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

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Snapple Real Fact #96

"The average American will eat 35,000 cookies during his/her lifetime."

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The Tech Insider

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



WHY HUMAN HABITS ARE YOUR BIGGEST SECURITY RISK

Most cyberattacks do not start with a sophisticated intrusion. They start with a click on a personal email, a reused password, or a file uploaded to a familiar cloud service because the approved option felt slower.

The Verizon Data Breach Investigations Report found that 68% of breaches involve the human element. Not a zero-day exploit. Not a brute-force attack on a hardened system. Human behavior, in the course of an ordinary working day.

For businesses running cloud-based workflows across multiple devices, the personal and professional overlap is now the rule. Understanding where that overlap creates risk is no longer optional. It is a core part of modern security strategy.

How Personal Web Habits Create Business Exposure

Personal channels are phishing's preferred territory: Personal inboxes, messaging platforms, and

social media feeds are where phishing thrives.

These environments are harder to filter, easier to spoof, and loaded with the emotional triggers that make people act before they think.

When those channels share a device or browser with business systems, a single click can cross the boundary instantly.

Phishing is the most common entry method for attackers precisely because it exploits distraction rather than technical weakness. The target does not need to be careless. They just need to be busy.

Password reuse is one of the most direct connections between personal and professional exposure.

When credentials from a personal account are compromised, attackers run them against business systems automatically. This technique, credential stuffing, is low-effort and highly effective because so many people use the

(Continued on page 2)



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Quotations

"If you don't find a way to make money while you sleep, you will work until you die."

—Warren Buffett

"The only impossible journey is the one you never begin."

—Tony Robbins

"Vision is the art of seeing what is invisible to others."

—Jonathan Swift

"Never wish life were easier, wish that your were better."

—Jim Rohm

"A DSIGNR KNWS HE HS ACHVD PEFCTN NT WHN THR IS NTHNG LFT TO AD, BT WHN THR IS NTHNG LFT TO TK AWY."

—Antoine de Saint-Exupery

"In matters of style, swim with the current; in matters of principle, stand like a rock."

— Thomas Jefferson

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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Why Human Habits Are Your Biggest Security Risk

(Continued from page 1)

same password across multiple accounts.

Unique credentials for every account, combined with multifactor authentication, break that chain.

A personal breach has nowhere to go when the work account requires a second factor that the attacker cannot relay.

Why Blocking Behavior Doesn't Work

The instinct is to lock things down: block personal apps, restrict browsing, enforce strict device policies.

In practice, blanket restrictions rarely stop the behavior. They relocate it. Users find workarounds. Unapproved tools move to personal devices. IT teams lose visibility into exactly the activity they were trying to manage.

The risk does not disappear. It moves somewhere harder to see.

"When credentials from a personal account are compromised, attackers run them against business systems automatically. This technique, credential stuffing, is low-effort and highly effective because so many people use the same password across multiple accounts."

Security strategies that assume perfect compliance perform poorly in real workplaces. The goal is not eliminating the overlap between personal and professional digital activity. It is managing it without breaking how people work.

What Actually Reduces Risk

The controls that work are the ones that match how people actually operate.

• **Separate contexts, not people.** The simplest way to reduce crossover risk is to reduce crossover. Separate browser profiles for work and personal activity, clear guidance on where business accounts should be accessed, and identity boundaries that prevent accidental mixing all reduce exposure without restricting what people do with their time.

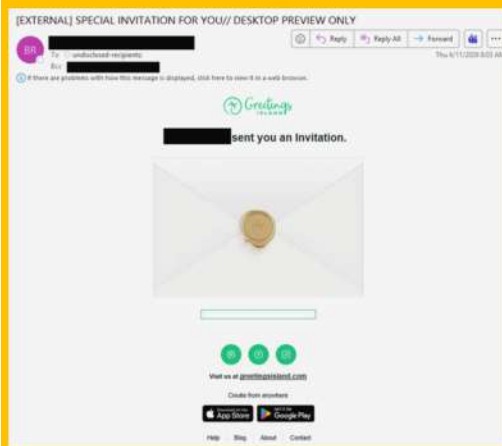
• **Design for credential failure.** Assume passwords will eventually be exposed somewhere. Design for that outcome rather than hoping to prevent it. CISA reports that enabling multi-factor authentication makes accounts 99% less likely to be compromised, even when the underlying password has already been stolen.

Make secure behavior easier than unsafe behavior

Contact us or schedule a consultation to review current controls and identify where the most important gaps are.

You may be pleasantly surprised to learn how easy it may be for you to employ techniques which can readily thwart serious attacks, but you have to be ready and willing to inquire. You have to reach out.

