

THE REPORTING COVER

Presidents Message:

I can't believe Christmas is here and the New Year is upon us. Have a Merry Christmas and a Happy New Year.

I appreciate each and every one of you for your continued support of me and especially— Houston NAIW, Inc.

Please remember our Charity— Angel By Nature and bring items for the center to our Meeting on December 13th.

Remember to tell your friends about us and that the dues are half the cost on January 1st. Invite your friends and prospective member to our Christmas meeting. Tell them if they wish to be included in the gift exchange to bring something wrapped between \$10 to \$15.

Mark your calendar for the Continuing Ed in January, our Birthday in February and Regional Conference and the Petticoat Rodeo in March. Details will be send by email.



Terry Webb, CPIW

Top 10 Excuses From Drivers Caught Using Phones

The Insurance Corporation of British Columbia, a Canadian auto insurer, released last week a list of top excuses from local motorists when they were caught using handheld cell phones while driving.

The insurer compiled the information with help from the local police department, which went on a month-long crack-down in September on distracted driving. Police estimate they issued more than 3,500 tickets. Motorists getting distracted by holding a cell phone in one hand and making or receiving calls while driving is also a common problem in the United States.

Since the first law was passed in New York in 2001 banning handheld cell phone use while driving, there has been debate as to the degree of hazard, according to the New York-based Insurance Information Institute.

A survey conducted by State Farm in November 2010 found that 74 percent reported making or receiving calls at least once a week while driving.

Here are the top 10 excuses the Insurance Corporation of British Columbia compiled of local drivers who were caught using handheld phone devices while driving:

1. This is a bogus law.
2. It was my boss on the phone – I had to answer it.
3. I wasn't using it – I just like to hold it.
4. Sorry officer, I didn't see you trying to pull me over because I was on my phone.
5. But it was an emergency call to my wedding planner.
6. My Bluetooth died.
7. Driver: I'm using my speakerphone. Police officer: No, you're holding your phone in one hand and steering with the other.
8. I'm not driving; I was stopped at a red light.
9. I wasn't talking, I was checking my messages.
10. I was just checking the time.



Computer E-mail advice

Make yourself familiar with snopes.com and/or truthorfiction.com for determining whether information received via email is just that: true/false or fact/fiction. Both are excellent sites.

Advice from snopes.com <<http://snopes.com>> <<http://snopes.com>> VERY IMPORTANT!!

1) Any time you see an email that says "forward this on to '10' (or however many) of your friends", "sign this petition", or "you'll get bad luck" or "you'll get good luck" or "you'll see something funny on your screen after you send it" or whatever --- it almost always has an email tracker program attached that tracks the cookies and emails of those folks you forward to. The host sender is getting a copy each time it gets forwarded and then is able to get lists of 'active' email addresses to use in SPAM emails or sell to other spammers. Even when you get emails that demand you send the email **on if you're not ashamed of God/Jesus** --- that is email tracking, and they are playing on our conscience. These people don't care how they get your email addresses - just as long as they get them. Also, emails that talk about a missing child or a child with an incurable disease "how would you feel if that was your child" --- email tracking. Ignore them and don't participate!

2) Almost all emails that ask you to add your name and forward on to others are similar to that mass letter years ago that asked people to send business cards to the little kid in Florida who wanted to break the Guinness Book of Records for the most cards. All it was, and all any of this type of email is, is a way to get names and 'cookie' tracking information for telemarketers and spammers -- to validate active email accounts for their own **profit-able** purposes. You can do your Friends and Family members a GREAT favor by sending this information to them. You will be providing a service to your friends. And you will be rewarded by not getting thousands of spam emails in the future!

Do yourself a favor and **STOP** adding your name(s) to those types of listing regardless how inviting they might sound! Or make you feel guilty if you don't! It's all about getting email addresses and nothing more. You may think you are supporting a GREAT cause, but you are NOT! Instead, you will be getting tons of junk mail later and very possibly a virus attached! Plus, we are helping the spammers get rich! Let's not make it easy for them!

ALSO: Email petitions are NOT acceptable to Congress of any other organization - i.e. social security, etc. To be acceptable, petitions must have a "signed signature" and full address of the person signing the petition, so this is a waste of time and you are just helping the email trackers.



Absolutely Brilliant Household Tip!

Always keep several Get Well cards on the mantle..... so if unexpected guests arrive, they will think you've been sick and unable to clean.

