

Re: Are you a 'cyberchondriac'?

Source: <http://newsgroups.derkeiler.com/Archive/Soc/soc.senior.issues/2007-12/msg00869.html>

- *From:* AndyS <andysharpe@xxxxxxxx>
 - *Date:* Sat, 22 Dec 2007 16:14:11 -0800 (PST)
-

California Poppy wrote:

The thing that many people don't realize is that banks have your information on the Internet. If you choose not to access it, you are missing out on a much safer way to pay bills. The fact that you also save a 42 cent stamp is a bonus. So long as no one knows your password, you are safe. I used to keep my passwords (as Andy says, so many places require one nowadays and with different requirements) on post-it notes around my computer. Now, I have them on a spreadsheet. I realize that if anyone got ahold of my computer, they could access my passwords, but that is a lot less likely than that a waiter in a restaurant will take my credit card somewhere and make a note of it. I have a web site to accessing my credit card online so I can catch any unusual charges right away...not that I have ever had any. I purchase very little these days, so I use by bank debit card and get cash at the grocery store.

Andy writes,

Yes, I agree with all you say..... There is one thing that I'd like to add for those who have many many usernames and passwords to remember, tho....

One approach, for if you are travelling, is to store your usernames and passwords on the ARCHIVE section of a webmail.... But not "exactly", since there is a possibility of hacking...

Take your "username" and encrypt it ... Same as for your password.

For instance, If your username is "Calpoppy", you can store it as "Caldaisy", since it is easy to remember what you actually mean...

Same for passwords. Use JUST ENOUGH of the password to give yourself a hint as to what you actually did.....

Re: Are you a 'cyberchondriac'?

In this manner, you can have a hundred different usernames, full access to them globally, and, if you are clever, not enough is written to give a hacker an easy way to get them.....

The thing I hate is banks that require the usernames to be the social security number.... a really really bad idea, in my estimation. But, that can be "munged" also, so, just think about it for a while.....Changing even one number in it effectively shields, unless the crook assumes that's all you did.... Be rational about it. Add it to your oldest child's birthday date, for instance, before you store it..... Pretty good privacy.....

In my opinion, the internet is the absolute safest way to exchange data. I avoid giving SS or Driver License number to even medical establishments, since they hire low paid people in accounting or to answer the telephone, and I really don't trust them..... There are only a couple of things that need to be really protected, and everyone should be aware of them.... However, your REAL NAME and the state you live in is NOT "secret"..... We normally, when we meet a new person at church, in a line at Walmart, in the bank, at school, etc, tell the stranger we are having a conversation with our REAL name. Why in hell would anyone think that an 80 year old stranger who lives 8000 miles away would be a greater threat ??????

If you meet a friend of your children for the first time, do you tell them your name is "High Miles" or "Stupidgator" ??? Yet, they are more likely to do you a real mischief than anyone on the internet..... Most crimes are committed against us by people we have met personally -----ESPECIALLY in the case of timid old ladies...

Andy in Eureka, Texas

Re: Are you a 'cyberchondriac'?

Re: Are you a 'cyberchondriac'?

(There are seven Eurekaes in Texas... You figure out the one I live
in :>))))

.