

P.O. Box 95  
Pine Grove Mills, PA 16868  
814-206-0000  
814-207-4323  
[mas@tekresults.com](mailto:mas@tekresults.com)  
[www.tekresults.com](http://www.tekresults.com)



TekResults Newsletter (November 2023)

To unsubscribe send an email to [UnsubscribeNewsletter@tekresults.com](mailto:UnsubscribeNewsletter@tekresults.com) with unsubscribe to Newsletter in the subject line or click here [UnsubscribeNewsletter@tekresults.com](mailto:UnsubscribeNewsletter@tekresults.com)

Dear Clients and Friends

Summer has come and gone, the beautiful Pennsylvania fall mountains are getting ready to shed their leaves and remind us that **Christmas is almost upon us!** Too early? Well, OK. Put away your Halloween costumes and eat your candy, in the meantime, we have some treats for you in this newsletter.

### In this newsletter

- Microsoft Copilot
- New Outlook for Windows
- The future of QuickBooks Desktop
- Cybersecurity insurance
- Archiving your backups
- Tips for better folder security

### Computer sale!

With Windows 10 quickly approaching the end of its supported life, now is an excellent time to replace those aging computers. We have many desktops and laptops in stock to help make your holidays bright! We specialize in refurbished Dell systems that look great and come nicely appointed with a solid state drive, at least 16GB memory and an Intel Core i5 or i7 processor. We bench test each of our systems to ensure they are working in top-notch order before presenting them for sale, and each one comes with our 30-day warranty. Most of our systems feature Windows 11 Pro, but we still have a few Windows 10 systems in stock – priced to sell. Drop us a line and we can help you find just the right system to put under your tree.

### Referrals

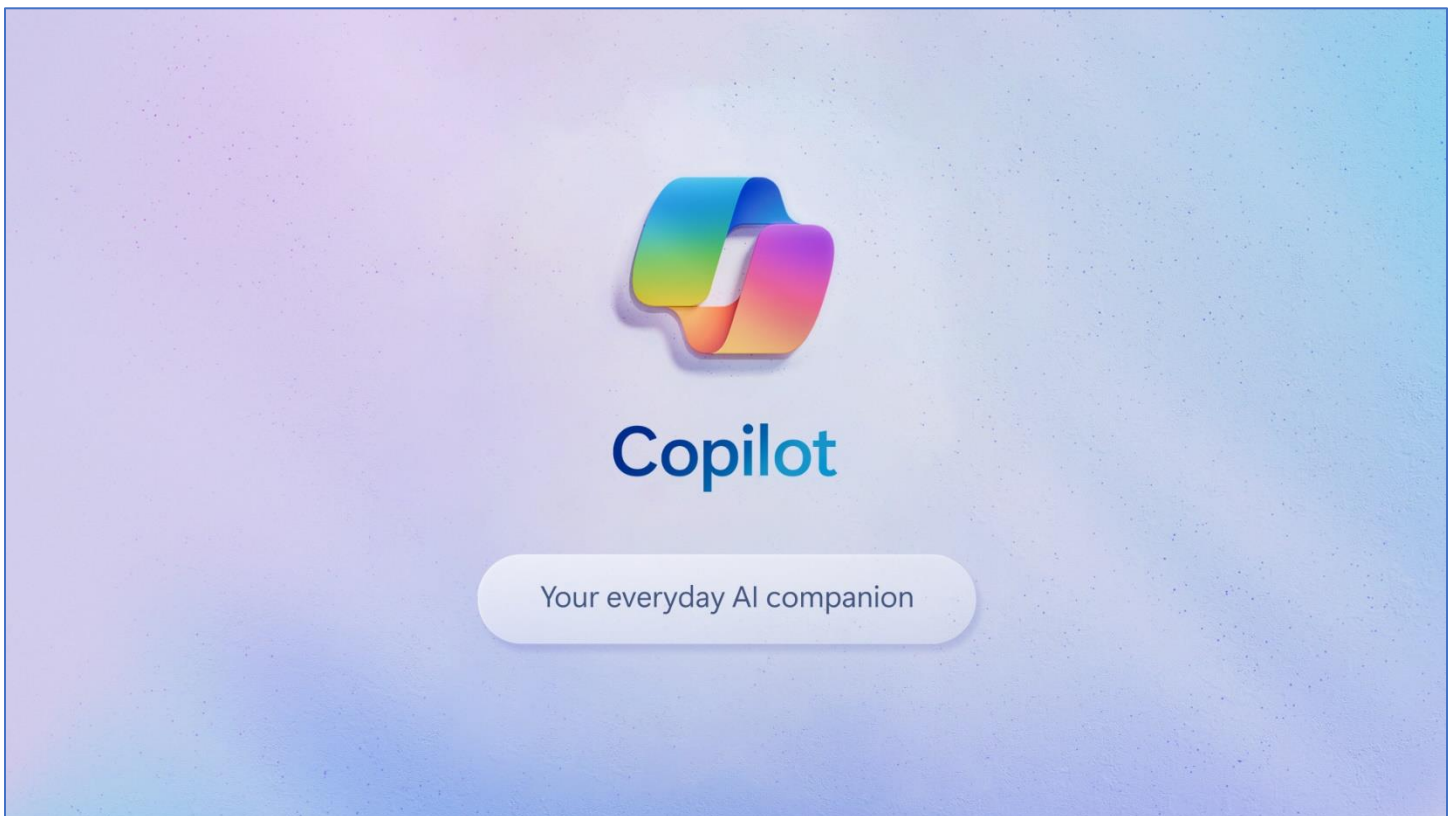
TekResults owes much of its success to our loyal and enthusiastic clients. It's those of you who tell your friends about us that keep our company growing, and we'd like to say thanks. Just telling someone about us is all it takes. Just let us know you dropped our name, and we'll drop a gift card in the mail. See, who said talk is cheap!

