

Don't Get Hacked! 3 Ways to Keep Your Passwords Safe

We all know that creating stronger passwords will help protect us from hackers, but most of us just don't do anything about it. It is understandable. Complex passwords are hard to remember which make signing into the multitude of websites we use every day frustrating and annoying. But password safety is a critical measure in protecting you and your family from cybercrimes which are increasing astronomically. If cybercriminals get your password they can cause you serious financial harm—draining your bank account, opening up fraudulent accounts in your name, or “kidnapping” your data and holding it for ransom.

The Federal Trade Commission (FTC) reported that in 2020 it received more than 2 million fraud reports, nearly 1.4

million reported cases of identity theft, and Americans lost more than \$3.3 billion to hackers. And these are only reported losses. Actual losses are likely many times larger. The 2020 losses were about twice as bad as they were in 2019. The message is clear: hackers are out to steal your passwords and they are getting better at it. But we can get better, too, by building stronger defenses—a better moat around our cyber castles.

Create Stronger, More Complex Passwords. We all know if we use 1234 as a password we are opening the gates to criminals, but “it's simply human nature to want things to be easy to use and remember,” Mikko Laaksonen, chief executive officer of Responsible Cyber, told Yahoo Life. But this is risky. “What is easy to remember may also be easy to guess.”

Even passwords that meet the requirements of complex password systems can be weak. “Abc123! is an example,” points out cyber security expert Joseph Steinberg. This “meets the requirements of many complex password systems, as it is seven characters long and contains a capital letter, a lower case letter, a number, and a special character,” he says. But, “such a password is weak and is likely to be guessed rather quickly by most password-cracking-systems that have been trained to mimic typical human password-creation behaviors.” Laaksonen recommends avoiding “any information that you may have shared



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publicly or could be disclosed in a normal exchange of information in your password. So, your dog's name, your kids' names, your partner's name and your address really shouldn't be used if you're sharing this information on social media or if it's part of the public domain.”

Yahoo Life recommends “creating a password with a memorable, strong code. How? Try these tips:

“Safer password tip #1: Combine three or more unrelated words and proper nouns, with numbers separating them. Example: ‘desk3sarah4beach.’

Safer password tip #2: Go for length. The longer the words, the better.

Safer password tip #3: Add special characters before each number. Example: ‘desk!3sarah!4beach.’ Using the same character makes memorization easy.

Safer password tip #4: Try to use one non-English word or proper name that

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IN THIS Issue

- 1 Don't Get Hacked! 3 Ways to Keep Your Passwords Safe
- 2 Vietnam Era Veterans Can Still Win VA Compensation for Agent Orange Exposure
- 2 Comfort Food: Tangy BBQ Sauce
- 3 Protect Your Cyber Life with a Password Manager
- 3 Game Zone: Brain Teaser

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Passwords...cont.

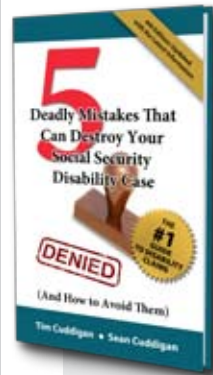
you're familiar with. But try to find one that other people wouldn't easily guess. Example: 'desk!3sarah!4playa.'

Safer password tip #5: Add capitalization. To increase password strength even further without making memorization difficult, consider using a couple capitals that always appear in a particular location throughout all of your strong passwords. Just don't put them at the start of words. Example: 'deSK!3sarAH!4plaYA.'

Memorize Key Passwords. Cyber security experts advise that writing down passwords is a risky practice. The best place to keep a password is in your head.

Use a Password Manager. Keeping passwords in your head may be a useful strategy to thwart hackers, but this really only works for one or two passwords. Typically, we use dozens of passwords. Keeping a long list of complex passwords in our head is nearly impossible and using the same password for all the websites we regularly visit is dangerous. If just one of websites we use is breached and passwords and logins are stolen, all our website accounts are vulnerable. The answer is to use a good password manager. We have some recommendations for password managers in a follow up article in this newsletter, "Protect Your Cyber Life with a Password Manager."

