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December 2025

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Customers!**



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

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Snapple Real Fact #956

"At the deepest point in the ocean, the water pressure is equivalent to having about 50 jumbo jets piled on top of you."

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The Tech Insider

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



How To Use a Password Manager And Virtual Cards For Zero-Risk Holiday Shopping

Have you ever been concerned about your credit card or personal data getting stolen while shopping online? You're not alone. Each holiday season, as millions of shoppers flock online for convenience, hackers ramp up their activity. The Federal Trade Commission (FTC) has warned that scammers often create fake shopping websites or phishing emails to steal consumers' money and personal information, especially during the holidays.

If you're planning to shop this holiday season, now is the perfect time to boost your online security. Two simple tools, password managers and virtual cards, can make a big difference. But how exactly?

Why People Prefer Password Managers and Virtual Cards for Online Shopping

Shopping online is quick, easy, and often cheaper than going to physical stores. However, it is fraught with security risks. Many people now use password managers and virtual cards for safer transactions.

A password manager creates and keeps complicated, distinct passwords for all accounts. This minimizes the chance of unauthorized access and theft. The Cybersecurity and Infrastructure Security Agency (CISA) recommends using password managers to reduce password reuse and protect sensitive data from hackers.

Virtual cards also add an extra layer of protection when shopping online. Although the card numbers are linked to your real credit or debit card account, the merchant never sees your card details. This helps prevent identity theft and financial fraud.

Tips for Using Password Managers and Virtual Cards for Zero-Risk Holiday Shopping

Before you start adding items to your cart, the safety of your money comes first. Here are smart ways to use these tools to improve online security during the holidays.

- ♦ **Choose a Reputable Password Manager.** Select
- (Continued on page 2)



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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!



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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!

How To Use AI For Business Productivity

(Continued from page 1)

a trusted provider with strong encryption and a solid reputation.

♦ **Create a Strong Master Password.** Your master password protects all your other passwords and should be the most secure.

♦ **Turn On Two-Factor Authentication (2FA).** Even if hackers steal your password, they can't access your account without your verification code.

♦ **Generate Virtual Cards for Each Store.** This way, if one store is compromised, only that temporary card is affected, • your main account stays safe.

♦ **Track Expiration Dates and Spending Limits.** Virtual cards often expire after a set time or after one purchase. Set spending limits as well, as this helps with budgeting and prevents unauthorized charges.

♦ **Shop Only on Secure Websites.** Be sure to purchase only from websites you are familiar with.

Common Mistakes to Avoid for Safer Online Shopping

Even with the best security tools, simple mistakes can put your data at risk. Here are some common pitfalls to watch out for when shopping:

♦ **Reusing Passwords.** One hacked password can put all your accounts at risk.

♦ **Using Public Wi-Fi for Shopping.** Hackers can easily monitor public Wi-Fi networks, making them unsafe for any online activity.

♦ **Ignoring Security Alerts.** If your bank, password manager, or virtual card provider alerts you to suspicious activity, act immediately. Follow their instructions to protect your data.

♦ **Saving Card Details in Your Browser.** If hackers access your browser, your saved cards are compromised.

"Even with the best security tools, simple mistakes can put your data at risk."

"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

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/>

Need help improving your cybersecurity before the holiday rush? We can help you protect your data with smarter, easy to use security solutions. Stay safe, stay secure, and shop online with confidence this season. Contact us today to get started.

QUICK SECURITY TIPS: A client **Holiday Scam Story** shared by Chase Bank: **"I had no present and an unhappy daughter"**

I wanted to surprise my daughter for the holidays with a handbag she'd been eyeing. I must've been tracked by cookies because an ad popped up on my social media feed for the exact bag — 30% off as part of a "Holiday Sale."

The site looked just like the one I'd visited the week before, so I bought the purse with my credit card.

Hours later, my bank contacted me to ask if I'd made some large charges, which I hadn't. They canceled my card and sent me a new one, but the bag never arrived.

The website I bought from had been cloned by a scammer and made to look just like the real one. I had to find a different gift to give my daughter.

I wish I'd known:

- ☞ Scammers run professional-looking ads, especially around the holidays.
- ☞ Fake websites often mimic real retailers, but use slightly altered URLs. I should've made sure I was on the brand's official website.
- ☞ "Limited-time sales" and low prices are common fraud tactics.
- ☞ If it feels too good to be true, it most likely is.

