

Thwart cyberthreats

Advances in technology make attacks easier to execute, but multifactor authentication and passkeys can help you keep your online accounts safe

By **Martha C. White**
KIPLINGER'S PERSONAL FINANCE

Last year, in one of the largest data breaches in history, more than 16 billion log-in credentials were exposed from Apple, Facebook, Google and other platforms. Add that to the long list of recent cyberthreats putting your personal online accounts at risk.

All told, the internet privacy and security company NordVPN reports that more than half of Americans say they've been the victim of a data breach. And two-thirds suspect their personal information could be for sale on the dark web.

Advances in technology make these cyberattacks increasingly easy to execute, says Robert Raymond, first vice president at HUB Private Client, a high-net-worth insurance provider.

"It used to be that all of this criminal activity was done by hobbyists who were tech experts. Now you can be a nobody," using software from the dark web, he says.

The result is that the traditional steps you may be taking to protect yourself — say, using varied and complex passwords as well as two-factor authentication — are likely no longer sufficient to thwart the bad guys.

According to a 2025 report from the Federal Bureau of Investigation, Americans lost \$16 billion to internet crime in 2024, a 33% increase from the year before, with adults over age 60 filing the most complaints.

Meanwhile, a November 2025 study from the finan-



DREAMSTIME

cial industry research group PYMNTS Intelligence found that 30% of victims never recover a dime.

Fortunately, just as tech developments have enabled cybercrime to grow, there are now more technologically sophisticated ways to fight back.

Here's what experts advise.

Set up multifactor authentication: For years, two-factor authentication — say, having to enter a one-time-use code, sent by email or text, in addition to your password before you can log in — has been the gold standard in protection. Experts say that's not true anymore.

"Two-factor has evolved," says Michael Sherwood, vice president of consumer product at cybersecurity company Malwarebytes.

The new iteration is multifactor authentication, or MFA, which mostly relies on more than two steps — maybe requiring a password and code sent to your phone, but one that can only be accessed with your fingerprint or an app.

Some forms require using more than one device, such as a push notification sent to

your phone when you log in to an account on your laptop.

"The fact that you're asked to show that you're the same person on two different devices that are uncorrelated gives confidence that it's really you," says Ran Canetti, codirector of the Center for Reliable Information Systems and Cyber Security at Boston University.

If you're prompted to set up multifactor authentication at a trusted site when you log in, it's smart to do so, experts say. Or go to the security settings on your account; if multifactor authentication is supported, you'll be able to find and enable it.

Download an authenticator app: These apps are one of several methods used in MFA to verify your identity. They work by generating a new code, typically on your mobile device, each time you log in to an online account. After you enter your password, you'll get a prompt to enter the code. This is more secure than verification protocols that use email or text messages, which can be intercepted by criminals.

Typically, each code is good for only 30 seconds, which

further narrows the window of opportunity for crooks, says Eva Velasquez, CEO of the Identity Theft Resource Center, a nonprofit organization. "If someone's trying to brute-force their way in, the codes aren't good for long."

How you access an authenticator app depends on your mobile device platform and manufacturer. Options include using built-in authenticator software or downloading an app such as Cisco's Duo Mobile from Apple's App Store or Google Play.

Enable biometric identification: Biometric identification uses unique physical characteristics such as your fingerprints, voice or face to verify you are who you say you are when you log in to an online account.

"I'm not going to say biometric IDs are a silver bullet," Velasquez says. "But they do eliminate an entire source of account access because you can't self-compromise" — meaning that you can't easily be tricked into giving a criminal your fingerprint.

You should back up biometric authentication with a secondary means of access, such as a PIN. Then share that method with a trusted individual, such as your spouse, suggests Patrick Simasko, a financial adviser and elder and estate law attorney in Mount Clemens, Michigan.

Otherwise, he says, if you suddenly die or become incapacitated with no backup access, "that's an absolute nightmare for families. They need some other method to

See **SECURITY** on Page R2

AI's effect on your future prosperity



Terry Savage
THE SAVAGE TRUTH

Artificial intelligence is coming faster and more furiously than you might have imagined. It has the power to change our society, our economy, our health and our personal relationships in ways that might not be pleasant to dwell on.

But you can't ignore its impact on your personal finances and on your investment decisions.

So, instead of hiding from the impact of AI, you need a comfortable place to join in this movement — even if it's only by using an app on your phone to answer questions that once required a trip to the encyclopedia!

So, let's start with a chatbot. That's a term for an app or a web interface that you can talk to. Typically, you ask a question and it answers. Among the most popular and widely used chatbots are ChatGPT, Google Gemini, Perplexity and Microsoft Copilot.

Businesses and scientists use other programs to do everything from write code to solve tax issues to sort out legal precedents. But for most of us, the four chatbots mentioned above are a perfect introduction to the mysteries of AI. (And one of the best features of most chatbots is that you can use your voice to

ask questions, instead of typing on your device.)

Once you've moved into this world of AI, you'll see the speed and breadth of what these programs can do. Now, apply that by extension to the worlds of science, manufacturing, home-building, insurance, finance and every other business process. It's like looking at a new universe.

