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Gathering Vitals Of Your So-Called Scattered Life

By **WALTER S. MOSSBERG**

The important records of most people's lives are too often hard to find when you need them. Some are on paper, scattered in folders, drawers or boxes in homes and offices. Others are in digital files on one or more computers.

For years, there have been software programs and Web sites that try to corral portions of this information. Some of these digital products offer to organize your online IDs and passwords. Others focus on financial, health, or other information.

But a couple of relatively new products aim to digitally collect your important data in all these categories in one easy-to-access place: either on your computer or on the Web. One is Orggit, launched last fall by a Chicago-based company called Morgan Street Document Systems. The other is InformationSafe, launched in January by New York company Ascend Partnerships.

Orggit, available at orggit.com, costs \$50 a year. InformationSafe, available at infosafe.com, is \$50 for a desktop version or \$50 a year for a Web version. A backup service for the desktop version of InformationSafe is \$30 a year.

I've been testing both, and found each fairly easy to use and potentially very valuable, especially as your life gets more complicated. It's a real bonus to be able to find everything in one place, even scanned paper documents. Both products work on either Windows PCs or Macs.

They also share some important downsides. As you might expect, they are only effective if you take the time and effort to enter all your information, from passwords to credit-card information to all the medications you take, and more. That can be a chore, even though both products try to make it easier with predefined templates for each type of data.

Another downside: security. Anything stored digitally, especially online, is vulnerable to criminal hackers. Both products offer multiple log-in plans, not just passwords but things like photos or important dates in your life that you must identify. Both also use a tough form of encryption typically favored by the government and banks. But there are

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log-in plans, not just passwords but things like photos or important dates in your life that you must identify. Both also use a tough form of encryption typically favored by the government and banks. But there are no guarantees.

On this issue, InformationSafe has the edge. While it offers a Web-based version, it also comes in a version that exists only on your local computer, or on a removable drive. The company says this local version is chosen by 80% of its users. Orggit is purely Web-based, and can be accessed from any computer or from Orggit's nicely designed free iPhone app.



Orggit's iPhone app

InformationSafe's desktop version is less convenient, because it can't be accessed remotely. But it's more secure. Still, even data stored only on a local computer or drive can be compromised by a determined hacker who targets it when the machine is online, or if it is lost or stolen and falls into the wrong hands.

You could use InformationSafe on a PC that you never connect to the Internet, but you'd be unable to use the company's optional backup service and could lose everything if the hard disk fails, unless you faithfully back it up locally.

Each product is divided into logical sections, such as finance, health, insurance, passwords, and so forth. Orggit has a simpler layout, with colorful icons and a quicker, easier way to download reports on what's in your wallet and on your health data. InformationSafe has many more canned templates, but you can enter almost anything into Orggit as well.

Each allows you to type in your information using the templates, or to upload digital or scanned documents, such as a living will or the image of a driver's license. Each also allows you to type notes on everything you store.

Orggit has a special health feature InformationSafe lacks. Once you sign up, you get a physical wallet card with a toll-free number that can be called by emergency or medical personnel to gain access to your vital medical information. This phone number also is displayed in the iPhone app.

Also, Orggit allows you to store separate sets of information for up to 10 family members or other people, who can share some or all of their information with each other. InformationSafe allows the entry of information about other people, but it is basically designed for a single user; and sharing, while possible, is more limited.

InformationSafe has a more staid look and feel, but it isn't hard to navigate. However, its local and Web versions aren't connected, are purchased separately and don't synchronize with each other even if you have both. You can get Web backup of the local version for a fee, but this backup isn't visible from the Web. The company says it is working on this feature.

If you're comfortable with digital storage, these two products offer an effective way to organize the details of your life.

See a video with Walt Mossberg on Orggit and Information Sage at WSJ.com/PersonalTech. Find all of his columns and videos, free, at the All Things Digital Web site, walt.allthingsd.com. Email him at mossberg@wsj.com.