

Hab Barton

From: Barton Advisory Services, LLC <hab@bartonllc.org>
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To: Hab Barton
Subject: Take the target off your back



In some of these monthly newsletters, we get philosophical. We talk about what matters most in life. We discuss how our financial planning is hopefully setup to serve our most important hopes and dreams. Those iterations are perhaps best read at sunrise while clasping a warm beverage with both hands.

This month is nothing like that. This month is about taking some action. So please sit up a little straighter and stop relaxing. We are going to look at possibly the most consistent risk to your finances, one that is never ever going away. This month we must discuss cybercrime and identity theft.

Some of you are now tempted to skip this, thinking “oh I have an IT department / consultant. That’s their job.” Stop it. Stop it right now. Those things just mentioned are important. What’s a thousand times more important are the human errors we are all liable to make. It’s estimated that 95% of cybercrime starts with human error.

NINETY FIVE PERCENT!

Major institutions, with the most impressively secure systems, are not brought down by a strange looking computer hacker like you see in a movie. They are brought down by their own internal people clicking a fraudulent link or giving out sensitive info to a criminal. It’s human error that allows cybercrime to thrive.

We will look at things that require no technological knowledge that can still make you much safer.

If you are thinking you’ll never fall for some trick, then the cybercriminals are rejoicing. They want you to be overconfident. People that are smarter than you and me fall for this every second.

And this moment right now is the least advanced cybercriminals will ever be. They are always getting better and smarter, as is their technology. Need proof? Consider vishing, a scam that uses voice-altering software on phone calls: [The Power of Vishing](#)

While I've taken special interest in these topics over the years, I am by no means an expert. Thankfully for all of us, all of these ideas do come from the actual experts. No piece of advice will ever be perfect, and this landscape is always evolving. Yet, these simple things will help take the target off your back.

Let's start here, the 24 hour checklist:

[Cybersecurity 24 Hour Checklist](#)

These are simple, expert recommended steps you could do in the next 24 hours to make yourself safer.

Here is another one-pager, the Never Ever list:

[Cybersecurity Never Ever List](#)

These are reminders of things you should never, ever be doing.

If you have aging parents, you absolutely need to be discussing these things with them.

If you have young teens or preteens that are starting to use technology more heavily, you need to first take the phone away for a bit and make them ride a bike or something. Then it's time to discuss these safety measures with them.

If you yourself have ever been busy, emotionally drained, or both, you need to be reviewing these topics. Perhaps keep reminders where you will see them daily. You might not be defrauded by 99% of the attempts out there. Yet the criminals never stop trying. You make mistakes when you are late for your next meeting, hungry, tired, and irritable.

A few things that I think are of special note:

- The IRS will NEVER contact you by any method except snail mail. They do not call or email you.
- Links can say absolutely anything. It can say Fidelity, Charles Schwab, Chase Bank, Facebook, and so on. If someone sends you a link, use caution always. If needed, just navigate to the site on your own rather than clicking the link.
 - This applies to me too. If I ever send you a link that looks suspicious, by all means call me and confirm. I've likely done the same thing to you.
- Nothing is ever urgent. If someone is urging you to take action right away, ignore it.
- For goodness sake, don't let the world know your home is unoccupied by posting online about your current vacation.
- Don't take online personality quizzes about yourself. It's often just setup to gather more information about you. If you need an online quiz to tell you what house of Hogwarts you belong in, you simply aren't cutout for Hogwarts.

Your businesses and such absolutely do need robust firewalls, VPNs, and other support. Personal cybersecurity is often more about personal actions.

Cybercriminals are not looking for a bunch of hassle to hack people. They are testing for easy targets and if they don't find it, they move on.

Do not be that easy target.

Scary Photo of the Month

Most Common Passwords - 2023

- 1.123456
- 2.password
- 3.123456789
- 4.12345
- 5.12345678

These are the most commonly used passwords of 2023. This list does not change much year to year.

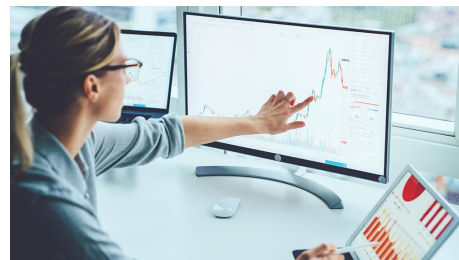
If you use passwords like this, it is a matter of When you will be hacked, not If.

Video of the Month: How far we've come

1995. What a time it was. Mark Wahlberg was Marky Mark, Bret Hart was champion, and hackers in films and TV could literally do anything according to writers.

Here is a link to a preview for the film Hackers. Does anything ever age well?

[Hackers Original Trailer](#)



Alice driving, Annie being Annie

I took Alice to the Kart Ranch a few weeks ago on a school day, right when it opened. We had the place to ourselves. It was a perfect day. Alice enjoyed driving the kiddie cart. Its top speed looked to be about 2MPH. She still managed to put it into the railing 4-5 times. Hopefully we'll have fully self-driving cars in 12 years.

Annie has been really into the Bluey playset that the Easter Bunny brought. She has thankfully not eaten any of the pieces, at least I don't think she has. On second thought, I have not seen the Chattermax figurine in some time....



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