Tells to look for:

- ☞ Are there any misspelled words, missing logos, blurry images of products or other peculiarities?
- ☞ Does the website read EXACTLY as you expect it to read?
- ☞ Does the ad/promo express URGENCY with an unusually low price?
- ☞ Is the credit card information field missing and only a Zelle payment option offered?

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've never seen calories or fat content listed on a liquor bottle.
- ☺ I'm writing a book about the evolution of the motor car. It's an autobiography.
- ☺ Note to self: Never trust an electrician with no eyebrows.
- ☺ Start every phone call with "My phone is about to die." That way, you can hang up on them whenever you want to.
- ☺ Whew! Thank you warning label. I was seriously considering using my new hair dryer in the bathtub.
- ☺ My emotional support animal is a rotisserie chicken.
- ☺ We have a GPS that can navigate across the country. Why can't someone invent a device that reminds you why you went into a room.

☺ There's a new documentary that's coming out about mobile homes... I just saw the trailer.

☺ Calm down! I'm not officially late until I get there.

☺ I think it's funny when dogs run under the bed when they're scared. They can be so dumb, that's the first place a monster would be.

☺ I never realized how funny I was until I started talking to myself.

☺ I just spent a fortune on a female race horse that won't race during the day. It's a nightmare.

☺ I bought a dog from a blacksmith and as soon as I brought him home, he mad a bolt for the door.

☺ I got an email the other day telling me how to read maps backwards. Turns out it was just spam.

☺ Scientists got bored after watching the Earth turn for 24 hours, so they called it a day.

☺ I injured myself while measuring radio frequencies. It still Hertz.

☺ Never trust a train. They have loco motives.

☺ I didn't appreciate my pet rock until it was gone. You could say I took it for granite.

☺ I tried to make a belt out of watches. It was a waist of time.

☺ I just finished reading the book, "How to remove leaves from your yard," by Ray King.

☺ Old age has come at a bad time, just as I was beginning to know everything, I'm now forgetting everything I knew.

☺ I have a condition that prevents me from going on a diet... I get hungry.

☺ Baby changing stations are the biggest hoax. The parents always come out with the same kid.

☺ Sometimes, getting out of bed just ruins the whole day.





☺ Guess who I bumped into on my way to the opticians? Everyone.

☺ I'm the type of wife that will help my husband look for his chocolate that I ate.

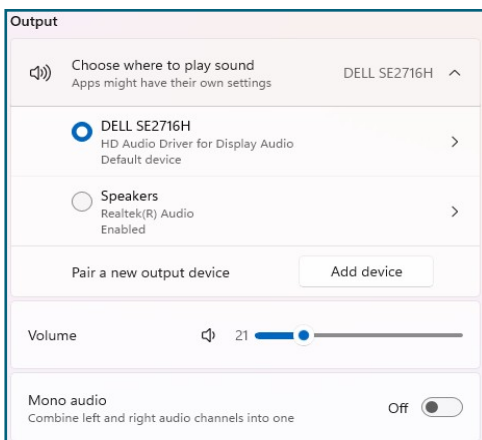
NOTE: It is best to read this column while at your computer for a better understanding of the content presented. *Enjoy!*

Quick Productivity Tips

For those of you still interested in learning more about Windows 11, here are more tips. This month, we shall focus on more Settings, but first, a reminder of short cuts for accessing Settings:

1. **Right click** on your **Start Button** () [mind you, the new logo is four blue squares in one square shape.], then select **Settings**.
2. Press the **Start Button** () and the letter "I".
3. Press the **Start Button** () and click on the gray gear ().

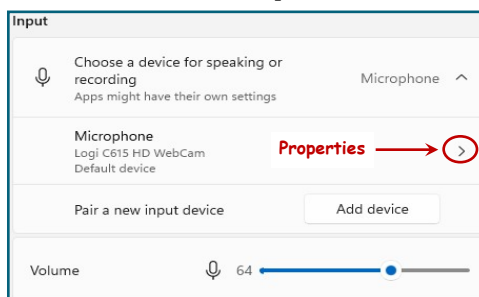
In this article, we'll touch on the **System** section of the Settings focused on **Sound**. If you consider what sound means, the first consideration is **Output**. Output is where the sound exits your computer. Today's sound components may be sound bars attached to a monitor, speakers built into a monitor, external or internal speakers or Bluetooth.



