Heir raising

Where theres no will, theres a way probate detective Hector Birchwood can find the right beneficiaries

The winding and multi-layered digital and paper trail of information that tracks us all may be frightening, but it is the cornerstone of Hector Birchwood s trade. After a few years as an investment banker, he took redundancy in September 2002 and became a probate detective.

When someone dies and there is no obvious heir to the estate, the unclaimed assets go to the state after a period of time which is where a probate detective comes in. He will seek out living relatives, who often have no knowledge of the deceased benefactor, and prove their kinship in return for a percentage of the inheritance.

Birchwood, a staunch advocate of libertarian economics, relishes the fact that his work keeps money out of government hands. He showed precocious signs of his entrepreneurial flair when he began making money drawing Smurfs for classmates at the age of eight. He funded his time at university by publishing a magazine.

Birchwood went into investment banking by chance, first at Commerzbank and then for two years at Morgan Stanley, where he enjoyed the work but found the management structure stifling.

Lots of people accept that s just the way it is in investment banking. I got fed up with not being able to change things, he says. By early 2002, the dotcom boom ended and work dried up.

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He soon came to the conclusion that he was not meant to work for other people. I m a very difficult character to manage, he concedes with a wry smile.

The return of his stepfather Peter Birchwood, an heir-hunter for nearly 40 years, from the US prompted a reassessment. He had already done some probate agency work while he was at university. My banking experience gave me a structured view of how to handle a greater volume of cases with a manageable level of risk, he says.

The father and son team became partners in Celtic Research, leveraging off Birchwood senior s name and contacts with organisations all over the world.

His company s logo is a coloured Celtic knot: the red represents blood, green is for living and gold is money. Our work is all about what breaks families apart war, genocide, illegitimacy, divorce. We try to connect living blood kin. Birchwood has worked on cases that have led all over the world and have involved issues including Jewish reparation, dormant Swiss bank accounts, looted artwork and families that fled communism.

An important part of the research process is having an understanding of history. History leaves scars. We need to know migration patterns such as the first wave of Soviet immigrants out of Lithuania making a new life in South Africa, demographic events such as flu epidemics, cultural issues such as persecuted Jews adopting gentile names.

In the UK, about 70 per cent of adults die intestate. In England and Wales, beneficiaries have 30 years to make a claim, but only get interest on the estate if they claim within 12 years of death, so timing is crucial and competition fierce.

Breaking the news of a potential inheritance is an emotional business that requires careful management of expectations. But in his line of work, Birchwood has to remain philosophical.

When you die, all the things that mattered to you documents, letters, photos, mementos, souvenirs, everything you valued, everything you amounted to, ends up in black bin liners. ⚜ *celticresearch.co.uk*

WORDS YASMINE CHINWALA **PHOTOGRAPHY** JAKE GREEN

Below HectorB irchwood photographedat the London School of Economics