

Wynne Leon (00:02)

Welcome to How to Share, a podcast about collaboration in our families, friendships, at work, and in the world.

I'm Wynne Leon, and in this episode I'm with banker, adventurer, and my friend Jill Jones. We are talking about how to share passwords. We think of passwords as secret, but mostly they are private. We don't want to share them widely, but for trusted people at the right time, we want to make it easy. Jill and I talk about the scenario that led us to meet almost 30 years ago. She'd been hired by a company whose IT administrator

had died unexpectedly. She hired my company to figure out how to get access. We talk about the different ways we can store and share our passwords, spreadsheets, address books, and software. We add in the complication of phones and other devices and talk about how they can both hinder and assist when it comes to password security. Jill shares with us the lessons taught in banking. Never click on anything.

and a banker will not ask you for your password over the phone. This is a great episode that will have you thinking about how to share passwords to the right audience in the best way and at the appropriate time. I know you'll love it.

Jill, so good to see you. We were talking about passwords and it brings me back to when you and I met decades ago. We met when you were the, I think the COO of a company and your IT guy died.

Jill Jones (01:48)

Good to see you.

Yeah, and in fact, I was thinking about that Wynne and it was actually, I believe about 30 years ago, which is hard to believe. And actually I wasn't actually working at the company yet. I had just been hired as their CFO, as a finance person. And the person that they had there was really strong in IT, but not in finance. And so they had hired me to come in as the finance part of that. And I had...

zero IT. Back in those days, the finance person was pretty much responsible for everything. Administrative, right? HR, IT, they didn't care if you didn't know anything about it. But then he died. And so was like, can you come in sooner than we had expected?

Wynne Leon (02:48)

So

he died before you even started?

Jill Jones (02:51)

He died before I even started. So now we've got to figure out, my gosh, what are we going to do? Cause I did know nothing about IT and I'm pretty sure the first person I called was you, which was when we met.

Wynne Leon (03:03)

When we met. But and he was a young person so they there was no expectation that he would die, right?

Jill Jones (03:09)

Right, exactly. He was in his 30s, I believe.

Wynne Leon (03:11)

Mm-hmm. it was just an accidental whim of a Accidental death. Yes. So I kind of remember how we solved this, but did you find any evidence of his password anywhere?

Jill Jones (03:25)

~ I don't recall, but I doubt it. I think at this point, and because I wasn't tech savvy anyways, I'm sure I just left that to you.

Wynne Leon (03:34)

Well, right. Well, and it brings up the point that sort of that we were talking about, which is we think of passwords as secret, you know, that you don't want to tell on it, but really they're private. And there are situations where you do want to tell, you want the trusted people in a situation to know the password, right? Yeah.

Jill Jones (03:53)

Absolutely.

Yeah, I don't think the guy who is in your company that's managing that the admin who could he would have been able to tell you anybody's password, but he was the one who died Yeah, then what do do?

Wynne Leon (04:07)

Then what do you do? And if I recall how we solved this was that he, the, this was all on-prem stuff too. I mean, it was on premises in a server room, but that server room was shared with another company and he'd, he had told the admin of the other company. He had had either gave them a login or told him what his password was. I think that's how we solved it because there, because you know, even for IT people, you know,

If you're sick or you're late and somebody else needs to access so that you can reset a password or do something else, you do need to have other people that can access it. yeah, I think we had to social engineer that one. But it is a good, I mean, it's such a good example of when we die and how is anybody going to do, um, especially when it's unexpected, how's anybody going to follow that thread?

Jill Jones (04:43)

So.

Very good.

Yeah, absolutely. as you know, we just had that experience with a sudden death in my family that we had to come in and figure out exactly where was everything? How do we get into bank accounts and things like that? And I had to kind of laugh because this person's method is something very

similar to what I've been doing. And I now learned that might not be the best in a sudden death situation.

But there's so many sites now that need passwords that, know, gone are the days of don't write it down. There's no way you're going to remember all of your passwords.

Wynne Leon (05:39)

Write it down and put it under your keyboard. Do remember those days?

Jill Jones (05:42)

Yeah, when there was like one or two. Even though I remember way back, it was like, you could be fired if they found that you had written your password down. That was like the biggest no-no.

Wynne Leon (05:54)

It was a basic thing to know, but that just meant that people wrote it down and put it in other places.

Jill Jones (05:59)

Exactly. Not using the keyboard. I don't know how anybody thought that you could ever remember your password. Because especially was, know, don't use your dog's name, don't use your kid's name, you know, but everybody did, don't use password, all of that. But anyways, our method is was the old address book. We've got dozens and dozens of passwords and seems pretty clever to me.