AI AND JOBS

There are two views of the impact of AI on the job market. We know for sure that millions of jobs will be replaced and done more efficiently and less expensively by AI. Is that good news or bad?

Futurist Dr. Bob Froelich recently opined that AI will be a huge benefit to society, not just in cutting costs but in making the economic pie larger. His example: Apple Air Pods can now translate foreign languages. Froelich says that "ends the tariff of language barriers" and opens the world to more efficient communication, and trade.

The transformation wrought by AI will take time — and in the process many jobs will be eliminated, just as light bulbs destroyed the candle business, and buggy whip makers were displaced by new jobs in the auto industry a century ago.

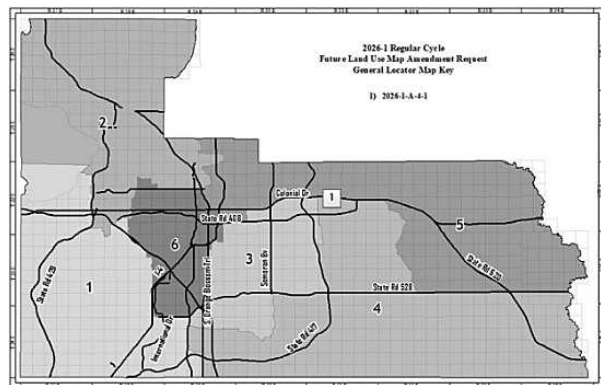
That transition will be painful for those caught in the middle.

Froelich notes that

See **SAVAGE** on Page R2

NOTICE OF CHANGE TO THE ORANGE COUNTY COMPREHENSIVE PLAN — PUBLIC HEARING

On **Tuesday, March 10, 2026, beginning at 2:00 P.M.**, or as soon thereafter as the matter may be heard, the **Orange County Board of County Commissioners (BCC)** shall conduct a public hearing in the Orange County Administration Center at 201 S. Rosalind Ave., 1st Floor, in downtown Orlando, FL, regarding the **transmittal of the 2026-1 Regular Cycle Amendment** to the Orange County Comprehensive Plan ("CP"), as it has been amended, as authorized by Chapter 163, Florida Statutes, for the following matter:



A. Privately Initiated Future Land Use Element Map Amendment to Change the Designation of Lands within the Areas Identified on the Map Set Forth Below

1. **2026-1-A-4-1: C and LMDR to MHDR** — Parcel ID#: 21-22-31-0000-00-009; 10850 E. Colonial Dr.; Generally located south of E. Colonial Dr.; west of Park Manor Dr.; north of Genevieve St., and east of Grayson Dr. — 14.06 gross ac.

ABBREVIATIONS INDEX: IND-Industrial; C-Commercial; O-Office; LDR-Low Density Residential; LMDR-Low-Medium Density Residential; MDR-Medium Density Residential; MHDR-Medium-High Density Residential; HDR-High Density Residential; PD-Planned Development; EDU-Educational; CONS-Wetland/Conservation; PR/OS-Parks/Recreation/Open Space; OS-Open Space; CONS-Conservation; PRES-Preservation; R-Rural/Agricultural; RS-Rural Settlement; RS 1/1-Rural Settlement 1/1; RS 1/2-Rural Settlement 1/2; RSLD 2/1-Rural Settlement Low Density; INST-Institutional; ACMU-Activity Center Mixed Use; ACR-Activity Center Residential; GC-Growth Center; PD-Planned Development; USA-Urban Service Area; WB-Water Body; CP-Comprehensive Plan; FLUM-Future Land Use Map; FLUE-Future Land Use Element; GOPS-Goals, Objectives, and Policies; OBJ-Objective; SR-State Road; AC-Acres.

Any interested party may appear at the public hearing and be heard regarding the consideration of the above described Comprehensive Plan Amendment, and submit written comments to the address below prior to the public hearing.

The public hearing may be continued on the date of the public hearing to a future date or dates. Any interested party is hereby advised that the date, time, and place of any continuation of the public hearing shall be announced during the public hearing and that no further notices regarding these matters will be published.

To obtain more detailed information, or to inspect the proposed amendment package, or any part thereof, any interested party may appear between 8:00 A.M. and 5:00 P.M., Monday through Friday, at the Orange County Planning Division, 201 S. Rosalind Ave., 2nd Floor, Orlando, FL, 32801, or telephone during those same hours at 407-836-5600, or send an email to planning@ocfl.net.

In accordance with the Americans with Disabilities Act (ADA), if any person with a disability as defined by the ADA needs special accommodation to participate in this proceeding, then not later than two (2) business days prior to the proceeding, that person should contact the Orange County Communications Division, 3rd Floor, Orange County Administration Center, 201 S. Rosalind Ave., Orlando, FL, or telephone that department at (407) 836-6568.

PARA MAS INFORMACION, REFERENTE A ESTAS AUDIENCIAS PUBLICA, FAVOR COMUNICARSE CON LA DIVISION DE PLANIFICACION URBANA AL NUMERO, 407-836-5600. POU PLIS ENFOMASYON AN KREYOL, SOUPLE RELE (407) 836-3111.



AFRICAN AMERICAN READ-IN

Orlando Public Library | 2 P.M.
Sunday, February 15



ocls.org/readin | 407.835.7323



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