



Helping You Benefit From Today's Technologies

Are Your Passwords in the Green?

Since 2020, Hive Systems has **been on a mission to crack the code—literally—on passwords.** Their **Hive Systems Password Table** shows just how fast a hacker can brute-force your password... but what you see in the table is just the tip of the iceberg.

What is Brute Force?

A brute-force attack is when an attacker uses a set of predefined values to attack a target and analyze the response until they succeed. As you explore how to brute-force a password, remember that success depends on the size of the set of predefined values. If it is larger, it will take more time, but there is a better probability of success.

The most common—and simple—example of a brute-force attack is a dictionary attack. With this method, the attacker uses a password dictionary that contains millions of password options. The attacker tries these passwords one by one in successive attempts to satisfy the system's authentication requirements. The attacker will succeed if the dictionary of options contains the correct password.

In a traditional brute-force attack, the attacker just tries a combination of letters and numbers to generate a password sequentially. However, this traditional technique will take much longer, especially with long passwords. These attacks can take several minutes to several hours or years, depending on the system used and the length of the password.

What if my password has been previously stolen, uses simple words, or I reuse it between sites?"

The Hive Systems password table focuses on the idea that the hacker is working in a "black box" situation and is having to start from scratch to crack your hash to show the "worst case" or "maximum time required." Most hackers will prioritize which words and strings of characters they'll work on first through rainbow tables, dictionary attacks, and previously stolen hashes.

If your password was part of another breach or uses dictionary words, then your password table looks like this:

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	Instantly	Instantly	Instantly
5	Instantly	Instantly	Instantly	Instantly	Instantly
6	Instantly	Instantly	Instantly	Instantly	Instantly
7	Instantly	Instantly	Instantly	Instantly	Instantly
8	Instantly	Instantly	Instantly	Instantly	Instantly
9	Instantly	Instantly	Instantly	Instantly	Instantly
10	Instantly	Instantly	Instantly	Instantly	Instantly
11	Instantly	Instantly	Instantly	Instantly	Instantly
12	Instantly	Instantly	Instantly	Instantly	Instantly
13	Instantly	Instantly	Instantly	Instantly	Instantly
14	Instantly	Instantly	Instantly	Instantly	Instantly
15	Instantly	Instantly	Instantly	Instantly	Instantly
16	Instantly	Instantly	Instantly	Instantly	Instantly
17	Instantly	Instantly	Instantly	Instantly	Instantly
18	Instantly	Instantly	Instantly	Instantly	Instantly

BEST PRACTICES:

Strong password practices involve creating unique, lengthy passwords, ideally using phrases or random character strings, and avoiding easily guessable information or common words. Unique passwords for each account are crucial, and password managers can help with storage and generation. Furthermore, enabling two-factor authentication adds an extra layer of security.

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From The Desk of David Snell

Happy World Password Day—We're Celebrating All Month!

Although World Password Day is May 1, we've decided to celebrate all month! Granted I don't think we'll be using passwords in five years, they are still important today!

Once again, Hive Systems has published its Password Chart of how long it would take for a hacker to breach your password. We get so many comments from clients and friends that they love this chart!



This year, Pam's done a little more explaining about the hacker process and what they hope to gain. I hope you find it interesting, too.

If you are a client, you know that we use a cybersecurity tool called "Huntress" that monitors every system that we control. In researching for the front page article, Pam made a folder called *"Password Chart."*

Huntress reported to Beth that Pam had a folder of passwords, which is against the rules! If she really had a folder of her passwords, it would be easy for a hacker to steal the "keys to the kingdom" and open every password protected account that she has!

When Huntress finds folders or documents that contain passwords, which they do, Beth immediately reaches out and advises them to get a password manager to keep those passwords secure.

Huntress also performs important proactive roles. Recently, it has shut down a few of our clients' systems when they have clicked on an infected link. Huntress contacts us right away, so we can help respond to and fix the issue.

In each breach, this link has been from a trusted source (who didn't know that they had been hacked) and Huntress' intervention has kept the hacker from getting into any other computers or their network. It's a superhero in our books!