If you can put some or all of these suggestions in place, you'll build a stronger moat to protect your cyber castle from outside marauders.



"5 Deadly Mistakes That Can Destroy Your Social Security Disability Case" is the #1 guide to improving the odds of winning a disability case.

For a FREE copy for you or someone you care about call Cuddigan Law at 402.933.5318 or email us at lawteam@cuddiganlaw.com

Vietnam Era Veterans Can Still Win VA Compensation for Agent Orange Exposure

Are you one of the many veterans who served in Southeast Asia and are suffering due to exposure to Agent Orange, but struggling to be awarded VA disability benefits?

Don't give up. The Agent Orange Act of 1991 established a presumption of service connection which meant that for VA disability cases the VA must assume that veterans who served in certain locations and during certain time periods were exposed to toxic chemicals. It means these veterans no longer have to provide proof of an in-service event, injury, or illness that led to their disabilities which removes some of the hurdles associated with filing a VA disability claim.

As a Vietnam era veteran you can still win disability benefits for illnesses caused by herbicides like Agent Orange—even if you are retired.

For much more about Agent Orange claims *Exposed to Agent Orange?* is the definitive guide for Agent Orange claims and is packed with useful information and insider tips to increase your chances of winning your VA disability claim. You can download this [free](#) booklet from our website: cuddiganlaw.com. Click on "Resources" at the top of the home page and then select "Books" from the dropdown menu.



Comfort Food From the kitchen of Janet Cuddigan Tangy BBQ Sauce

May is BBQ month and Memorial Day is the unofficial start to barbecue season. Here's a tangy (and easy-to-make) sauce to kick off BBQ month and enjoy all summer long as a glaze or a dip for chicken or ribs.

1 tablespoon olive oil
1 small onion, chopped
3 cloves garlic, crushed
1 fresh red chile pepper, finely chopped
¼ cup dark brown sugar
1 teaspoon fennel seed, crushed
1 cup ketchup
2 tablespoons dark soy sauce
salt and pepper to taste

Heat the oil in a saucepan over medium heat. Stir in the onion, garlic, red chile pepper, brown sugar, and fennel seeds, and cook until onion is tender and sugar has melted.

Mix in ketchup and soy sauce. Bring to a boil. Reduce heat to low, and simmer 10 minutes.

Adapted from allrecipes.com



Protect Your Cyber Life with a Password Manager



When you login do you pull out your hair trying to remember your passwords? Is your desk and computer forested by sticky notes with passwords written on them? Do you want to fortify your defenses against cyber-crooks? If so, then it's time to get a password manager. A good password manager will make logging in a breeze and even generate strong hack-resistant passwords.

Here are three options suggested by the trusted technology website, CNET.

Bitwarden: Best free password manager

"This lean encryption software can generate, store and automatically fill your passwords across all of your devices and popular browsers...with competitive security strength," the CNET editors say. A premium version with additional bells and whistles starts at \$10 a year.

LastPass: Best paid password manager

CNET reports that "[t]he Premium version of the [LastPass] password manager...allows you to share passwords, logins, memberships and other items with trusted family and friends, use multifactor authentication and get 1 gigabyte of encrypted storage. Meanwhile, the Families plan gives you six individual accounts, shared folders and a dashboard for managing the family accounts and keeping an eye on your account's security." Last Past Premium costs \$36 a year, and Last Pass Families, is \$48 a year.

1Password: Best paid password manager for multiple platforms

"If you're looking for a trusted password manager app to keep your login information private and secure, 1Password is the best password manager for the task, letting you access your accounts and services with one master password. It's available for all major device platforms." Base price for 1Password is \$35.88 a year.

All three password managers offer a free trial period. For more password managers and in-depth reviews, visit CNET.com.



Brain Teaser

What 3 letter word pronounced one way is a farm animal and pronounced another way is something a farmer does?



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