

What to do with the Digital Account

Erica Hono e & Sharon Brubaker

Grief Specialists

Sharon ([00:40](#)):

Hey, sisters and friends. Welcome back. I am Sharon Brubaker and this is my beautiful sister, Erica honoree, and we are healing starts with the heart. The podcast was all about you, the griever and your broken heart. Hey Erica.

Erica ([00:56](#)):

Hey Sharon. Hi friends. Thanks for coming back. We have just been throwing out a lot of different topics that I'm getting so excited about, because I think it's important to point out how grief affects every single area of your life. And so we're kind of breaking them down situation by situation. And this one is extremely relevant because it's about the current world in our times that we're living in today.

Sharon ([01:27](#)):

Yeah. I kind of wish we came here with that. The book you were born, and then they give you this book and the book says, this is grief, and it's going to happen to you every day. And here's the instructions. And so, because they didn't give us that you and I are making it.

Erica ([01:42](#)):

Yes. So this is our version. Remember when you were pregnant and everyone's go-to Bible would, uh, what to expect when you're expecting this is what to expect when you're grieving. I love that what to expect when you're grieving. We have a great, topics for today that I think is so important. And we've touched on it, little bits here and there, but we're coming back to it and it is What to do with the Digital Accounts, what to do with the digital accounts of our loved ones and that the digital accounts can be a gamut of accounts. Uh, first thing that comes to mind is your cell phone, right? Also comes to mind as your social media accounts, your online, uh, network, your wifi, all of that. I think that Erica people don't really think about all of that. When someone dies, you got to approach each and every one of these differently and separately and make decisions about each and every one of these wasn't something you had to deal with when Austin died. He didn't have a cell phone.

Erica ([02:48](#)):

Thankfully, thankfully, it was not something because that was just like another area that I would not have wanted to, engage in. Cause it was like already, my plate was full, but yeah, it's, it's very important and becoming, increasingly more relevant. We have a client that we spoke to recently whose husband passed away and had just gotten a new iPhone with the facial recognition before he passed away. And now they can't get into a cell phone. I mean, seriously blows my mind. Yeah. I mean, with the advancements in technology, we have to really kind of factor that into, Oh great. What if something happens to you? What's the fall back? I don't even have that phone. So I don't even know how that works on what the plan B is on how to get into it. But with Donovan also Donovan had a cell phone, but I had, I knew the code. He just had a code. So that wasn't an issue for me. I don't know what I would do if I had to deal with that.

Sharon ([03:56](#)):

So, uh, three years ago, my daughter, Brittany went into a medically induced coma over a severe illness. and, her cell phone was locked and we went through the gamut of trying to get the cell phone unlocked. We tried to come up with the code. We called people at her office. They gave us the numbers. We tried those numbers. And then eventually what happens is that the phone will tell you if you enter the wrong code, one more time, we are blocking you out forever. Now, interestingly enough, we were able to call

up the iPhone company, Apple and they said, Oh, absolutely, we'll get you on the phone, but we're deleting everything in the phone. They'll let you in the phone. Well, you will have no information of what is in that phone and the, what we needed, the information that we needed was something current for her that a transaction that was taking place where all of the information was in the phone. And here we were basically stranded. Now we laugh and joke about it now, but it was three days of absolute hell trying to figure this out and get it done. So, that is an aspect that you have to think about as well. Yeah. I have facial recognition for sure on that.\.

Erica ([05:23](#)):

So what's Plan B so if you like, I've seen a lot of people posting, which I kind of find it it's comical. And I think they're meant to be funny that, you know, Apple needs to develop a, a facial recognition with the mask. Cause now that when the time of the pandemic living in this, crazy time, but so if you can't get in and how do you.

Sharon ([05:43](#)):

For me, I have a code. So I have a code backup. There is a code. And the phrase that recognition works in at night, in the dark, it's very powerful. I mean, it works in the dark and works in the daytime. I did recently see a, Instagram where a lady was showing you how to do it with your mask on, cause it doesn't work with your mask on. So you do have to hit the code every single time. So it's actually quite interesting, tagging on that. Our sister's a nurse and her roommate just came down with COVID right and was hospitalized, which brought up a conversation for us as brothers and sisters that we are now forced to have and everyone should be having this conversation. A questionnaire that we're sending out to our brothers and sisters each and every one of us, I think because of our past and knowing, you know, we've buried Austin, we've buried Donovan, we've buried daddy. I just need to know she's a single woman in her mid fifties. What do you have in place? What if something happens to you? What are we supposed to do? Right. We need to know the answer to these questions. Do you have a, will all you, all I need to know is yes or no. Who's the executor of that will? I actually had a phone conversation with her and we're putting together this questionnaire to send all the brothers and sisters just recently, Erica, you and Louis went to Mexico and I had the conversation with you. I said to you, Erica, what do I need to know? Where are the life insurance policies? Where is the will? Where are your insured.. Medical insurance cards? You were leaving the country. I wanted to know all this stuff because I didn't want to have to, like, we were standing at that bedside with Brittany trying to figure out the code. What if I have to try to figure out the code for your children to try and put their lives back together. Right, right. I don't want to have to figure out that code, right?

