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The Tech Insider

**Celebrating over
TWENTY THREE
YEARS
of Service and
Satisfied
Customers!**



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

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



There are many types of malware. One of the most common is called "malvertising." It crops up everywhere. You can also see these malicious ads on Google searches.

Two things are making malvertising even more dangerous. One is that hackers use AI to make it very believable. The other is that it's on the rise, according to Malwarebytes. In the fall of 2023, malvertising increased by 42% month over month.

Below, we'll help you understand malvertising and give you tips on identifying and avoiding it.

What Is "Malvertising?"

Malvertising is the use of online ads for malicious activities. One example is when the PlayStation 5 was first released. It was very hard to get, which created the perfect environment for

hackers. Several malicious ads cropped up on Google searches. The ads made it look like someone was going to an official site. Instead, they went to copycat sites. Criminals design these sites to steal user credentials and credit card details.

Google attempts to police its ads but hackers can have their ads running for hours or days before they're caught. These ads appear just as any other sponsored search ad. It can also appear on well known sites that have been hacked or on social media feeds.

Tips for Protecting Yourself from Malicious Online Ads

Review URLs Carefully

You might see a slight misspelling in an online

(Continued on page 2)

Inside This Issue

Quotations	2
Quick Security Tips:	2
I Didn't Know	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 #423

"U.S. paper currency isn't made of paper — it's actually a blend of cotton and linen."

"We Love Referrals" 2024 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 Holzager 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

"There are some times in your life when a flare goes up and everybody can be seen precisely where they're standing."

—Douglas Murray

"Our greatest glory is not in never failing, but in rising every time we fall."

—Confucious

"Don't wait for someone to bring you flowers. Plant your own garden and decorate your own soul."

—Luther Burbank

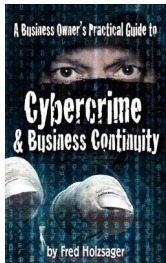
"Motivation is what gets you started. Habit is what keeps you going."

—Jim Rohn

"Success is no accident. It is hard work, perseverance, learning, studying, sacrifice and most of all, love of what you are doing."

—Péle

Read Fred's Book!



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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!

WATCH OUT! - "Malvertising" Is On The Rise!

(Continued from page 1)

ad's URL. Just like phishing, malvertising often relies on copycat websites. Carefully review any links for things that look off.

Visit Websites Directly

A foolproof way to protect yourself is not to click any ads. Instead, go to the brand's website directly. If they truly are having a "big sale," you should see it there. Just don't click those links and go to the source directly.

Use a DNS Filter

A DNS filter protects you from mistaken clicks. It will redirect your browser to a warning page if it detects danger. DNS filters look for warning signs. This can keep you safe even if you accidentally click a malvertising link.

Do Not Log in After Clicking an Ad

Malvertising will often land you on a copycat site. The login page may look identical to the real thing. One of the things phishers are trying to steal is login credentials.

If you click an ad, do not input your login credentials on the site, even if the site looks legitimate. Go to the brand's site in a different browser tab.

Don't Call Suspicious Ad Phone Numbers

Phishing can also happen offline. Some malicious ads include phone numbers to call. Unsuspecting victims may not realize fake representatives are part of these scams. Seniors are often targeted; they call and reveal personal information to the person on the other end of the line.

Stay away from these ads. If you find yourself on a call, do not reveal any personal data.

"Foster a culture of cyber-awareness to ensure safety and better online security."

"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 is this:

You Must Constantly Educate Yourself On How To Protect What's Yours!

Now, for a limited time, we have the perfect way to help reduce your risk and keep you safe! Simply sign up to receive our FREE "Cyber Security Tip of the Week." We'll send these byte-size quick-read tips to your e-mail inbox. Every tip is packed with a unique and up-to-date real-world solution that keeps you one step ahead of the bad guys. And because so few people know about these security secrets, every week you'll learn something new!

Get your FREE "Cyber Security Tip of the Week" at <https://www.tech4now.com/cyber-security-tip-of-the-week/>

Don't Download Directly from Ads

"Get a free copy of MS Word" or "Get a Free PC Cleaner." These are common malvertising scams. They try to entice you into clicking a download link. It's often for a popular program or freebie. The link actually injects your system with malware to do further damage.

A direct download link is likely a scam. Only download from websites you trust.

Warn Others When You See Malvertising

If you see a suspicious ad, warn others. This helps keep your colleagues, friends, and family more secure. If unsure, do a Google search. You'll often run across scam alerts confirming your suspicion.

