to perform Trigonometry, logarithmic calculations, factorials, radians as well as modulus and absolute math. Need a square root, inverse, π or a square—now, it's yours with Windows!
- ☆ **Graphing:** Once you have calculated the function to graph, you may now see it plotted in the calculator. You can use tangents, sines and cosines, even determine the hypotenuse!
- ☆ **Programmer:** Maybe you need to convert a hexadecimal value into a binary or decimal value but you are tight on time? No problem! Use logic to determine a value or perform "bit shifts." The World is your oyster.
- ☆ **Date:** When I worked in a bank and had to calculate a due date for a Certificate of Deposit, we had to use a special calendar to determine when we would have the investment mature. Using the Date calculation you can work the differences forward or backward. Very nice!

Since the introduction of Windows 11, there are now three (3) more featured items.... **Converters!**

- ☆ If you need to convert **Currency** for investment or for travel's sake, it's now simple, especially since updates are built-in. If you travel in the EU, Japan, Brazil or Canada, you have the values already at your fingertips. Less room for error and added expense.
- ☆ Since we are in the United State, there are some standards we use which are not global. Converting from English to Metric is now easier whether you need to calculate **Volume, Length, Area, or Weight and mass**. How many cups are there in a gallon or how many liters are there in a gallon. Of course, you cannot use it to determine whether a pound of lead is heavier than a pound of feathers, but let's be reasonable!
- ☆ Those fond of Geometry may also need to convert **Angles** from degrees to radians or gradians or vice versa.
- ☆ Planning to take a vacation, but you don't know if the temperature will be hot or cold because you only see them in Celsius? Well, now you can convert **Temperature, Energy, Power, Pressure, Time, and Speed** into terms you can understand! **Yahoo!**
- ☆ Last, but not least, for those of you in the **Data** space of technology, you now have a converter for your data storage. Never fear that you have too little space to save a file—as long as you can convert it from what you see on screen to some value that compares to what your file manager has displayed, you're covered.

Well, we hope you discovered some helpful tools today.



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



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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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5 Reasons To Choose A Hosted VoIP Phone System

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4. WORLD-CLASS FEATURES
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- ✓ 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!

"Some companies approach you with a we know it all position, but in working with Holzager Technology Services, we have found that they listen to us to learn about how we work, what we do, and what the problem may be. This partnership in maintaining our business has raised them from "IT Guys" to "Trusted Advisors."—Bob Weissman, P.E., L.S., Weissman Engineering Co., P.C. Midland Park, NJ

January 2024

The Lighter Side...

For Entertainment Purposes ONLY!

Benefits of a Good Vocabulary

I recently called an old engineering buddy of mine and asked what he was working on these days. He replied that he was working on "Aqua-thermal treatment of ceramics, aluminum and steel under a constrained environment."

I was impressed until, upon further inquiry, I learned he was washing dishes with hot water under his wife's supervision.

The House Mother

At a women's college dormitory, dates were only permitted on Saturday nights. One young man showed up on a Tuesday evening and explained to an older woman in the lobby that it was imperative he see a certain young lady immediately. "I wanted to surprise her. You see, I'm her brother."

"Oh, she'll be surprised all right," said the woman, "But think of how surprised I am! I'm her mother!"

Little Johnny in The Chemistry Class

The junior high School teacher wanted to give his 5th grade class a lesson about the evils of alcohol, so he produced an experiment involving a glass of water, a glass of whiskey and two worms.

"Now, class, observe the worms closely," the teacher said putting a worm first into the water. The worm in the water writhed about, happy as a worm in water could be. Then, he dropped the second worm into the whiskey. It writhed painfully and quickly sank to the bottom, dead as a doornail.

"Now, what lesson can we derive from this experiment?" the teacher asked.

Little Johnny, who naturally sat in the back of the room, raised his hand and wisely responded, "Drink whiskey and you won't get worms!"

Attribution: <https://jokesoftheday.net>

I have my very own built-in alarm clock. It's called a bladder and it does not have a snooze button.

Rain, Rain, Go Away!

It's been raining for days now and my husband seems very depressed by it... He keeps standing there by the window staring. If it continues, I'm going to have to let him in.

Attribution: <https://jokesoftheday.net>

During a Cartoon Heist...

So, Daffy Duck and Elmer Fudd break into a distillery.

Daffy turns to Elmer and says, "Is this whiskey?" Elmer says, "Yeth, but not as whiskey as wobbling a bank!!!"

Finding Balance in Life...

For the past 21 years, my wife has been complaining about me not putting the cap back on the toothpaste.

Last anniversary, I decided to change this bad habit and make my wife happy. For a week, I was diligent, always capping the toothpaste. I was expecting my wife to thank me, but she never did it. Finally, last night, she turned to me and said: "Why have you stopped brushing your teeth?"

I'll tell you, marriage is a difficult relationship.

How Macho Are You?

Three men were sitting at the bar. Two of the men were bragging about how much control they had over their wives while the third man remained silent.

After a few, one of the two asks the third guy "Well what about you? What kind of control do you have over your wife?"

The third guy says "Well just the other night she came to me on her hands and knees."

The first two were amazed "Wow! What then?"

The third guy takes a drink off his beer, sighed, and uttered "She told me to 'Get out from under the bed and fight like a man!'."