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Volume 18, Issue 10

October 2026

**Celebrating over
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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 Holsager,
IT Director
Holsager Technology Services
and
Publisher of
The Tech Insider

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Snapple Real Fact #146

"The smallest county in America is New York County, better known as Manhattan."

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The Tech Insider

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



Staying Safe from Phishing Scams

Hackers steal personal information from people who are vulnerable by making fake websites and sending phishing emails. If you fall for a phishing scam, private information like your credit card number could fall into the wrong hands. You can protect yourself from hackers in several ways, which is good news.

How Do Hackers Scam People?

Hackers can send phishing emails to business employees when they get their email addresses. They do this to get the workers to give out personal information. Most of the time, hackers want money and will try to get the person they are communicating with to send them their credit card number or information about their bank.

If you fall for this scam, your sensitive information is at risk, and you need to move

quickly to stop identity theft.

How To Protect Yourself From Phishing Scams

Phishing is one of the most common cyber attacks impacting businesses. In a phishing email, the hacker will pretend to be a trusted person, like a bank representative or fellow employee, to trick the receiver into sending sensitive information.

Use these tips to stay safe from phishing scams.

Recognize the Signs of a Phishing Email

Phishing emails are relatively easy to detect since most of them contain the same elements. Look out for any of the following items that are common in phishing emails:

(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 Holsager 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

"If you face just one opponent and you doubt yourself, you're out-numbered."

—Dan Millman

"The truth is powerless against an idiot determined to believe a lie."

—Mark Twain

"It is the mark of an educated mind to be able to entertain a thought without accepting it."

—Aristotle

"You may say I'm a dreamer, but I'm not the only one. I hope someday you'll join us. And the world will live as one."

—John Lennon

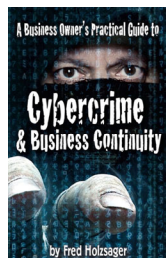
"Lock up your libraries if you like; but there is no gate, no lock, no bolt that you can set upon the freedom of my mind."

—Virginia Woolf

"Never love anyone who treats you like you're ordinary."

—Oscar Wilde

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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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!

Staying Safe From Phishing Scams

(Continued from page 1)

- Unusual greetings
- Messages demanding urgent action
- Content featuring many typos and grammatical errors
- Strange senders asking you for login credentials or payment information
- Unknown attachments that use files like .zip, .scr, or .exe

If you receive an email that raises your suspicion, don't click on any links or open any attachments, as they may contain malware. Report the email to an IT professional who can mitigate the threat of further cyber attacks.

Set Up Email Filters

Your spam folder may automatically fill up with suspicious phishing emails, but savvy hackers are always looking to find ways to avoid the spam filter and get their emails to your inbox. You can set up additional email filters to protect

"Most of the time, hackers want money and will try to get the person they are communicating with to send them their credit card number or information about their bank."

you from scams, such as blocking the sender or flagging emails with strange attachments.

Perform Regular Data Backups

Protect your data by frequently backing it up to a hard drive or cloud service. If you access your business email on your phone, it's also wise to back up your mobile data. This ensures that you can access data even if your device is compromised.

Install Security Software

Boost your protection against phishing scams by using security or antivirus software that guards against hackers and cyber security threats. Make sure that you program automatic software updates so the program actively prevents new threats that may occur.

Use Multi-Factor Authentication

One of the best ways to protect your accounts from phishing scams is by setting up multi-factor authentication for your email account and any sensitive accounts, like your login to your banking website. You'll benefit from having additional security since your account will require another form of verification besides your password. This can be a one-time verification passcode, PIN, or correct answer to a security question.

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

QUICK SECURITY TIP: This month's tip is from the NJCCIC (NJ Cybesecurity & Communications Integration Cell). Each week, it distributes bulletins. If you find this and other articles attributed to NJCCIC worthwhile, you may contact them at njccic@cyber.nj.gov to enroll as a subscriber.

One of the latest scams involves your local government (or so it seems): Impersonation of NJ Motor Vehicle Commission (MVC). The NJCCIC continues to receive reports of threat actors impersonating the New Jersey MVC to steal sensitive information and funds and exploit public trust. Threat actors leverage publicly available information to identify potential victims for these fraudulent schemes.

The NJCCIC received incident reports detailing the latest tactic in a long series of scams involving the New Jersey Motor Vehicle Commission (NJMVC). In this campaign, threat actors use search engine optimization (SEO) poisoning, a cyberattack that manipulates search engine rankings to push malicious websites to the top of search results.

Incident reports indicated that when searching for the NJMVC portal to renew a vehicle registration, selecting the first result led to [amvsonline\[.\]com](http://amvsonline[.]com) (American Motor Vehicle Services), a convincing replica of the official NJMVC web-

site. The malicious website prompted for a license plate number, located the correct vehicle

records, and auto-populated personal identification—including full name and home address.

Reports indicated that after entering credit card information to

complete the renewal payment, the site displayed an error message reading, "Card could not be used." An email from the spoofed [donotreply@mvc\[.\]nj\[.\]gov](mailto:donotreply@mvc[.]nj[.]gov) confirmed the renewal and included a password-protected Adobe PDF registration document that required the target's license plate to open.