It's important to arm yourself and others with this kind of knowledge. Foster a culture of cyber-awareness to ensure safety and better online security.

One More Thing to Consider...

With the advent of Artificial Intelligence, ads and photos may appear to be genuine, but some are simply facsimiles of people you may know. This goes for social media and email as prime sources for Deep Fakes and Phishing sources. Please be thorough before you click, check first!

QUICK SECURITY TIPS: When a Data Breach occurs, it is not likely your fault, but that of the company who held your business information. YOU cannot stop it from occurring, but after you get a notice from them, **here are the steps you should take:**

1. Change your passwords.
2. Enable Multifactor Authentication (MFA)
3. Check your bank accounts.
4. Freeze your credit (they may also have to pay for you to have a credit watch service to use).
5. Carefully review the breach notification.
6. Be on the lookout for phishing scams.
7. Make sure to update software and systems.

More Cringeworthy from Dad

How many times have you heard a quick one or two liner that made you cringe? How about some more? When I was young, I was poor, but after years of work, I am no longer young.

☺ We do not throw away perfectly good food in this house. We put in Tupperware containers and wait for it to go bad. Then, we throw it away.

☺ If your parachute doesn't work, don't worry. You have the rest of your life to try and fix it!

☺ I saw a bumper sticker today. It said, "I'm a veterinarian, I drive like an animal!" Then, I thought, Wow! I wonder how many proctologists I've gone past today.

☺ My kids say they want a cat for Christmas. Normally, I do turkey, but, hey, if that will make them happy...

☺ My wife never complained... until I got hearing aids.

☺ What would you call a paternity testing facility in Indiana? Hoosier Daddy.

☺ I asked my wife to bring me a screwdriver. She replied, "Flat-head, Phillips, or Vodka?" That's when I knew she was the one.

☺ If vegetables are so good, why are vegans always trying to make them taste like meat?

☺ My neighbor suggested I put cow manure on my strawberries. Tried it. I'm going back to whipped cream.

☺ The kids keep laughing about my memory. They won't be laughing at Christmas when there are no eggs under the tree!

☺ I've been told I need professional help. So, now I'm looking for a butler, a maid and a chauffeur.

☺ I was going to start a car service for seniors and call it Oldsmobile.

☺ Apathetic owls don't give a hoot

☺ The cashier told me "strip down facing me." By the time I realized they meant the debit card, it was too late.

☺ Well, I'll never be asked to go caroling at the psychiatric ward again. In hindsight, I guess singing, "Do you hear what I hear?" was not a great idea.

☺ Diet Coke: Making people feel better about ordering two Big-Macs and large fries since 1982.

☺ Don't bother paying a therapist. I'll tell you what's wrong with you for free.

☺ I found a book called How to Solve 50% of Your Problems, so I bought 2 copies.

☺ It doesn't matter how old you are, buying snacks for a road trip should always look like an unsupervised 9 year old was given \$100 bill.

☺ "Daddy, do trees poop?" "Of course they do. Where do you think we get #2 pencils from?"

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

Quick Productivity Tips

The newest Windows OS is quickly gaining ground on Windows 10. As of August 2024, Windows 11 had over 31% of the Windows market share. That is bound to increase fast as Windows 10 retires in 2025.

Already upgraded to the new operating system or planning to soon? You'll love these tips on optimizing your Windows 11 experience and transforming your daily workflow.

1. Start Menu Customization

- Pin Frequently Used Apps: Right-click on any app and select "Pin to Start." to keep your most-used applications just a click away.
- Organize into Folders: Drag and drop apps on top of each other to create folders.



2. Virtual Desktops

- Create a New Desktop: Click on the Task View button or press Win + Tab. Click on "New Desktop" to create a new virtual space.
- Switch Between Desktops: Use Ctrl + Win + Left/Right Arrow to switch between desktops.



3. Snap Layouts and Snap Groups

- Use Snap Layouts: Hover over the maximize button on any window to see available snap layouts. Choose a layout to snap the window into place. Below are some examples of Snap Layouts you may choose from. The higher the screen resolution of your monitor, the more choices you may have.

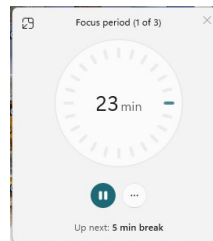


- Create Snap Groups: Snap windows into a layout. The layout is a partitioning of your screens' areas.

