

Holzager Technology Services, LLC
 P.O. Box 535
 Fair Lawn, NJ 07410-0535
 (201) 797-5050
 info@tech4now.com



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The Tech Insider



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

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



Why Technology Is Becoming a Small Business Equalizer

Is keeping up with larger competitors feeling overwhelming? Learn how small business technology makes it much more accessible to work, connect, and succeed.

An Ever-Growing Digital Landscape

The digital shift of almost every industry has broken down barriers that once seemed insurmountable. From cloud computing to customer relationship management (CRM) software, many useful tools are no longer the sole domain of big corporations with massive budgets. Their accessibility and scalability enable modern small businesses to engage with clients, manage data, and streamline operations like never before.

One simple example is social media and its capacity to turn into a powerful (and often free) marketing engine. Any company can build brand awareness and compete with large enterprises by running Facebook ads, creating viral TikTok content, and posting engaging Instagram stories.

What Does a Digital Transformation for Small Businesses Look Like?

Here are just a few examples of how technology levels the playing field when adopted carefully.

Smarter AI Insights

Imagine knowing which products will sell best next season or spotting inefficiencies in your operations without spending hours digging through spreadsheets. Artificial intelligence (AI) empowers small businesses to make efficient, data-driven decisions. By analyzing customer behavior, sales trends, and market patterns, it identifies opportunities and predicts outcomes with striking accuracy.

Chatbots for 24/7 Customer Service

Small businesses don't need to lose sleep on customer support anymore. With chatbots, even a team of one can provide round-the-clock assistance to customers.

(Continued on page 2)

Inside This Issue

Quotations	2
Quick Security Tip	2
More Cringeworthy from Dad	3
Quick Tech Productivity Tip	3
Learn About Dark Web ID	3
5 Reasons to Choose VoIP	4
The Lighter Side	4

Snapple Real Fact #215

"Tennessee banned the use of a lasso to catch fish."



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Keeping with the spirit of helping others,
 if you refer a business to us and they become our customer,
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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

"If you're going to be able to look back on something and laugh about it, you might as well laugh about it now."

—Marie Osmond

"I never forget a face, but in your case, I'll be glad to make an exception."

—Groucho Marx

"When in doubt, look intelligent."

—Garrison Keillor

"You can't just ask customers what they want and then try to give that to them. By the time you get it built, they'll want something new."

—Steve Jobs

"Even if you are on the right track, you will get run over if you just sit there."

—Will Rogers

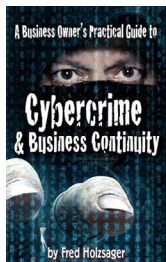
"Of all the paths you take in life, make sure a few of them are dirt."

—John Muir

"People say nothing is impossible, but I do nothing every day."

—A.A. Milne

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 Technology Is Becoming a Small Business Equalizer

(Continued from page 1)

These bots handle common queries, process orders, and even qualify leads, all while sounding natural and professional.

Virtual Assistants To Streamline Operations

Running an establishment on limited resources often means every member having to wear many hats. What if you could allocate some tasks to smart, automated systems instead?

AI-driven small business technology handles the following to free up your team's time:

- ◆ Managing appointment scheduling
- ◆ Sending timely reminders to clients
- ◆ Processing payments securely and efficiently
- ◆ Generating detailed reports for performance tracking
- ◆ Organizing and prioritizing workflow tasks

"Small businesses don't need to lose sleep on customer support anymore. With chatbots, even a team of one can provide round-the-clock assistance to customers."

Cloud-Based Tools for Collaboration

Gone are the days of staying tethered to a single office. Thanks to cloud technology, small business teams, even remote or part-time ones, can connect seamlessly.

Efficient Marketing Through AI-Powered Platforms

AI-driven tools for small businesses democratize high-quality design, giving you the power to create professional-grade visuals without hiring a full-fledged design team. With drag-and-drop interfaces, pre-designed templates, AI-assisted customization, and other helpful features, you can produce stunning marketing materials that grab attention and drive engagement.

Unlocking the Small Business Competitive Advantage

Small business technology is the great equalizer when adopted correctly. Take the time to research your options and find the right fit for your operations.

Don't forget to involve your team. Collaborative brainstorming ensures that each tool complements workflows and boosts everyone's productivity.

—Used with permission from [Article Aggregator](#)

QUICK SECURITY TIP: Do you often exchange files with other external sources like Dropbox, Box, DocuSign or others? When you look at the browser address bar and see the padlock icon, does it give you a sense of calm and feeling secure? Well, the joke's on you because these systems (e.g., "Dropbox") are only the messenger. You are the one who opens the files and acts on their content.

You're probably thinking... What is he getting at?! As it turns out, a file shared with you may still have links in them that send you elsewhere in the Web's Wild West where bad actors are a dime a dozen and their deceptions are aplenty. Did you know that they could, in the simplest manner, send you a text file that has a link in it which transports you to a site that may infect your computer or your company's network? It's not only possible, but this technique is called "Living Off Trusted Sites" or LOTS for short. Even Microsoft's SharePoint can host files that have harmful links. In common cases, attackers may host harmful files on these trusted sites to enable them to bypass your security filters (whether software-wise or human perception-wise), these techniques continue to work for bad actors to phish end users or to get them to retrieve malicious downloads.

