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Volume 18, Issue 2

February 2026

**Celebrating over
TWENTY FIVE
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 #828

"Every hour more than one billion cells in the body must be replaced."

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The Tech Insider

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



The phone rings, and it's your boss. The voice is unmistakable; with the same flow and tone you've come to expect. They're asking for a favor: an urgent wire transfer to lock in a new vendor contract, or sensitive client information that's strictly confidential. Everything about the call feels normal, and your trust kicks in immediately. It's hard to say no to your boss, and so you begin to act.

What if this isn't really your boss on the other end? What if every inflection, every word you think you recognize has been perfectly mimicked by a cybercriminal? In seconds, a routine call could turn into a costly mistake; money gone, data compromised, and consequences that ripple far beyond the office.

What was once the stuff of science fiction is now a real threat for businesses. Cybercriminals have moved beyond poorly written phishing emails to

sophisticated AI voice cloning scams, signaling a new and alarming evolution in corporate fraud.

How AI Voice Cloning Scams Are Changing the Threat Landscape

We have spent years learning how to spot suspicious emails by looking for misspelled domains, odd grammar, and unsolicited attachments. Yet we haven't trained our ears to question the voices of people we know, and that's exactly what AI voice cloning scams exploit.

Attackers only need a few seconds of audio to replicate a person's voice, and they can easily acquire this from press releases, news interviews, presentations, and social media posts. A scammer doesn't need to be a programming expert to impersonate your CEO, they only need a recording and a script.

(Continued on page 2)



"We Love Referrals" 2026 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 Holzsager 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

"When I was 5 years old, my mother always told me that happiness was the key to life. When I went to school, they asked me what I wanted to be when I grew up. I wrote down, 'happy.' They told me I didn't understand the assignment, and I told them they didn't understand life."

—John Lennon

"The only place where success comes before work is in the dictionary."

—Vidal Sassoon

"Few things can help an individual more than to place responsibility on him, and to let him know that you trust him."

—Booker T. Washington

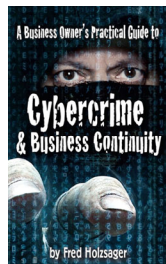
"The bad news is time flies. The good news is you're the pilot."

—Michael Altshuler

"You will face many defeats in life, but never let yourself be defeated."

—Maya Angelou

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!

The "Deepfake CEO" Scam: Why Voice Cloning is the next Cyber Threat

(Continued from page 1)

The Evolution of Business Email Compromise

Traditionally, business email compromise (BEC) involved compromising a legitimate email account through techniques like phishing and spoofing a domain to trick employees into sending money or confidential information. BEC scams relied heavily on text-based deception, which could be easily countered using email and spam filters. While these attacks are still prevalent, they are becoming harder to pull off as email filters improve.

Voice cloning, however, lowers your guard by adding a touch of urgency and trust that emails cannot match. "Vishing" (voice phishing) uses AI voice cloning to bypass the various technical safeguards built around email and even voice-based verification systems. Attackers target the human element directly by creating high-pressure situations where the victim feels they must act fast to save the day.

Challenges in Audio Deepfake Detection

Few tools currently exist for realtime audio deepfake detection, and human ears are unreliable, as the brain often fills in gaps to make sense of what we hear.

That said, there are some common tell-tale signs, such as the voice sounding slightly robotic or having digital artifacts when saying complex words. Other subtle signs you can listen for include unnatural breathing patterns, weird background noise, or personal cues such as how a particular person greets you.

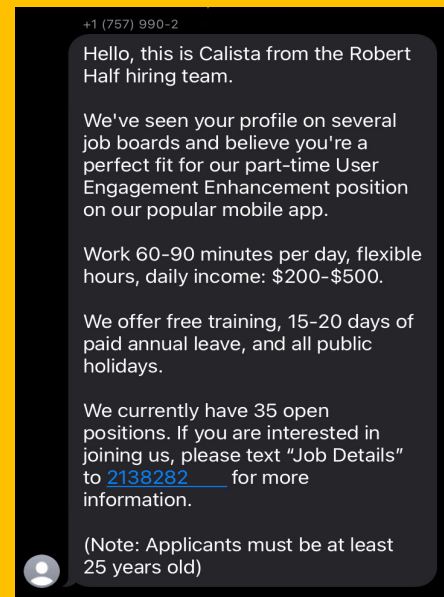
Securing Your Organization Against Synthetic Threats

As AI tools become multimodal, we will likely see real-time video deepfakes joining these voice scams, and you will need to know how to prove that a recording is false to the press and public. Waiting until an incident occurs means you will already be too late.

"As AI tools become multimodal, we will likely see real-time video deepfakes joining these voice scams..."

