

The password is ...

NEW YORK (AP) — Yet another service is asking you to change your password.

Twitter said Thursday it discovered a bug that stored passwords in an internal log in plain text, without the usual encryption. Though Twitter says there's no indication anyone has stolen or misused those passwords, the company is recommending a change as a precaution.

Here are some tips on coming up with a new password and safeguarding your account — even if your password is compromised.

COMPLEXITY COUNTS

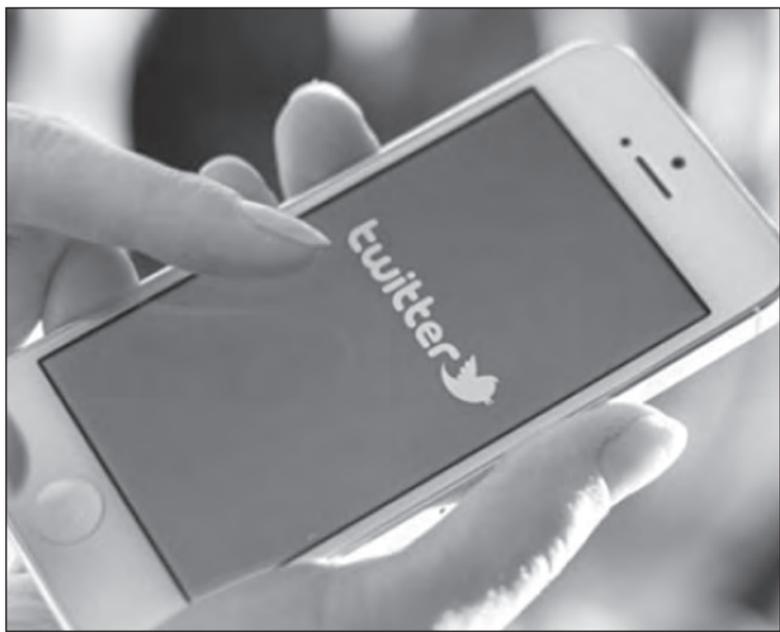
Don't even think of using "password" as your password. Picking any common word as your password should be avoided because it's easily guessed using software that tries out every word in the dictionary.

However, you can get a good password by combining two or more words, such as "rocketcalendar." Sprinkle in some numerals and punctuation marks, and make some of those letters in caps, and you've got a strong password. So "rocketcalendar" becomes "rocket44!calendaR." But don't use that one; the fact that it's in this article means hackers probably already have it in their databases.

Some services will even require your passwords to have certain characteristics. As you type a new password on Twitter, the service will tell you whether it's "Too Obvious" or "Weak." Go for "Very Strong."

KEEP PASSWORDS FRESH

Each service should



With Twitter encouraging its users to change their password as a precautionary measure, it's a good time to evaluate the strength of your passwords on all your apps to guard against hackers.

have its own password. If you use "rocket44!calendaR" on Twitter, don't use it on Facebook. Once hackers get your password on one service, they'll try it on other services, too. Outsmart them by using a fresh password each time. It can be as simple as adding the first three letters of the service's name, so Twitter gets "rocket44!calendaRtwi" and Facebook gets "rocket44!calendaRfac."

You can turn to a password-manager service to help you keep track of various passwords, though make sure the one you use hasn't had its own security problems. If you're storing passwords in a spreadsheet or other document on your computer, be sure to protect it with its own

password. Microsoft Office lets you encrypt files. Avoid naming the file "passwords." Call it "bad-movies" or something innocuous.

RESET AND REFRESH

Some security experts recommend you change your passwords frequently, though treat that advice with caution.

When there's a breach, it doesn't matter whether that password is two weeks or two years old. And if you change passwords too often, you risk forgetting them and falling back on simpler, less-secure passwords.

A BETTER SAFEGUARD

You can ignore much of this advice if you just do one thing: Turn on two-factor authentication, which Twitter calls "login verification." You'll get a text with a code each time you try to log in from a new device or web browser. So even if hackers get your password, they can't do much unless they have your phone — or some other way to intercept the code.

Of course, this makes it even more important to protect your phone with a passcode, so no else can get these texts if your phone is lost or stolen.

Hospital bill troublesome

DEAR BRUCE: A company is claiming that I owe them \$1,000 from the hospital my son was born in in 2013. I never received a bill from this company in the past. I've tried to contact them numerous times and was told to contact my insurance company, which at that time was through my employer. Because these charges are from 2013, the insurance company is not able to help me except through a release of storage record, which means I have to write them a letter and send it to them.

I don't understand how a physician's office can't go back in their records and tell me what ID was used for the payment billing. I don't have my records from back then, therefore I'm not able to verify the charges. What else can I possibly do?

-- M.U.

DEAR M.U.: The fact is there may be little more you can do. Because the charges are from 2013 and the insurance company is not able to help you except through a release of storage records, which you have to write the letter for, I would tell them that you will be happy to write a letter. That much I would do.

Beyond that, I would tell the company that

SMART MONEY

BRUCE WILLIAMS



the bill should have been collected from the insurance company at the time. You have no records going back that far and you can't be expected to have them. In my opinion, little more can be expected from you. Good luck.

DEAR BRUCE: I had a car loan that was paid on time and completely, but its history has been removed from my credit report. Can I get it put back on?

-- S.H.

DEAR S.H.: The fact that you paid a car loan on time and its history was removed is regrettable since I suspect there is very little on your report. You can certainly request for the credit reporting agency to include it, but that's all you can do. If the information is dated or is not considered consequential, that is the agency's judgment and unfortunately, there is little you can do about it.

Send questions to bruce@brucewilliams.com.



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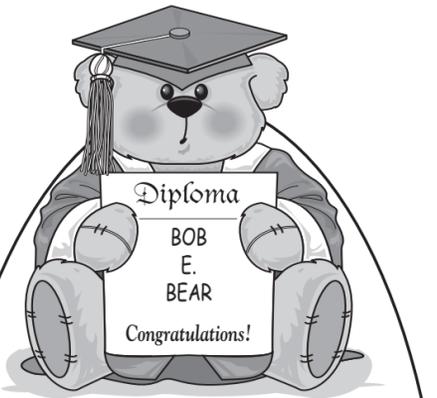
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