Windows 11 remembers the group. Hover over the taskbar icons to see and restore the snap group.

4. Focus Assist

- Enable Focus Assist: Search "Focus" from the taskbar and click Focus Settings. Choose your options and click to start a session.



- Set Automatic Rules: Configure automatic rules to enable Focus Assist during specific times. For example, when duplicating your display or when playing a game.

5. Taskbar Customization

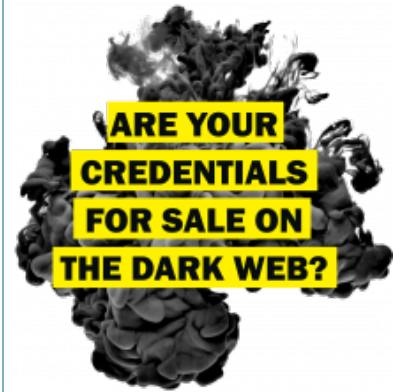
- Pin Apps to Taskbar: Right-click on any app and select "Pin to taskbar" for quick access.
- Adjust Taskbar Settings: Right-click on the taskbar and choose "Taskbar settings" to customize taskbar behaviors like hiding it in desktop mode or showing badges on taskbar buttons.

6. Power and Battery Settings

- Adjust Power Mode: Go to Settings > System > Power & battery to choose a power mode that works best for you. You may also allow your PC to stay on when the lid is closed (for docking station).
- Battery Saver: Enable Battery Saver to extend battery life. Use it when your device is running low or you're away from power for an extended time.

7. Storage Sense

- Enable Storage Sense: Go to Settings > System > Storage. Turn on Storage Sense and configure it to run automatically.
- Configure Cleanup Schedules: Set up schedules for several tasks to clean up your storage.



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

December 2024

The Lighter Side...

For Entertainment Purposes ONLY!

A Story of Two Sisters

Two sisters, one blonde and one brunette, inherit the family ranch. Unfortunately, after just a few years, they are in financial trouble.

In order to keep the bank from repossessing the ranch, they need to purchase a bull so that they can breed their own stock. Upon leaving, the brunette tells her sister, "When I get there, if I decide to buy the bull, I'll contact you to drive out after me and haul it home."

The brunette arrives at the man's ranch, inspects the bull and decides she wants to buy it. The man tells her that he will sell it to her for no less than \$599.00. After paying him, she drives to the nearest town to send her sister a telegram to tell her the news.

She walks into the telegraph office and says, "I want to send a telegram to my sister telling her that I've bought a bull for our ranch." I need her to hitch the trailer to our pickup truck and drive out here so we can haul it home.

The telegraph operator explains that he'd be glad to help her," then adds, "it will cost 99 cents a word." Well, after paying for the bull, the brunette realizes she'll only be able to send her sister one word. After a few minutes of thinking, she nods and says, "I want you to send the word **comfortable**."

The operator shakes his head. How is she ever going to know that you want her to hitch the trailer to your pickup truck and drive out here to haul that bull to your ranch if you send her just **'comfortable'**?

The brunette explains, "My sister's blonde. The word is big. She'll read it very slowly... 'Come-for-the-bull'."

The Old Man's Legacy

There was an old man who lived by a forest. As he

grew older and older, he started losing his hair. Thus, one day, as he lay on his deathbed, he was completely bald. That day, he decided to call a meeting of all his children. As he pointed to his head, he told them to look at his hair, "It used to be magnificent, but now, it's completely gone. My hair can't be saved. Now, look outside at the forest... it's so lovely with so many trees. But sooner or later, they're all going to be cut down and the forest will be as bald as my head."

He then continued, "What I want you to do is every time a tree is cut down or dies, plant a new one in my memory. Tell your descendants to do the same. It shall remain our family's duty to keep this forest strong."

So they did. Each time the forest lost a tree, a child replanted one. This continued for each generation's children as well and for centuries, the forest remained lush as pretty as it once was, all because of one man and his re-seeding heir line.

Bring Your Child To Work Day

A father brought his little girl for bring your child to work day. They were talking with other parents and having a great time. All of a sudden, his daughter burst out in tears crying.

Dad: "What's wrong, Honey?"

Girl: "Where are all those clowns you said you work with?!"

Get A Lift

I rode the elevator to the eleventh floor, and as I got out, the operator said, "Have a good day, son."

"Don't call me son," I said, "You're not my Dad!" He scratched his head. "No, but I brought you up, didn't I?"

What more could I say, but, "Thanks, Pops!" then smiled.