

Legal Notes: April 2014

In last month's article we talked about what important legal and other documents to keep in one place for safekeeping. While safety deposit boxes were a common place in the past, fireproof boxes and safes in the home are now a more common and convenient place. What about all that stuff up in the clouds?

Increasingly, we keep more and more of our records in the "cloud" or digitally. Many people are banking only online. Credit card and other payments are online. All these sites require the dreaded "password" and "login." While you may remember your password (if you are lucky), what if something happens to you?

There are a number of sites that can help. One type of service keeps all your passwords in one place. Dashlane and Last Pass are two of the more highly rated ones. What they do is keep track of all your passwords and even log in to selected sites automatically. You open up this vault of passwords with a single master password that only you know. Once you log in with your master password, then you can access all your passwords for your bank, Google, Facebook, etc. The service even creates difficult passwords for you, ones that are secure but you would never be able to remember.

Of course, there is a risk in putting all your password eggs in one basket (Easter pun intended). The sites promise security and with a master password that only you know, it seems safe, at least as safe as your using the same simple password for all your logins. However, it may be best to let at least someone know where they can find the master password if need be.

Another type of service is a bit creepy. I first heard about this on a radio program where someone received an e-mail message about their own death. The services, such as Death Switch or Digital Beyond, will send out a message to listed persons if you do not keep in contact with the service. The message could contain necessary passwords or other confidential information.

Perhaps in ten or twenty years the whole idea passwords and login names will seem quaint, like VCR tapes, but for the time being we need and use them, so others may need that information too.