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**Celebrating over
TWENTY FOUR
YEARS
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Satisfied
Customers!**



"As a business owner, you don't have time to waste on technical and operational issues.

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

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Snapple Real Fact #732

"The chicken is the closest living relative of Tyrannosaurus Rex."

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The Tech Insider

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



Innovation Tools Keep Small Businesses Ahead

When it comes to owning a small business with longevity and a positive reputation, staying ahead of the competition is paramount. Embracing innovation is one effective way for a company to achieve success. Innovation tools for small businesses enable enterprises to develop novel solutions that meet their goals and enhance customer experiences, whether through improved business operations, specialized services, or new product offerings.

Technology Adoption in Small Businesses

When a small or medium-sized business knows how to innovate, its agility improves. The company will be able to adapt faster than a major corporation in the same field because its management will have less red tape to go through. Being

a small enterprise enables a business owner to take risks, solve problems others overlook, and try new things before the competition.

How Strategic Innovation Benefits Small Enterprises

Using innovative tools for small businesses puts businesses ahead of others in their field, allowing them to grow quickly and consistently. When a company offers something unique to consumers, such as a new product or service, customers are more likely to engage with the company, which helps promote brand loyalty.

Money savings and efficient operations are other reasons small businesses embrace innovative

(Continued on page 2)



"We Love Referrals" 2025 Offer

**Keeping with the spirit of helping others,
if you refer a business to us and they become our customer,
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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!

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Quotations

"Never confuse motion with action."
—Ernest Hemingway

"Always start out with a larger pot than what you think you need."
—Julia Childs

"Knowing is not enough; we must apply. Willing is not enough; we must do."
—Johann Wolfgang von Goethe

"Spectacular achievements are always preceded by unspectacular preparation."
—Roger Staubach

"If you don't read the newspaper, you're uninformed. If you read the newspaper, you're mis-informed."
—Mark Twain

"Everybody is a genius. But, if you judge a fish by its ability to climb a tree, it will live its whole life believing that it is stupid."
—Albert Einstein

Read Fred's Book!



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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!

Innovation Tools Keep Small Business Ahead

(Continued from page 1)

solutions to problems. Everything from creative problem-solving to utilizing software and other tools can help cut costs and ensure smoother processes for daily operations.

Employees can also benefit from small business innovations. Employees of businesses that foster a creative and collaborative environment tend to invest more in their work.

As a result, they will be happier and more productive and will feel more confident in overcoming challenges as they arise.

Innovation Methods Small Businesses Should Consider

Companies can use innovative solutions in various aspects of their business, including:

Products: Companies may pay attention to market trends, technological advancements, and customer feedback to create new goods or improve their current inventory.

Services: Service innovation encompasses improvements to the customer experience, including virtual consultations, enhanced customer support, and personalized services.

Pricing: Dynamic pricing is a plan in which enterprises adjust prices according to consumer demand and real-time market conditions.

Latest Tech Trends That Give Small Businesses a Competitive Advantage

Take a look at the innovations small and medium-sized businesses are currently embracing to improve their operations and brand.

"Threat actors often target smaller enterprises on the assumption that they are vulnerable to attacks."

Artificial Intelligence Integration

As many organizations undergo digital transformation in their daily processes and operations, AI tools are having a profound impact on businesses. Many tools are available to assist companies, their staff, and their consumers. AI can help teams brainstorm ideas, summarize information, and take automated notes, among other tasks.

Operational Efficiency Tools

With the right operational efficiency tools, small businesses can build a solid foundation to grow upon. Investments into these innovations help reduce costs, streamline processes, and boost productivity.

Cybersecurity Solutions

Innovation tools for small businesses should include cybersecurity and IT solutions. Even small firms are at risk of data breaches and other cyberattacks, which can disrupt operations and cause financial losses. Threat actors often target smaller enterprises on the assumption that they are vulnerable to attacks.

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QUICK SECURITY TIPS: (NJMVC) Customer Advisory

The NJ Motor Vehicles Commission has received multiple reports of a recent phishing scam impersonating the DMV for **Enforcement Penalties**. Fraudulent text messages claim residents owe traffic fines and threaten suspension of driving privileges, increased toll charges, and damage to credit scores if payment isn't made. These messages are designed to steal your personal and financial information.

The NJMVC never initiates unsolicited emails or texts requesting motor vehicle services, driver's license updates or vehicle registration status.[...] Be vigilant when receiving unexpected communications, especially those asking you to click links or share personal details.