#### Businesses Who Need Our Referrals

- Any business who has slow computer systems
- Any business who has slow network

Any business needing a better disaster recovery strategy including backups for mission-critical devices (servers, essential PCs, etc.), equipment redundancy,  
Any business requiring help upgrading existing IT infrastructure due to obsolescence  
Any business that needs better email services  
Any business that needs to migrate to a new software platform  
Any business that needs help with its industry vertical market software  
Any business that has employees and compliance questions  
Any business that needs help with employees working from home  
Any business that needs reliable IT service  
Any business that is purchasing another business and needs IT help  
Any business that is being sold or is being dissolved  
Any business with human resource issues as they pertain to IT  
Any business that wants to save money and improve functionality by utilizing a VoIP Business phone systems  
Any business needing a better security infrastructure  
Any business needing remote desktop applications  
Any business needing help migrating to Microsoft 365  
Any business that would benefit from monitoring of performance, security, etc. of their IT infrastructure  
Any business that would like an IT department that will visit and report on each device on a scheduled basis  
Any business that would like to read our newsletter or other mail tips and blasts

Microsoft Copilot is going to rock your world



It will be as pervasive as Windows. It will be as disruptive as “The Cloud”. It will generate billions for Microsoft, and you will be contributing a little bit to those revenues because you’ll be using it a lot. How can we say that with such conviction? We’ve seen a demo of what it can do. Want to know what it is and watch the same demo we saw? Read on.

In a nutshell: Copilot is an AI (artificial intelligence)-based tool that is being integrated into Windows 11 and all Microsoft 365 products (Word, Excel, PowerPoint, Outlook, OneNote, etc.). By leveraging the same kind of technology that brought [ChatGPT](#) to the masses. It can significantly increase productivity and even make Randy, down the hall, look smart. Sound too good to be true? Here are six things you need to know about Copilot right now.

### [You can start using it now](#)

Microsoft launched Copilot in March 2023 and made it available to a select number of large enterprise clients. The videos the company released looked exciting, but those were done in very controlled environments using very limited data and examples. In June 2023, Microsoft expanded the availability of the product to an "invited" list of about 600 customers. At that time, the company said a general release would be in the "coming months" and true to their word, starting on September 26, 2023, the Copilot AI feature became available in Windows 11 with the KB5030310 update for version 22H2 and version 23H2. For those who want to get started now, [here's how](#).