You can be a superhero, too. If you'd like to share this article with your team, friends, family or anyone else, you can get it at www.ACTSmartIT.com/green

You may also want to check out May's Infographic, "Celebrating World Password Day (May 2, but we're celebrating for the whole month!). There are 4 Pop Quizzes that are funny and fun. See how you do.

Welcome to Todd Philie, Chief Marketing Officer of Southcoast Marketing Group to our Team of Experts! Todd is a member and Past Business Person of the Year of the Cranberry Country Chamber of Commerce. His article **"ADA Compliance – It's Not Just Good Practice. It's The Law"** is a heads-up to all of us that we need to revisit and review our websites that may have been created before this law was established. You'll find it on page 6.

As I write this, it's a beautiful day, and I am hoping it lasts all month!

Enjoy!

A handwritten signature in blue ink that reads "David Snell".

Continued from front page

- **Length is Key:** While complexity was previously emphasized, current best practices prioritize password length, with NIST recommending up to 64 characters.
- **Passphrases or Random Strings:** Create memorable phrases of 4-7 random words (passphrase) or use a mix of uppercase, lowercase, numbers, and symbols (random string).
- **Avoid Personal Information:** Do not include birthdays, names, or other easily guessable information in passwords.
- **Unique Passwords:** Use different passwords for each account to prevent a breach in one from affecting other accounts.
- **Password Managers:** Password managers can store and generate unique, strong passwords, making it easier to manage numerous accounts.
- **Two-Factor Authentication:** Enable two-factor authentication (MFA) whenever possible for added security.
- **Don't Re-use Passwords:** Avoid reusing the same password for multiple accounts.
- **Be Aware of Surroundings:** Be cautious when entering passwords in public, especially on public Wi-Fi.

ACTSmart IT has been sharing The Hive Systems' Password Table since it was first conceived in 2020.

It's a great tool to get users to think about password security and to hopefully react with stronger passwords and other stronger security measures.

Resources:

<https://www.hivesystems.com/blog/are-your-passwords-in-the-green>

<https://www.infosecinstitute.com/resources/hacking/popular-tools-for-brute-force-attack/>

<https://www.ACTSmartIT.com/green>

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	Instantly	Instantly	Instantly
5	Instantly	Instantly	57 minutes	2 hours	4 hours
6	Instantly	46 minutes	2 days	6 days	2 weeks
7	Instantly	20 hours	4 months	1 year	2 years
8	Instantly	3 weeks	15 years	62 years	164 years
9	2 hours	2 years	791 years	3k years	11k years
10	1 day	40 years	41k years	238k years	803k years
11	1 weeks	1k years	2m years	14m years	56m years
12	3 months	27k years	111m years	917m years	3bn years
13	3 years	705k years	5bn years	56bn years	275bn years
14	28 years	18m years	300bn years	3tn years	19tn years
15	284 years	477m years	15tn years	218tn years	1qd years
16	2k years	12bn years	812tn years	13qd years	94qd years
17	28k years	322bn years	42qd years	840qd years	6qn years
18	284k years	8tn years	2qn years	52qn years	463qn years

**Time it takes
a hacker to
brute force
your password
in 2025**

Hardware: 12 x RTX 5090
Password hash: bcrypt (10)



Hive Systems

Read more and download at
hivesystems.com/password

IMPORTANT FACTS ABOUT THE MA PAID FAMILY AND MEDICAL LEAVE ACT

Qualification for Leave and Amount of Benefits:

Employers neither decide whether an employee is qualified to take MA PFML nor the amount of the weekly benefits to be awarded. These decisions are solely under the auspices of the MA Department of Family & Medical Leave.

Parental Leave/Bonding Leave:

A leave of UP TO 12 weeks is available at any time within the first 12 months following a child's birth or adoption (or foster care placement). Contrary to common misconception, the employee is NOT REQUIRED to take such leave immediately upon birth of a child. If the employee seeks such parental leave on an intermittent basis, rather than taking full-time consecutive weeks, it may be taken intermittently only if the employer agrees.

