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November 2025

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YEARS  
of Service and  
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 #425**  
"Kangaroos can't walk backwards."

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# The Tech Insider

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



## How To Use AI For Business Productivity While Staying Cyber-Secure

Most organizations have realized that AI is not a sentient system looking to take over the world, but rather an invaluable tool. They have come to utilize it to improve their productivity and efficiency. AI solutions have been installed at an astounding rate. Some are used to automate repetitive tasks and to provide enriched data analysis on a previously unrealized level. While this can certainly boost productivity, it is also troubling from a data security, privacy, and cyber threat perspective.

The crux of this conundrum is how the power of AI can be harnessed to remain competitive while eliminating cybersecurity risks.

### The Rise of AI

AI is no longer just a tool for massive enterprises. It is a tool every organization can use. Cloudbased systems and machine learning APIs have become more affordable and necessary in the modern-day business

climate for small and medium-sized businesses (SMBs).

AI has become common in the following ways:

- Email and meeting scheduling
- Customer service automation
- Sales forecasting
- Document generation and summarization
- Invoice processing
- Data analytics
- Cybersecurity threat detection

### AI Adoption Risks

Organizations must understand that implementing any new technology needs to be done with thoughtful consideration of how it might expose these various threats.

(Continued on page 2)



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**Keeping with the spirit of helping others,  
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**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

*"If no one ever took risks, Michelangelo would have painted the Sistine Floor."*

—Neil Simon

*"When we strive to become better than we are, everything around us becomes better, too."*

—Paulo Coelho

*"You can't put a limit on anything. The more you dream, the farther you get."*

—Michael Phelps

*"A goal is just a dream with a deadline."*

—Drake

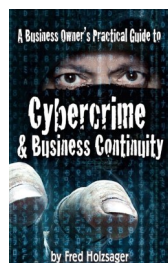
*"It always seems impossible until it's done."*

—Nelson Mandela

*"The first step towards getting somewhere is to decide that you are not going to stay where you are."*

—James Pierpont Morgan

## 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)

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## How To Use AI For Business Productivity

(Continued from page 1)

• **Data Leakage.** In order to operate, AI models need data. This can be sensitive customer data, financial information, or proprietary work products. If this information needs to be sent to third-party AI models, there must be a clear understanding of how and when this information will be used.

• **Shadow AI.** Many employees use AI tools for their daily work. This might include generative platforms or online chatbots. Without proper vetting, these can cause compliance risks.

• **Overreliance and Automation Bias.** Many users consider AI-generated content to always be accurate when, in fact, it is not. Relying on this information without checking it for accuracy can lead to poor decision-making.

### • Secure AI and Productivity

The steps necessary to secure potential security risks when utilizing AI tools are relatively straightforward.

### • Establish an AI Usage Policy.

It is critical to set limits and guidelines for AI use prior to installing any AI tools. Be sure to define approved AI tools and vendors, acceptable use cases, prohibited data types and data retention practices.

• **Choose Enterprise-Grade AI Platforms.** One way to secure AI platforms is by ensuring that they offer the following: GDPR, HIPAA, or SOC 2 compliant, data residency controls, do not use customer data for training and provide encryption for data at rest and in transit.

• **Segment Sensitive Data Access.** Adopting role-based access controls (RBAC) provides better restrictions on data access. It allows AI tools access to only specific types of information.

• **Monitor AI Usage.** It is essential to monitor AI usage across the organization to understand what and how information is being accessed and including

**"AI boosts productivity, but productivity without proper protection is a risk you can't afford."**

which users are accessing which tools, what data is being sent or processed, and alerts for unusual or risky behavior.

• **AI for Cybersecurity.** One of the primary uses of AI tools is the detection of cyber threats. Organizations use AI to detect threats, deter email phishing, protect endpoints, and automate responses.

### • Train Employees About Responsible Use.

An unfortunate truth about humans is that they are the weakest link in the chain of cyber defense. Even the strongest defensive stance on cyber threats can be undone with a single click by a single user.

AI boosts productivity, but productivity without proper protection is a risk you can't afford. Contact us today for expert guidance, practical toolkits, and resources to help you harness AI safely & effectively.

### QUICK SECURITY TIPS: Account Takeover (ATO) Scams

The security company, Splunk, recently released an eBook on the Top 50 Cyber Security Threats. Amongst those listed was the ATO. This is primarily a scam affecting organizations that are responsible for the accounts of others, such as Banks, Investment Firms, and Credit Card Issuers. The ATO is one of the most harmful attacks used—the third-party is the one that suffers since the targeted accounts protect cash, stocks, bonds and other transactional instruments. The attackers pose as account owners, employees, or customers on an account. Once the account is breached, the "contents" are emptied. The eBook reported, "in 2022 alone, 84% of organizations fell victim to identity-related breaches." The need for using the correct technologies and policies are stressed (e.g., zero trust and vendor management). If you use an identity-centric approach, you will see how passwords and multifactor authentication help. Often phishing and malware are used to capture the data (if it's not sourced through a breach), so be careful: know what looks wrong may be wrong, and read before you click. Other ways to reduce the your vulnerability include restricting the personal data you post; give yourself and staff a standard operating procedure when processing payments, and avoid suspicious links.

