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August 2022

Accessing Your Secrets 21st Century Locks

- 1. When I became a lawyer, the only "secret information" discussed during an estate planning interview was maybe the combination to a safe. In the 21st century, most of us have dozens, if not hundreds, of passwords, PIN numbers, alarm codes, and secret user names for personal and business accounts of all imaginable sorts. If you were incapacitated tonight, who could open your computer, access your financial or social media sites, or even start your car?
- 2. Especially if you live alone, consider informing a trusted relative or friend how to locate, in an accessible "hiding place", a list of your important information, such as: a) bank, investment, rewards, and loan accounts; b) credit cards, safe deposit boxes, address books, unprinted manuscripts, evidence of money owed to you; c) user names, combinations, PINS, passwords, and other codes; d) location of any offsite storage facilities; e) contact information for landlords, tenants, vendors, workers (including occasional domestics), accountants, lawyers, doctors, and others; and f) the location of physical keys to access rooms, closets, bank boxes, vaults, cars, lockers, etc.
- 3. "If I am hit by a truck, look behind the sock drawer" where instructions will be found. That paper, folder, or flash drive can remain private and be updated, moved, or destroyed at your whim without ever visiting a lawyer!
- 4. Also, serious thought must be given to your "digital assets". The best drawn estate plans can be ineffective to transfer objects of value which could not have existed even a few years ago. Should a person become incapacitated, who will know the passwords to the computers containing irreplaceable photographs and financial, legal, family, and tax documentation? Surely, some things are best left hidden, but maybe some email and other digital accounts should be available to a trusted person who

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will survive and manage the benefits and problems left behind by the departed?

- 5. If you own or maintain a cache of digital information which would be useful or necessary to you or your family should you become incapacitated or deceased, you should give careful thought to how others will access, claim, and continue your affairs.
- 6. This month our office is representing a commercial landlord with a mold problem; defending multiple Superior Court lawsuits; assisting an employer with its union relationship; advising the seller of a partnership interest and the co-owner of real estate; and representing other commercial and individual clients.

This practice serves as a "lawyer of first resort", or "primary care attorney," advocating for small businesses and individuals with transactions and disputes, including accident victims by referral only. We specialize in personalized client service. If we can be of any assistance with your legal issues, consider contacting us as soon as a question is identified. Your recent referrals have been greatly appreciated.

Remember: Preventative lawyering is the most effective kind.

Sincerely,

HARMON SIEFF

PS: PLEASE NOTE OUR NEW SUITE NUMBER [700].

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