Wynne Leon (06:19)

Right?

Jill Jones (06:25)

I certainly don't have it in a secure place, but what we found out is, you you're constantly changing your passwords. And so that address book can get pretty convoluted with crossed out and go to page three. And I know that my family that had to deal with the address book really struggled with it. So we're finding that's not the best method.

Wynne Leon (06:48)

Well, we were talking about that because my method is to write everything down in a spreadsheet, but my spreadsheet is password protected. And I haven't told anybody the password.

Jill Jones (07:00)

That's a good one.

Wynne Leon (07:01)

Well, yeah, what good does that do anybody?

Jill Jones (07:04)

You know, I just received a pretty good suggestion, actually. There is a service out there, and this is, I learned this through estate planning, and now that we had a sudden death in my family, I'm getting a little more serious about taking care of my situations. But you can rent a vault, a digital vault.

and put your will in there and things like that. So it's not like a lock box, a safe deposit box. It's actually a digital box. And you could certainly put your passwords in there.

Wynne Leon (07:35)

Yeah, that's a good idea. You know, when my dad died, he actually had a little USB drive drive that had, you know, it had his password file, which he regularly shared with my mom, they kept it in a Word document. And, so it that sort of helps with the not the scratch outs, because if it's electronic, can keep it updated And then with that, had, know, again, his was his death was accidental in a bike accident. But even then he

you know, he prepared by putting what he wanted in the funeral, you know, his service, like what hymns he wanted sung and that kind of thing. So he kind of kept that all together. So that's

Jill Jones (08:14)

that idea. You know, the other thought then is, what do you do about your sites that have two part authentication? How do you get around that?

Wynne Leon (08:24)

Yeah. mean, and it's such a good question because so one of the things that we do as consultants is that we, you know, we think that, you know, you're not, you don't share your professional passwords, but in actuality, we share it a lot. I mean, we might not share our primary login for our, you know, work companies, but you know, you share like, the payroll system password with the bookkeeper and, or if you're going into a third,

party if you and I are consulting to Joe's building company, you know, we have one login for Joe's, you know, authentication system. And where do we put that? So there is, there are software solutions and I'm thinking of one, that this isn't a recommendation. That's like 1 password where you can log in all that stuff and it will handle the multifactor authentication in that it will provide the code.

to the third party system and then everything, everybody that accesses it is monitored. But if we're about death, know, can people get into your phone?

Jill Jones (09:31)

Good point. Using face ID, obviously not. So, right. And then where's your pin?

Wynne Leon (09:32)

Yeah. ~

Right? So even if, and then all the things, all the passwords that we share, we store on our phone, right? If they're there, people can, and they have access to our phones. If they're a good person, a good guy that we want to have access, then that phone makes it a lot easier.

Jill Jones (09:56)

Yeah, and you know, you do treat this as a little computer, right? So I know a lot of times when I'm messing around, I decide I want a new site or whatever. Maybe even that I'm accessing my bank on my phone and it asks me to change my password. I might get lazy and just say, OK, take the strong password suggestion.

That's not written down in my little address book, right? It's hopefully in the phone. And now when I go to use my laptop, I don't know what that stupid 25 character strong password is.

Wynne Leon (10:29)

Right. That isn't the, it's not even a memory problem. It's just like, that's not possible. Which is good. And I would say about all this, the technology changes on any given, you know, cycle. So, you know, when passwords used to be the thing and now we're sort of moving towards pass codes where every time you log into a system, they email you or text you.

Jill Jones (10:35)

Like, yeah.

Wynne Leon (10:54)

the code that's valid for 15 minutes and that sort of helps protect you from people who are trying to hack you from afar.

Jill Jones (11:01)

That's a really good point because I'm seeing that more and more and more when I go to log on somewhere, they text me a five digit code.

Wynne Leon (11:10)

Yeah. And so as we think about that private versus secret delineation for passwords, you know, we just need to think about, we're never going to be able to answer the question for like exactly how to answer, how to share passwords, but we are going to have to think as technology changes, you know, what are the devices that I need to give people access to? And if they have access to that device, can they get into them?

May 10th.

Jill Jones (11:39)

recommendation on how often you should change your passwords.

Wynne Leon (11:43)

You know, there's some research that says don't change it very often because the more that we change it, especially if we're trying to remember it, our primary password, the more that we do rely on dog's names, kids' names, birthdays backwards. They actually said that the ones that are changed more frequently, 90, every 90 days, those are the ones that we kind of tend to go to some sort of system.

Jill Jones (12:09)

So I can say this now that I'm retired. So my system at work was I used the same password, 01, 02. Yeah, yeah.