### [Copilot is ChatGPT on steroids.](#)

Make no mistake, this is ChatGPT, but taken to another level. Although Microsoft doesn't share the specifics of its relationship with OpenAI, the maker of ChatGPT, it's been reported that the software giant - which has invested billions in the what was once an open-sourced company but now is turning to a for-profit model, will be entitled to 75 percent of the OpenAI's profits until it recoups its investment after which it will have a 49 percent stake in the company. Microsoft is also the "exclusive provider" of Azure's backend infrastructure, products and programming interfaces on its Azure platform. Microsoft and ChatGPT are one.

### [Copilot will be in your face.](#)

Although, for now, Windows 11 users can start using it for free, Microsoft will be integrating Copilot into all its 365 Office apps. Once it's released with Microsoft applications you won't have to look very far to find the Copilot functionality. You're going to see it everywhere. Based on the demo we watched, just about every screen will have a Copilot button to "help" do more. Once selected, a panel will open within the application that looks like a chat box and you're off to the races. Copilot is going to be everywhere in every Microsoft product.

### [Copilot will save significant time for your users who learn it.](#)

In Word, it will create a proposal based on the notes you took in OneNote, customize it to look like your previous proposals and add in artwork or visuals that you request. It can turn a proposal - or any document - into a PowerPoint presentation, add new slides based on your needs and create speaker notes. Excel users will be able to ask Copilot to list trends based on data in a spreadsheet, add new spreadsheets by diving into existing data, generate graphs and charts, apply color coding and perform what-if scenarios. Teams and Dynamics users can have Copilot "listen" to meetings, write up a summary, create tasks and email next actions to participants. You and your employees will need training not only to understand how to use Copilot but where it can be used.

### [Copilot won't be perfect.](#)

Let's be clear here: Copilot will do all of the things above just by asking it. It will suggest better formulas in Excel, propose better wording for an email, make a proposal look more professional with better formatting and graphics and offer ideas for emails, policies, memos and other communications. It is literally an assistant that will perform these functions. However, and like any assistant, it's not you. It will not be perfect. All of the recommendations, suggestions, proposals and brainstorming it does are to help you and your workers move things along faster. This will save a huge amount of time doing the mundane tasks that need to be done before people analyze the result. But in the end, humans will be making the final call on any of these changes.

Copilot has one Achilles heel: your data.

