



# How Long Does It Take to Hack Your Passwords?

For the past several years, **Hive Systems** has calculated the amount of time it would take a hacker to crack your password. They've just released the 2024 chart.

It's always interesting reading and we like to see how we stand with our own passwords and hope that you will do the same.

A strong password is your first line of defense to protect your accounts We recommend at least a

12-character password using upper- and lower-case letters, numbers, and symbols. Your password should also be entirely unique from your other account passwords. If you're worried about remembering your password or creating a stronger one, try using one of our recommended password managers.

One of the main attributes of being secure is to have strong passwords. If you're still using your

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## TIME IT TAKES A HACKER TO BRUTE FORCE YOUR PASSWORD IN 2024

How did we make this? Learn at [hivesystems.com/password](https://hivesystems.com/password)

Number of Characters	Numbers Only	Lowercase Letters	Upper and Lowercase Letters	Numbers, Upper and Lowercase Letters	Numbers, Upper and Lowercase Letters, Symbols
4	Instantly	Instantly	3 secs	6 secs	9 secs
5	Instantly	4 secs	2 mins	6 mins	10 mins
6	Instantly	2 mins	2 hours	6 hours	12 hours
7	4 secs	50 mins	4 days	2 weeks	1 month
8	37 secs	22 hours	8 months	3 years	7 years
9	6 mins	3 weeks	33 years	161 years	479 years
10	1 hour	2 years	1k years	9k years	33k years
11	10 hours	44 years	89k years	618k years	2m years
12	4 days	1k years	4m years	38m years	164m years
13	1 month	29k years	241m years	2bn years	11bn years
14	1 year	766k years	12bn years	147bn years	805bn years
15	12 years	19m years	652bn years	9tn years	56tn years
16	119 years	517m years	33tn years	566tn years	3qd years
17	1k years	13bn years	1qd years	35qd years	276qd years
18	11k years	350bn years	91qd years	2qn years	19qn years



# Letter from the Editor



This is the 3rd year that we have showcased Hive Systems' Password Table: **Time it Takes a Hacker to Brute Force Your Password in 2024**. I challenge you to put your most-important passwords to the test! Will you fail when your password is hacked instantly or will your passwords take 19 quintillion years?? That's pretty secure!

There are a few surprising changes in this year's chart over last year's; the time it takes for a hacker to crack your password has gone DOWN!

One reason is that many of us are now using Passphrases. *"Passphrases are a string of known dictionary words. That means "cracking" will be less than 14 quadrillion years because when selecting which combinations of things to crack first they can start with relatively short, easy-to-remember words! The process can be sped up even more if they know anything about the person and can focus on words from topics we suspect they are interested in. It will still take a long time to crack passphrases but nowhere near as long as fully randomly generated strings of the same length. Even so, if passphrases will get you into those higher character counts then the benefits may outweigh the risks."*

Are you "geeking out" on your passwords' effectiveness like I did? Read all about their methods, about LastPass' breach now starting to get cracked (YIKES!), and other interesting (and a little too geeky at times) information. <https://www.hivesystems.com/password-table>.

While you're checking out the password table information, be sure to stop by <https://www.hivesystems.com/guides>. I found the Social Media Security Guide very easy to understand and follow. Of course, like everything that helps make you more secure, it does take a little time.



Yes, I am getting more paranoid, and I think that's a good thing!

Other articles in this edition include **Part 2 of The Ultimate Guide to Partnership Marketing** by Ashley Mason, **Protect your Digital Wallet from "Accidental Deposit" Scams** (this was from one of David's 95.9 WATD radio spots), and **Two Significant Employment Law Rules Impacting Your Business** from Attorney Helene Horn Figman.

And, I can't forget to tell you that we are holding an in-person event at the Plymouth Chamber Offices at the end of the month. The information is on the back page. This is a **Massachusetts Express Grant Program Reimbursed Networking Course**, which means that your participation fee can be reimbursed by the State. My contribution? Coffee and home-made muffins!

I can't wait to see you all!

A handwritten signature in black ink, appearing to be the initials "PS".

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dog's name and your kid's birthdate, you need to change them NOW!!

### **Password Reuse is an Epidemic**

People say. "IT'S EASIER TO USE ONE PASSWORD"

59% of individuals admitted to mostly or always using the same password, despite 91% knowing it's a security risk.

When your commonly used password is breached, other accounts are also at risk of being breached.