Benefit Year:

While FMLA (federal Family & Medical Leave Act) allows employers to choose the leave year, such as calendar, MA PFML has a "benefit year," which starts the Sunday before the employee's first day of leave and lasts for 52 consecutive weeks.

Continuation of Health Insurance Benefits:

While an employee is on protected PFML, an employer may require the employee to pay their share of the monthly health insurance premium, according to the employer's policies. Employers are responsible for notifying the employee, before the employee goes on their leave of the amount of their contribution to the monthly premium and when (i.e., by the 5th of each month) such payment must be submitted to the employer.

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

Information about her anti-harassment and anti-discrimination education programs can be found at www.workplaceawarenesstraining.com

This article has been prepared by the Law Offices of Helene Horn Figman, P.C. for general informational purposes only. It does not constitute legal advice and is presented without any representation of warranty whatsoever.



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Are You a Member of a Chamber?

If your business is currently a member of a local or regional Chamber of Commerce – that's great! If not, why not?

I recently attended a multi-Chamber networking event – hosted by five local/regional Chambers of Commerce – at a convenient location that provided plenty of room for members to meet, mingle, introduce themselves, and network with other business leaders. This is an annual event, and each time I attend, I wonder why more businesses don't take advantage of such a valuable opportunity.

If you're currently a Chamber member, you most likely understand the inherent value of that membership in terms of sustaining your business presence and growing your business.

If you're not currently a Chamber member, here are 8 good reasons why it might make sense for you to join:

1. Chambers of Commerce have, as a primary objective, a responsibility to act as advocates for their members' needs by collaborating with local government officials and agencies on issues like business regulations, permitting, zoning, taxation, and physical expansion. They're on your side!
2. Chamber membership provides increased visibility and credibility for you and your firm. Membership is very often viewed as a mark of stability and commitment to good practices and standards. Your membership fees are, in essence, a year-round advertisement for you!
3. Chamber members enjoy excellent "inside" networking opportunities with other members who are local business owners and may become clients or customers. The Chamber provides a welcoming professional environment to get to know each other, and member businesses are much more likely to engage with one another. Chamber relationships frequently lead to revenue opportunities!
4. Chamber members much more easily build strategic partnerships with other members who run complementary businesses, and that often leads to new opportunities for collaborative projects and mutual profitability!
5. As a member of a local or regional Chamber, you enjoy marketing opportunities through regular business-to-business events, Chamber publications, website listings, and sponsored events. As well, educational resources such as workshops, seminars, and mentorship programs are available – sometimes for members only – and provide excellent new information or refreshers on important topics.
6. Community involvement is a cornerstone for Chambers of Commerce – it's a key component of their charter. Chamber activities provide a terrific resource to the community and its institutions, organizations, and public charities. And, just as important, those activities deliver visible opportunities for the business to meet like-minded folks and build partnerships that sustain far beyond the specific event. So, it's good for the community – and good for you!
7. As a Chamber member, you often have access to cost-saving programs including group health insurance rates, office supply, and other service discounts, and special advertising opportunities. In addition, access to market research and economic data specific to your local area can often be provided to help inform your business decisions.
8. And finally, it's a fact that when asked for recommendations for a product or service, Chamber members almost always refer to other Chamber members whom they know, trust, and use themselves.

Not sure which Chamber of Commerce might be best for you? Ask a business leader in your community, or explore the choices you'll find in the U. S. Chamber of Commerce directory. You'll find a lot of information out there to help you decide!



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ADA Compliance: It's Not Just Good Practice. It's the Law

I'm not sure if you know already about the ADA (the Americans with Disabilities Act) and what it has to do with your business. In case you don't, I want to tell you that websites are considered a public place of service and are required to be accessible to everyone—including people with disabilities.

What does an accessible website mean?

For a person who is blind and uses a screen reader to access information or a person who uses keyboard navigation instead of a mouse, 97% of websites are inaccessible. An accessible website is coded and formatted in a way that people with disabilities can perceive the content and engage with the commands.