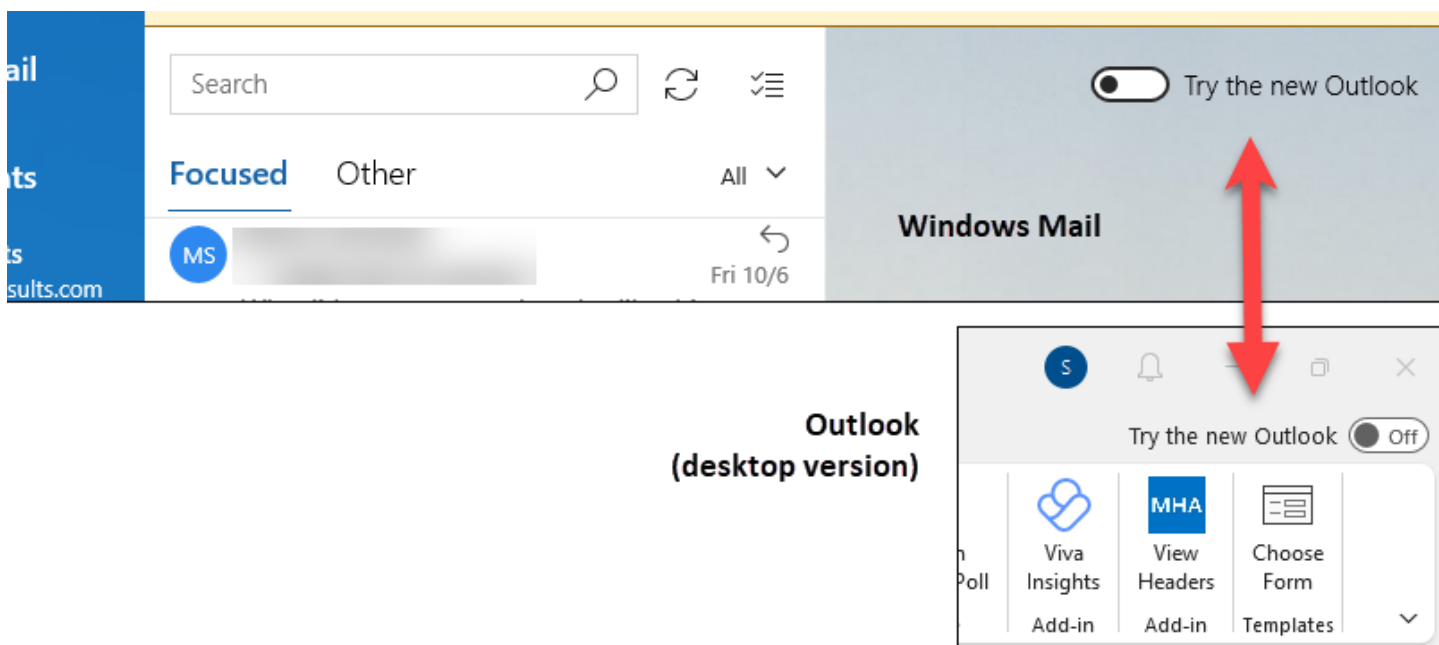
Copilot uses a [Large Language Model](#) (LLM) which is drawing on information not just from the web but from all of your internal data sources. It will provide all its advice, recommendations and changes based on what it's seeing in Outlook messages, Dynamics databases, Word docs, Excel spreadsheets, SharePoint files and any other internal (and external) information it can find and that it's allowed to access. Privacy issues aside, the biggest problem that it will create for your business is that it will oftentimes be inaccurate and incomplete. That's because your data is likely inaccurate and incomplete, but hey, we're all learning - and a careful review of everything that Copilot produces will go a long way toward teaching us how to make better use of the his awesome tool.

Want to see how Copilot can be used to create amazing documents and presentations inside Office applications?  
[Prepare to be amazed.](#)

## New Outlook? Not so fast, my friend

In its usual confusing way, Microsoft is signaling an upcoming major change for those currently using Mail and Calendar apps in Windows 10 and 11 by suggesting "Try the new Outlook". You will see this in in the upper right corner of both **Windows Mail** and **Outlook** (desktop version). This is the precursor to what will be a forced transition for **Windows Mail** users sometime in 2024. Microsoft recently announced these plans as a way to consolidate tasks like mail, contacts and calendars from separate apps to a unified one that they are calling **Outlook for Windows**.

Let us say before you keep reading that Outlook for Windows is a replacement for what is currently called Windows Mail – the free mail app that comes with Windows 10 and 11. Users of the paid desktop versions of Outlook will not be affected, even though Microsoft has confusingly added a preview button for Outlook for Windows to the paid version of Outlook's interface.



### Sorting out the different flavors of Outlook

What makes the appearance of Outlook for Windows (New Outlook) so confusing for many is the existence of the many tools that use the Outlook name, both online and via apps.

- **Outlook** has been the default email program in **Microsoft Office** since 1997 and is still part of the subscription version of **Office 365**, which is now called **Microsoft 365**.

- **Outlook.com** is a free web-based version that replaced Hotmail, which is Microsoft's competitor to Google's Gmail.
- The new **Outlook for Windows** is an app, not a website, that is free and has the basic look and feel of the paid versions of Outlook (which has many more features).

It's obvious that Microsoft is trying to create a pathway to convince users that are using their free tools to upgrade to their premium versions to generate revenue. However, if you like the simplicity of the Windows Mail app's interface, the good news is that you can continue using it for the immediate future. The exact date that the app will be shelved isn't clear yet, but the indications are sometime at the end of 2024. For now, you can switch back and forth between Mail and the New Outlook with the toggle switch to see the differences between the two apps.