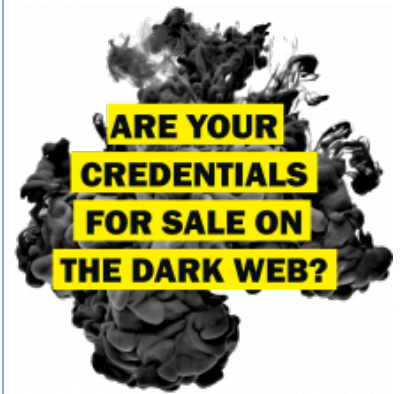
If you select the "internal" speakers and no green tipped connector cables are attached to the green port on the computer, you may hear sound emitted from the "box" on the floor with no warning. If your

monitor has its own speakers embedded behind the screen, you can have the sound emitted on the desktop. Often, users of conferencing software like Zoom® and Teams® need to adjust the Audio settings of the application itself to make it work to their liking. Laptops tend to have built in speakers as well as a webcam (to provide video and audio input (microphone)). Volume is adjustable from the task bar by clicking on the microphone icon in the system tray (bottom right corner by the time & date), it can also be adjusted in the **Volume** section of **Sound** portion of System (see image in left column). The bar is a slider allowing you to adjust volume levels with a mouse or touchpad. **Mono audio** is beneficial for those using audio enhancement devices since it is an isolated sound, not "appearing" to come from two or more sources.

Input is an option that may also be a security feature. How so? Simple—sound is sourced from a microphone and you can specify which one. You may even pair another device to capture your "input." Besides the volume level control, it's important to click on the line



across from the "Microphone" (indicated with ">"). The **Properties** are then displayed. On this "page," you can rename the Microphone, test it and for security purposes under **General**, set Audio: "Allow apps and Windows to use this device for audio." By default, this setting is "Don't allow" (same for **Output**). After all, who needs to have more listening devices introduced into our lives. We already have *Siri*, *Alexa* and others we don't know about in our home and work spaces.



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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December 2025

The Lighter Side...

The Lady In the Balloon

A woman in a hot air balloon realized she was lost. She reduced altitude and spotted a man below. She descended a bit more and shouted, "Excuse me. Can you help me? I promised a friend I would meet him an hour ago, but I don't know where I am." The man below replied, "You're in a hot air balloon hovering approximately 30 feet above the ground. You're between 35 and 36 degrees north latitude, and between 48 and 49 degrees west longitude." "You must be an engineer," said the balloonist. "I am replied the man. How did you know that?" "Well," answered the balloonist, "everything you told me is technically correct, but I have no idea what to make of your information. The fact is, I'm still lost! Frankly, you've not been of much help at all. If anything, you've delayed my trip even more." The man responded, "You must be in management." "I am replied the balloonist. But, how did you know?" "Well," said the man, "you don't know where you are or where you're going. You've risen to where you are due to a large quantity of hot air, and you made a promise to which you have no idea how to keep it and you expect people beneath you to solve all of your problems."

—Credits to "How To Kill an Hour" on Facebook

The Farmer's Three Daughters

A farmer had three daughters that all had a date on the same night. So, he decided to sit on the porch with his shotgun and check each guy out to make sure that they were suitable for his daughters.

The first guy arrived and said, "Hi there! My name's Eddie. I'm here to pick up your daughter, Betty. I'm taking her out to get some spaghetti. Is she ready?"

The farmer looked him over and decided he was okay, so he sent them on their way. The second guy showed up and said, "Hello. My name's Joe. I'm here to pick up your daughter, Flo. We're going to a show. Is she ready to go?" The farmer decided he was okay, too. Then, he set the two on their way. The third guy showed up and said, "Hi! My name is Chuck." BOOM! The farmer shot him. —Credits to "How To Kill an Hour" on Facebook

Another Ronald Reagan Joke:

Two boys, one, a dyed-in-the-wool optimist, while the other was a true through-and-through pessimist. The mother schedules an appointment with a psychiatrist to see if the doctor could recommend any therapy to make the sons more adjusted as individuals. The doctor sees the children in a one-on-one situation and meets with the parents to share the findings.

"Clearly, your sons are unique in their own ways. We don't stress changing people unless it can adversely affect their life. However, I would like to do a test to see how they respond in a contrived situation.

The pessimist is put in a room filled with toys. All shiny and new. The parents tell him to have fun with them. Soon after, the child starts crying. Mom asks, "Why are you crying?" and the boy responds, "All these wonderful toys. I'll enjoy them and play, but I am certain someone will come in and tell me I cannot keep them. So I am crying."

The other son is at a stable. Sitting in a room filled with horse manure. The child climbs the mound and begins shovelling at it. He is smiling and singing as he does. The mother asks, "Why are you shovelling all that mess?" The boy retorts, I know you would not have put me in a room with all this poop without a reason. So, I figure there's got to be a pony under here somewhere!"