# IMHO

By Terry Holcomb

**In My Humble Opinion** you cannot have too much protection for your computer system. Anyone connected to the internet, by phone, dish or cable, is in danger of having spyware, viruses and malware on their computer. But there is yet another danger to your privacy: PASSWORDS (pw). Many of us are guilty of having no pw's or having weak and vulnerable pw's. In this column we will discuss the proper building of a password and how to protect them once you have chosen your own.

In my way of thinking, there are three levels of passwords in common use:
1.Operating System PW's, 2. Basic Surfing PW's, 3. Financial, Shopping and Personal Info Web Site PW's.

If you use Microsoft XP with service pack 2 (recommended for PC's) you have the choice of using a password for each "user profile". I prefer to use one just in case I have a nosy visitor or relative. I feel that this PW can be a very simple one in most cases. I use the brand name of my bicycle. This may not stop the thief, but it does stop the nosy intruder.

For basic surfing such as shoppinf for furniture or getting news I use one or two basic PW's (see below) for all of them. You should ensure that you do not provide these sites with personal information, other than a name or email address. If someone breaks into one of these sites there is little damage they can do—as far as I know.

The category 3 PW's that include all financial and personal information sites (e.g. eBay, Amazon, banks, etc.) need to have individual and "proper" PW's.

Don't create bad passwords. These would include anything found in a normal dictionary, familiar data (name of your spouse, children, dog, phone number, address, phone number, social security number). Crackers have automated software/computers that check for these type of PW's.

So what is a good password? After checking a few books and web sites I have come up with the following guidelines. However, there are probably more than I will enumerate.
1. At least 6 characters and preferably 8-12
2. A combination of letters, numbers and other symbols such as 'fGYx12* or #$%ttH55 which are dissimilar sufficient to make if difficult for "crackers"
3. If possible, use some structure or logic that will help you remember the PW. An example in a recent PC Magazine publication used an example like the following: IpSBoMa830Am (I play softball on Monday at 8:30 am).

Other Rules: Never give anyone your password and do not write it down unless it is in a very secure place. If you think it may have been learned by anyone CHANGE IT AT ONCE. Change your passwords every 4 to 6 months and NEVER email them to anyone. Finally, do not use the same password for all of your sites.

So, how do your protect your PW's and remember them all? I have more than 10! My own method is to 'sort of' break one of my own rules. I write them all down via a spreadsheet or Word file with the name of site, ID and Password. I save the file to a diskette and place both the diskette and paper copy in my file safe under lock and key. I do not save the file to my computer because it could be found. Another method is to utilize a commercial software package that manages and protects my passwords. There are some powerful packages for sale. Password Locker, $14.95, is one. There are several freeware and shareware programs that can be downloaded from the net. I you like these programs send them $5 or $10. I try to download only from a few, select and respected sites such as CNET (www.downloads.com), Tucows (www.tucows.com), etc.