"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

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More Cringeworthy and Ponderances from Dad

How many times have you heard a quick one or two liner that made you cringe or ponder? How about some more? *Many memes are from shared friend groups.*

- ☺ I switched all the labels on my wife's spice rack. I'm not in trouble yet, but the thyme is cumin.
- ☺ Everything mixes well with Tequila except decisions.
- ☺ If you want to be remembered after you die, borrow money from everyone you know.
- ☺ I pranked a skydiver today. He fell for it!
- ☺ Don't you wish everything could be as easy as getting fat.
- ☺ Signs seen in store windows: Dogs welcome inside. Please tie children to post out front.
* * * * *
- ☺ Unattended children will be given espresso and a free kitten.
- ☺ A balanced diet is a cookie in each hand.
- ☺ What kind of shoes would a frog wear? Open toad.

- ☺ Those who confuse burro and burrow don't know their ass from a hole in the ground.
- ☺ My parents accused me of being a liar. So, I looked them in the face and said, "Tooth fairy, Santa, Easter Bunny," and walked away like a boss.
- ☺ The Itsy-Bitsy paycheck just posted to my account. Down came the bills and wiped the money out.
- ☺ I just replaced the cat litter with 99 packages of Pop Rocks. Now, we wait...
- ☺ Don't tell secrets in the garden. The potatoes have eyes, the corn has ears and the beanstalk.
- ☺ A man has been shot with a starting pistol, then beaten with a relay baton. Police believe it may be race related.
- ☺ Light travels faster than sound. That is why some people appear bright until you hear them speak.
- ☺ If history repeats itself, I'm so getting a dinosaur!

- ☺ I never knew how valuable my Dad's advice was until I couldn't get it anymore.
- ☺ How do you fix a broken pumpkin? With a pumpkin patch.
- ☺ What did the shy pebble wish for? That she was a little boulder.
- ☺ Do not meddle in the affairs of dragons ... for you are crunchy and go well with ketchup.
- ☺ I told my wife she should embrace her mistakes. She gave me a hug.
- ☺ My wife told me I've grown as a person. Her actual words were, "you've gotten fat," but I know what she meant.
- ☺ How much space do you think fungi need to grow? As mushroom as possible.
- ☺ Did you hear about the rancher who had 97 cows? He rounded them up... He had 100.
- ☺ I told the nurse I was bitten by a wolf. "Where?" she asked. "No, regular."

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

Quick Productivity Tips

This month, we continue with tips to give you insights into Windows 11. This issue will cover more **Applications** (a.k.a., "**Apps**") to enhance your productivity.

Did you NOT want to use the Edge Browser?!

Well, now you can easily change the preference to make an alternate browser the "Default." Simply, open up Settings (Windows key (⊞) + "I"), then go to Apps > Default apps; You will have the option to type in the name of your preferred browser (or app) under "Set default for applications" search box (e.g., "Google" or "Chrome" for "Google Chrome") and it will appear below for you to select. On the top of the page, you will see **Apps > Default apps > Google Chrome**. If you look directly below that, you will now see an added option to simplify your life... "Make <app_name> your default browser" just click the button to the right "Set default." Once you do, all items below linked to the prior default will change to the new selection as default.

Do you find your eyes get tired when you work on a computer? Aside from enabling "Night Light," you can also change to "Dark Mode." This will not only be easier on your eyes, but will also extend battery life on a laptop.

To enable **Dark Mode**:

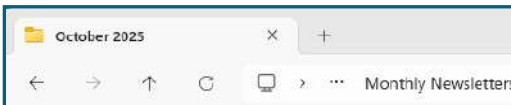
- 1a. Open **Settings** (⊞ + I) **OR** the "Gear" icon (⚙️)
- 1b. Right-click on a clear area on your desktop, then left-click on the Personalize option in the context menu.
2. In Settings > Personalization, click on "Colors."
3. In "Choose your mode, change the option from "Light" to "Dark" and see how your screen adjusts to the other mode.

You may also make some more granular changes by choosing "Custom" and setting the "default Windows mode" and "default App mode" differently.

The **Windows mode** will affect items like your taskbar; whereas, the **App mode** will affect most of

the other areas of your screen. Play with it to see which settings you prefer.

