

Is There Internet Access in Heaven?

Internet use continues to grow at a staggering and exponential rate. For example, in 2006 there were 2.7 Billion Google searches a month. In 2008 there were 31 Billion. Use of social and business networking sites like Facebook and LinkedIn are gaining use and popularity at extraordinary rates. Consider these statistics: It took television 13 years to achieve an audience of 50 million, but it took Facebook only two. Facebook has 300 million users, and 2 Billion pictures are uploaded to Facebook each month. In 2006 43% of internet users (63 million Americans adults) used the internet for banking and bill paying. In 2008 76% of working adults used email.

More people have more types of accounts on-line than ever before. We communicate on-line, do banking on-line, pay bills on-line, share and store photos on-line, buy and sell our junk on-line. Most people are very careful about taking steps to ensure that their passwords are protected and that no one has access to those accounts -- which is good. But what happens, and who has access to those accounts, when someone dies?

Many people assume that a family member will be able to get access to this information, but this probably is not the case. According to Yahoo!'s terms of service agreement, a person's Yahoo! account, including e-mail, is not transferrable. Upon receipt of a death certificate they may close the account and delete all the information. In fact, there was a recent case in which the family of a Marine killed in Iraq had to go to court in order to get access to his Yahoo! e-mail account. Facebook's policy is to "memorialize" the account, which will remove certain information but still allow people to leave posts in remembrance. But they will not allow anyone access to the account. Enter the search "what happens to my account at death" in the PayPal website and no answer will be provided.

When an executor is appointed for an estate, or a successor trustee takes over upon the death of a trust maker, they have the ability to receive the decedent's mail (regular paper mail, that is -- "snail mail"). Bills arrive

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need to be paid, and occasionally statements from bank or investment accounts arrive that reveal assets of which the executor or trustee was not aware. As more bills are being sent and paid on-line, and more account statements are received on-line, it will become increasingly difficult for executors and trustees to ensure that all of the estate's assets are being marshaled and all of the bills are being paid. Without access to the decedent's e-mail and on-line accounts, bills may go unpaid resulting in fees and interest, and some assets may go undiscovered.

Even if an executor or family member would be allowed access to a person's e-mail or other accounts, without an accurate list of those accounts it may be nearly impossible to locate them. People often create user or log-in names that bear little or no resemblance to their actual name. Typically little information is given to the on-line service provider. (To open a g-mail account, for instance, you need only provide first and last name and a log-in name.) When additional information is requested (such as a date of birth), it may be falsified in order to help prevent identity theft, or may not be given at all. So even if a death certificate and court authorization are sent to an e-mail provider, it may have no way of identifying which "John Smith" e-mail account it should be dealing with.

In addition to traditional estate issues like paying bills and gathering assets, internet accounts have created new issues, like who controls the items that have been listed to sell on e-bay; how is money retrieved from a PayPal account; or who owns the content on someone's blog? Not only are there financial and property questions, but issues regarding personal items, such as gaining access to pictures, movies, or podcasts that are stored on-line must be addressed. Additionally, some people must also consider planning for personal items like e-mail or other correspondence that they *do not* want discovered by the family after they are gone.

Perhaps the simplest way to plan for your on-line information is to give a list of accounts and passwords to a family member or trusted advisor. Of course this violates the advice every website gives to keep your password secret and never share it with anyone. A list of passwords could be kept in a safety-deposit box, with access only to be given upon death or disability. Special instructions concerning on-line accounts can be incorporated into a power of attorney, will and/or trust. There are some on-line services that allow for storage of log-in and password information for online accounts

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make arrangements for sending it to the appropriate people upon death.

There is no doubt that the internet continues to bring change in many areas of life at a seemingly ever-increasing speed. As more and more information is put on-line, it becomes increasingly important to plan for how this information should be

handled upon your disability or death. Failure to plan properly might not only result in the loss of important information but may also cause unnecessary complications, difficulty, and expense for your heirs.

Automatic Savings

A key element in a growing investment account is making regular contributions. An automatic savings feature can be added to any Great Plains Trust Company account by setting up an ACH transfer directly from your bank account each month. You can specify how much to deposit each month and have the peace of mind that it has been completed every month no matter how busy your schedule.

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Our Thanks

*Great Plains Trust Company would like to thank all of our new and long-time clients for their business.
 We appreciate our relationship and look forward to working together for many years to come.*

Please call us if we can be of any assistance.

Keep us in mind if you, your associates or acquaintances are in need of investment, trust or pension plan services.

