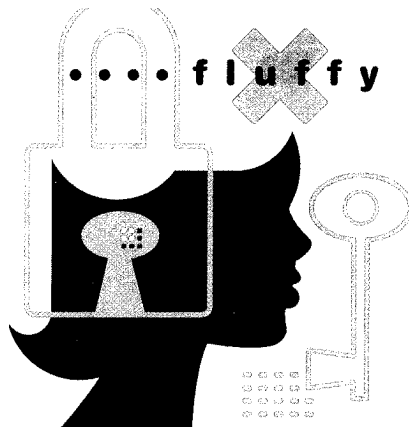


## One easy way to stay safe

Smart passwords protect your privacy (no more pets' names, OK?)

It seems as if everywhere you go these days, you have to pony up a password. You need one for e-mail, online banking, Facebook, eBay, the photo-sharing sites, even your own Wi-Fi network. Keeping track of so many passwords can be a major nuisance. When the Consumer Reports National Research Center surveyed online subscribers about their biggest technology gripes, their NO.1 complaint was forgetting a password. No wonder they couldn't keep track of them: Users we surveyed had an average of 17 accounts that required passwords.

So, naturally, we tend to take the easy way out. Some of the most commonly used passwords are 123456, password or password1, abc123, the name of a child or pet, and one of our favorites, chocolate! Even worse, we tend to use the same password for many accounts, as did 7 out of 10 of the readers surveyed. That's a huge mistake, the online equivalent of wearing a sign that says



"Kick Me," making you vulnerable to hacking and identity theft. There have been well-publicized cases of con artists hacking into poorly protected Facebook accounts and using info there to scam users' friends.

But the prospect of coming up with a bunch of hackproof passwords, let alone memorizing them, is daunting, especially since we've been warned to never write them down anywhere. Relax! Here are some easy dos and don'ts to keep you safe and sane.

**DO make passwords at least 6 characters long.** Preferably make them 8 characters or even longer.

**DO mix it up.** Use a combo of numerals, symbols, and letters.

**DO include both upper- and lower-case letters** if the site allows case-sensitive passwords.

**DO write down a clue** if you need to. Jot down enough of the password to jog your memory, but not so much that others can figure it out.

**DON'T make it easy.** Avoid using info that might be easily guessed, such as your name, street, phone number, birth date, or the name of your child or pet.

**DON'T use common words or names.**

**DON'T repeat passwords.** It's a bad idea to use the same one for every site, especially financial ones.

**DON'T "hide" your password clues in an obvious place** like on a sticky note under your keyboard!