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May 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

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Snapple Real Fact #328

"The Statue of Liberty features 7 points in her crown—one for each of the continents."

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

The Tech Insider

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

Google and Yahoo's New DMARC Policy – Why Businesses Need Email Authentication

Have you been hearing more about email authentication lately?

There is a valid reason for it—the prevalence of phishing as a major security threat. Phishing continues as the main cause of data breaches and security incidents. This has been the case for many years.

A major shift in the email landscape is happening. The objective is to combat phishing scams. Email authentication is becoming a requirement for email service providers. It's crucial to your online presence and communication to pay attention to this change.

Google and Yahoo are two of the world's largest email providers. They have implemented a new DMARC policy that took effect in February 2024. This policy essentially makes email authentication essential. It's targeted at businesses sending emails through Gmail and

Yahoo Mail.

But what's DMARC, and why is it suddenly so important?

The Email Spoofing Problem

Imagine receiving an email seemingly from your bank. It requests urgent action. You click a link, enter your details, and boom—your information is compromised. The common name for this is **email spoofing**.

It's where scammers disguise their email addresses. They try to appear as legitimate individuals or organizations. Scammers spoof a business's email address. Then they email customers and vendors pretending to be that business.

These deceptive tactics can have devastating consequences on companies.

(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

"Being confident and believing in your own self-worth is necessary to achieving your potential."

—Sheryl Sandberg

"What is not started today is never finished tomorrow."

—Johann Wolfgang von Goethe

"Lessons in life will be repeated until they are learned."

—Frank Sonnenberg

"You don't choose your family. They are God's gift to you, as you are to them."

—Rev. Desmond Tutu

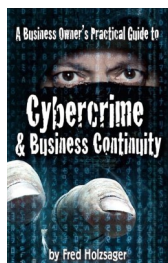
"When your mother asks, 'Do you want a piece of advice?' It is a mere formality. It doesn't matter if you answer yes or no. You're going to get it anyway."

—Erma Bombeck

"Only mothers can think of the future—because they give birth to it in their children."

—Maxim Gorky

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!

Google and Yahoo's New DMARC Policy

(Continued from page 1)

These include:

- Financial losses
- Reputational damage
- Data breaches
- Loss of future business

Unfortunately, email spoofing is a growing problem. It makes email authentication a critical defense measure.

What is Email Authentication?

Email authentication is a way of verifying that your email is legitimate. This includes verifying the server sending the email. It also includes reporting back unauthorized uses of a company domain.

Email authentication uses three key protocols, and each has a specific job:

- **SPF (Sender Policy Framework):** Records the IP addresses authorized to send email for a domain.
- **DKIM (DomainKeys Identified Mail):** Allows domain owners to digitally "sign" emails, verifying legitimacy. This may also enable you to send email using an authorized proxy.
- **DMARC (Domain-based Message Authentication, Reporting, and Conformance):** Gives instructions to a receiving email server including what to do with the results of an SPF and DKIM check. It also alerts domain owners that their domain is being spoofed.

SPF and DKIM are protective steps. DMARC provides information critical to security enforcement.

SPF and DKIM are protective steps. DMARC provides information critical to security enforcement. It helps keep scammers from using your domain name in spoofing attempts.

Why Google & Yahoo's New DMARC Policy Matters

Both Google and Yahoo have offered some level of spam filtering but didn't strictly enforce DMARC policies.

• Starting in February 2024, the new rule took place. Businesses sending over 5,000 emails daily must have DMARC implemented.

• Both companies also have policies for those sending fewer emails.

These relate to SPF and DKIM authentication.

Look for email authentication requirements to continue. You need to pay attention to ensure the smooth delivery of your business email.

The Benefits of Implementing DMARC:

- Protects your brand reputation
- Improves email deliverability
- Provides valuable insights

The recording of SPF, DKIM and DMARC records occur in your DNS Registry Settings. DMARC processing often involves a paid for service.

QUICK SECURITY TIP: How you process your garbage can significantly affect your privacy and identity. If you decide to get rid of older copies of investment reports or other private documents, we strongly encourage you to shred them. A cross-cut shredder can be acquired in most office supply stores for prices ranging from under \$100 to higher. Having important papers shredded to maintain privacy is key. If you do not wish to buy your own shredder, many towns and cities provide days in which they offer free shred days. If you get into the habit of doing this every quarter, you will free up storage space in your home and, at the same time, assure your information and privacy remain more secure.