Does your organization have the right protocols to stop a deepfake attack? Contact us today to assess your vulnerabilities and secure your communications against the next generation of fraud.

QUICK SECURITY TIP: It's the new year, maybe you're thinking it's time for a change. You have been seeing all the **SMS Hiring Ad** texts coming into your phone and, now want to contact them. Afterall, it pays you \$200+/day, it's Work From Home, you make your own hours (part-time) and you get 15 vacation days. Give it a shot, it's a dream job. **You can't lose, right?**



I wish I'd known:

- Scammers send out AI generated emails. The wording is exciting and enticing to elicit a quick response. Once you call/contact them, you will signal them—We've got a **live one**. Notice there's no addressee and the company sounds legitimate.
- They will parse your personal information from your resume and any tax forms you fill in as a requirement for employment. **CAVEAT:** If it sounds too good to be true, you **KNOW** it is.

"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!

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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 Facebook groups.*

☺ They say you have a lot going for you when you age: Your memory, your eyesight, your hearing, ...

☺ I wonder what people who type "U" instead of "you" do with all the extra time they save from not typing two more letters.

☺ Signs in front of **Eau Gallie Veterinary Hospital**:

- 🐾 No hump Wednesdays, 10% off Spay and Neuter.
- 🐾 Live Nude Dogs! Free Lap Dances!
- 🐾 We like big mutts and we cannot lie
- 🐾 The only balls your dog needs are the ones he fetches
- 🐾 If you don't talk to your cat about catnip, who will?

☺ My three favorite things are eating my cats and not using commas.

☺ As I age, I become more of a nay sayer... Chardon "nay," Caber "Nay"

☺ When a cougar gets so old, she needs a hearing aid, she becomes a Def Leppard.

☺ Did you know Yoda had a last name? It was Layheehoo!

☺ 9 out of 10 zoo dentists refuse to work on a Grizzly unless it has been given a strong anesthetic. There's safety in numb bears.

☺ Albert Einstein was a genius, but his brother, Frank, was a monster.

☺ My friend had a job as a landscaper, but was let go. Apparently, he couldn't cut it.

☺ My kids have been on eBay all day. If nobody bids, I'll have to lower the price!

☺ Headline from the "Daily Echo" of Bournemouth, England read: "Stolen Prosthetic Arm Discovered in a Secondhand Shop"

☺ The only meat inflation hasn't affected is deer meat. It's still a buck!

☺ Does *Door Hinge* rhyme with *orange*?

☺ *National Sarcasm Society*—Like we need YOUR support.

☺ When you die, your pupils are the last to stop working. They dilate.

☺ You have my promise not to post vampire puns this year. They all suck anyway!

☺ My nutritionist advised me to eat more greens, so I'm going to start my day with mint chocolate chip ice cream.

☺ A couple of free range grass fed cows were smoking a joint and playing cards. I understand the steaks were pretty high.

☺ I went to the paint store to get thinner. It didn't work!


☺ What do you call a fish that has two knees? A tune fish.

☺ Two little boys were at a wedding when one of them asked the other, "How many wives can a man have?" The other replied, "Sixteen... four better, four worse, four richer, and four poorer."

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 "**Accessibility**." Take note, it's accessibility, not disability. These options may prove useful to you whether you are or aren't disabled.





To open it, simply **Right click** on your Windows 11 icon **Start Button** () [mind you, the new logo is four blue squares in one square shape.], then it will display. Please select **Settings**, then **Accessibility**.

Accessibility is divided into three sections: *Vision*, *Hearing* and *Interaction*. Each section also provides *Related settings* which describe other added benefits.

Vision:


Text size: Text size that appears throughout Windows and your apps. This allows you to use a slider to affect the size of your displayed fonts to suite your visual needs in a simple and friendly way. If you are working on a high resolution screen, you may wish to increase font size for greater legibility.

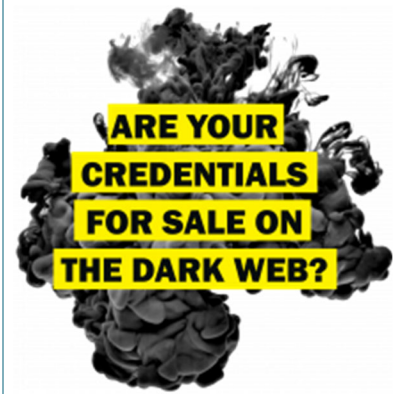
Visual effects: Allows you to selectively *Always show scrollbars* (default: off), *Transparency effects* allows you to make some window backgrounds slightly transparent (default: on), *Animation effects* allows you to have a smoother movement to your windows when you drag them across the screen (default: on). Last, but not least, *Dismiss notifications after this amount of time* which allows you to set the time a notification will be visible on your screen before it automatically disappears (default: 5 seconds).