### **Your UNIQUE email password**

Your email password must be strong and DIFFERENT from every other password that you use. Why? Because if a hacker gets into any of your secured sites, the first thing they will want to do is change the password so you can't get back in. How do they do that? They request a password change – sent to your email address. If they can get into your email, they have the keys to your kingdom and can access every account that you have. Take a few minutes and change your email password now.

### **What's a good password?**

A "good" password is a pass PHRASE, not a dictionary word or a pet name that someone could guess.

### **Start with a phrase:**

SardineIceCream (YUCK!)

Alter it with numbers and symbols; a good password has at least one capital letter, one lower-case letter, one number, and one symbol: \$@rdine1ceCre@m

As you can see, this password has one capital letter, several lower-case letters, one number, and three symbols. And it is composed of 15 characters. Current Best Practices suggests at least 8.

According to the chart on the front page, it would take a computer about 15 BILLION years to crack this password!

Now that you have your master password, it's time to replace all your other passwords with unique, strong passwords.

Here are your Best Practices:

- Don't use your email password for any other purpose.
- If you use the service often (like your bank account), memorize a passphrase enhanced with numbers and symbols.
- Get a password manager for less-used sites and have it create random combination passwords unique to each site.
- Never save your passwords in your computer browser – if your computer gets hacked, they can get into all your accounts!
- Challenge Questions: In many cases, you can find the answers to your challenge questions (What is your mother's middle name? What street did you grow up on?) on Facebook or other social media sites. We often see "Take this Quiz" with these very questions! If these questions are required, make up an answer that you will remember but isn't easily recognized.
- Mom's middle name? Chanel #5 (Her favorite perfume)
- Street you grew up on? Monopoly Street
- Your best friend in High School? Pizza. There's no one checking that your answers are true, so have fun with answers that you can remember.

Would you like a FREE Infographic of this article to share?



Go to:

[ACTSmartIT.com/hive](https://ACTSmartIT.com/hive)

For more information about passwords and pass phrases, go to:

[ACTSmartIT.com/passwords](https://ACTSmartIT.com/passwords)



# The Ultimate Guide to Partnership Marketing

In Part 1 of The Ultimate Guide to Partnership Marketing, Ashley Mason explained that partnership marketing, also known as “a collaboration between two companies or brands to reach a broader audience base and mutually benefit both parties, according to **Wordstream** (<https://www.wordstream.com/blog/ws/2022/10/26/partner-marketing>).

In this 3-part series, Ashley gives the lowdown on partnership marketing: getting started with it, understanding its success, and bringing in support to facilitate it.

## Part 2: Select the Format of Your Offer

There are several ways to format your offer, but it all comes down to your audience’s preferred way to consume content as well as which form will help you reach your goals. Additionally, it may depend on the resources you have available. Examples include:

### Blog Post



If you’re looking for a way to collaborate with a professional that doesn’t require a lot of work while still making an impact, a blog post is a good choice. There are a few options for blog posts:

- An interview, where you interview the professional on various questions and include their responses
- A guest blog, where an expert writes a blog post to publish on your site
- A contributed piece, where you write on a specific topic and include quotes from one or more experts related to that topic

Oftentimes, the blog post is evergreen, which means that you can continue to share it indefinitely, helping to leverage it and bring awareness

to it as much as possible. Blog posts help to establish thought leadership and drive website traffic.

### Webinar

Webinars are an extremely effective way for teaching and educating your audience on a certain topic. Held virtually and typically lasting anywhere from 30 minutes to 1 hour, webinars make it easy for individuals in any location to tune in and learn. Additionally, the webinars can be recorded, which makes it possible for registrants who missed the live option to watch the replay and allows anyone who may not have registered for the webinar originally to get access to it at a later date.

Webinars demonstrate expertise, build an email list, and potentially drive leads.

### Podcast



Podcasts are one of the best long-term forms of partnership marketing. If you have a podcast that brings on a new guest with each episode, it gives you the opportunity to partner with several experts within the niche of your show. Additionally, you could consider starting a podcast with another expert as the co-host, which you can lead throughout an indefinite period of time.

With podcasts being a convenient form of content to consume while multitasking — such as commuting, exercising, or cooking dinner — podcasting has increased in popularity throughout the past few years, according to Buzzsprout. Podcasting supports ongoing brand awareness and credibility with its consistent publishing.