Having an accessible and inclusive website is not only the right thing to do; it also offers several benefits, such as increased traffic (with improved SEO) and eligibility for tax credits. But perhaps the most obvious reason to have an accessible website is that it's a legal requirement under the Americans with Disabilities Act (ADA).

In addition to the legislation, we have seen a growing trend of lawsuits filed against businesses in recent years. With timing becoming a significant factor, it is essential to ensure that you and your clients are familiar with the ADA and its relation to web accessibility to stay ahead of the curve and minimize the risks of legal ramifications.

The Americans with Disabilities Act (ADA)

The Americans with Disabilities Act (ADA) of 1990 provides comprehensive civil rights protections to individuals with disabilities in employment, state and local government services, public accommodations, transportation, and telecommunications. The ADA is America's most important law regarding accessibility

and civil rights for people with disabilities, including web accessibility.

As the internet became essential and websites played a more significant role in how consumers interact with businesses, the way ADA is applied to web accessibility began to change. Since 2018, a clear consensus has emerged that ADA covers the online world. Disability rights activists, legal scholars, and court rulings have agreed that websites, internet portals, and online stores must also be accessible to people with disabilities.

In 2024, the Department of Justice (DOJ) reaffirmed and clarified its 2018 ruling that websites are places of public accommodation and are subject to ADA's requirements of general non-discrimination and effective communication.

WCAG

The Web Content Accessibility Guidelines (WCAG) is a compilation of guidelines for how accessible websites should look and operate for people with disabilities. While it is not stated in the ADA, the WCAG has been widely accepted as the industry standard for being ADA-compliant. Therefore, if you abide by the WCAG guidelines, your website should be compliant with the law.

The laws you need to know about:

- Section 508 refers to a part of the Rehabilitation Act of 1973. It is a set of rules for government entities and any organization that receives federal funding. Based on section 508, any federal agency or government-funded organization must build and maintain all information and communications technology (ICT) so that they are accessible to people with disabilities. That means that if a business works or plans to work with a government entity, it must comply with section 508.



Todd Philie, Chief Marketing Officer

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Better Writing: TYPO Traumas

Are you familiar with the word *typo*? It's often used to indicate that something we typed or wrote is wrong.

As an editor, I use the term to point out errors, finding after all these years that most folks don't mind it as much as my saying "You goofed" or "You made a mistake."

My favorite way of helping in this regard is merely saying or writing: "I saw a couple of typos."

Today, let's talk about the most common type of typo: using the wrong word and not seeing it.

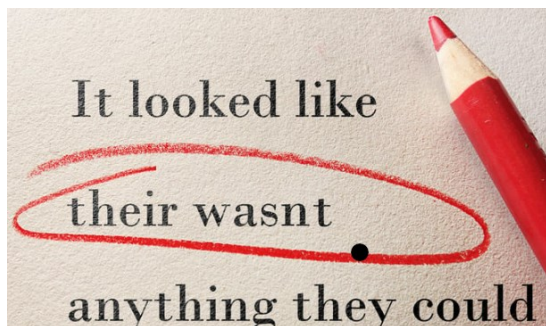
Why don't we see it?

Well, first of all, many of us depend on an excellent "helper" called spellcheck, without realizing or remembering that it only does one thing: it checks spelling – not usage.

See what it did above?

I mistyped two words, and spellcheck underlined them in red.

That's a huge help when we do something so obvious, right?



But.

What happens when/wen we/wee/whew use a word that sounds like the one/won we mean and don't

even realize that there/they're/their could be/bee more/moor than one of them that sound alike?

These terms are called **homophones**, words that sound alike but are spelled differently and have a different meaning. They can really play havoc in our writing if we're not focusing on them!

So, how do we keep our thoughts safe and strong with the right words?

1. Pay attention to whatever grammar

checker comes with your writing program. While none of them is perfect, they're still good at catching obvious (to them) goofs, which will cut down on what you have to do manually.

2. Use the search function to check on homophones like affect/effect, it's/its (there's no such word as its'), you're/your/yore, to/too/two – whatever words you often mistype (or just aren't sure of). Search for them one by one, and look carefully to see if you've used the right one. Then do it with the other one in the pair (or triplet).