Microsoft will stop supporting the Mail app with important security updates when it removes the app from the Microsoft Store, but it's our understanding that it will still function. Essentially, you'll be forced to use Outlook for Windows (New Outlook) at some point, so taking the time to get used to it before you no longer have a choice would be advisable.

## The future of QuickBooks Desktop

### Is QuickBooks discontinuing their Desktop version?

Many users have been wondering if QuickBooks Desktop is going away forever.

The short answer: no.

The long answer: Intuit is phasing out some versions of QuickBooks Desktop (QBD), and it might be possible for some users to keep accessing it —though it is not recommended.

On May 31st, 2023, Intuit stopped supporting these QuickBooks Desktop 2020 versions:

- QuickBooks Desktop Pro 2020
- QuickBooks Desktop Premier 2020
- QuickBooks Enterprise Solutions 20
- QuickBooks Premier Accountant Edition 2020
- QuickBooks Enterprise Accountant 20.0

By now, users of these versions will have lost all add-ons, including the popular Payroll Service, and there will be no more updates or critical fixes.

Intuit has stated that QuickBooks Desktop is being phased out gradually, and they eventually want to move entirely to QuickBooks Online (QBO). It's easier to maintain one web-based platform that all users can utilize instead of building different products to fit specific requirements.

### Can you still buy a desktop version of QuickBooks?

The good news is yes — QuickBooks Desktop Premier Plus 2023 was released in September 2022. There are changes in the subscription policy and prices, but the main thing is that there is a new version available, and for those who still don't want to move to the Online software, QBD 2023 is an option.

There are also those who have been curious whether there is a QuickBooks Desktop 2022. QBD 2022 was indeed released in September 2021, introducing subscription-only pricing. If you're on a budget and don't necessarily need all the new features that QBD 2023 offers, then the 2022 version is an alternative.



In comparison, QBO yearly plans start from \$180, whereas QBD yearly prices start from \$549. Taking into account also the extra features that the Online version offers, it's safe to say that Intuit really wants you to move over to QBO sooner rather than later.

## Cybersecurity insurance: Do I really need it



Cybersecurity insurance protects businesses against financial losses caused by incidents like data breaches and theft, system hacking, ransomware extortion payments and more. If your small business stores sensitive information online or on a computer, you should carry at least some cyber insurance coverage. There are several types of cyber insurance to consider:

### First-party cyber insurance

First-party cyber insurance primarily covers *you* and *your* business. It provides coverage for your expenses and losses related to data breaches, ransomware attacks, or other cyber threats. Things that are normally covered include data breach response costs, business interruption losses, data restoration costs, cyber extortion, reputation management, regulatory fines and penalties, and cyber fraud losses.

What that means in real terms is that if your organization suffers a data breach, first-party cyber insurance can help cover the costs of notifying affected individuals, conducting a forensic investigation, restoring compromised systems, and managing public relations.

### Third-party or cyber liability coverage

Third-party coverage focuses on your liability to others, such as customers, partners and vendors who may suffer harm or losses due to your company's cyber incident. It provides protection against legal claims, lawsuits, and demands for compensation filed by third parties who allege harm or damages caused by your company's cybersecurity failures or data breaches. Things that are typically covered include legal defense costs, settlement or judgment payments to affected third parties, notification and credit monitoring costs for affected individuals, and regulatory fines.

How does it work? If a customer's data is compromised due to your organization's security breach, and a customer sues for damages, third-party cyber insurance can cover the legal defense costs and any settlement or judgment payments.

## Technology errors and omissions

A technology errors and omissions, or E&O, policy kicks in if a cybersecurity incident occurs in a customer's business because of an error on your part. You should consider buying this coverage if your business manufactures a technology product or provides technology services.

For example, if a customer's financial data is stolen from your computer, first-party or liability insurance would provide coverage. However, if you write an accounting software program that has an error in the code and the customer's data is stolen directly from their computer as a result, you're now in tech E&O territory.