QUICK SECURITY TIP: Bad actors have acquired many of the tools used by Managed Service Providers (your tech support people), including the remote access and unattended access controls. How do they monetize this... Simple, they send you an invitation. What you perceive as an invitation to open a party or greeting card is actually an "in your face sneak attack."



When you click on the envelope and it moves, you don't see what you expected like a dancing puppy singing "Happy Birthday!" instead, you may be prompted in the browser to open a file that was automatically downloaded onto your machine with a name such as "ScreenConnect.ClientSetup.exe" (open file). The file, itself, is safe if it is installed by your IT provider, but in other hands, it means untethered access to your computer at any time of day (or night). **Why is this bad?** Simply put, now every door and window in your home is open and unlocked. If you launch this file, all of your data on the machine (and likely on other computers on your network), may have just become vulnerable. A bad actor may now copy it, sell it, distribute it or just encrypt it and hold you for ransom.

If they're creative, they may also emulate you and send out more invitations under your name. Did you even review the top line to see who the sender was? Was it totally unsolicited? How's that for an invite?

Recommendations

- 1. Don't get in the habit of trust online. You need to be more attentive and wary of all inbound email.
- 1. Get educated with regards to Cyber Security. Your IT provider needs you to be on the same team.
- 1. Trust your gut when you feel something is "off." Ask yourself questions out loud to hear whether you have a brilliant question or not. You may be pleasantly surprised to learn that you know more than you had imagined. "Why do I have to open an envelope from the DOWNLOADS folder? Make sense?"

Tips:

- 1. If you fear you have made a bad decision, don't be quiet about it, ask your IT provider or a tech-savvy friend what to do. The longer it lingers, the more potential damage that will occur.
- 1. A bad actor, once gaining access to your system, may quickly launch additional applications to truly commandeer your machine. If you are unable to control anything on your computer, pull out the network cable and/or shut down the connected wifi to sever their connection and contact your IT person.

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.*

- ☺ What do you call a overweight psychic? A four-chin teller.
- ☺ Never discuss infinity with a mathematician. They can go on about it forever.
- ☺ I pulled out a nose hair last night to see if it hurt. Judging by how fast my buddy woke up screaming, it seemed pretty painful.
- ☺ Why can't pigs play soccer? They always hog the ball.
- ☺ Old age is when you have finally figured everything out, but then start forgetting it all again.
- ☺ With the rising cost of medical tests, I decided the best way to get a result is using natural indicators. If you pee on a tree and wait a while: If ants gather, you have diabetes; If the grass dies, you have high salt; If it has a BBQ smell, high cholesterol; and if you forget to pull up your pants, then it's Alzheimer's.

- ☺ What has cities and rivers, but no people? A map.
- ☺ What has an endless supply of letters, but is initially empty? A mailbox.
- ☺ What do you get when you cross a vampire with a snowman? Frostbite.
- ☺ Some drivers don't realize using your turn signal is not "giving information to the enemy."
- ☺ I'm gotten stronger with age. Now, I can lift \$100 worth of groceries with just one hand.
- ☺ The Institute of Unfinishedd Research has concluded that 6 out of 10 people.
- ☺ If a cow doesn't produce milk, is it a milk dud or an udder failure?
- ☺ Things that tell the truth:
 - Small Children
 - Drunk People
 - Yoga Pants
- ☺ A sweater I bought was picking up static electricity, so I returned it to the store. They gave me another one free of charge.

- ☺ What's the best way to carve wood? Whittle by whittle.
- ☺ I'd never realized that cottage cheese really isn't cheese... It's just a curd to me.
- ☺ How do you jump higher on a waterbed? Fill it with spring water.
- ☺ I'm starting a business to teach short people math. It's called making the little things count.
- ☺ In 2020, I never imagined I'd go up to the bank teller with a mask on and ask for money.
- ☺ What's the difference between a camera and a sock? A camera takes photos and a sock takes five toes.
- ☺ A lot of people don't realize it, but the actor that played Wilson in Castaway is the same actor from the volleyball scene in Top Gun.
- ☺ I started hiding from my boss at work. I heard that good employees are hard to find.
- ☺ How much do you think a pirate should charge for ear piercing? Do you think a buccaneer sounds reasonable?

Quick Productivity Tips

Many think that computer productivity is dependent upon knowing more about a computer, but there is a foundation fact that also comes to mind—how to type.

Did you ever take a typing course in school?

When I was in high school, I saw the benefit of making myself more at ease at a typewriter. I was taught the home keys and given exercises to help me become more proficient. This was before computers were in every home. Now, most homes do have computers and children of all ages use them. Has it ever occurred to you to learn how to type better? There is a multitude of typing tutors online to teach you to type faster and more reliably. This may be your first step.