Erica ([07:43](#)):

Yeah, it is. And, and we are, in the process of getting a full and complete plan together so that everything will be in one place. So to make it easy, because like from your experience, and then my experience with Donovan, it's the same thing of, well, where's this and where's that. And, and then he's got this account here and then I have to go over here and it's like your trynna, you're on a scavenger hunt trying to put the pieces back together and to do that while you're grieving and your head is broken because cause you could, you can barely form a sentence, let alone try to think about putting these things in, in getting them in and doing whatever you have to do with them and putting them in order.

Sharon ([08:31](#)):

Here's the other thing that I think is also important that it needs to be addressed you as Donovan's mom and Louis's Dan Donovan's dad get to say, when you get to say, when you turn that cell phone off, you get to say, when you take the social media, now you get to say, when you close the bank account, you get to say, when you're going after that, that was, that was your God given right to do that. Same as if your parents pass away, you get to say for your parents, when you are ready to turn that off. And I would never sit here as a grief specialist and tell you three months after your mom dies, you should turn the phone off. That's just straight BS because one of the things that happens, that's so, so important as part of your healing, is that ability to be able to text your mom on her cell phone, even though she's not here being ever to being able to text your dad, even though they're not here. Plus the other thing that happens is the wealth of information, good, bad, sweet and sour that you find out that's in that cell phone helps with your healing. Even if it hurts, even if it's like being punched in the gut all over again, the wealth of information is yours. It's part of the journey. It's part of the journey for healing.

Erica ([10:04](#)):

Yeah. And unfortunately for me, Donovan, we, I did have Donovan cell phone and I did go through his text messages and he was in a relationship that I didn't necessarily approve of. And in the middle of the night, when I could not sleep because sleep was, a gift, that I wasn't given, I was going through those text messages and it did make me feel like I was punched in the gut because it reaffirmed what I knew that that was not in a healthy relationship for him to be in. And it broke my heart again, to think about how emotionally exhausting it must've been for him just based on the conversation threads and the, you know, immature demands and arguments and, you know, whatnot on both sides. I'm gonna, Donovan was no, you know, he's no Saint, so it's not, it wasn't just one way, but it was both sides. It was just a toxic relationship all around. And one that I was hoping he was going to come to his own, decision to end and then move on. Cause you, you have that as your learning experience. But yeah, I was doing that and it, it was hard. It made it harder, for me to start my healing and it, uh, it was like throwing gasoline on the anger that I already felt at him. I was angry at him, for the choices that he made that ultimately ended in him dying in a motorcycle accident. So I, it just, it, those text messages is through guests. So yeah, you, you have to also pick and choose the right time. Right. Go through the information I am desperate for, for answers. Sometimes we go into it too soon.

Sharon ([12:00](#)):

Right. But also, just piggybacking on that, that was your truth. Yeah. That was Donovan's truth. Yeah. The truth was held in that cell phone. The truth of discovery for you was held in that cell phone, going through those text messages and seeing some of the things that he was doing was the. was the truth for you. And you need to tell the truth in order to get on that journey and heal. You had to tell the truth because without absolutely having those cell phones and having that aspect of the relationship, you weren't going to heal completely without knowing that true part. Right. I'm not sure make it better sometimes and it hurts.

Erica ([12:44](#)):

It is we really, and we know that and we teach that you have to tell the good and bad and the ugly about the other person. It's so easy, especially when we're dealing with the loss of a child to put them on this pedestal as like, you know, the, the literal angel, you know, with the halo and they're, you know, a little, you know, pitchers, but that's not who they are. I mean, he was a young man. He was a, almost 21 year old man in a semi adult relationship. And yeah. So yeah, it, you do, you have to tell the good, bad and the ugly about the person so that you can find your healing because if you're only telling the good and you know, Donovan wanted to be a police officer and he was gonna be, he was on the army national

guard and he, you know, helped everyone finally told that story. Yeah, my healing wouldn't be complete.

