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

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Snapple Real Fact #819

“Children grow faster during springtime.”

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The Tech Insider

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



Stop Ransomware In Its Tracks: A 5-Step Proactive Defense Plan

Ransomware isn’t a jump scare. It’s a slow build.

In many cases, it begins days, or even weeks, before encryption, with something mundane, like a login that never should have succeeded.

That’s why an effective ransomware defense plan is about more than deploying antimalware. It’s about preventing unauthorized access from gaining traction.

Here’s a five-step approach you can implement across small business environments without turning security into a daily obstacle course.

The 5-Step Ransomware Defense Plan

Each step is practical, Managed Services Provider (MSP) friendly, and repeatable across small business environments.

Step 1: Phishing-Resistant Sign-Ins

“Phishing-resistant” sign-ins are authentication

methods that can’t be easily compromised by fake login pages or intercepted onetime codes. It’s the difference between “MFA [MultiFactor Authentication] is enabled” and “MFA still works when someone is specifically targeted.”

- ◆ Enforce strong MFA across all accounts, with priority given to admin and remote accounts
- ◆ Eliminate legacy authentication methods that weaken your security baseline
- ◆ Implement conditional access rules, such as step-up verification for high-risk sign-ins, new devices, or unusual locations

Step 2: Least Privilege + Separation

“Least privilege” means each account gets only the access it needs to do its job, and nothing more.

“Separation” means keeping administrative privileges

(Continued on page 2)



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For more information, please see our website at
www.tech4now.com/we-love-referrals, contact us by phone at 201-797-5050



Quotations

"In order to see birds it is necessary to become a part of the silence."

—Robert Wilson Lynd

"To live happily is an inward power of the soul."

—Marcus Aurelius

"If you spend too much time thinking about a thing, you'll never get it done."

—Bruce Lee

"Someday is not a day of the week."

—Janet Dailey

"Those who don't believe in magic will never find it."

—Roald Dahl

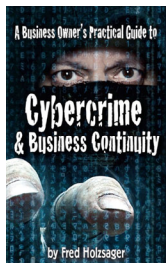
"Be happy for this moment. This moment is your life."

—Omar Khayyam

"If you are not willing to risk the usual, you will have to settle for the ordinary."

— Jim Rohn

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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Stop Ransomware In Its Tracks: A 5-Step Proactive Defense Plan

(Continued from page 1)

distinct from everyday user activity, so a single compromised login doesn't hand over control of the entire business.

- ◆ Keep administrative accounts separate from everyday user accounts
- ◆ Eliminate shared logins and minimize broad "everyone has access" groups
- ◆ Limit administrative tools to only the specific people and devices that genuinely require them.

Step 3: Close known holes

"Known holes" are vulnerabilities attackers already know how to exploit, typically because systems are unpatched, exposed to the Internet or running outdated software.

- ◆ Set clear patch guidelines: critical vulnerabilities addressed immediately, high-risk issues next, and all others on a defined schedule
- ◆ Prioritize internet-facing systems and remote access infrastructure

"Known holes" are vulnerabilities attackers already know how to exploit, typically because systems are unpatched, exposed to the Internet or running outdated software."

- ◆ Cover third-party applications

Step 4: Early detection

Early detection means identifying ransomware warning signs before encryption spreads across the environment. Think alerts for unusual behavior that enable rapid containment.

A strong baseline includes:

- ◆ Endpoint monitoring that can flag suspicious behavior quickly
- ◆ Rules for what gets escalated immediately vs what gets reviewed

Step 5: Secure, Tested Backups

"Secure, tested backups" are backups that attackers can't easily access or encrypt, and that you've verified you can restore successfully when it matters most.

Both NIST's ransomware guidance and the UK NCSC emphasize that backups must be protected and restorable. NIST specifically calls out the need to "secure and isolate backups."

- ◆ Keep at least one backup copy isolated from the main environment.
- ◆ Run restore drills on a schedule
- ◆ Define recovery priorities ahead of time, what needs to be restored first, and in what sequence.

If you'd like help assessing your current defenses and building a practical, repeatable ransomware protection plan, contact us today to schedule a consultation.

QUICK SECURITY TIP: We have found that many of the vendors we use provide us with very beneficial info to use in the security of our transactions. **One of the banks that we use, Chase, sent an interesting vignette from one of their clients' personal experiences:**

"I dropped a check in the mail and it set off a chain of events.

I've always written checks and dropped them into the blue mail box on the corner. I thought it was safe. But one morning, my life was turned upside down. A bill that I knew I'd paid showed up as overdue. I checked my bank account and my heart skipped a beat. The check I'd mailed had been cashed for a much higher amount. Apparently, scammers had erased it and rewritten it for thousands more in their own name.

My bill wasn't paid and to make matters worse, scammers drained my account by cashing fake checks they'd created.