Windows 11 has borrowed a feature from browsers inasmuch as it now offers TABS along the top of the screen with File Explorer and Notepad. It is simple to use, just click on the "+" to add a new tab. Once it is

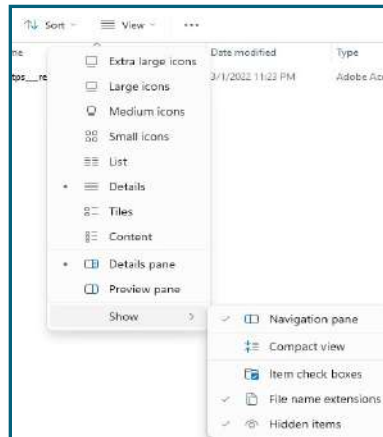


created, you can grab it with your left mouse button and drag it either before a prior tab or after a subsequent tab. You may also drag it off of the existing window to establish a standalone window.

While you are in File Explorer, don't forget that you may also modify the way your files are displayed.

Note the dots to the left of some options. They show the active items used in your window.

Explore how these options display your files. You may discover you have a liking for one over the other. The Preview pane will actually embed an image of your file's appearance to the right of the file listing when it is selected. This can help you to identify some files faster because you may recognize the images on the page. You can also find it helpful if you wish to clear duplicates or outdated copies of some records.



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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- ✓ System Audits, Network Documentation, and Dark Web Scans
- ✓ Voice over IP phone systems

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"Fred Holzager has been an invaluable asset to our company. His extensive knowledge and expertise in solving a wide range of technical issues have saved us on numerous occasions. Whether it's a minor glitch, complex computer problem, or installing completely new computers for our office, Fred always has the solution, and he's incredibly responsive. His dedication to ensuring our systems run smoothly is truly appreciated, and we feel secure knowing that Fred is just a call away. We couldn't ask for a more reliable and skilled IT professional!"—David Kessler, Kessler Properties, Clifton, NJ

October 2025

The Lighter Side...

The Test Flight

A group of engineering professors were invited to fly in a plane. Right after they were comfortably seated, they were all informed the plane was built by their students. All but one got off their seats and headed frantically to the exits in a maniacal panic.

The one lone professor that stayed put calmly in his seat was asked, "Why did you stay put?"

"I have plenty of confidence in my students. But, knowing them, I, for a fact, can assure you this plane will never even start."

Time to Show Off

A habitual drunk was proudly showing off his new apartment to a couple of friends late one night. As he was showing them his bedroom, one of them asked why he had a big brass gong in his room? "It's not a big brass gong, it's a talking clock," the drunk replied.

"A talking clock? Seriously?" asked his astonished friend.

"Yup!" replied the drunk.

"Well, how does it work, then?" another guest asked him while examining it.

"Watch!" the man said. He picked up a hammer and slammed it into the gong. It gave an ear shattering sound as he stepped back.

The guests stared at each other in disbelief for a moment. Suddenly, someone on the other side of the wall screamed, "You freakin' idiot!... It's ten past four in the morning!"

Another Bar Joke

Three golf clubs walk into a bar. The bartender asks them what they would like to drink. The putter orders a beer. The wedge orders a whiskey.

The bartender asks the third one if he wants anything to drink. He replies, "No thanks, I'm the driver."

Who's really in charge?

All the organs of the body were having a meeting, trying to decide who was the one in charge. "I should be in charge," said the brain, "Because I run all the body's systems, so without me nothing would happen."

"I should be in charge," said the blood, "Because I circulate oxygen all over so without me you'd all waste away."

"I should be in charge," said the stomach, "Because I process food and give all of you energy."

"I should be in charge," said the legs, "because I carry the body wherever it needs to go."

"I should be in charge," said the eyes, "Because I allow the body to see where it goes."

"I should be in charge," said the rectum, "Because I'm responsible for waste removal."

All the other body parts laughed at the rectum and insulted him, so in a huff, he shut down tight.

Within a few days, the brain had a terrible headache, the stomach was bloated, the legs got wobbly, the eyes got watery, and the blood was toxic. They all decided that the rectum should be the boss.

The moral of the story? Even though the others do all the work... the @\$\$hole is usually in charge.

I Need a Big Bird For My Table...

A lady was picking through the frozen turkeys at the grocery store, but she couldn't find one big enough for her family. She asked a stock boy, "Do these turkeys get any bigger?" The stock boy replied, "No ma'am, they're dead."