Mouse pointer and touch: Allows you to select different *mouse pointer styles* (e.g., Outline , solid , reversed  or color , Default: Outline); adjusting pointer size with a slider for shrink/grow, Default: 1); *Customize pointer image* lets you exercise your per-

sonal preference by choosing a non-standard pointer for different pointer icons (e.g., pen, eraser, person, pin, arrows etc.) [Many .cur files are found in folder C:\Windows\Cursors]. If you are having trouble locating your mouse cursor, there is the *Mouse indicator*—Just tap the CTRL key and a circle will pulsate around the location to help you quickly find it (Default: off). If you have *Mouse pointer trails* enabled, when you move the mouse, you will see a trail behind the mouse cursor similar to a jet trail in the sky that fades quickly after the jet travels by (Default: off). If you are really having issues finding your mouse, you can also *Enable mouse pointer shadow* which now displays a shadow under the cursor (Default: off); *Touch indicator* shows a circle on the screen when you touch a touch screen at the point of contact (Default: on), this feature also lets you *Make the circle darker and larger* (Default: off).

Text Cursor: If you need added assistance in finding where your cursor is while typing text, you can enable the *Text cursor indicator preview* and the cursor will have bright color markers on the cursor to make it easier to locate. Your second option is to adjust the thickness of the cursor with *Text cursor thickness preview*.

Magnifier: To adjust your view and Zoom In (make larger), you can optionally Enable the *Magnifier*. But, to make viewing easier, there are keyboard shortcuts to use as well. Press the Windows logo key () + the Plus sign (+) to turn on Magnifier. Each time you press the "logo" + combination, the *Zoom level* will increment by the *Zoom increment* (Default: 100%). When you decide you're done, Just press "Logo" + ESC key to restore to non-Zoom level. *Continues March '26.*



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...

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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

February 2026

The Lighter Side...

The Driving Test

A teenager is driving at the DMV for the driving test to get a license. The proctor says, "I'm sorry, but you didn't pass."

"I need to pass; I have to drive to school every day. What can I do to pass?"

"Well, since you failed, I can ask you a question to see if you deserve to take the test again."

The teenager agrees. Here's the question:

"As you approach an intersection, you see an elderly person crossing with a cane and a young child walks into the crosswalks. What do you hit?"

The teenager thinks out loud: "Well, the elderly person has lived a full life, may live alone and be sick. Meanwhile, the child is young, has their life ahead of 'em and is full of vitality. I'd hit the elderly person."

"No, you have failed again! You hit the BRAKES!"

The Good Cat

A cat dies and goes to heaven. His maker meets him at the Gate and says, "You have been a good cat all your life. Anything you wish, I shall make it happen, just ask."

The cat says, "I lived my life on a farm. We were poor, so all my days, I slept on hardwood floors."

"Say no more!" Instantly, before him, on the floor, a large cozy cushion appeared. The cat crawled into it and enjoyed a long awaited refreshing nap.

A few days later, a half dozen mice fell into a combine and were killed in a horrid manner. They appeared up in Heaven at the Gate and were met by their Maker, "You mice were good all of your days and are to be rewarded." The same offer, extended to the cat, was given to the mice. The mice all agreed, running away from cats, dogs and angry housewives with brooms was a horrible life. They

asked for rollerskates so they could easily escape quickly. Their wish was granted, "Say no more, you shall have rollerskates in the size you require. You should now be able to enjoy your existence up here." (...and away they rolled)

About a week later, the Maker of all animals came across the cat and asked, "Well, cat... How are you doing?" The cat smiled and said with a warm purr, "I have enjoyed the new cushion. It is cozy and warm. I also love the meals on wheels you have been sending over. Not only are they satisfying, but I must say, They are delicious!"

Remedies

A young couple are soon to marry, but they each have a problem they have never shared. The man approached his dad and asked him what to do about his constantly foul smelling feet. His Dad suggested, "Put on socks and wear them all day long (including when you sleep). This way, no one will smell them."

The same day, the fiancée was having a similar talk with her Mom. "Every morning when I rise, my breath is horrendous. What can I do?" So, her Mom recommended, "Simple, in the morning, go to the kitchen and prepare breakfast. While your husband eats, go to the bathroom and brush your teeth very well." "Thanks, Mom!"

The couple is married and happy. He wears his perpetual socks and she has morning silence. All is good until one night. He awoke when he sensed one of his socks came off. They both look for it, but to no avail. Then he got wind of her breath, "Oh my gosh! You swallowed my sock!"

New York State of Mind

Do you know why New Yorkers are always so depressed?

Because the light at the end of the tunnel is New Jersey.