Recommendations

- 🔒 I could use *Chase OnlineSM Bill Pay*, which allows me to securely pay bills without sharing my account details.
- 🔒 Stolen checks can be washed, rewritten and replicated within hours.
- 🔒 Mail theft from blue boxes is far more common than people realize. If I ever mail checks again, I'll send them from inside the post office.

If you need to write checks, follow these tips:

- 🔒 Use **permanent ink** so it's harder to erase (e.g., "Sharpie fine point marker/pen").
- 🔒 Don't leave empty space before the payee or dollar amount.
- 🔒 Draw a line through the extra spaces.
- 🔒 Sign the same way every time.

Tips:

- 🔒 Mail checks from inside the post office.
- 🔒 Keep documents safe.
- 🔒 Review statements regularly.
- 🔒 Monitor your accounts and verify the payee and check amounts.
- 🔒 Consider alternative payment methods like *Chase OnlineSM Bill Pay*, *Zelle[®]*, or your *Chase debit card*.

This information was provided by Chase Bank in a message labeled "How to spot scams" from Chase Security's website: https://www.chase.com/digital/resources/privacy-security/security/how-to-spot-scams?jp_cmp=xl Please visit their site for more stories and suggestions to protect yourself and your business.

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.*

☺ I just finished reading a great book. It's called "How I fell off a cliff," written by Eileen Dover.

☺ I accidentally passed my wife a glue stick instead of a chapstick. Now, she's not talking to me.

☺ I started out with nothing and I still have most of it.

☺ "Do not touch" must be one of the scariest things to read in Braille

☺ Your fingers have fingertips, but your toes don't have toetips, yet you can tiptoe, but not tipfinger.

☺ Did you hear about the new Chinese-Middle Eastern Fusion restaurant? It's called, "Wok like an Egyptian."

☺ My wife cooks for me like I'm a god... by placing burnt offerings before me.

☺ What do you call a snowman without a carrot? Nobody nose.

☺ What do you call malware on a Kindle? A bookworm.

☺ My kid just walked in the door and said, "I've got good news and I've got bad news." I said, "Give me just the good news." "Okay, the airbags work in your new car."

☺ My neighbor went to Holland and brought me back wooden clogs. I guess she wanted to give me a Shoe-venir from her trip.

☺ I think the worst time to have a heart attack is during a game of charades.

☺ It isn't the ups and downs that make life difficult; it's the jerks.

☺ One minute you're young and fun. Next thing you know, you're turning down the stereo in your car to see better.

☺ For Sale: Parachute. Only used once, never opened, small stain.

☺ They say some marriages are made in heaven. But so is thunder and lightning.

☺ You're not fat, you're just easier to see.

☺ You come from dust and you will return to dust. That's why I don't dust. It could be someone I know.

☺ There's nothing scarier than that split second when you lose your balance in the shower and you think, "They are going to find me naked."

☺ A man died today when a pile of books fell on him. He had only his shelf to blame.

☺ A jumper cable walks into a bar. The bartender says, "I'll serve you, but don't start anything."

☺ I used to be addicted to the hokey-pokey, but then I turned myself around.

☺ If you ever think no one cares that you're alive, just try missing some car or bank payments.

☺ It was a terrible summer for Humpty Dumpty, but he did have a great fall.


☺ "Almost" is the longest common English word with all letters in alphabetical order.

☺ The dot over i and j is a *tittle*.

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

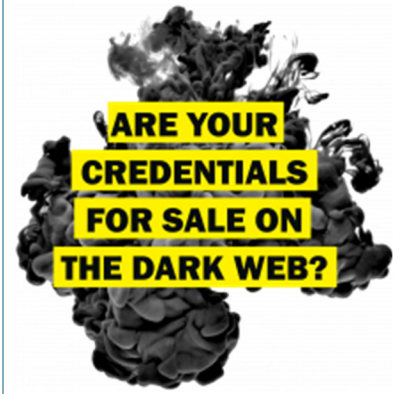
To open it, simply **Right click** on your Windows 11 icon **Start Button** () [mind you, the new logo is four blue squares in one square shape.], then it will display. Please select **Settings**, then **Accessibility**.