How to Create a Safe, Memorable Online Password

Use a combination of upper- and lower-case letters, numbers and characters. It's not as complicated as it seems. For example, let's say someone wants to use the phrase iamhappytobe29 as the password foundation. Capitalize the i, keep the "am" lowercase and use the now-familiar colon and closed parenthesis :) to signify happy, Then substitute a 2 for "to" and b for "be," followed by a numerical 29. The password comes out Iam:)2b29. It's like personalized license plate script with the added benefit of characters.

Use a different password for every account. It's not complicated, Siciliano assured us. To avoid confusion, merely add a category to your main password. For example, for a bank account, your password could be Iam:)2b29bank. An AOL ([AOL](http://aol.com)) account could be Iam:)2b29aol.

Get rid of passwords with favorite colors, pet's names, 1-1-1-1 and the like. Hackers have developed what are called dictionary attacks that cover words and number sequences. If you must use a familiar name,

continued on page 3

Think your password is fine? You'd better check this list to be sure.

These are the passwords that get hacked the most frequently, based on SplashData's study of millions of stolen passwords that have been posted online by hackers.

Many of [the worst offenders](#) are sequential numbers ("123456") or sequential keyboard keys ("qwerty") or password-related words like "password" or "letmein".

[According to SplashData CEO Morgan Slain](#), who was quoted on Mashable, "Even though people are encouraged to select secure, strong passwords, many people continue to choose weak, easy-to-guess ones, placing themselves at risk from fraud and identity theft."

People's hesitance to make complicated passwords is understandable considering the sheer number of passwords the average person has--but that doesn't make it alright. A 2007 study found that [the average person had 25 passwords](#) and used 8 of them per day. That number has almost certainly increased. However, what's more annoying than having to remember Qw!cK@sAbunN!3 is having your identity stolen. In 2010, the [FTC received 1.3 million complaints](#) of fraud or identity theft.

So how can you make your passwords better? Use a variety of letters, numbers and symbols. Change them every six months. Don't use the same one for every account, and know that [even a slight variation makes a difference](#). Avoid using real words. [According to Daily Finance](#), hackers use "dictionary attacks" that make it easy for them to crack passwords that are words or sequential numbers. And finally, don't use any of these--SlashData's 25 worst passwords of the year:

1. password
2. 123456
3. 12345678
4. qwerty
5. abc123
6. monkey
7. 1234567
8. letmein
9. trustno1
10. dragon
11. baseball
12. 111111
13. iloveyou
14. master
15. sunshine
16. ashley
17. bailey
18. passw0rd
19. shadow
20. 123123
21. 654321
22. superman
23. qazwsx
24. michael
25. football



How to Create a Safe, Memorable Online Password-- continued from page 2



add something to make it tougher to crack. Say you visited Positano, Italy, on [vacation](#) recently, Siciliano said. Even making the password Positano123 is more effective. It's not Fort Knox-secure, but better.

Know you are being watched. Not in that paranoid "they stuck a microchip in my kidney" way, but for real. Hackers are monitoring your Facebook page and other social media. They are Googling you. They are gathering any intel they can to decipher the code that is you. A hacker infiltrated Sarah Palin's personal Yahoo ([YHOO](#)) account by using her birth date, zip code and by answering one security question -- where she met her husband -- to reset her password. The information was all in plain sight on the Internet. "Hackers are inquisitive, inventive and like to solve puzzles," Siciliano said.

Be vigilant against phishing. Phishing, the dastardly art of sending emails that appear to be from a source you trust but are set up to commit identity or credit card theft, is as dangerous and sophisticated as ever. The same examination of your Internet life has pushed phish email to a scary level of authenticity. If an email from a familiar address asks you to divulge sensitive data, call the sender and make sure it's legit. And for Cybergod's sake, make it a policy not to click links in the body of an email unless you're sure the sender is legit. "You can open up a Pandora's Box," Siciliano said. "You could be providing data to the bad guys or clicking onto something that compromises your computer."

Change your passwords every six months or so. Doing it more frequently is preferable, but, given that it's human nature to put off such tasks, twice a year will suffice, Siciliano said. If you're managing more than 15 accounts or so, you might want to look into password managers such as [Roboform](#) or [Last Pass](#).

