

Web site offers peace of mind - for eternity

Delfin Vigil, Chronicle Staff Writer

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Some like to think about the meaning of life, but it's the meaning of death that occupies Collin Harris' thoughts.

The 52-year-old computer programmer from Lake Tahoe is not a philosophical man; he's practical. That's why Harris launched YouDeparted.com (recently renamed AssetLock.net) - a Web site that serves as "an electronic safe deposit box," where registered users can store private documents such as estates and wills as well as romantic e-mails to long-lost lovers, gym locker combinations, and eBay and Gmail passwords. Upon the user's death, designated survivors are notified about how to access the information, which can include the deceased's final wishes and a farewell e-mail.

"The idea first came to me around 2005, when I heard a story of a guy dying in a crash near Lake Tahoe," said Harris. "He was around 63, and - boom - a semi ran him over. In the blink of an eye, he was gone."

Remembering the sudden death of his father in 2000, which sent his family scrambling in confusion, Harris knew he was onto something.

"I thought, 'Anybody can be hit by a truck or be diagnosed with a fatal disease. Boy, what if I die tomorrow? Who's going to turn off the water in the winter? Who'll know the combination to where I lock my kayaks?' Heck," said Harris, "I forget that combination every summer."

Harris started the site in July 2006 and expected to reach a million customers within a year. He hasn't quite hit that level but says he has seen a steady growth into the tens of thousands of customers, the majority of them from foreign countries, particularly Latin America.

"I hadn't even thought of the possibility of foreign interest," said Harris. "I understand expatriates living abroad signing up, but I never expected to get so many people from, say, Brazil. I think it's because, in Latin culture, people aren't as squeamish about death. They don't have the same reaction as most Americans, who just don't want to think about it."

More digital documentation

Web sites like AssetLock.net indicate that death planning - like every other form of documentation - is going digital with a permanent home on the Internet. At MyLastEmail.com and LetterFromBeyond.com, users can posthumously e-mail friends and family with a subject line that includes the ultimate RSVP: "I'm dead." That can be followed by a message the sender might not have wanted to deliver while alive.

Privacy was the fundamental issue for Steve Holetz, a 45-year-old Tiburon resident who works in business development for a large accounting firm and was interested in AssetLock.net for both practical and philosophical reasons.

Holetz's first question before signing up was what would happen if he lost his account's secret key.

"The answer was, 'You have to start over because we don't have it.' That was a good answer. I don't want anybody I

don't know tapping into my life," said Holetz.

Since registering with AssetLock.net about nine months ago, Holetz has uploaded digital copies of his and his wife's living wills and trust, bank account and credit card numbers, combinations to all his locks and passwords for his online shopping accounts, personal and work e-mail accounts, and his company health care and benefits information.

"It's mostly just one Word document that I'm constantly adding to, but it's also a huge peace of mind," said Holetz, who signed up for the service after his ailing father designated him as an executor. "It's the sort of thing you don't want to think about. And once you put it all together in a single safe place, you don't have to think about it."

AssetLock.net uses the same encryption method the National Security Agency uses for protecting classified information, according to Harris, who worked on the security aspects of his service for about a year before launching.

Keyword is crucial

In addition to individual user names and passwords for AssetLock.net clients and beneficiaries, a secret keyword is chosen that is used to encrypt the account.

"Having the user name and password is like getting inside the bank's door and into the vault. But without the secret key, you'll never get into the safe. And there is no locksmith to call because you're the only one who has the key," Harris said. Passwords can be recovered, but if the key is lost, with it goes the secured information, according to Harris, who insists even he can't break into them.

Customers pay \$9.95 a year for a starter plan that includes 20 megabytes, usually plenty of room for a document of all password information and instructions for survivors. The average signup is \$29.95 for 1 gigabyte of space, enough room for several text documents, photographs and video and audio clips, according to Harris.

Access after death

After a user name and password are established, clients can choose information recipients - typically family members and an attorney.

When a user dies, the designated information recipients use their individual user names and passwords to access information left for them by the deceased. In case someone gets a little antsy or nosy and decides to take an early look, an e-mail automatically goes out to all involved to make sure that the user is truly dead. Among potential customers, the two most frequent questions Harris fields are, "Who are you guys?" and "How long will you be in business?"

"Of course, I know I'm trustworthy. But I underestimated that skepticism," said Harris, who funds the Web site independently and says he is making a profit.

Most people who sign up for Yahoo and Google e-mail accounts probably don't realize that part of the agreement contained a "No Right of Survivorship and Non-Transferability," which terminates account ID and contents upon death.

That means if survivors need access to a deceased relative's Yahoo e-mail account, they won't be able to access it without the password.

"While we deeply sympathize with any grieving family, protecting the privacy of our users is a top priority," Yahoo spokeswoman Karen Mahon wrote in an e-mail. Mahon cited federal laws restricting the disclosure of electronic

communications of subscribers but added that receipt of a copy of a death certificate would enable Yahoo to terminate an account.

Peace of mind is key

It's fine print that AssetLock customer Holetz says he is happy to put out of his mind.

"It's nice to know there's no more worrying about whether the passwords are written down on a notepad in the lower left desk drawer or in the top right," said Holetz, who is trying to convince his 80-year-old aunt from England to sign up for an account.

"I've also got a little special message for my two sons. I've got a few phrases I've coined about my outlook on life that I'd like to share with them. But, hopefully, they won't be reading that for a very, very long time."

Online resources

For more information, visit:

-- www.assetlock.net

-- www.letterfrombeyond.com

-- www.mylastemail.com

E-mail Delfin Vigil at dvigil@sfchronicle.com.

<http://sfgate.com/cgi-bin/article.cgi?f=/c/a/2008/03/14/MNL4VIHM0.DTL>

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