

Good will hunting

Each year, vast sums of money go unclaimed because people have failed to name beneficiaries before they die. It is the job of genealogical detectives to trace the missing heirs – a task that has brought investigators, with a US\$1 million bounty to offload, to Hong Kong. **Lucy Atkins** and **Jonathan Hopfner** report.



In Lapland, Santa's elves are no doubt tuning the sleigh bells and getting the reindeer ready for their big night. Even those who don't believe in St Nicholas expect a present, just as we all hope for something special on our birthday. But few of us, at any time of year, expect a gift that transforms our life.

That is what happened to Pat Graves, 64, and her twin, Elaine Hunt, though it was the clatter of the letter box, rather than the sound of sleigh bells or a singing birthday card, that signalled the event. The postman delivered a letter that said they had come into a large cash inheritance. The twins threw the letter – and several more that followed – straight into the bin.

"We assumed they were con artists," says Graves. They weren't.

In Britain, about 550,000 people die each year, more than half of whom don't leave a will. If a British citizen dies intestate, their assets pass to their next of kin. However, in the absence of an heir or next of kin, the estate passes to the Crown. Between £10 million (HK\$160 million) and £20 million slips into the government's coffers each year simply because there is no one to claim it. This sum would be far greater were it not for the "heir hunters" – genealogical detectives who piece together family trees to unearth blood relatives and unite them with these floating piles of cash.

Fraser & Fraser is one of the oldest heir-hunting firms in Britain. It tracks down hidden beneficiaries in return for a finder's fee – a percentage of the inheritance, which varies from case to case.

Most people who get the knock on the door have no idea their benefactor even existed. Graves had certainly never heard of Margaret Scholes, a distant cousin who died at the age of 82 in the British coastal resort of Bournemouth, leaving a bungalow and some land. The twins were Scholes' closest living relatives. Once Fraser & Fraser managed to persuade them not to throw away any more correspondence, they each cashed a cheque for £21,000.

"Almost all the deceased people turn out to have been recluses," says Neil Fraser, partner and case manager, whose great-aunt set up the company in the 1920s. "There is always a sad story."

Scholes' tale is marked by tragedy: a brother who died aged four, a nephew who died at 46, a husband who committed suicide. Yet, she was remarkable in



her time; she was one of the first women in Britain to get an engineering degree.

“It feels weird having no one to thank,” says Graves. “It was very sad really – if I’d known I had a relative alive, my flesh and blood, on her own like that, I’d have definitely been in touch.”

Fraser & Fraser’s drive to match missing relatives with their money has taken its investigators far beyond the company’s London headquarters, to frozen rural Scandinavia, the bustling cities of Egypt – and now Hong Kong.

Fraser says the firm is struggling to track down three siblings born here who are due shares in an estate worth more than US\$1 million. The money was left by a relative who emigrated to Los Angeles and died there early this year, leaving no will.

Investigators, however, aren’t starting from ground zero. They know the names of the people they are seeking – Walter, Paul and Christine Chan – and that they would now be in their 70s. Their parents were a Sam Chan, originally from the mainland, and a woman named Frida, who Fraser & Fraser believes to be of German descent. The couple had two more daughters – Hilda and Anneliese – who eventually became US residents but have since passed away.

But Fraser & Fraser is yet to dig up all the siblings’ birth certificates and inquiries to the Hong Kong Police and the Immigration Department as to their whereabouts have drawn a blank. Fraser says the firm is now considering more desperate measures, such as advertising campaigns, to try to reach the Chans – or

their direct descendants, who could be eligible for the payout if their parents have died.

The case highlights the difficulties of Fraser & Fraser’s increasingly international business, especially in large Asian metropolises where anonymity is easy to come by.

“In places like Hong Kong, you’ve only got to move one or two residential blocks and you’ve got absolutely no chance of anyone knowing or being able to find you,” says Fraser. “There’s little point in sending someone to knock on doors.”

In Britain, the heir hunters have a slightly easier time. When someone such as Scholes dies, their estate will be advertised – either in local papers by solicitors, neighbours or friends, or nationally, in the government’s weekly list of unclaimed estates. In London’s >>



Hatton Garden offices of Fraser & Fraser, the action kicks off on Thursdays, the day the government list is published. First, the managers choose which cases to pursue. "If it's an uncommon name and a large sum, we know there'll be a lot of competition," says Fraser.

The firm's researchers then trawl public records of births, deaths and marriages, following blood lines from city to city, and sometimes abroad, using anything from microfiche records and a subterranean library of directories – Kelly's, Debrett's, Who's Who – to Fraser & Fraser's offices and contacts overseas. Speed, skill and determination are everything: there are six medium-sized firms and a huge gaggle of one-man bands vying for heirs. "The thrill of the chase," says Fraser, "is the joy of this job."

In Hong Kong, mainland China and Japan, where the company has successfully wrapped up a number of investigations, Fraser & Fraser has had to contend with language barriers, government reticence and alien record-keeping techniques. But these difficulties can be overcome with some local help, persistence and a bit of luck – particularly in rural areas.

A few years ago, one investigator was scouring the remotest corners of Zhejiang province, on the trail of a man district authorities insisted didn't exist. It was only through a chance conversation with an elderly villager he was able to discover that the name of the area he was looking for had fallen into disuse. With the right name in hand, he eventually uncovered three residents of a small village entitled to a share in a US\$400,000 fortune, left by an uncle in the United States they had never met. In such an isolated place, it

was a fortune and a fate the sudden beneficiaries could never have imagined.