Sharon ([13:36](#)):

Yeah. Uh, about three years ago, you and I worked with a client and his wife had taken her life, uh, by suicide. And in the cell phone, he was able to piece together a lot of the information that he needed as to the why, because that "why" is so big, it's like you're carrying the actual letters around every single day and they become so heavy, but he was able to find notes in their notes. She wrote to herself notes. She wrote about her life note. She wrote about her marriage and just little aspects that he was able to piece together, hurtful, hurtful parts. But in that digital device, he was able to get, I think, an almost full picture of what he needed to know to heal.

Erica ([14:30](#)):

Yeah. Yeah. It, it definitely they are helpful and you should make sure that you have access and, you know, codes and you know, things, you know, our young teenagers don't want to give those things up, but you know, if you're paying the bill, you have the right to know the codes. So you should, and you shouldn't abuse your, they give it to you. Don't abuse it. You need to, uh, and you know, this goes into a whole different arena, but everyone should know codes in the event. Something bad happens so that you can have access to those things. And other things like bank accounts, bank, account information, u like you said, we had conversation. You were like, where's your insurance stuff. Where's this where's that there should be general family plans in place. And it, and it should be just kept as a, if anything filed with, and it doesn't have to be with everyone, with one person in your family.

Sharon ([15:27](#)):

I love the way you feel. You have the right to know the code because you're paying for it. And you had a little attitude there. So I'm going to point that out. Sorry, Jordan. Okay. So here's the tips. Here's the tips we're going to leave with is have the conversation ahead of time. Number one, have the conversation ahead of time. Number two, create an inventory. You guys, here's the deal. We all talk about this, but people aren't doing it. Don't get caught, locked out of your phone. Don't do it. You're hearing it now loud and clear. Please don't let this happen to you. Create the inventory ahead of time. Who has what, what is needed to you. Don't have to go over it with a fine tooth comb, make out a questionnaire, have every family member fill out the important part and store it away. Make sure everybody has a copy and store it away. Gather the log-in information together, gather the login information together. You can do it in your little pods of your gesture family. And then for the largest family, larger family, you can say where, this is, I have a, Wells Fargo safe in my garage. I don't have it. My husband has it. It's a two door opening system. The CA there's a lock. And then a combination. And for forever, he's been telling me, if something happens, just call uncle Lou, he'll get it open. And uncle Lou does everything just call uncle lou duty. Can't get it open without the combination. So just recently, could you not? We went and videotaped him opening the lock because the door is icky. The jar, it's a jar. So we did an entire video system of him opening it, doing the combination, opening it, and literally showing what was in it. I threw that into Dropbox. It's going to be in Dropbox forever. I know where I can go and get that from. You know what I mean? It's secure, secured it under, you know what I mean? A lock gathered the login information, familiarize yourself with your family's accounts, all of their accounts familiar. So if you're familiar, rise yourself with the account, so you know what they are, right? And then you need to establish or set someone up as the online executor of it, okay, you're going to be in charge of all the online accounts. Okay. You know, put the smartest person in charge of that stuff. Hey, you're going to handle this. If you have single adult brothers and sisters, like we do make sure you know, what their

plans are, have the conversation. We have one sister that wants to donate her body to science. She is adamant on that. We have another sister me that wants to be cremated and have her ashes dumped. She tells everyone she meets. I think Erica had you not had we not had the experience we had and know that we need the answers to these questions. Right? We wouldn't be able to guide people. There were so many questions to answer that we didn't have the answer to.

Erica ([18:31](#)):

And we meet people every day, get in those same experiences. Like I said, I would have never even thought about the facial recognition. I died. Cause I don't have that phone. I wouldn't have even factored that in. And not just like you're saying as, you know, to do all that and put the point person, but as technology advances, you need to make sure you're keeping up with the advancements because things change literally overnight when it comes to technology. Right. Constantly changing. Right. You have to make sure that, you know, you may have had the old passcode to the iPhone eight, but it didn't know that they went out and got a brand new, you know, 10 or 11. I don't even know what number they're on right now. As you can tell, I have an eight. Cause that's number one.

New Speaker ([19:18](#)):

Don't tell everybody you have the eight you're like, so behind the times, so I'm not even going to go there would that microwave you're carrying around. But anyway, that's so funny. Oh my gosh, you made me lose my train of thought. Oh, okay. Here. This is, I think the best advice that we could give, we give great advice, but this is important. Okay. When we're dealing with grief, it's intimate and emotional. It's emotional. It's our heart is broken. When we're dealing with the online digital accounts. It's intellectual. That is the one time that we give you permission to use your brain. We don't use our brain for grief to navigate ourselves through the brokenness. We use our heart. That is the right tool for the job. When you come upon having to know the numbers where the life insurance is, what is the combination? That's intellectual. You have to use your brain. This is a business arrangement. You need to sit down with your brain. I want to tell you, sisters and friends, when our dad died in November of 2014? 14? 13?

