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The Lawyer's Daily | 111 Gordon Baker Road, Suite 900 | Toronto, ON M2H 3R1 | www.thelawyersdaily.ca  
Phone: (800) 668-6481 | Fax: (905) 479-3758 | John.Carson@lexisnexis.ca

## Obituaries and Cybercrime

# Rethinking the obituary in digital age

By Sharon Hartung



Sharon Hartung

(January 8, 2020, 2:00 PM EST) -- We're told not to click on links in e-mails, not to open attachments from unknown sources, and not to provide personal information to someone we don't know on the phone or on the Internet. So why is it we still create obituaries, also known as death notices, as if we are completing a job application regardless if its purpose is a legal declaration or memorial announcement.

It would appear writers make sure every inordinate fact and figure is accurate, spelled correctly and is packed with personal detail down to the size of gym shorts we wore in high school. I've seen a boatload of information shoved into every sentence of an obituary exposing much more than just information on the deceased — details on entire families are included from the names of children, grandchildren and spouses/partners to pets.

In the digital age, the modern-day obituary needs a rethink for privacy, identity theft risk and cyber intrusion of not only the deceased's estate but for others whose personal information has been inadvertently released.

Cybercrime and use of social engineering to perpetrate fraud doesn't just happen with the obvious information such as names and birth dates; it can also happen with secondary pieces of information such university degrees, places where you have lived and the names of the companies you have worked for. Who's to stop a bad actor from calling your alumni and requesting a new copy of a lost degree in your name? The American Association of Retired Persons (AARP) estimates that in the U.S., 800,000 people a year are targeted for scams and identity theft after death.

## Reframing the requirement

If we think of obituary surfing as a crime of opportunity, perhaps we need to rethink its purpose and place in the digital age. According to the Etymology Dictionary, the history of the obituary goes back to 1738. And, no doubt today the obituary serves the same purpose as a record or announcement of death. But, death notices in the mid-20th century which were less than 50 words have mushroomed into 500-word essays today. I think it's worth asking why the lengthy obituary is the norm, particularly when it brings so much risk. Is it simply a result of our sharing obsession, or is it part of the grieving process? More perfunctory obituaries will likely frustrate the genealogists out there but consider the flip side and how much information is available already on social platforms.

The point is, the obituary is for the living and is a valuable tool to communicate information about an individual's passing and memorialization, but it is also an opportunity for information theft when too much information is provided to the more nefarious types.

## Technological solutions compound the problem

Why does personal information in an obituary suddenly appear to be an issue in the digital age?

Historically, an obituary was printed in a local paper only readily available to the population who lived in the circulation route of that particular edition. Certainly when newspaper archives moved to microfiche, this historical information became retrievable, but in the digital age not only is the newspaper available in print, it is potentially available digitally anywhere in the world. Furthermore, many newspaper outlets offer not only the announcement in a circulating edition, but an online memorial that last months or years. And, it doesn't stop there.

Memorialization, whether we have planned it or not, has moved into the social media realm where literally anyone can write anything about anyone. And, here's another risk scenario to consider: in the case of a couple, by providing detailed information about the deceased's partner or spouse, bad actors can not only act immediately but can lie in wait using the information to target an unsuspecting, vulnerable survivor down the road. Police and government agencies have begun to warn the public about sharing personal information including employers in obituaries.

### **Rely on the basics**

With the proliferation of cybercrime, providing too much personal information is not necessarily a good thing. Undoubtedly, pulling back on providing specifics won't sit well with the genealogy community, but the risks aren't worth it. If your obituary has been distributed globally with specific identifying details, you are inviting identity theft. And we've all heard the tales of thieves reading obituaries and targeting homes when everyone is at the funeral. Your loved ones will be grieving enough when you're gone; don't add to their loss.

Just as we've learned about digital assets, testators will have to take control of preplanning if they want their wishes and preferences to be honoured. The digital age is marshalling the need for tighter integration between estate planning and estate administration, and it is no longer as simple as letting the executor figure out. The estate lawyer and their testator client must spend time assessing risks, educating the executor and leaving more detailed guidance and instructions beyond the will.

And so goes the story for every element of the estate administration process including the obituary. In other words, obituaries in the digital age need a rethink.

This is the first of a two-part series.

*Sharon Hartung, TEP, is the founder and principal of Your Digital Undertaker and has over 30 years of experience in IT management, project management and consulting. She is the author of the newly published Your Digital Undertaker — Exploring Death in the Digital Age in Canada.*

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