Tips:

- 🔒 Always try to interact with trusted sites. Remember, you are the first one to interact with any threat that comes your way. Many of these files in sharing platforms are safe and non-threatening, but if you view all files on these sites with little to no apprehension, you may fall victim to a scam or install a virus inadvertently.
- 🔒 If a file in a shared file presents a link to you, before you click on it, read it and try to determine if it looks safe to use. If you are not sure and want a second opinion from a trusted resource, ask! It's always best to follow the old adage: "Measure twice, cut once."
- 🔒 Many end users perceive the "Padlock icon" and/or the presence of "https" to indicate a site is safe; in fact, it is more a representation of the site being secure ("private"), not necessarily safe to visit. It can still harbor factors that would be said to make a destination it could send you to "untrustworthy." The https only means the connection is encrypted. In fact, there are many phishing sites that use https to make them more "trustworthy." If you need to call a company, look it up yourself, don't use the | number provided in the referred website.
- 🔒 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.

Considerations:

- 👤 It used to be "easier" to spot a spoof, phish, scam or trick online because you would notice: Poor English grammar, Misspelled words, and other red flags that tipped you off to them, but the newer culprits are implementing Artificial Intelligence, Social Engineering, communicating better methods to convey urgency (less conspicuous) and simply put... They're better at it.
- 👤 So, where does that leave you? Are you totally vulnerable? Absolutely not! How can I say this? Easy, all you have to do is think things through. What else can you do? Take courses that train you to see what was in front of you... Was the website I8M.com (a look alike) or did they put in a new domain to make it less conspicuous like changing a URL like bussersrus.com to bussers.us or bussessrus.com? Either way, if you educate yourself, it should be able to increase your "vigilance index."

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.*

- ☺ A minute varies depending on what side of the bathroom door you're on.
- ☺ I just spent \$80 on a new belt. My wife said, "That's a big waist."
- ☺ I went to the paint store to get thinner. It didn't work!
- ☺ Wanted: Someone to brush my teeth because 9 out of 10 dentists say brushing alone won't help tooth decay. No weirdos please!
- ☺ I suggested to my wife that she should embrace her mistakes,... So she hugged me.
- ☺ Just sold my homing pigeon on eBay for the 22nd time.
- ☺ Being able to respond with sarcasm within seconds of a stupid question is a sign of a healthy brain.
- ☺ Before we work on artificial intelligence, why don't we do something about natural stupidity?

- ☺ If you're attracted to both men and women, but neither of them are attracted to you,... that means you are Bi-Yourself.
- ☺ One day, you'll find someone that's obsessed with you. It's probably going to be a dog, but it is what it is.
- ☺ Me: Just had my physical today and the doctor says I'm a beast. Wife: No Dear, he said, "You are obese."
- ☺ I tried to remarry my ex-wife, but she figured out I was only after my money.
- ☺ I think my wife has started to show the first signs of dementia... She said she can't remember what she ever saw in me!
- ☺ Scientists say 70% of the Earth is covered by water. Yet, not a single drop of it is carbonated. That's all the proof I need to know that the Earth is flat.
- ☺ I saw a group of kids throwing Scrabble tiles at each other. It's all fun and games until someone loses an I.

- ☺ Summer is here. I'm so excited, I wet my plants.
- ☺ People don't think grass would be wet in the morning, but it dew.
- ☺ Why do milking stools only have three legs? Because the cow has the udder.
- ☺ Bumper Sticker: Do not meddle in the affairs of dragons for you are crunchy and good with ketchup.
- ☺ Bumper Sticker: I'd tell you to go to Hell, but I work there and I don't want to see you every day!
- ☺ Scene in a restaurant...
Man: Waitress, can I ask you about the menu please?
Waitress: The men I please is none of your business.
- ☺ One minute, you're young and fun. And the next minute, you're turning down the stereo in your car to see better.
- ☺ How hot is it? It's so hot, I saw two fire hydrants fighting over a dog.
- ☺ How does a hamburger introduce his girlfriend? Meat Patty.

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

Quick Productivity Tips

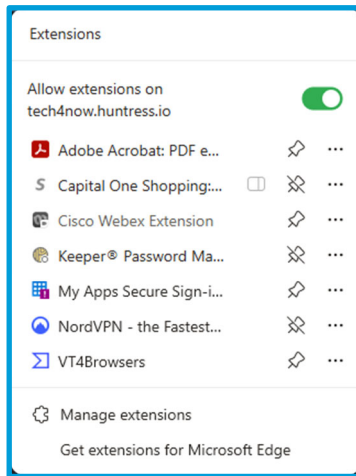
Browsers have become very powerful tools for end users on their computers and smart devices. Today's browsers are enabled with both AI and extensions. Let's learn a little bit more about how these features enhance our Internet surfing experience.

What does an Extension do?

An extension is a miniprogram that runs within your browser environment. To use an extension, look to the right of your address bar and locate the puzzle piece icon. This icon represents Extensions. The exact shape may vary. Click on it and the menu will appear; it should look somewhat as shown at right.