In Britain, the grunt work is done by a team of investigators – three of whom are former policemen – who criss-cross the country on the dead person's trail. They chat with neighbours and shopkeepers, visit the local pub and talk to nursing staff to catch even a whiff of family ties: a long-lost sister; a cousin; an estranged son. The stories that emerge – of old wounds and betrayals, long-held resentments, estrangements and misunderstandings – can be heart-breaking.

"PEOPLE OFTEN DON'T REACT IN A STRAIGHTFORWARD WAY. SOME – PARTICULARLY THE OLDER GENERATION – DON'T FEEL THEY DESERVE THE MONEY" NEIL FRASER (LEFT)

When Mary Stephens died in her 80s, leaving no will, she was, her neighbours said, totally alone in the world. The heir hunters pieced together her family tree and, in a search that took them from Bromley in London to Melbourne, Australia, and back again, they found a daughter, Sheila White. "When we broke the news of her mother's death, she seemed bitter," says Marcus Herbert, a case manager. They'd lost touch when White emigrated. When she moved back to Britain, she did not get back in touch. It turned out that White had settled 15km down the road from her mother. She inherited just over £36,000. The grief kicked in later.

"People realise, when they actually get the cheque, that it is final: a line has been drawn under whatever made them fall out in the first place – they are often very cut up afterwards," says Fraser.

Bitterness and grudges flavour these cases. Stan Fisher died a recluse in Camberwell, south London, last year, leaving a small house. He was adopted, had no children and there were no records of any siblings. Fraser & Fraser unearthed about 50 distant relatives, who all legally stood to receive a share of his estate. When the administrator was allowed to enter the old man's house, she found what she called a "time capsule": family letters, photos and documents stacked high. Fisher, it turned out, had an elder sister. She was dead, but she had a son, David Mount, living a few kilometres away in Putney. When the company called Mount, he said he had always hated Stan. There had been a fight years back – he could not remember why, but he'd kicked Stan. The two never met again. Stan had inadvertently left him £150,000.

"I recently had to tell a woman that the man she thought was her blood father was not," says Fraser. The woman lived next door to her mother and the man she believed to be her natural father. Her biological father, in fact, had abandoned the family when she was just a baby – he never saw her again. But when he died, she became the sole heir to his £40,000 estate.

Occasionally, people are not related to their benefactor. On her deathbed, aged 82, Frances Ashby-Lyne scribbled a few names on a sheet of paper and handed it to her solicitor – they were all people she believed needed some cash. Valerie Phelps was one. Born in 1902, Ashby-Lyne married twice but both

husbands left her. She had money but no children. "That was a great sadness to her," says Phelps. The two women met while walking in their village near the town of Henley. The friendship blossomed. Five years after Ashby-Lyne's death, Phelps received a letter from Fraser & Fraser, which had been asked to find beneficiaries for some land owned by Ashby-Lyne's mother's family. With no direct descendants, they traced the benefactors to Ashby-Lyne's will: all those on her scribbled list stood to share the money. "That £1,500 felt rather like a gift from God or from beyond the grave – so totally out of the blue," says Phelps.

Though Fraser & Fraser expects to solve about 90 per cent of its cases, bringing cheques to 2,000 people a year, the process isn't always straightforward. When Ernie Joplin died, no one could find a will. Fraser & Fraser tracked down 30 distant beneficiaries to tell them they were due a portion of his £100,000 estate. However, 18 months later, as Joplin's belongings were being boxed up, the movers opened the piano lid. There, taped among the hammers and strings, was Ernie's will. He had left everything to charity.

In another case, the legacy rose by £30,000 when the administrators entered the deceased's house to find £10,000 taped under the grill pan, several thousand more under the bed and a hefty wad of cash down the back of the sofa.

A visit from a team of heir hunters can stir up emotions. When Tomasz Kilanowski arrived in Britain from Poland during the second world war, he fought alongside British troops then married a British woman. They had no children and when he died, not long after his wife, there were no heirs. Fraser & Fraser discovered that he had a wife and two children in Poland – all alive, all believing he had died in the war. The £65,000 they inherited may or may not have softened the blow.

"People often don't react in a straightforward way," says Fraser. "Some – particularly the older generation, who may have a different set of morals – don't feel they deserve the money, because they didn't know the person who died. Some just give it to charity."

For others, long-held family resentments outweigh the lure of cash. Frank Bloom died in London in his early 80s. Fraser & Fraser found a nephew, David Bloom, in his 60s, living in New Zealand. When they told him he had inherited £25,000, he refused to sign for the cheque. His father had died when he was just two and he had always felt his uncle had abandoned him and his sister. He could never forgive him and did not want his money.

The heir hunters are visitors to a silent world of blood ties lost and broken, buried secrets and lies – the bigamist who stole his brother's birth certificate then emigrated to Australia; the man who was born a woman; the British mother who abandoned her five-year-old son in Finland. These are painful family wounds with – sometimes – extraordinary happy endings. "Though we start with sadness," says Fraser, "at least the end result makes someone happy."

Despite the successes heir hunters have had in Asia, Fraser isn't expecting a surge in cases in the continent. Cultural differences mean the company's operations here will remain limited.

"We find western families are splitting up more and more [and] becoming more socially and internationally mobile, which makes missing beneficiaries more likely," says Fraser. "Asian families tend to be tightly knit and more community-based." ■