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Manage Your Online Passwords



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elcome to my first cyber security column in Michigan Country
Lines! We regularly hear stories about a new data breach or another company that was the victim of a malicious cyber attack. Perhaps you or someone you know had to cancel a credit card because it was stolen. Even more problematic, maybe you were the victim of identity theft.

Cyberspace can be a dangerous place, but with just a few simple tips it can be navigated safely.

One of the most important aspects of cyber security is proving who you are to a faceless computer. So how do we do that? The most common way is through the use of a secret password that only you should know. Whether you are tapping in a pin code to unlock the smartphone in your hand, or logging into a social networking website that might be located halfway around the world, you are basically telling a computer, "Hey! This is me! Let me see my stuff."

This method works as long as no one else can guess or steal your secret password. And to do that, you have to make a strong, unique password—again, that only you know—to every one of the websites and devices you use. You might be thinking, "Wait a minute, I use dozens of websites. Maybe even a hundred. I have to memorize a unique password for all of them? And each one has to contain a number?"

I know that's a challenge. And judging by the number of data breaches disclosed almost daily, the majority of people don't do that. It is unrealistic to come up with dozens of unique, hard-to-guess passwords, so many simply use the same password over and over. This is a dangerous practice as all a malicious hacker has to do is look through the information disclosed in one of those data breaches and try whatever passwords they find on all other sites. Do you use the same password for *Yahoo!* as your bank?

So, how do I meet that challenge? I use password manager software to help me create, remember, and maintain passwords. Whoa, I'm up to over 250 passwords now!

Using a password manager is easy, and most work about the same way. You create one secret **master password** that can unlock all your other passwords stored in the tool. When I need to

login to a website, I first visit the website, enter in my username, and then open my password manager. Some password managers will recognize the website you are on and automatically fill in the username and password for you. Or you can simply copy and paste from the manager into the appropriate fields. I find this is much faster than typing in my password every time, too.

If you need to create or change a password on a website, most password managers will provide you with a button to create a long, random password. Just click **generate password** and you're done. In fact, I create all my passwords this way. Out of the over 250 in my manager, I only have about six memorized. That's it—I let the password manager do the rest of the work.

Which password manager should you choose? I do not recommend using any password manager built into a web browser. Some browsers do not store your password in a safe way, and none of them have the features a dedicated password manager has.

There are many good dedicated password managers out there. Dashlane, LastPass and KeePass are all good, although I do not specifically recommend any password manager. My best advice is to find one you like and use it.

That's it for now. I'll be back again with more tips on how to get the most out of the online world as safely and securely as possible. ■

Check Usage While Away

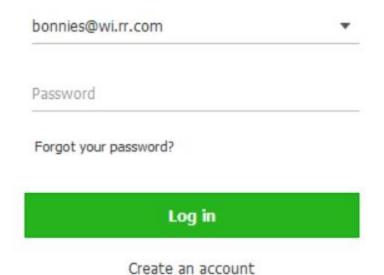
Here's an easy, convenient way to check electricity use in your home.

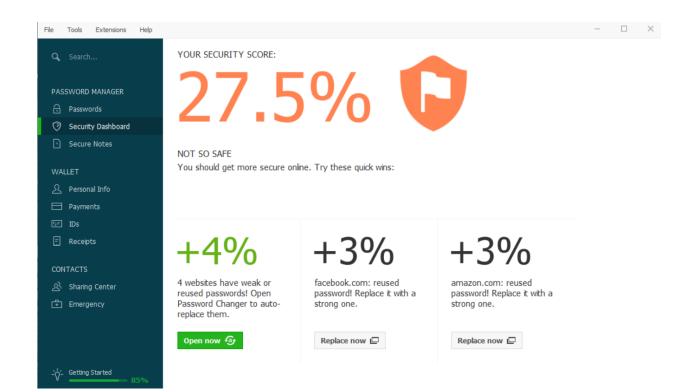
The amount of electricity you use daily can be viewed online by visiting my.gtlakes.com. Enter your username and password to login or register if you are a first-time user. Click on Usage History to see your monthly and daily kWh consumption.

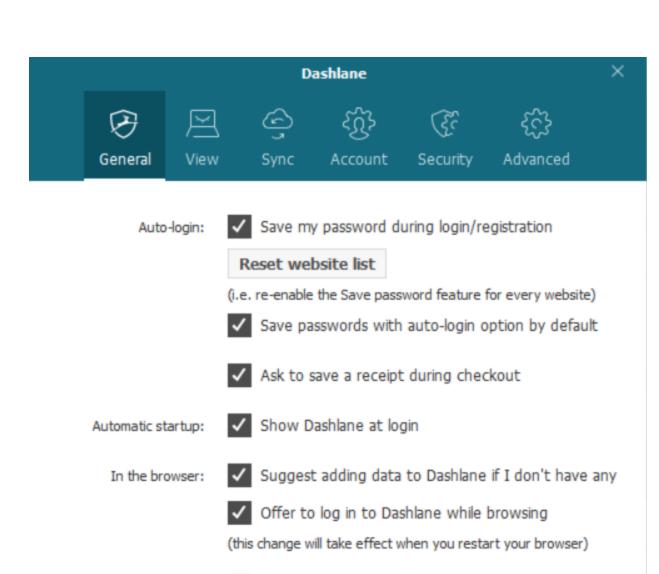
Contact our office for your daily usage records if you don't have internet service.

This metering technology is another way that we're looking out for you.









Automatic data capture:

Ask to save form-fill data that I type into web forms

✓ Automatically save without prompting

