

Vista Royale Computer Club  
January 3, 2019

Members:

President Mike Johnson welcomed 36 members and guests to our 3rd meeting of the 2018/2019 season. We have 73 paid members so far and you can renew your membership any time the Lab is open. Use the calendar online and on the Lab door for open hours. Dues are the same price, \$20 cash; please bring your badge for a new sticker..... they are due on January 1st, 2019.

Don't forget to return the current proxy to the Vista Association regarding the change in our community voting rules; it is vitally important. If you did not get one, please contact the office.

Sandy McKenny reported on the status of the former 'free' WIFI in the 4 clubhouses that was turned off in May due to someone pirating copyrighted content. She hopes to talk again with Gail Logan, the manager, in the next couple of days to see if this issue can be resolved. She also mentioned the ATT internet that many people are now signing up for because of the lack Wi-Fi in the clubhouse. This is the telephone number that you should use when ordering internet or in troubleshooting your connection: 1-866-299-6824: This 'Community bulk rate account' dedicated office apparently only works on weekday hours; no one else seems to understand that we have bulk-rate TV and no DSL. Bureaucracy at it very best!

She also gave a heads up on the next programs, especially Elder Law attorney, Marie Conforti, who will be our guest at Royal Palm on January 17th at 9:30. This is a must see presentation that will benefit all of us and is open to the whole community. Even if you already have an estate plan, you might need to know what has changed or what is new. Also every state is a little bit different..... knowledge is power.

If you are interested in the Genealogy Research Group on Wednesday afternoons from 3 to 5 pm, please come this week, January 9 to sign up and discuss how we will spend the time together this winter. Sandy will need to know how many 'newbies' will be in the group so that she can be helpful to those who need extra help.

Following are Vicky's notes from our program; she has been encountering more and more members with these problems this season. Try and be pro-active and make a New Year's Resolution to neaten up your computer life to save you a lot of grief and frustration.

### **Passwords - The Royal 'Pain'**

#### **Account Lockouts are very common:**

Forgotten passwords

User's don't know the account exists (iCloud, google, Microsoft)

Multiple attempts using the incorrect password

Change of location when traveling

Using a different computer, phone or tablet

If you are locked out of your account, you will need to prove who you are, to the website.

Typically this is done by phone, email, or secret questions. This becomes a big deal if you don't have access to your phone, can't get into your recovery email or don't know what answers you used for your security questions.

So keep your password reset options up to date on your accounts.

Catch 22- you need to know your account password or other information in order to change your recovery options.

If you have forgotten your passwords, try using Firefox to view them.

### **Use It or Lose It**

We're often told not to have a password saved by our browser for security reasons, but in reality for most of us it's more of a problem for us if we don't use our passwords for years we are likely to forget them.

With the move to mobile devices, the apps save your password and you won't use your password for years and contributes to our forgetfulness.

### **Password rules**

People tend to make very poor choices when they create a password. They want ease and get obvious.

Password requirements exist to keep you from using a guessable password.

Research finds that the requirements to add symbols, uppercase letters, and numbers has actually contributed to people making worse choices.

Some experts recommend not using words that are in the dictionary, and instead encrypting some phrase. This makes it harder for people to shoulder surf, but doesn't do a whole lot for your on line safety. This also makes people think that their password is really "secure" so they use it everywhere!

### **Do Not Recycle Your Password!**

A good website will store your password as a salted hash and lock an account after multiple tries with a bad password. All that security is not going to do you any good, if hackers already harvested your passwords from another site.

If hackers have the hashes and the salts, they can determine which hashing method was used and then use brute force to figure out the combination of characters that will access an account . Multiple combinations of characters may yield the same hash, all of which will give the hacker access to that account. Then hackers look at the list of characters that might be your passphrase, to see if they might be a password to get them into other accounts.

### **Management Systems**

Keep a record of passphrase

Keep an accurate record of all your passphrase and secret questions/answers. Preferably typed!

- Password protected spreadsheet is ideal because it can be easily sorted and updated.
- Password protected word processing document is also an option.
- You can keep a document that you keep off line on a secured thumb drive
- Password manager – a good option, but they are lucrative targets for hackers an a bit pricey. More paranoid experts will advise you to not use the popular auto-fill option.
- Handwritten sheets, use a single size paper, one account per page and alphabetize them.

Keep your password list out of sight and not where someone sitting at your computer will have easy access.

Review your password recovery options periodically to make sure they are up to date!

### **Best practices**

Security answers blow a hole in security

Answer your security questions with lies.

Keep track of your lies

When creating passphrases

**DO NOT USE:**

- Common Knowledge information like your birth year, address, phone number, zip code, soc number, pets name, children's name, ....
- Repeating Characters – repeating characters, or characters that are positioned in a series. These would often include “AAAAAAA”, “12345”, or “abcdef”.
- Any part of the username in any form
- Anything related to the website
- Anything in most widely used passwords.

**Do**

- Keep your recovery settings up to date
- Keep an accurate list of your passwords and security questions (preferably typed).

Our next meeting is at 9:30 a.m. Thursday morning January 10, 2019 in the kitchen of Pine Arbor Clubhouse; Sandy McKenny will be the presenter. See you then, bring a friend. If you are a building captain, you will have plenty of time to attend the Building Rep's meeting at Royal Palm Clubhouse at 11:30.

Sandy McKenny, sec.

Vista Royale Computer Club, Pine Arbor Clubhouse, Vero Beach, FL 32962

*Please go to our <http://www.vrcc.info/> website for archived Meeting Minutes, Calendar of Events, Genealogy Resources and more. You can also set your own computer home page to <http://www.vrcc.info/home.html> to make it match the home page on our Lab machines.*