Recommendations:

- Exercise caution when utilizing search engines; threat actors strategically use SEO poisoning to cause malicious websites to appear at the top of search engine result pages.
- Type official website URLs into browsers manually and only submit account credentials or sensitive information on official websites.
- Users who submitted payment information to these websites are advised to contact their banking institutions to report the fraudulent purchases.
- Report phishing emails and other malicious cyber activity to the NJCCIC, the FBI's IC3, and forward the message to 7726 (SPAM).

From: doNotReply@mvc.nj.gov:
Sent: Sunday, September 20, 2026 5:37 PM
To: [REDACTED]
Subject: NJ Motor Vehicle Commission—Registration Renewal Confirmation
Attachments: RegistrationCertificate-WW20262630009116.pdf

Thank you for fulfilling your registration purchase online. You must provide proof of your current vehicle registration at the request of law enforcement. To print/download your registration certificate document, open the attached PDF file and enter your license plate number when prompted for a password. Please note that the document's password is case sensitive and should be entered without spaces and in all upper case. If you have any questions regarding this transaction, please call the MVC at (609) 292-6500.

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.

☺ Why do scuba divers fall backwards out of their boats? Because if they fell forwards, they would still be in their boats.

☺ Where do you take someone who's been injured in a peek-a-boo accident? The ICU.

☺ Why don't you hear a pteradactyl going to the bathroom? Because the pee is silent.

☺ In the word scent, is "S" silent or is it the "C"?

☺ Why is there a "D" in the word fridge, but not in refrigerator?

☺ If smoking will kill you and eating bacon will kill you, will smoking bacon cure it?

☺ Did you know that "I am" is the shortest sentence in the English language and that "I do" is the longest sentence?

☺ What gets wetter the more it dries? A towel.

☺ Newsflash: The company that had been making yardsticks won't be making them any longer.

Lies parents tell their children:

☺ When the ice cream truck plays music, it means they're empty.

☺ Back when there was Toys R Us, we told the kids it was a museum. You can't buy the toys.

☺ "Every time they tell a lie a red X would appear on their forehead." If they started to tell me a lie, they would place their hands over their foreheads.

☺ They think the car doesn't start unless their seatbelts are fastened.

☺ I told my daughter whenever a kid lies to their parents, their eyes glow... now, if she's lying, she squints at me.

☺ Eating carrots will give you night vision.

☺ If you keep making that face, it'll get stuck that way.

☺ They don't sell replacement batteries for that toy anymore.

☺ All the candy at the front check outs is expired. That's why it's up front.

☺ Told the kids we were going to Disneyland. Drove to an old burned down warehouse and yelled, "Oh, no! Disneyland burned down!" then drove back home.

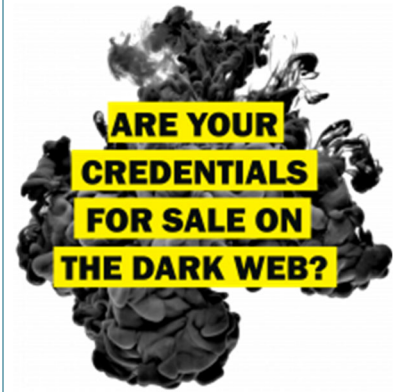
☺ When an ambulance drove by our house at night, sirens blaring, I told them it was the bedtime police coming to ticket them for not going to sleep.

☺ Don't let anyone hurt your feelings by calling you fat. You're bigger than that.

☺ Two guys stole a calendar. They each got six months.

☺ I used to think drinking was bad for you, then I quit thinking.

☺ I was walking in the jungle and saw a lizard on his hind legs telling jokes. So, I turned to a local native and said, "that lizard's very funny!" The native replied, "That's not a lizard... He's a stand up chameleon." ☺ ☺ ☺ ☺



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



Quick Productivity Tips

Have you ever been working with **Excel** and you see each time you fill in a cell and the text goes beyond its borders, the adjacent cell, once accessed, causes the cell to the left to be partially obscured? Some users like to use the **right-margin click** to repair this situation.

1. Create a quick sample for your personal test. You can use six or seven columns to see what we're describing for an adequate example.
2. In columns A through G, setup an index of addresses by listing "Index," "First name," "Last name," "Address," "City," "State," and "Zip Code." (see below)

	A	B	C	D	E	F	G
1	Index	First_name	Last_name	Address	City	State	Zip_Code
2							
3							

Notice: All columns are of identical width (7).

3. As you witness, Columns B and C are partially blocked from view. If you were to take your mouse cursor and place it on the border between B and C, then C and D when the cursor changes to a vertical line with an arrow on the left and right (↕), then double-click the primary mouse key.
4. If you want, you may also use the ↕ to manually move the border.
5. If you highlight all of the columns you wish to change, simply left-click on the first "selected" column's top row with the letter (in this example, use "A," then with that column already highlighted, depress the SHIFT-key and left-click on the last column you wish to adjust. Now, your seven (7) columns should be highlighted. This will enable you to adjust all of the columns simultaneously to the same width. Just go to the top right border of the "A" column and drag it right or left.