Wynne Leon (12:19)

Right, And you did that because it was, you were gonna have to-

Jill Jones (12:24)

change it every 90 days like my god

Wynne Leon (12:26)

Yep, that's exactly that. So speaking of work, you had a long career as a very successful banker. And, you know, one of the things that as we think about keeping our information safe, do you have any tips and tricks for people not falling for any banking scams or purported banking scams?

Jill Jones (12:46)

Yeah, well, the one thing I do feel fortunate about being in banking is they just, you know, we were constantly being taught about the scams out there, how to identify them. didn't we did not we did not click on any link anywhere. And so that's just I've been very cautious and and that's really helped. And we give the fraud seminars and would say the same thing if you don't

If you don't recognize something, you know, like I'm sure you're all getting the PayPal's, the UPS non-delivery notices. A bank is never going to text you. know, that sort of things. Yeah. Keep, keep your, your accounts as safe as you possibly can. But again, like you say, you know, it's easy to have your information out there. And so just don't respond. That's really kind of the best way to protect yourself.

is don't click on any links. Make sure that you look at, you really look at who the sender is, not just what it says in the line. And actually, if you weren't expecting it, you don't recognize it, just.

Wynne Leon (13:54)

Delete it. Yeah. Yeah. That's such good advice because the banker will never ask you for your password, right?

Jill Jones (14:01)

Yeah, never. No, you're never going to get a text to do something. Never going to ask for your pass.

Wynne Leon (14:07)

password now. And an IT person coming from my industry, an IT person shouldn't either. These are not the days where we used to have, be on-prem and sit next to everybody. then you'd log in and the IT person could fix it for you. And we would do that all the time. But now, for the most part, especially with our software as a service vendors,

know, an IT person should be able to handle it without your login.

Jill Jones (14:38)

Yeah.

Wynne Leon (14:39)

So you and I, we've done a lot of climbing trips together, thank goodness. And we used to both, I think we both had the practice, we would

write out a will. Which was kind of a good exercise. I mean, it's just sort of that, well, you know, it's unlikely to happen, but this is a big, you know, we're going to a place where the unexpected could happen. Thankfully it never did.

And then we would do that exercise of thinking through what somebody else might need. Which I think was a good one.

Jill Jones (15:14)

It was, it was a lot of fun. think I, you probably did too, would be on the airplane going to wherever we were going thinking, crap, I don't have a will. I don't know that it would have worked really well for the poor person who was stuck with our handwritten will that was, you know, witnessed by some guy on an airplane. It was better than nothing.

Wynne Leon (15:34)

Right, right,

Jill Jones (15:38)

So yeah, probably, you know, they would have had a mess for sure. Had to come figure it all out when, you know.

Wynne Leon (15:45)

Yeah, because I still never put my spreadsheet password in any of those.

Jill Jones (15:49)

You know what? OK, so this back in those days, didn't even have this is really bad. I did not have the address book method. I have and I still have it. Actually, I need to shred it. I have a big folder with tons of paper in it. And what I would do is I would, you know, remember when they used to send you acknowledgement of this is your login and this is your password. I used to print all those out.

Yeah, it's in a big folder.

Wynne Leon (16:20)

Yeah, well, you know, that's not a bad idea. That's not a bad method. But you know, we just, as you said, we do a lot of things from our phones these days. so, know, I never print anything that I do on my phone. And in fact, thinking about those, you know, those, that climbing scenario, you know, the phone might get lost in, in some.

Jill Jones (16:42)

We didn't even have phones back in those days.

Wynne Leon (16:43)

No,

I don't. We had those little cameras. had that with like that had like, yes, double A batteries in it. A little SIM card. That's how we took pictures. Exactly. We never took a phone. That's right. That's right. That was a while ago.

Jill Jones (16:56)

It was a while ago.

Wynne Leon (16:58)

Well, I love, because I love this conversation because, you know, we talk about not only, you know, who the audience is of, you know, or the scenarios where we would want to share our password, but just the idea of thinking through it, thinking through what that scenario might look like, having a system in that case. And, you know, as

you know, as we did when we would write out our little wills, at least thinking about it on a regular basis. Hopefully, you know, these accidental deaths never happen, but they do sometimes.

Jill Jones (17:34)

Yeah, I kind of like your spreadsheet method.

Wynne Leon (17:36)

I'm gonna write out my password and put it on my keyboard.

Jill Jones (17:41)

Good.

Wynne Leon (17:42)

Very good. Thank you for your time. Good to see you too.

Jill Jones (17:45)

This is fun Wynne and good to see.

Wynne Leon (17:55)

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