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Dear Clients and Friends:

If you have a computer or smartphone, how would you rate yourself when it comes to managing passwords? Most of us aren't very good at it. Our passwords are too short and easy to break. We don't want to chance forgetting a password, so we'll use the same one for a number of websites, programs or applications.

Now imagine all your passwords looking like this one: \$&20yD6qM1W0T@OCWo*k. They can, and it's easy. Not only that, but you'll never forget one.

There are a number of password managers out there. We've installed RoboForm on our computers, and it works like a champ. You decide how many characters you want in each of the passwords RoboForm randomly generates, then it remembers your login information and automatically signs you into secure websites, such as Paypal, Amazon, Costco, and wherever you do online banking.

RoboForm also opens programs residing on your computer, like your check register, contact manager, or any secured files or documents. You only have to remember one master password, the one you create to open RoboForm itself. Make sure that's a very strong password, including both capital letters and symbols. Once you've used that master password, you won't have to enter it again until you either log off or a certain amount of time has elapsed, and these are options you can configure during setup.

I suggest memorizing another strong password, and using it to lock a word document on your computer desktop. Copy and paste all of the passwords into that document, giving you a backup in case there should ever be a problem with the master program.

One RoboForm license covers all your computers and multiple devices. The cost is \$19.95 a year, but you can try it for the first year for \$9.95. It's worth checking out.

Best wishes for a healthy, happy and safe 2016.



Charles M. Shackelford