## "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 can't remember how to write 1, 1000, 51, 6 and 500 in Roman numerals... I M LIVID
- ☺ Knowledge is knowing a tomato is a fruit. Wisdom is not putting it in a fruit salad.
- ☺ I didn't say it was your fault. I said I was blaming you.
- ☺ Since light travels faster than sound, some people appear bright, that is until you hear them speak.
- ☺ People in Dubai don't like the Flintstones, but people in Abu Dhabi do.

☺ Exercising can add years to your life. For example, I jogged 4 miles today and now, I feel like I'm 73.

☺ I trained my dog to fetch beer. It may not sound too impressive, but he gets them from my neighbor's fridge.

☺ Sometimes I wonder if all of this is happening to me because I didn't forward that message to 10 other people.

☺ If you see your glass as half empty, pour it into a smaller glass and stop complaining.

☺ Sometimes the thoughts in my head get bored and stroll out through my mouth. This is never a good thing.

☺ I don't know if I just got hit by freezing rain, but it hurts like hail.

☺ You know you're getting old when you put food in the microwave, then enter your PIN code.

☺ I was walking past a farm and a sign said, "Duck, eggs." I thought that's an unnecessary comma, but then it hit me.

☺ A cashier I met had a name tag: Deja. I had to ask her if her last name was "Vu." She answered, "No, but it feels like I've had this conversation before."

☺ This morning, I began a 28 day no swearing challenge... which I will restart tomorrow.

☺ I'm confused how a cemetery can raise it funeral prices and blame it on the cost of living!

☺ I met a girl who runs a battery kiosk in the local park. So, basically, she sells C cells by the seesaw.

☺ I tried to walk like an Egyptian. Now, I need to see a Cairo practor.

☺ I ran into a lamp post today. But, I only sustained light injuries. Then, I tripped and hit my head on a snare drum. Now, I think I have a percussion.

☺ Thank goodness for the *Muffins*; otherwise, I'd be eating cake everyday for breakfast.

☺ NASA is launching a satellite to say sorry to the aliens. They're calling it the Apollo G.

**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.

### Does your machine take a while to load up?!

If you find yourself waiting too long before you start up your machine, you might need to prevent them from starting up automatically.

To do so, open the **Settings** (⚙️ or **Win + I**), then go to **Apps**. Select **Startup**, then review the applications that you use less often and slide their toggle from On to Off. Now, the next time you start your computer, it should take less time to be productive.

### Do you need to work on your computer in a language other than English?

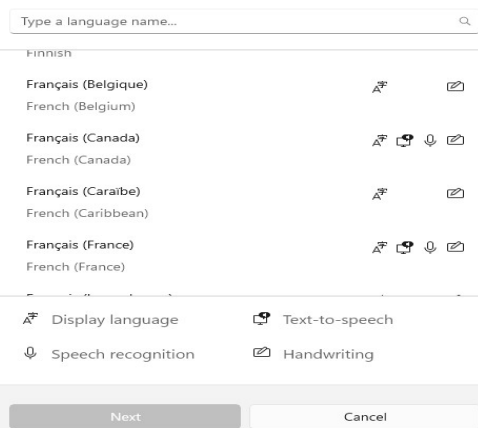
Simply, open up the **Settings** screen, then click on **Time & language**. Not only will you have access to tell the computer which language or regional formats you wish to set, but you can also adjust your **Date & time** in the event you travel extensively and need to have your computer make adjustments (By the way, if you allow it to detect your location, it can **set time zone** for you automatically AND adjust for Daylight Saving time, too!). Don't forget to have the time and date show in the bottom right corner of your screen (System Tray).

Back in the **Language & region** section, you may choose a Windows display language. In order to add a new Preferred Language, click "Add a language" and you will see a listing that you may type in a language name, scroll to find one. Next to each language, there are icons to reflect how it can be used in Windows 11. The list is extensive, but as shown in the exhibit on the right, most limitations are related to Text-to-speech or Speech recognition.

**Regions** allow you to have the number, currency and Date & time formats adapt to the current or preferred location specified.

**Related settings** give you even more granular control over your machine by displaying calendars in specific format or enabling spell check and autocorrect to help you type. It even may provide text suggestions.

