



The Monthly Brief

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CREATING PASS PHRASES

With all the data breaches we've told you about, it's a great idea to frequently update your passwords for online email and business accounts.

You've probably heard that secure passwords require long strings of random letters and symbols that are nearly impossible to remember. However a study by Carnegie Mellon University has shown that unique pass phrases with a personal meaning can be just as effective.



To construct our easy to remember password, we'll use the phrase "Fly me to the moon". Taking the first letter as a capital and the remainder as lower case, it converts to **Flymetothemoon**.

Next, add a unique way to customize it for each website. We'll use the "@" symbol followed by the capitalized first and last letter of the website name. For Amazon our password would be:

Flymetothemoon@AN For JC Penny it would be **Flymetothemoon@JY**.

Another technique is to use only the first and last letter of each word in your phrase. This becomes **Fymetotemn@AN** or using alternate capital and then lower case letters it becomes **FyMeToTeMn@AN**.

Using variations on these simple techniques can provide you with easy to remember very secure passwords for every site you do business with.

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MOBE Is Bad Business

The Federal Trade Commission has taken action to stop a massive \$125M online scam targeting veterans, retirees, and other adults. MOBE (My Online Business Education) promised customers that for just \$49 they could learn how to make thousands by running their own internet marketing business following a simple proven 21 step system.



So what was the secret? [According to the FTC](#), "Consumers who pay the initial \$49 entry fee are bombarded with sales pitches for membership packages that cost thousands of dollars, which the defendants pressure them to buy in order to continue through the 21 steps." They eventually reveal that their "proven system" for making money is to sell the same scam memberships to others, earning commissions on those sales.

The scam was operated by overseas defendants living in Malaysia and Canada, also using the other names My Own Business Empire; Transaction Management, and others.

The [MOBE website](#) has been shut down and the FTC says the ultimate goal is to obtain refunds for victims, however this may take several months or longer. If you've given money to MOBE you can [file a complaint](#) with the FTC. By doing so you may help build the case against MOBE and the FTC will be able to contact you for a future refund.

*FTC

HOME SHIPPING JOB SCAM



The U.S. Postal Inspection Service is warning about [a new work from home scam](#) targeting seniors and others looking for extra income.

Here's how it works: Criminals post job announcements on internet career sites offering work-at-home positions receiving, inspecting and re-shipping packages. Some offering \$2000 or more in monthly income. Victims are asked to complete an application, providing address, birthdate, SSN, and even bank account information. Some offer an interview and others an online test. Once hired, packages arrive at their homes, are photographed and then placed into new prepaid shipping boxes and left for a postal service to pick-up.

Most victims operate for weeks on promises of future payment. Most don't get paid and ones that do, receive bogus checks. Then they learn the merchandise was bought with stolen credit cards and sent to criminals out of the country. [View our video on Facebook](#)

Remember that employment application? With that info crooks open credit accounts in the victim's name, victimizing them again. **U.S. Postal Inspectors offer these tips:**

1. Don't give out personal information to a person or company you don't know. **2. Be suspicious** of any offer that doesn't pay a regular salary or involves working for an overseas company. **3. Check the company** with the FTC, Better Business Bureau, or state Attorney General.

*USPIS, USPS, WFTV