"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/>

More Cringeworthyies from Dad

How many times have you heard a quick one or two liner that made you cringe? How about some more?

I've started investing in stocks: beef, chicken and vegetable... One day, I hope to be a bouillionaire.

Digital World Thinking: If the bathrooms in your home are all occupied, and you are waiting on one, just turn off the Wi-Fi.

Milk is the fastest liquid on Earth. It's already pasteurized before you see it.

You can't run through a camp ground. You can only ran, because it's past tents.

If a cow doesn't produce milk is it a milk dud or an udder failure?

Nothing refreshes my memory of what I need at the grocery store like coming home from the grocery store.

What's the difference between Prince William and a tennis ball?

One is heir to the throne and one is thrown in the air.

I've got 2, maybe 3, Motown puns left. 4 Tops!

I've been hiding from exercise. I'm in the Fitness Protection Program.

A kid in the park informed me, "Smoking is bad for you." So, I popped his balloon with my cigarette and told him, "So is talking to strangers."

I used to have a job making Dracula action figures. There were only two of us in the production line, so I had to make every second count.

Did you ever notice that "Muffins" spelled backwards is exactly what you do with them when taking them out of the oven?

I imagine the person who invented the Ferris Wheel never met the person who invented the Merry-Go-Round. They must have traveled in different circles.

People are usually shocked when they find out I am not a good electrician.

Do not eat aluminum or you'll sheet metal.

I handed the wife a gluestick instead of her lipstick. She's still not talking to me.

My mom always said, "Work until your bank account looks like a phone number." Well, I did it. My available balance is now \$9.11.

What do you call a fly without wings? A walk.

Being a little older, I am very fortunate to have someone call and check on me everyday. He is very friendly and is very concerned about my car warranty.

A sweater I purchased was picking up static electricity, so I returned it to the store.... They gave me another one free of charge. ☺ ☺ ☺

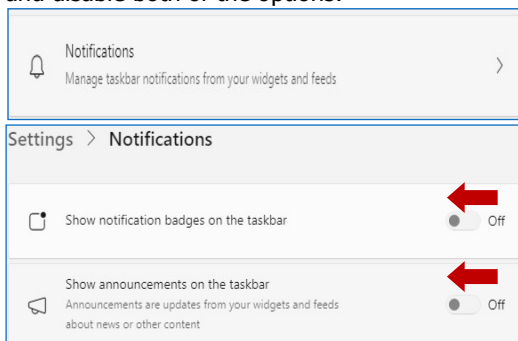
On May 4, 2023, we celebrated **World Password Day**. Please visit our website to get your free **Password Protection 101** PDF handout. Visit https://www.tech4now.com/files/2023/04/Password_Protection_101_Infographic.pdf to view and download it. It's still valid info.

Quick Productivity Tips

Windows 11 has a feature that some people love and others may find annoying... the Widget Screen (Win+W). Whenever you open it, you will see a selection of various feature articles and photos. It ranges from News and Weather to the latest fashions and a plethora of promotions for everything under the sun.

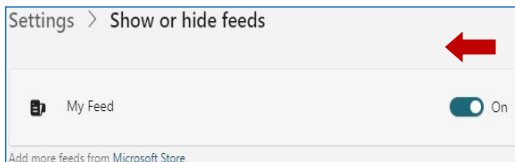
I know that I don't use Widgets, in general, but if you want to follow some stock tickers or are engaged with Games, it can be an addictive distraction. Not only are the individual items a time sucking distraction, but the notifications add to the damage.

If you find the notifications constantly summon your attention away from more productive activities, you might want to visit the upper-right corner of the Widget screen and click on the settings gear (⚙️), then you will see the list of choices you may modify within this applet. May I suggest you visit the "Notifications" section and disable both of the options:



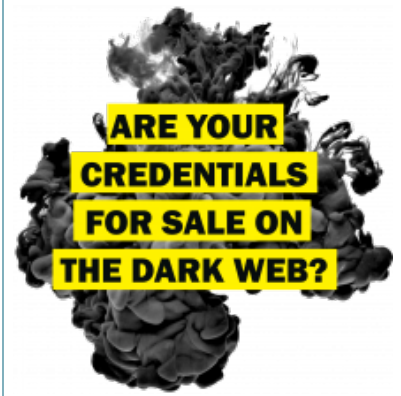
NOTE: It is best to read this column while at your computer for a better understanding of the content presented. *Enjoy!*

The other modification you may wish to make is the "Show or Hide Feeds." When you decide to hide your feeds, the items shown will reduce by a dramatic level from scrollable list and choices to five (5) or six (6) items. [Widgets will have to close when you elect to hide your feed.]



