

Web sites let online lives outlast the dearly departed

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Heather Pierce lives in Glover Park, but much of her life floats in the cloud.

Her e-mail is stored in that vast digital space, bouncing between Yahoo server farms. Her bank statements reside there, too, along with her mortgage payments, credit card files, movie rental account, library book list, home videos and hundreds of photos -- on Shutterfly, Facebook and her blog. She has only a few hard-copy photos of her 17-month-old daughter.

If Pierce's house caught fire, what would she dash in to save? Not much, probably. "All of that important stuff is online now," she said. "That's where our lives are."

Which is why Pierce, 38, recently paid \$29.99 to sign up for a year's access to yet another account in the cloud -- one that stores all her passwords and log-in information and, when the worst happens, will be accessible to whomever she designates as digital executor. On its Web site, under serene pictures of clouds against a deep blue sky, the company calls its service "a digital safety deposit box."

Pierce's backup service, San Francisco-based [Legacy Locker](#), is one of a dozen businesses that have sprung up to help denizens of the digital world grapple with the thorny issues raised after your physical being leaves behind only its virtual reality. Internet experts and estate planners say a cybercrisis is brewing because popular Internet services have policies that, barring an order from a court, forbid accessing or transferring accounts -- including recovering money -- unless someone has the password.

The legal fog affects not only personal lives -- the photo site Flickr has 40 million members -- but also millions of business accounts on such sites as eBay and PayPal and the virtual community of Second Life, which generated \$55 million of real money for users last year. Despite our increasing reliance on cloud computing -- storing all sorts of data online through Web applications -- very few Internet users have begun to think about what happens to all that data should we get hit by a bus.

"We haven't truly seen the breadth of this issue play out yet, but I'm telling you, this is a huge problem," said Chicago lawyer Karin C. Prangley, who has spoken on the topic at conferences. "Ten or 15 years ago, someone could go into your house and find the paper trail if you die. Now the paper trail is online."

Beyond-the-grave e-mails

Naturally, so are the proposed solutions. The dot-coms occupying the new digital beyond run the gamut from pure password-storage sites like Legacy Locker -- a competitor in Switzerland promises a "Swiss bank" for assets -- to such start-ups as [Bcelebrated.com](#), which helps users create online memorials that go live after they die and e-mails to be sent from the grave. It is now possible to essentially hit "send," from six feet under, on an e-mail confessing to chopping down the cherry tree.

But the e-mails also serve another purpose, particularly as relationships stretch as wide as the cloud that nurtures them. The traditional rites and legal procedures that follow death are geared to friends and family in the physical world, but businesses are cropping up to also serve the new universe of friends, those on chat boards or on Facebook. How will, say, 700 of your Twitter followers find out about your death if you can't log in to tell them?

"Back in the day, we never moved far from home, and people could read about our deaths in the obit column," said Debra Joy, founder of Bcelebrated.com. "But now we move around, we have friends around the world that we connect with on the Internet. We need to reach them somehow."

Are you 'still alive'?

The new sites, with such names as [DataInherit](#), [Entrustet](#), [Parting Wishes](#), [VitalLock](#), [My Last Email](#) and [If I Die](#), deliver the bad news in novel ways. With [Deathswitch.com](#), if users don't respond to regular e-mails to confirm that they are still alive, the site gets increasingly worried about them, sending notes that nearly beg for a reply: "Please log on using the link below to demonstrate that you are still alive." If users don't respond within a set period of time, "postmortem" e-mails stored in their account are delivered.

The missives could be basic information, such as e-mail passwords sent to a girlfriend or banking data to relatives -- or more emotionally explosive notes that tell a spouse or friend what couldn't be said during life.

"It's really important for someone to know all of this information we have out there," said Gary Altman, a Rockville estate lawyer who asks his clients to arrange to give passwords to family members. "Everything is hidden in the clouds. If no one knows it's there or where to get it, how are you going to find it?"

Pierce learned this lesson the hard way. Her sister-in-law died suddenly last year, and as the family was grieving, the woman's husband realized that decisions needed to be made about her swimming-lesson business. But nobody knew her passwords to e-mail accounts or other sites. The relatives guessed. They guessed some more. Finally, after more than a week, they were able to get in.

"This awful tragedy was compounded by the fact that nobody knew her passwords," Pierce said.

Service providers offer varying degrees of helpfulness in such situations.

Some, like Google, will unlock e-mail, video, photo and shopping accounts if family members have a death certificate and a previous e-mail sent to them by the departed. The process can take a while. Facebook will close accounts if hoops are jumped through; otherwise, the account goes into "memorial" mode, meaning it's still out there but most features are disabled.

Other providers are more stringent. Second Life will not transfer an account unless there is a will, court order or other relevant legal documents. Yahoo, with 106 million e-mail users, is perhaps the toughest. In a statement, the company said, "Internet users who want to be sure their e-mail and other online accounts are accessible to their legal heirs may want to work with their attorneys to plan an offline process for such access as part of their estate planning process."

Similar rules apply to the firm's popular photo-sharing site, Flickr. Asked whether pictures would remain online unless the user leaves other instructions in a will or gives the password to someone else, a Yahoo spokeswoman said, "Yes, that is correct."

For many, like Pierce, having loved ones locked out of her accounts is a scary prospect. A month ago, when a friend sent her a link to Legacy Locker, she signed up. The site asks for two verifiers who would be

contacted to confirm a death. Pierce chose her husband and her best friend, who then received e-mails checking to see whether they were willing to "help oversee the distribution of Heather Pierce's digital assets."

As those e-mails zoomed through the cloud, Pierce saw a colorful page where she could list her online accounts and name beneficiaries.

Extra security

The process is no more difficult than signing up for an e-mail account but has an extra dose of security, said the company's founder, 36-year-old San Francisco entrepreneur Jeremy Toeman. The site is so encrypted, he said, that even he can't see user information. "I'm the opposite of Google," he said. "I know absolutely nothing about my customers."

He does know that more than 10,000 people have signed up. He expects many more.

"We're in an era now where people are really going to have to pay attention to what their online assets are," Toeman said. "Five years ago, that terminology -- digital assets -- didn't even make sense. Now it does."

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