As you age, you may benefit from a larger screen to display more at once in a larger type.

The price of monitors has followed **Moore's Law**. [This law emphasizes the cost vs quality relationship over time relative to computers and their components. It effectively indicates that over a three year period, the price will halve while the quality will double or better.] It may be a good time for you to consider buying a second monitor to enhance your productivity on your computer. See more, find it faster, respond better because more is visible to you at once. I, for one, have been using two larger monitors for more than a decade on my desktop to improve my work.

It's like entering a fine restaurant that asks you if you are comfortable. If your posture is awkward due to the angle you type or seat you are in, it will be adversely affected. Consider a chair that seats you in a better position or a desk that allows you to have your hands in a lower position as you type. Do you like having your arms extended or held tightly close to your body while you type? Keep your prefer-

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

ences in mind as you select a chair, desk, mouse and keyboard because all of them combine to make your working experience better or worse. For some, a mouse represents the onset of *Carpal Tunnel Syndrome*, but with a different pointing method, you may have less pain, sharper focus or a longer period in which you are able to maintain your focus.

Do you find you work better when you type while you are standing or sitting? Standing desks have grown in popularity and thus, the prices now have a larger price range from low-ish to a lot more. If you want to try it out, the cost of entry has dropped, but keep in mind, there are different types of standing desks. Some raise the entire table, others have a small section that raises your monitor keyboard and mouse while the majority of your desk is now physically more distant, so you can imagine the way a personal choice will come into play.

Even though you may type well, there are still factors which will affect your ability to type (or mouse) at your desk effectively. Some are based upon your comfort, while others may just be based upon your positioning at the desk (regardless of comfort). Exclusive of these factors, one of the most critical aspects of being able to type well is to remove external noises and distractions which may break your concentration. Once you have established a quality work environment, you should discover that your typing speed will not only increase, but your content will improve as well.

The lesson to be learned is the quality of your work may be significantly affected by environment as well as capability. Give yourself the fullest opportunity to do your best by considering all of these factors.



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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"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

June 2026

The Lighter Side...

The Kitchen Prank

Last week, I was bored, so I decided to swap around the labels on my wife's spice rack. So far, she has not noticed. But, mark my words, ...

Her thyme is cumin.

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

At the New Clinic

A doctor couldn't get hired at the hospital, so he opened up his own clinic. Outside, he hung a sign that read, "Treatment \$20. If we can't cure you, you get back \$100."

A lawyer saw the sign and thought he'd make some easy money. He walked in. The lawyer said, "I've lost my sense of taste."

The doctor replied, "Nurse, Bring over bottle #14 and put three drops on his tongue."

The lawyer sputters, "That's kerosene!"

The doctor says, "Great, your sense of taste is back. That will be \$20 please."

Irritated, the lawyer returned a few days later and said, "I've lost my memory. I can't remember anything."

The doctor replied, "Nurse, Bring over bottle #14 again. Three drops."

The lawyer said, "Hey, that's kerosene! You gave me that last time!"

The doctor then said, "Perfect, your memory's back. That will be \$20 bucks."

Fuming, the lawyer came back one more time. The lawyer said, "My eyesight is terrible. I can't see a thing."

The doctor said, "I'm afraid we can't help you with that. Here, take this one hundred dollars."

The lawyer looks at the bill and says, "Hey, this is

only a \$20 bill!"

The doctor says, "...And, just like that, your eyesight is restored. That will be \$20 please."

At the Pharmacy

Sam walks into the pharmacy and asks for bottom deodorant. The assistant, a bit bemused, explains to Sam that they have never sold bottom deodorant. Sam, unfazed, assures the assistant behind the counter that they've been buying it on a regular basis and would like some more.

The shop assistant thinks for a moment, knowing full well that they don't stock the item, smiles at Sam and says, "One moment, please. I'll get the pharmacist."

The pharmacist looks at Sam and says, "Can I help you?" Sam goes, "I'd like to buy some bottom deodorant, please."

"I'm sorry," says the pharmacist. We don't have any."

"But, I always get it here," says Sam.

"Do you have the container it comes in?" asked the pharmacist.

"Yes," says Sam. "I'll go and get it!" So, Sam returns with the container and hands it to the pharmacist, who looks at it and says to Sam, "This is a normal stick of underarm deodorant."

Slightly annoyed, Sam snatches the container back and reads out loud from the label, "To apply, push up bottom."

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

A Lunch Meeting for Legal Minds

Two attorneys went into a diner and ordered two drinks. Then they produced sandwiches from their briefcases and started to eat.

The owner became quite concerned and marched over and told them, "You can't eat your own sandwiches in here!"

The attorneys looked at each other, shrugged their shoulders, and then exchanged sandwiches.