Technology E&O pays for items similar to that of cybersecurity liability insurance, such as legal fees, court costs, and judgments or settlements but only in covered circumstances relating to products or services.

## Which businesses need cybersecurity insurance?

Almost any business — no matter its size — can be at risk for cybercrime. But cybersecurity insurance is especially important for:

- **Businesses that store important data online or on computers.** If your business stores important data, such as phone numbers, credit card numbers or Social Security numbers — either online or on a computer — you are at risk of a cyberattack. You should consider data breach insurance. If you store sensitive customer data, consider cyber liability coverage, too.
- **Businesses with large customer bases.** Insurance can help cover certain regulatory fines these businesses might be subject to following a data breach. Notifying customers of data breaches is often required by state law, and first-party policies can cover this cost, which can be significant for companies with large consumer bases.
- **Businesses with high revenue or valuable digital assets.** The costs associated with cyber incidents can be difficult to predict, and larger companies are likely to have more valuable data, which could come with a more expensive ransom.

## What does cybersecurity insurance exclude?

Cybersecurity insurance does not pay for the following:

- **Property damage.** Cybersecurity insurance generally doesn't pay for any property damage stemming from a data breach or cyberattack, such as hardware that was fried during the cyber incident. These sorts of claims are usually covered by commercial property insurance.
- **Intellectual property.** During a cyber incident, intellectual property losses and any lost income associated with it are commonly excluded from cybersecurity insurance coverage.
- **Crimes or self-inflicted cyber incidents.** Virtually no cybersecurity policy is going to cover a business that is charged with committing a crime related to or causing a cyber incident. Commercial crime insurance generally covers theft by employees, though.
- **Costs for proactive preventive measures.** Protective measures to avoid a future cyberattack, like training employees on cybersecurity and setting up a virtual private network, probably won't be covered by a cyber insurance policy.

## How do I get cybersecurity insurance?

You can purchase cybersecurity insurance through most business insurance providers.

Many business insurance companies offer cybersecurity or data breach insurance as an add-on to their business owner's policies, though this may not be enough coverage for businesses with more complex needs.

To get a sense of how much cybersecurity insurance is likely to cost for your business, get multiple business insurance quotes. You can do this in a few minutes from online business insurance companies or work with a business insurance agent, who can help you compare quotes and find the best coverage at the best price.

## Archiving your backups

At first look, you would think that *archive* and *backup* mean the same thing. As with most things, context is important in determining the meaning of a term, so here's some context.



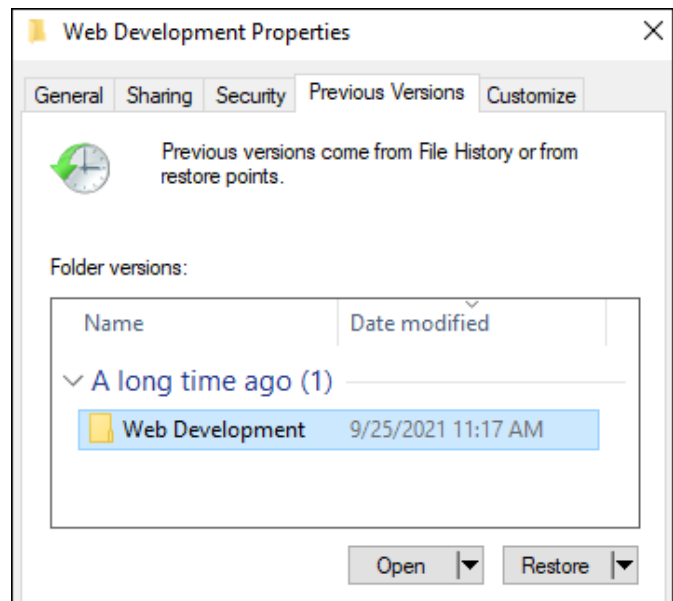
Recently a client reached out to us and asked us to help him find a folder that had been stored on an in-house server. The folder, he explained, was not where he last saw it and he was at a loss to know what happened to it.