The root of a secure password begins with a secure PC. Make sure you have an anti-virus program installed and updated. "You can have the most secure password in the world," Siciliano said. "It won't matter if your PC is infected. The PC itself has to be secure. Otherwise, what's the use?" Anti-virus software you pay for usually scans your machine automatically, but if you have a free anti-virus program, you'll have to start it manually, Siciliano said.

And remember: B:)2bhackfree.

The Houston NAIW, Inc. 2011 to 2012 officers:

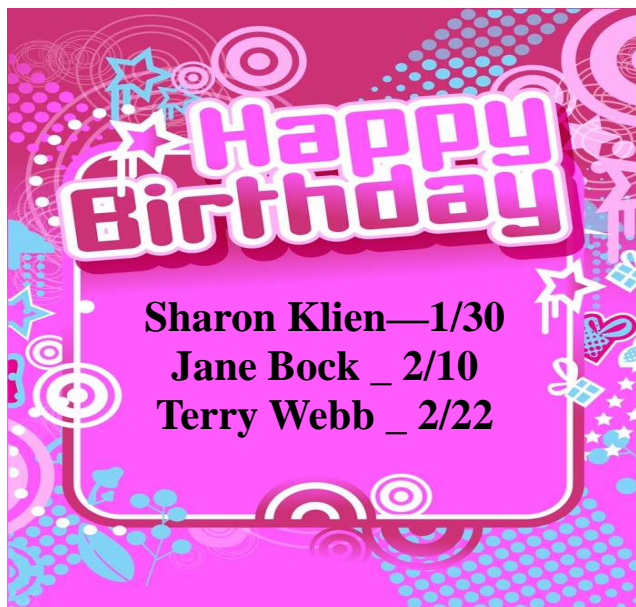
- President— Terry Webb, CPIW
President Elect—Membership—Judy Koudelka, CISR
Vice President—Education—Mary Browder
Secretary—Jane Bock
Director 1—Immediate Past President—Joanne Pearson, CIC, CPIW, ACSR
Director 2—Treasurer—Margaret Parker
Director 3—Public Relations—Norma George, CPIW
Director 4—Finance—Carolyn Tennison
Director 5—Program—Sharon Klien, ACSR



Difficult Christmas Trivia Quiz www.ChristmasTrivia.net

1. What Christmas plant is "Viscum" used to label: Mistletoe Holly Ivy Sage
2. The name of Scrooge's dead business partner: James Willcot John Mantis Jacob Marely Jimmy Booth
3. Which author made the remark "I gave them for Dinner a Piece of rost Beef and plumb Puddings – and after dinner half a Pint of strong Beer apiece. ": Philip Larkin James Woodforde Samuel Johnson Evelyn Waugh
4. Who tried to steal Christmas from the "Whos of Whoville" in the 1966 cartoon based on the Dr. Seuss Story?: The Grinch The Snowman Hattie Jacques Ian Holm
5. What was the film called in which Peter Auty sang Walking in the Air?: The Grinch The Snowman Hattie Jacques Ian Holm
6. What Christmas food is made from "marsh-whorts": Stuffing Sweet Potatos Marshmallows Cranberry sauce
7. Which ocean is Christmas Island in: Pacific Ocean Atlantic Ocean Indian Ocean Arctic Ocean
8. Who wrote the poem, "The Cultivation of Christmas Trees": Paul Thereaux Walt Whitman James Joyce T S Eliot
9. Which continent is the turkey from: South America North America Europe Australia
10. In which author's novel is it "always winter but never Christmas": C S Lewis John Masefield Jacob Marley Sherlock Homes

Answers Question 1: The correct answer is the Mistletoe. Question 2: The correct answer is Jacob Marely. Question 3: The correct answer is James Woodforde. Question 4: The correct answer is The Grinch. Question 5: The correct answer is The Snowman. Question 6: The correct answer is Cranberry sauce. Question 7: The correct answer is Indian Ocean. Question 8: The correct answer is T S Eliot. Question 9: The correct answer is North America. Question 10: The correct answer is C S Lewis.



Calendar 2011/2012

- December 13—Christmas Party
- December 25—Christmas
- January 1— Happy New Year
- January 24—CE Program
- February 28—Birthday Month
- March 1-3—Region VI Conference, Norman,OK
- March 25—Petticoat Rodeo
- March 27—CE Program
- April 24—Election of Officers
- May 22—Industry Appreciation Dinner
- June 6-9—National Convention, Dallas, TX
- June 26—Installation of Officers