### Events

If you hope to bring a group of people together and build a community through your partnership, events are an easy way to accomplish that. Whether you hope to plan an educational event — such as a workshop or a conference — or a networking event, this format unites people with similar interests, leading to established connections for years to come.

# Part 2 – Select the Format of Your Offer

Although events tend to require more work due to the logistics of planning, they can be effective for generating leads when done strategically.

## Develop a Promotional Plan

Your offer is only going to be as effective as your promotional plan for it. Once you have selected the right expert(s) for the partnership and determined the offer, it's crucial to develop a marketing strategy that will help you to reach the audience you're looking to attract. Although the exact marketing tactics will likely depend on your topic and the format of the offer, these are a few you can consider:

## Write a Social Media Content Calendar



Social media can be the easiest and fastest way to get the word out about your offer. Write a handful of posts with coordinating visuals in content calendar that both you and your partner can use to promote what you're

creating across various social media platforms.

## Submit a Press Release

Research publications that your ideal audience for this offer consumes and submit a press release to them. Although it may not be guaranteed that it will be picked up for a piece, free press can do wonders for expanding your reach. Plus, this earned media can also position you as an expert.

## Reach Out to Your Network

What's better than promoting the offer yourself? Recruiting other people to promote it for you! Reach out to folks within your network who could either benefit from the offer themselves or may know people within their own network who might find the offer useful and could share it with them.

## Send a Newsletter

If you have an email list, here's your time to use it. Craft a newsletter to send to your subscribers that gives an overview of the offer and shares information on how they can get access to it. Encourage them to forward the newsletter to any colleagues who may be interested in the offer as well.



## Run Paid Ads

If you have funds available, running paid ads to guarantee access to a targeted audience larger than your own is always an option. Before running the ads, however, ensure these two things:

1. The audience is aligned with your ideal clients or customers so the right audience is seeing the content.
2. The page you're directing people to who see the ad is optimized for conversions to prevent lost traffic.

Paid ads can work especially well when other marketing tactics are already executed.

This is Part 2 of a 3-part series

Read **Select the Format of Your Offer**, part 3 of Ashley's 3 part series In June's Newsletter.

Or read the entire article at:

<https://dashofsocial.com/the-ultimate-guide-to-partnership-marketing/>



Working closely with their clients, Ashley Mason and her team help small business owners and entrepreneurs craft and execute value-driven marketing strategies designed to establish thought leadership, grow online communities, and build connections and leads.

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# Protect Your Wallet from “Accidental Deposit” Scams

The widespread use of digital payment platforms like Zelle, PayPal, Venmo, and Cash App has opened up new opportunities for scammers. Among these, “accidental deposit scams” have emerged as a prevalent form of cybercrime. Here are some of the characteristics of accidental deposit scams, their operational methods, and the appropriate actions to take if you encounter suspicious activity on platforms such as Venmo.

## Understanding Accidental Deposit Scams

Accidental deposit scams entail fraudsters exploiting mobile payment apps to deceive users into transferring money to them. Typically, the scam begins with the recipient receiving a significant sum of money from an unknown sender via a payment app. Soon after, the recipient is inundated with messages claiming that the sender made an error and requesting the return of the funds.

While receiving unexpected money may seem harmless, the reality is that the funds were likely acquired unlawfully, often from a compromised credit card or bank account. Essentially, the scammer is leveraging the recipient to launder money. If the recipient attempts to return the funds and the transaction is reversed due to fraudulent activity, they may inadvertently transfer their own funds to the scammer's untraceable profile.

## How the Scam Operates

Before executing an accidental deposit scam, the fraudster gains unauthorized access to someone's financial account. Subsequently, they create a fictitious profile on a payment app and use funds from the compromised account to initiate a fraudulent deposit to a random individual who uses the app. Through the app's messaging feature, the scammer persuades the recipient to return the money. However, once the bank or payment app detects the fraudulent scheme, they retract the deposit from the recipient's account.

Although recipients may perceive their actions as merely returning money, they are unwittingly transferring their own funds to the scammer. Furthermore, the recipient's bank or app may automatically deduct the amount of the fraudulent deposit, leaving the recipient liable. Despite the recipient's belief

that they are merely circulating the same sum of money, financial institutions and legal authorities view the situation differently.