We help people find missing files and folders all the time and our first effort is always to check the properties of the parent folder where the missing file or folder had been stored. When you look at a folder's properties, you will normally see a tab called **Previous Versions**.

### Previous Versions

This is a feature that allows you to restore a previous version of a file to its original location or to make a copy of the file for examination before taking any another action. You can [read more about the Previous Versions feature here](#).

In our client's case, the Previous Version tab showed several previous versions of the folder, listed by the date they were created, but after examining all the versions, it was determined the missing folder in question was not there. This meant that, if he was correct about the original location of the missing folder, that it had been removed from its parent folder before the available previous versions had been created. Consequently, we needed to look back to an earlier time – earlier than the oldest previous version.





## Server backups

The client's server is backed up to an external hard drive every night and, in keeping with TekResults recommendations, that hard drive is rotated out every seven days and replaced with a different hard drive. The client keeps three drives in rotation. The rotation plan is simple:

1. After seven days in place, remove disk 1 and take it to a safe place, away from the office, where it will be protected if the office burns down.
2. Replace disk 1 with disk 2.
3. After a week, replace disk 2 with disk 3 and take disk 2 to a safe location.
4. After another week, bring disk 1 back from its safe location and use it to replace disk 3.
5. Repeat.

This method ensures that you will always have three weeks of backups to go back to if necessary. Unfortunately for our client, this rotation method assumes that there will never be a time when it's necessary to recover data older than three weeks, because when you rotate the disks, the previous backups on that disk are usually overwritten by new backups. Because of this limitation, our client was unable to recover his missing folder from the three weeks of backups he had.

On the bright side, the client had recently replaced the server that had originally stored the missing folder, and after reconnecting his old server, we were able to find a copy of the missing folder there. That was a happy ending, but as you might guess, not everyone has an old server hanging around to bail them out of trouble, so what is the alternative if you want to be able to keep really old data hanging around?

## Make an archive of your backup

This simply means that every six months or every year or so, you would make a copy of one of your backup disks and keep that copy in a safe place. This would require a fourth disk, one that does not get put into rotation with the others. Because the disk isn't part of the rotation, the data on it never gets overwritten and remains available – in case there's ever a need to recover a file that is older than the three weeks on the rotating disks.

Of course, since the data on the archived disk never changes, it will not contain files that were modified three months ago, so there is that limitation. Still, there is no reason you can't create archives every three months or any time you choose; it will just require a large external disk, or multiple smaller disks to store the archives. This practice ensures that you have your regular backups as well as an archival copy of a backup from a specific time.

We recommend this practice for all our clients, and we'll be happy to assist. Please give us a call or send an email to discuss.

## Tips for better folder security

If your company stores files on a Windows server, you have a robust set of options for protecting those files. You can do so much more than just prevent Bob in accounting from accidentally deleting important documents, like he did last week, or making sure the entire company can't see your sensitive payroll files. Sure, you can do those things, but as we said, there is so much more!



If you are a Word or Excel user (and who isn't), you're probably aware that you can password protect your Microsoft Office documents. If so inclined, you can also restrict the ability to read or edit the document based on who the user is. And, while this might be a good option when protecting documents on a computer you share with other members of your household, it is a terrible option for sharing documents where many users need access. Applying permissions to individual documents quickly makes document management unmanageable in a networked environment.

The beauty of storing documents on a Windows server is that documents can be stored in folders that are specific to what the document pertains to. For example, you might have a folder named Accounting, into which your accounting department would store documents pertaining to accounts receivable/payable, along with quarterly projections and profit and loss statements. You might have a folder named Maintenance, where one might find invoices for parts purchased, along with repair records. How about a folder named Projects, into which you could place subfolders specific to each project your teams are working on?

Once you have your folder structure outlined, you can decide who should have access to the folder contents and what kind of access they should be granted by employing NTFS (New Technology File System) permissions, which are built into every Windows server.

#### Available permission levels include

**Full Control:** Grants complete access, including the ability to see, read, write, execute and delete files or folders, as well as change permission settings for all subdirectories.