#### Choose a language to install



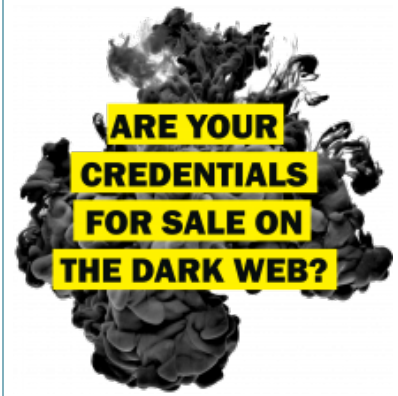
If you scroll down further, each section also has a Related support area where hyperlinks to full articles are listed to give you even greater options for insights.

**Typing** will allow you to customize your **touch** keyboard and typing preferences. You can also set actions for when using a **physical** keyboard. There are also a number of features you may enable to address:

- Multilingual text suggestions
- Autocorrect misspelled words
- Highlight misspelled words
- Typing insights

There is even a related setting that allows you to train Windows 11 (on a touch screen or tablet) how to recognize your handwriting and even shortcuts in your notes such as "ASAP" into "As soon as possible."

Finally, you may also modify **Speech** by selecting a local accented voice for reading out loud, indicate the language you will speak to your computer and adjust the speed used for it to communicate out loud. You can even add voices, male or female from near or far.



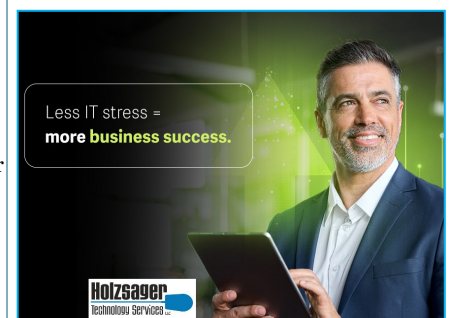
Find Out  
with a Complimentary  
Dark Web Scan

### 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

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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*

**November 2025**

## The Lighter Side...

### The Late Night Terror

A man is walking home alone late one foggy night when he suddenly hears behind him BUMP, BUMP, BUMP. Walking faster, he looks back and through the fog, he makes out the image of an upright casket, moving down the middle of the street towards him. BUMP, BUMP, BUMP. Terrified, the man starts to sprint towards his home. As he's running, he sees the casket bouncing quickly behind him. Faster and faster it moved. BUMP, BUMP, BUMP. He runs up to his front door, fumbles with his keys to get one into the lock, opens the door, rushes in and slams a locked door behind him. However, the casket crashes through the door with the lid of the casket clapping at him. BUMP, BUMP, BUMP. It was on his heels at the terrified man ran rushing upstairs to his bathroom and locking himself inside. His heart was pounding and his head was reeling from all the excitement. His breath was slowly returning to him, sobbing in gasps, when he heard a loud crash as the casket broke down the door and moved bumping and clapping towards him. The man screams and reaches for something, anything to throw at the casket, but all he could reach or find was a bottle of cough syrup. Desperate, he throws the bottle at the casket... ..and the coffin stops.

### An Incident at the Bar

A man goes into a bar with his dog. He goes up to the bar and asks for a drink. The bartender says, "You can't bring that thing in here. No dogs allowed!" The guy, without missing a beat, says, "No, this is my seeing eye dog." The bartender recognizes his misjudgment and says to the man, "Oh, man, I'm so sorry. Listen, it was

my bad. Let me cover your first drink, it's on me." The man takes the drink and goes to sit down at a table near the entrance. While he's sitting there, he notices another person walking into the bar with a Chihuahua. He calls over to stop the man and says, "You can't bring that dog in here unless you tell bartender that it's a seeing eye dog." The second man graciously thanks the first man and continues to the bar. The second man asks for a drink and the bartender tells, "No, you can't bring that dog in here." The man replies, "But, this is my seeing eye dog." The bartender follows up and says, "I don't think so. They don't use Chihuahuas as seeing eye dogs." The man pauses for a moment, then replies, "What?! They gave me a Chihuahua."

### A Challenging Meal

A lost dog wanders into the jungle one day. A lion spotted him from a distance and thinks, "Hmm, I've never seen one of them before. Looks edible." The lion starts charging toward him and the dog freaks out until he noticed some bones lying on the ground nearby. Thinking fast, he blurts out, "Yummy, that was some tasty lion meat."

The lion hears this and jams his feet into the ground fearing the unknown. He then says to himself, "Wait! This little dude eats lions?! Heck, who needs that! I'll find something easier to eat."

But, high up in a tree was a monkey that witnessed the whole thing transpire. He runs cautiously over to the lion to tell him what actually happened and hoping to 'score some points' with the lion says to him, "He can't do anything to you, he's just a little dog. You can eat him!"

The lion growls and says, "Come on, then, let's get him! Hop on my back and we'll go get him together." As they race over to get the dog, the dog sees them coming to get him, panics, then blurts out, "Where the hell is that monkey? I told him to bring me another lion an hour ago!"