And if you sometimes use the word **public**, search for **pubic**, which is a perfectly good word but probably not the one you meant!

PRO TIP: Always check for the word you **DON'T** want in those circumstances.

3. Make a list of the words you most often get confused about and keep it handy.

And if you're on LinkedIn, follow **Sara Rosinsky** (<https://www.linkedin.com/in/sararosinsky/>) because she publishes a post almost every day (with humor and insights) about difficult word usage.

Next month's article here will be a quiz on homophones with the answers.

Have a great/grate month!

Grammar Goddess Communication

I will help you look and sound as smart as you are.



Editing / Proofreading of
Annual Reports — Blogs — Business / Nonfiction
Books — Podcast Transcriptions — Websites

Never ask: How smart is that person?
Always ask: How IS that person smart?

May 2025—In This Issue:

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- THE MA PAID FAMILY AND MEDICAL LEAVE ACT
- Are You a Member of a Chamber?
- ADA Compliance: It's Not Just Good Practice. It's the Law.
- Better Writing: TYPO Traumas

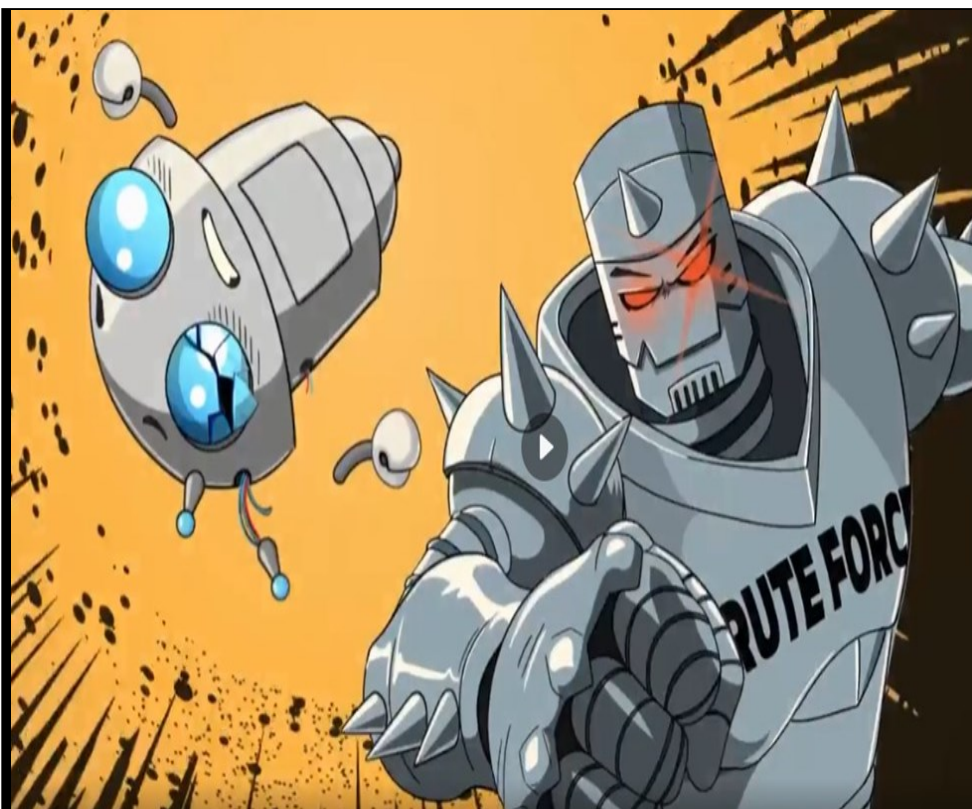
*This newsletter was thoughtfully edited by
Susan Rooks, the Grammar Goddess,
so we can look and sound as smart as we are.*



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During a brute force attack, automated software generates a large number of consecutive guesses to break into an online account. Some brute force attacks start with commonly used passwords, target company-related words, and variations on them.

***Learn how to protect
yourself with Security
Awareness Training!***

[ACTSmartIT.com/training](https://www.ACTSmartIT.com/training)