**Modify:** The user can see, read, execute, write and delete files. Also allows for the deletion of the folder itself.

**Read & Execute:** Can view folder contents and run programs or scripts.

**List folder contents:** Allows the user to see files and directories contained within a folder. An important setting for navigating to deeper levels in the folder structure.

**Read:** Can see folder contents and also open the files and folders in question.

**Write:** Users can add new files and folders and write to existing files.

**Special permissions:** Additional permissions available through the Advanced Security Settings in the Windows file system. Includes options such as Read Attributes, Create Files, Delete Subfolders and Files or Traverse Folder.

### Assign folder permissions to groups instead of individuals

If you have more than a few people in your organization, the best practice for managing permissions is to create user groups dedicated to specific departments or responsibilities and then add members to those groups, where membership is determined by who needs access to what. For example, you could create a group called Management, then make all the managers in the company members of the group. You could create a group called Accounting and, you guessed it, make all the accounting people members of the group.

Once you have groups with members, you can then assign specific folder permissions to those groups. For example, for the Accounting folder, you would assign *Full Control* to the Accounting group (and thus, each member of that group).

By using groups to assign folder permissions, you don't have to worry about managing individual access to each folder, all you have to do is manage the members of the groups. This makes sense when you consider that a server might hold thousands of folders, but you may only need a handful of groups.

Let's say you have a group named General Staff. Out of the 200 folders you have stored on your server, the General Staff group has *Modify* permissions on 150 of them. When you hire a new associate and want that person to have access to 150 folders, would you rather visit each folder individually and add the user to the permissions, or just add the user one time to the General Staff group membership? Plan B would be a better use of your time.

One important thing to note is that you can, of course, place folders inside of folders. A subfolder will, by default, inherit any permissions placed on its parent folder. You can override that inheritance on a folder-by-folder basis, but 99 out of 100 people who have lost their minds trying to manage this arrangement agree, it's not a good idea. Our best advice is to keep everything as simple as possible. The more twists, turns and complexities you introduce into your folder structure, the more difficult it will be to manage. If you really need different permissions for a subfolder, think about making it a parent folder with permissions of its own.

### Common scenario user groups

We've suggested that user groups can be given names that help identify what their members are responsible for (Accounting, Management, Maintenance, etc.) but you might consider more general names for groups that don't require specificity:

Create a *Read-Only* group for users who need read access but should not modify or delete files.

Create a *Modify* group for users who need to add, modify, and delete files but shouldn't have full control.

Create an *Administrators* group for users who need full control - but keep this group as small as possible.

### Keep it simple

Here are 7 best practices to live by.

- Identify security through groups with similar objectives rather than through individuals e.g., if there are files associated with a certain business function that only people who do this function should have access, then those people should be part of the security group for those files.
- Limit the number of people who have full control of folders. Feel free to assign more than one group to a folder's permissions and then specify what level of control each group should have. Group A might need to be able to delete files from a folder, but Group B only has to be able to read the files in the same folder. Use multiple groups and permission levels to limit the potential for problems.

- Give people only the access they need. Grant the minimum necessary permissions to users and groups to perform their tasks. Avoid giving excessive access, as this can create security risks.
- Try to limit access to as few people as possible. Clearly identify the individuals who absolutely require access to each folder and only give permissions to them.
- Don't overcomplicate any security policy; Overly complex policies can lead to confusion, mistakes, and a lack of adherence.
- Keep protection the same for the entire hierarchy of files if possible. This harks back to our suggestion that you allow subfolders to inherit the permissions of their parents.
- Maintain detailed documentation of folder permissions, including the rationale for each set of permissions. This documentation is crucial for audits, troubleshooting, and knowledge transfer.

As your organization grows and the number of folders and documents you store grows with it, the more important it will be to have a logical folder hierarchy and protection strategy in place. It's never too late to restructure but getting it right from the start promises to be less painful. TekResults would be happy to discuss this with you and help ease the pain a bit. Give us a call or send us an email.