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

Vision:

Narrator/Mouse and Keyboard: In last month's article, we discussed *Verbosity* and the *Narrator*. In this month, we continue with next section about the *Mouse and Keyboard*. The first option in this brief section is the **Narrator key**. Here, you have the opportunity to select which key combination you prefer to use to enable the Narration of your keys. To activate it, you get to select from "**Caps Lock**," "**Insert**," or "**Caps Lock or Insert**." If you are working with a Touch Screen, then you may toggle between "**Activate keys when I lift my finger**" or not. You will also find another toggle, "**Read and interact with the screen using the mouse**" or not. If you select to toggle this option on, then you have two more selections to make: *Enable (or not) "Have the narrator cursor follow my mouse."* The second option is to "**Control your mouse with a keypad**." Once you click on this option, you will be transported to the **Accessibility > Mouse** menu. The first offering is "**Snap to default button**." This basically has you click the "YES," "OK," or "Proceed"

button when you click. It's up to you if you prefer to always move on or revert. Then, you have another choice to make "**Hide pointer while typing**." Since you may be visually impaired, having the crosshairs or arrow from your mouse disappear can benefit your making the correct selection because you don't see an overlapping cursor. The "**Double click speed**" slider is then shown. That is to set the speed for a double-click click time gap to be established (default speed is 5). For those with carpal tunnel syndrome or difficulty holding down the mouse as you highlight a selection, you can enable the "**Click lock**." After enabling that feature, you will see a slider resembling the one from Double click speed (default is 6). For those of you who don't click well, you can have the machine establish the active window by simply hovering over it, this way, you may select the active window to receive your typing simply by moving the mouse cursor over it. This too, will depend upon the timing to hover using a slider tool (default is 5). You also may choose to have the selected active window move to the foreground on screen. Your last mouse option is to enable "**Mouse keys**" which allows you to move your mouse cursor using the numeric keypad to move the mouse pointer. It uses the arrows on the numeric pad (8=↑, 2=↓, 4=← and 6=→). This option will also allow you to use three more options with two slider tools: "**Only use mouse keys when Num lock is on**," "**Show the mouse keys icon on the taskbar**," and "**Hold the Ctrl key to speed up and the Shift key to slow down**." If you use the **Mouse Keys**, be warned, **this will disable your NumLock on the keyboard, so don't be surprised**. The last item is **Keyboard layout** and that allows you to choose between *Standard* and *Legacy*. Next month we cover Narrator Cursor & more



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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- ✓ 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

April 2026

The Lighter Side...

A Mother's Warning

A little boy is constantly biting his nails. After a while of watching him doing this, his mother gets annoyed and said to him, "If you continue to bite your nails, you'll get bigger and bigger until, one day, you will blow up like a balloon."

Three days later, the same boy is sitting on a bus when he spies a pregnant woman sitting across the bus from him. The pregnant lady senses that he was staring at her. "Do you know me?" she asks.

"No, I don't..." said the boy, "but I know what you've been doing."

-Accredited to *How To Kill an Hour* (Facebook)

Blind Faith

A blind pilot walks onto a plane waving his white cane. The passengers look at each other in disbelief. The flight attendant gets on the PA and says, "Ladies and gentlemen, as you can see, the captain is legally blind. But, rest assured, he is one of the best pilots in the world with over 6,000 successful flights."

Next, the co-pilot makes his way onto the plane. He's also blind and he uses a walking stick to make it to the cabin. The flight attendant then says, "Ladies and gentlemen, as you can see, the co-pilot is also blind. But, rest assured, he is the second best pilot in the world with over 5,000 successful flights."

At this point, the plane begins to take off from the runway. It gains speed and the passengers grow tenser. The plane keeps accelerating faster and faster as it approaches the end of the runway, it still hasn't left the ground. The plane's approaching the end of the runway at a really high speed, and the passengers start to scream, "Oh my Goodness! Oh my Gosh! We're all going to die!" Suddenly, the

plane takes off and begins its ascent. The pilot turns to his co-pilot and says, "Whew! The day they stop screaming, we're screwed!"

The Hero in Heaven

A man who died finds himself in front of the pearly gates. St Peter greets him, and tells him that before he'll be allowed into heaven he must first answer a few routine questions.

Aside from verification, St Peter asks him if he's ever done anything brave in his life, to which the man replies, well yes sir I have. I once saved an old lady from being mugged and raped by a gang of dirty bikers.

Impressed and eager to hear the story, St Peter agreed that that was indeed brave. Maybe the bravest thing he'd ever heard of. "How did you manage to save her from an entire gang of dirty bikers?" Asked St Peter.

The man's chest swells with pride as recalls the event. He said, "when they had her surrounded, I went up to the biggest biker I saw there in the gang, grabbed him by his gang patch on the back of his leather vest and I pulled on it to spin around to meet me face to face. Then I shook my fist in the bikers face and insisted that he picks on somebody his own size. That got their attention away from the lady and she was able to make her way to safety."

St Peter tells him, "I'm so impressed that took a lot of guts. But when did this all happen?"

The man slouches over as his eyes well up with tears and he replies, "about 5 minutes ago."

Promoting Punctuality

One morning, a company owner walks up to another and asks intently, "Tell me, Tom, how is it that you get all of your employees to show up early or on time every day?"

Tom: "It's simple. We have 40 employees and only 32 parking spaces."