

Can't take it with you, so leave it on a Web site

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The idea for youdeparted.com - an online way to get your affairs in order - came to Collin Harris in 2000, after his father died.

"It was like a Hollywood movie with the five kids gathered around my father on the couch," says Harris, 51. "He was ill, and he was on morphine."

And then he was gone.

"And we all realized we knew nothing that he wanted," says Harris. "All the little details of his life, we didn't know."

The locked desk drawer: Where was the key? The life insurance policy: Was there one?

The family had no idea.

"My father was from Cleveland originally, and he used to tell my stepmother he wanted his ashes scattered someplace there," says Harris, who lives in Incline Village, Nev. "But she doesn't know where.

"She still has his ashes today. And she still worries about where his ashes are going to go."

Certainly, you could list your wishes in writing and hope that your house and your community are spared quick-moving fires, floods and other disasters.

"If something's stored in your desk drawer, it's gone," Harris says. "Safe-deposit boxes are great, but realistically, how much are you going to update the information on a regular basis?"

Besides, your survivors need to know where you keep the safe-deposit box key in the first place.

Hence YouDeparted.com, which charges \$9.95 a year to store your pertinent information in an encrypted account that's backed up daily.

The site makes use of the same security that the National Security Agency employs, Harris says, and the information is made available online to your selected recipients upon your demise.

You could simply tell your family, of course, but where's the fun in that?

For some reason, people are remarkably squeamish about talking about death, much less dwelling on the final details of their lives. (Really, we need to get over this weird need to pretend that our ultimate fate isn't out there waiting to claim all of us. It's such a silly exercise in denial.)

The thing is, if making wills and discussing life insurance policies makes so many people so uncomfortable - and they do - you can be fairly sure that folks aren't eager to chat with their loved ones about which hymns they want sung at the funeral, either.

Which leaves survivors at a greater loss than really necessary, not only grieving but also struggling to do what's right, without much of a clue.

"Our customers tell us they use the site to store home inventories," says Harris. "Especially after the Angora fire, they tell us, 'Our house could be next.'"

"We've also had people tell us they use the site to store pictures. It's turned into a really nice organizer with a death benefit."

YouDeparted's staff - Harris and his son, Nick, 24 - don't know the contents of your account. It's encrypted, remember, so if you lose your password, you'll have to start from scratch.

Your recipients receive e-mails with their own passwords, and upon your demise, they can log on to your account. If someone tries to unlock it before then, a time-delay device sends you an e-mail to that effect.

"You can have the account send e-mails to people after you're gone," says Harris. "You can send final messages to grieving friends or important business information to co-workers."

Several hundred customers have already signed up, he says.

"We didn't expect people from Australia, England, Thailand and Hong Kong to be so interested," he says. "But foreign

subscribers are coming in.

"My older brother's an attorney living in Asia. He's abroad, but he has interests in the United States. There's all sorts for details we wouldn't know what to do with otherwise."

Harris says he's tried to tell his stepmother not to worry about disposing of his father's ashes, but she's still anxious about it.

"She's had a lot of grief over doing the right thing," he says.

Because she doesn't know.

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