## Handling Unexpected Funds

When receiving money from an unknown sender, it is crucial to not return it immediately, especially if requested to do so. Instead, contact the payment app directly and refrain from communicating with the sender. The payment app or bank will investigate the transaction and rectify any genuine errors or fraudulent activities.

Scammers often resort to aggressive and manipulative tactics to coerce recipients into returning the money promptly. They may fabricate stories of financial hardship or attempt to establish direct communication via phone or text. However, it's best to refrain from engaging with them and allow the payment app to handle the situation.

## Legal Implications and Resolution

Accepting funds from a scammer constitutes receipt of stolen property. Therefore, keeping the fraudulent funds in your account is not advisable, as financial institutions will likely reverse the transaction eventually. If you spend the funds before the fraudulent activity is flagged, you may be required to reimburse an equal amount once the scam is uncovered.

In instances where the accidental deposit is genuinely an error, recipients should let the payment app investigate the matter. Encourage the sender to contact customer service and cease communication with them to avoid manipulation. By contacting customer service yourself, you can provide details of the situation and allow the app to determine the appropriate course of action.

## Final Advice:

Accidental deposit scams pose a significant threat to users of mobile payment apps. By recognizing the warning signs, understanding the scam's mechanics, and taking prompt action when encountering suspicious activity, you can safeguard your finances from potential exploitation. Remember, it's always best to err on the side of caution and allow the payment app to handle any discrepancies or fraudulent transactions.





# TWO SIGNIFICANT EMPLOYMENT LAW RULES IMPACTING YOUR BUSINESS

## **I. FEDERAL TRADE COMMISSION ADOPTED A "FINAL RULE" ON APRIL 23, 2024, THAT EFFECTIVELY PROHIBITS THE USE OF ALMOST ALL NON-COMPETITION PROVISIONS IN EMPLOYMENT CONTRACTS.**

This applies not only to new contracts being offered, but to existing non-compete agreements with non-senior executives. The rule requires employers to provide notice to current and former employees that any non-compete provisions in their contracts are no longer in effect.

There will still be legal challenges over the coming months to this strict and narrow rule, which may delay its implementation.

**Exception:** Existing non-competes with senior executives, defined as earning more than \$151,164 annually and holding a position equivalent to a level of president, CEO or a position that has similar authority to those roles AND final authority to make policy decisions that control significant aspects of a business entity or a common enterprise are grandfathered and are still enforceable.

Keeping this in mind, depending on your business interests, the inclusion of a non-solicitation and/or confidentiality clause in your Employment Contracts may be advisable.

## **II. DEPARTMENT OF LABOR RAISES SALARY THRESHOLD FOR OVERTIME**

The current "white-collar" (Executive, Administrative, Professional, Outside Sales and Computer employees) overtime threshold is \$684 per week (\$35,568).

On July 1, 2024, there will be an initial threshold increase to \$844 per week, equivalent to \$43,888.

In addition, there will be another increase at the beginning of 2025, which will result in the threshold increasing to \$1,128 per week, equivalent to \$58,656.

Now is the time to review the classification of your non-exempt and exempt employees.



*Attorney Helene Horn Figman combines specialized legal knowledge in employment law with the skills and perspectives uniquely suited to Human Resources Consulting. [www.figmanlaw.com](http://www.figmanlaw.com)*

*Information about her anti-harassment and anti-discrimination education programs can be found at [www.workplaceawarenesstraining.com](http://www.workplaceawarenesstraining.com)*

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*This newsletter was thoughtfully edited by Susan Rooks, the Grammar Goddess, so we can look and sound as smart as we are.*



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## ***In-Person EVENT!***

### **Dental Managers Society Hosts Massachusetts Express Grant Program Reimbursed Networking Course\***

Dental office managers and other healthcare professionals know that personal referrals are critical to the growth of their practice. Yet, their stomachs clench as they think of attending a networking event.

This concise, 2-hour in-person seminar will help alleviate the stress.

**The Dental Managers Society is hosting the special event  
Thursday, May 29, 9am to 11am  
Plymouth Area Chamber of Commerce  
100 Armstrong Road, Suite 204, Plymouth**

RSVPs are required, and the session is \$97 per person.

\*Note – This program is part of the Massachusetts Express Grant program and can be completely reimbursable by the state for most. Applicants will receive instructions on how to apply.

For more information and registration link: **[DentalManagersSociety.com/express-grant](https://DentalManagersSociety.com/express-grant)**

**Come see old friends and make new ones!**