In fact, should you wish to reduce the screen in the dramatic way, you can always click on the ellipsis for more options. This way, if you don't want to see the Traffic Incidents in your area or the Games options, you may hide them.

If, on the other hand, you wish to add more to your stock list or your revert to what you had earlier or choose to add new items, click on the PLUS SIGN (+) in the upper-right corner of the Widgets main screen. Then, you may choose to add items such as: A personal **Focus Session** timer, **Instant Play** (Games), **Microsoft Feed** (articles of Microsoft's choosing), **Outlook Calendar** (reminders of appointments and special days), **Sports** (scores etc.), **Tips** (shortcuts and other ideas for more engagement with your PC), **To Do** (Your Task List), Traffic, Watchlist and Weather. In fact, there is also an option for "Find more widgets." So, now you have a basic intro to using your Windows Widgets. We hope this helps you be more productive. 😊



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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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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- ✓ Wireless Networking
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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!

"I'm a non-techie. The prospect of configuring my new laptop for both business and personal use – apps, network connections, databases, email accounts, drivers to external devices, Internet security, etc. – was daunting. Fred made it happen, virtually overnight. No bugs, no hassle, up and running smoothly."—Merrill Rutman, Résumé and Job Search Coach, Waldwick, NJ

May 2024

The Lighter Side...

For Entertainment Purposes ONLY!

Why do brides wear white?

Attending a wedding for the first time, a little girl whispered to her mother,

"Why is the bride dressed in white?"

The mother replied, "Because white is the color of happiness, and today is the happiest day of her life."

The child thought about this for a moment, then she asked, "So, why is the groom wearing black?"

In Retrospect...

Why do baby diapers have names like "Luvs," "Huggies" and "Pampers," while undergarments for old people are called "Depends?"

Because, when babies go in their pants, people will still "Luv 'em," "Hug 'em" and "Pamper 'em," while should an old person soil their pants, it "Depends" on who's in the will.

What'd You Say?...

"How much to hire a church singing group?"

"You mean a choir?"

"Fine, how much to acquire a church singing group?"

Getting Fitted

A psychic is buying clothes in a store.

Employee: How about this one?

Psychic: That shirt is too small.

Employee: But, you didn't even try it on.

Psychic: I'm a medium.

The Spanish Speaking Shopper

A Spanish man goes into a department store looking for a specific item of clothing. But, he can't find what he's looking for and he doesn't know the word for it in English.

So, he grabs a salesperson and says, "¿Tienes calcetines?"

"I'm sorry, I don't know what that is," the salesperson says.

The guy tries again. "¿Medias?" he asks, miming a pulling up socks. The salesperson brings him to the trouser section.

"No, no quiero pantalones. Quiero medias, calcetines," he says.

And so it goes for nearly an hour. Finally, almost by accident, the salesperson leads him to the sock section.

The Spanish guy, excited, points and shouts, "¡Eso sí qué es!"

The salesperson's jaw drops and he says, "Well, why didn't you TELL me you knew how to SPELL it?"

In Flight Conversation

My seatmate on a flight was a woman. Ever the charmer, I asked, "Does the airline charge you extra for sitting next to a good looking man?"

"Yes," she said, "but I wasn't willing to pay."

Working Around the House

I got my wife to help me put some posts in the ground for our new fence. I gave her a hammer and I said, "When I nod my head, you hit it."

I don't remember much after that.

Double Negative vs Double Positive

An MIT linguistics professor was lecturing his class the other day. "In English," he said, "a double negative forms a positive. However, in some languages, such as Russian, a double negative remains a negative. But there isn't a single language, not one, in which a double positive can express a negative."

A voice from the back of the room piped up, "Yeah, right!"

Free Marriage Tip:

Don't ask your wife, "When will dinner will be ready?" while she is mowing the lawn.