Erica ([20:38](#)):

Same year, I moved to Texas.

Sharon ([20:39](#)):

That's how I 13, 2013 in March of that year, in March of that year, we sat down as family, every single one of us, my mom, our dad, all the brothers and sisters, all the in-laws. And we had a conversation with him. He and I had the precursor for the conversation. He laid it all out and then he called everyone together because what he didn't want to do was have us fighting at the end time. He wanted everyone to know what his wishes were so that we could all bring them to fruition. Erica, that conversation we had, we were making jokes. We're weird jokey family. We were making jokes. We were laughing. Our hearts were heavy, but the conversation was light and easy because dad and I had kind of laid it out. We just went through the list that we had made out and everyone was open to asking him the questions. The truth was the truth. Our truth was our truth. He was going to die and soon, and we knew that, but this conversation needed to take place.

Erica ([21:49](#)):

And the reason I kind of laughed is because in true parental fashion, you know your kids, right. I knew we were going to fight. He knew we were going to fight that's who we are, and that's what we do, but

what, but, you know, good fight. Cause we always resolve. But it just, he, he knew. So he's like, let me be clear. And because we did it that way, we all took it so personal to make sure he got exactly what he wanted. Yeah. We were all United because we loved him so much. We wanted to bring and lay it out exactly how he had and make sure he had everything he asked for. And, and, and that part was how we served him and gave back to make it beautiful for him. But also for me personally, to be part of that experience, I had never done that before. I'd never been a part of any of that. And I fought, I've heard about people talk about it, but never they did something like that. And it was, it was actually beautiful and it was sad and it did make our hearts heavy because we still had him. I could still call him and talk to him every day, but you knew it was it's coming.

Sharon ([23:01](#)):

And one of the decisions we made as a family with his digital device was to give that phone number to our mother. So she let go of her cell phone number and she kept his phone number because most of the business in their life was taken care of on that phone number. So it was really, for us, it was the smartest decision to make at that time. And so now she carries his cell phone number, which I also might add was also a freak out moment because most of us had daddy in our cell phones. So when she would call, it was scary, but that was another thing to laugh about, but.

Erica ([23:35](#)):

I still have it like that. It changed, it changed it. And when she calls, it says, dad, yeah, I love it.

Sharon ([23:43](#)):

I had to change it. So, but that was, that was something we did with the digital advice, along with all of the other things that had gone along. One of the things that I know, uh, that I did was to, and it was simply because of becoming a grief specialist in dealing with this with Donovan and Austin. And that was to talk openly, talk globally about death, talk openly about arrangements, and really have those, those conversations. So we implore upon you guys, uh, implore it upon you guys to try as best you can to have these conversations, start a list. And I can't even tell you how amazing it is. We're working with a woman right now, his mother passed away and going back to the text messages that her mother, the loving text messages that her mother has sent her have been so amazing, so amazing to have those. And she calls us and shares them with us. And she's bawling and crying, but they're little pieces of her mom that she still has an handshake turned off that phone or gotten rid of it. She wouldn't have that.

Erica ([24:47](#)):

Exactly. Yeah. That is the one thing that's been a blessing. Uh, like you said, when Austin died, this was in 2006. I didn't have Facebook. Austin was 10. He didn't have a Facebook. But to have, I still have access to Donovan's Instagram and Facebook accounts. So when I'm really, you know, missing him, I could just, or I want to share something, we're working on a project and we need a picture. I can still go there and I have access to all of his pictures and things like that. So it is a blessing. It is a blessing in disguise because even though it's fresh and it's painful in the beginning, when you're ready and you can go and look at it after you've done a lot of your heart work, you can look at it and you can go smile and be like, Oh, I remember when he did that. And he told me about that day when he went to Disneyland and he hung out and he said, how much fun he had? And you know, so it's like, you, you will, hopefully, if you do your work, get to that point where you're smiling when you're looking at the pictures and not sobbing.

Sharon ([25:48](#)):

Yes. So we want to end here. We want to let you know, this is a two part series because there's another aspect to this. And that second aspect is when you try to close the accounts and the business world pushes back. So look for the second part to this podcast, which is called the red tape. So you want to make sure you're looking for that friends. Thank you so much for allowing us to share our very personal story with you.

Erica ([26:15](#)):

Bye friends. Thank you.