Notice: All columns are of identical width (if you dragged to the right (>), if to the left (<)).

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

1. To adjust all to be the minimum width while each displays all of the contents, when you have the 7 columns highlighted, double-click any of the top right borders to set the columns to be their tightest size while displaying all of their content.

NOTE: When you perform Step #6, it does not change the width of the non-selected cells.

To set a column width to be exact, just right click on a column, select "Column width...", then you may type in a value to set it to. If more than one column is in your selection set, all will be set to the new width.

To make your worksheet automatically adjust the column widths, you can also use some VBA (*Visual Basic for Applications*) code.

To do so, go to the bottom of your spreadsheet and right-click on the **Sheet1** tab and choose "View Code." When you do, you will open a new window.

In the VBA Code View window ("VBA Editor"), do the following:

1. On top of the large window to the right, click on "(General)" to display a drop down menu.
2. Select "Worksheet" from the menu. You will then see two lines in the Editor window. The first line will show "Private Sub Worksheet_SelectionChange (ByVal Target As Range)," then there's a blank line followed by "End Sub."

On the blank line **above** the words "End Sub," type: "Cells.EntireColumn.AutoFit"

Close the VBA window by clicking on the 'X' in the upper right corner.

Now, you may test it by typing text or numbers in any cells in that worksheet and they will automatically adjust their width to display the widest cell in the column. If you try what we just created using the VBA encoded worksheet, see how it differs from the original test sheet you created and modified manually. **We hope these pointers help you in the future.**

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- ✓ Voice over IP phone systems

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Ask us about our fixed price service agreements—Computer support at a flat monthly fee you can budget for just like rent!

"Some companies approach you with a we know it all position, but in working with Holzager Technology Services, we have found that they listen to us to learn about how we work, what we do, and what the problem may be. This partnership in maintaining our business has raised them from 'IT Guys' to 'Trusted Advisors'."—Bob Weissman, P.E., L.S., Weissman Engineering Co., P.C. Midland Park, NJ

October 2026

The Lighter Side...

A Monkey and a Lizard...

A monkey is sitting in a tree smoking a joint when a lizard walks past. The lizard looks up and said to the monkey, "Hey, what are you doing?"

The monkey says, "I'm smoking a joint. Join me, my cold blooded friend."

So, the lizard climbs up, sits next to the monkey and they enjoy the joint together. After a while, the lizard says, "Oh, my mouth's dry. I'm going to go down and get a drink from the river."

At the riverbank, the lizard is so stoned that he leans too far over and falls in. A crocodile sees this, swims over to the stoned lizard and helps him to the side. He then asked the stoned lizard, "What's the matter with you?"

The lizard explains to the crocodile that he was sitting in the tree smoking a joint with his new friend, the monkey. He then explained that his mouth got dry, and that he was so wasted, when he went to get a drink in the river, he fell in.

The inquisitive crocodile says, "I have to check this out."

So, he walks into the jungle and finds a tree with a monkey sitting in it finishing a joint. He looks up and says, "Hey, monkey!"

The monkey looks down and says, "Dude! How much water did you drink?!"

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

At the State Fair

Maurice and his wife, Esther, went to the State Fair every single year.... And every year, Maurice would say, "Esther, I would love to ride that helicopter." Esther always replied, "I know, Maurice, but that helicopter ride is 50 bucks and 50 bucks is 50 bucks."

One year, Esther and Maurice went to the Fair, and Maurice said, "Esther, I'm 85 years old. If I don't

ride that helicopter, I might never get a chance." Esther replies, "Maurice, that helicopter ride is 50 bucks, and 50 bucks is 50 bucks!"

The pilot having heard the couple said, "Folks, I'll make you a deal. I'll take both of you for a ride if you can stay quiet for the entire time and not say a word. And guess what? ...I won't charge you. But, if you say one word, it'll be 50 bucks!"

Maurice and Esther agreed, and up they went. The pilot did all kinds of fancy maneuvers, but not a word was heard. He did daredevil tricks over and over again, but still nothing.

Finally, when they landed, the pilot turned to Maurice and said, "By Golly! I did everything I could to get you to yell out, but you did it! I'm impressed!"

Maurice replied, "Well, to tell you the truth, I almost said something when Esther fell out, but 50 bucks is 50 bucks!"

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

A Gift for Mom...

Three Wealthy Brothers wanted to get the best birthday gift for their elderly mother. The first brother said, "I'm going to buy Mom a big house." The second brother said, "I'm going to buy mom an expensive sports car." The third brother said, "You guys have no imagination. I spent the last year paying a small fortune to have a parrot trained in memorizing Bible verses because Mom loves the Bible. Mom's birthday comes and goes. The three brothers all get the same email from her.

Mother: To my first son, the big house is nice, but I can hardly get up the stairs and I have to keep the whole place clean by myself. To my second son, the car is nice, but my eyesight is so bad, I can't drive anymore, so it just sits in the driveway. To my third son, you've given me the best gift of all, it was just what I wanted. Thank you son, that chicken was delicious!

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