With Bookmarks, why would I need Extensions?

Bookmarks are shortcuts to call up websites you have visited and wish to see again. Whereas with extensions, you are not calling up a website, but an application you can use on your computer or within the browser environment. As you see above, we have Adobe Acrobat for PDFs. This enables us to not only view the PDFs, but edit them as well. The Cisco Webex extension allows us to run a meeting where we can share our screen or stream a meeting with many participants instead of running it as a standalone app. In the listed extensions, you also see Keeper and Capital One Shopping, these applications enable us to not only run these apps, but access them while working in the browser. Keeper is a Password Manager which allows us to recognize the website and



sign-in fields. As it runs, we can fill in the credentials once we have logged into the application successfully. This is a great time saver and the Capital One detects the website and what we may be buying, then it tells us if the price is an optimal one or where we could also go to buy it for less.

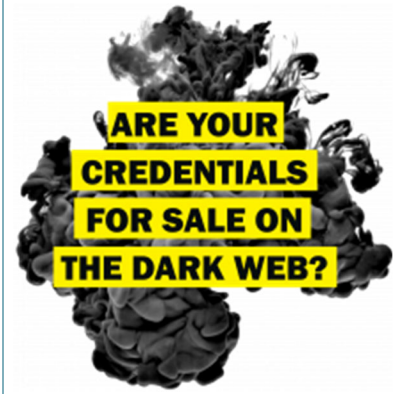
At the top, you notice the website we are on at the time we captured the screen scrape. By using the slider to enable the apps, we can access them while on this site. The extensions may also be blocked from running on sites.

If you click on Manage extensions, you will be ported to the page in the browser where you may search installed extensions, view "My extensions" or create Keyboard shortcuts for each one within the browser. Pin and unpin the ones you have selected. You may also get more extensions by going to the

Add-ons page. Edge, Chrome, Firefox, Opera and others support extensions in their own environments.

Should I install unlimited extensions?

Don't overwhelm your computer with applications you won't use regularly. Added demand on the processor and memory will tax the system and adversely affect performance. Furthermore, you shouldn't download and install all extensions since some of them are not safe to use, even though they are available. Try to give necessity precedence, and keep your selections limited. It's also important to update the ones you use and discard the unused ones—you'll get a better result.



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

July 2026

The Lighter Side...

Bad Day At The Factory

One evening, Mrs. McManus was waiting at home for her husband to come home from working at the Guinness factory. An hour after his normal arrival time, she grumbles, "That bastard, I made a lovely meal and he must have gone out for a pint with his mates. I'll thrash him good for this!"

Another hour goes by and there's a knock at the door. She grumbles to herself, "That bastard! I bet he's gotten so drunk, he's lost his keys again. I'm going to have him for this."

She opens the door to see her husband's boss, Mr. Murphy standing there in the doorway.

"Mr. Murphy, what are you doing here at this hour?"
"Well, ma'am, I have to inform you that there was an incident today at the factory, and your husband drowned in a vat of Guinness."

She tears up and says, "My dear Flynn, please, please tell me he died quickly."

Mr. Murphy takes off his hat and replies saying, "I wish I could, ma'am, but the truth is... He got out of the vat three times to pee."

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

Protecting the President

Donald Trump is walking out of the White House and heading toward his limousine when a likely assassin steps forward and aims a gun in his direction.

A Secret Service agent, new to the role, shouts out, "Mickey Mouse!" This startles the would-be assassin and he is captured.

Later, the Secret Service agent's supervisor takes him aside and asks, "What the heck made you shout 'Mickey Mouse?!' Blushing, the agent replied, "I got nervous. I meant to shout, 'Donald, Duck!'"

A World War II Interrogation

During the War, a German, a Japanese and an Italian

soldier were captured and hauled in for interrogation. The German soldier insists his superior genetics will allow him to resist the interrogation. The Japanese soldier claims his loyalty to his country will give him the strength to not crack. The Italian soldier says he wishes he had the fortitude of the other two, but feared he would crack too easily.

During the interrogation, however, the Italian was the only one not to divulge any information. The German and Japanese soldiers are impressed and asked how he managed to keep his mouth shut to which the Italian answers, "I wanted to talk, but they tied my hands to the chair."

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

Contending with a Lion

A lost dog strays into a jungle. A lion sees it from a distance and says with caution, "This guy looks edible. I've never seen this kind before." So, the lion starts rushing towards the dog with menace. The dog notices and starts to panic, but as he's about to run, he sees some bones next to him and gets an idea. He then says loudly, "Mmmm! That was some good lion meat!"

The lion abruptly stops and says, "Whoa! This guy seems tougher than he looks. I better get out of here while I can."

Over in the treetop, a monkey witnesses everything. Evidently, the monkey realizes that he can benefit from the situation by telling the lion and getting something in return.

So, the monkey proceeds to tell the lion what really happened and the lion says angrily, "Get on my back. We'll go get him together."

So, they start rushing back to the dog. The dog sees him, realizes what's happened, and starts to panic even more. He then gets another idea and shouts, "Where the hell is that monkey? I told him to bring me another lion an hour ago."

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