

# Heir Hunters Association

## Newsletter

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### Heir Hunters Association News : August 2012

Welcome to another packed newsletter with all the latest news and progress to create more work and opportunities for our growing membership especially with the Missing Millions project. More and more members are now co-operating with each other which can help solve some of the more complex estates. Regional meetings are proving popular as is the interest in Managed Services and the new Master Class program. Enjoy and as always give us feedback and ideas for future thoughts.

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#### 1. Missing Millions updates

There has been so many events and changes with this new project to record here in detail, the key is to visit the web site and review the help file and general overview. HHA members are encouraged to register with MM to ensure they are on the mail list for regular news updates at <https://www.missingmillions.org.uk/regional>

<https://www.missingmillions.org.uk>

At the time of publishing only a few real assets are listed on the web site and attracting financial organisations still remains the biggest hurdle. It is a fence we will get over, as we are approaching it from many angles and a lot of people are making efforts from different sides.

Two regional meetings, Coventry and Leeds have been held and that has brought about many great ideas to develop the project, including several upgrades to the web site features.

Asset Holders can now join and add 100 assets free, although subscription programs can additionally allow them to upload asset data in bulk using a spreadsheet system. Also to add user accounts for speed adding unclaimed assets.

Our media database now over 700 contacts had a further release went off on 24<sup>th</sup> July which continues to spread our message and infiltrate influential journalists and press/TV/Radio media to create greater awareness of the service. There was an increased in the number of actual readers of the latest release and our tracking system has identified some big name company staff having a look, even if only out of curiosity. Our tele-marketing officer Michelle is gradually infiltrating target companies and it is only a

matter of time before a client is welcomed to our service.

Managed services is a growing facility to project manage any clients who need someone to help them establish a routine of adding unclaimed assets – contact us for more details or see

<https://www.missingmillions.org.uk/manageds>

We continue to correspond with Financial member organisations and financial regulatory bodies to influence changes in procedures and controls with regards to unclaimed assets.

HHA membership continues to grow, however with the vast potential offered by Missing Millions we could need more and more once unclaimed assets start to come on line. We estimate just ONE client adding assets could keep current members registered with the project very busy.

The final regional meeting of this year takes place in Reading on Wednesday 22 August 2012 and any southern based full members, media, or prospective clients should reserve a place now via

<https://www.missingmillions.org.uk/regional> Possible East Anglia meeting in early 2013 being considered.

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## 2. New Master Class Option for new and fledgling members

Following many requests September starts a new Master Class Option for new and fledgling members who want a fast track route into success as a heir hunter/asset researcher inc the Missing Millions project.

Those attending should have read through the members area in detail as well as the newsletters and forum.

Existing members who have researched and even submitted cases will find many tips and ideas to improve research and their overall performance and efficiency.

We need TEN members to justify the course which is a full day inc lunch. Maximum will be 20 members, so it is important we get support for this first event - which may be repeated, even run in other areas.

We shall make every effort to balance candidates so that it can prove a useful networking event for an interchange of ideas.

### Venue

Wednesday September 12th 2012 10am-4pm - Location Holiday Inn Hotel, London Road, Ryton on Dunmore, COVENTRY : West Midlands

To see more and pre-register see

<http://www.heirhunters-association.org.uk/masterc/>

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## 3. EchoSign - speeding up your contract signings

Our thanks to member Robert Simpson from Scotland for recommending this service to us which we have reviewed and feel it has merits to HHA members. We were very impressed with the speed and general professionalism of the way it works.

<http://www.echosign.com/> is an online service run by Adobe and will allow you to sign up contracts fast with potential beneficiaries in minutes rather than days by regular post.

There is no software to download or install, all you need is a simple online account, based on number of contracts per monthly rules the cost of a subscription, typically FREE to less than £10 a month see options

[http://www.echosign.com/public/static/cost.jsp?cs=mktg\\_topnav](http://www.echosign.com/public/static/cost.jsp?cs=mktg_topnav)

You can try out a signing via <https://secure.echosign.com/public/compose> or create a 14 trial account

by registering.

1. Create a contract with names completed BUT no areas for signature this can be in WORD or PDF to suit you, each contract would be unique, and named in some unique way.
2. Give the deal a title to identify it and upload the contract
3. Give the name and email of the person to sign
4. Indicate you are to sign also after the client has signed.
5. You can lay out details of signatures to suit, but we did not test that area
6. You can test the method as we did by sending it to yourself at a different email address
7. The contract arrived and instructions are clear and colour coded.
8. The signature is written by the machine based on the person's name, or they can use the mouse to write it in.
9. Once complete the signed contract is returned to you and you sign it.
10. Each party is then copied the contract PLUS an audit trail showing who and when signed and the transmission processes involved.
11. Documents are sent in PDF so can be stored easily and hard copies printed out for client files.

Since 1999 electronic signatures have been valid in a growing number of countries as a replacement or viable option for business transactions where contracts need to be signed by agreeing parties.

With the added speed you could sign business which may be otherwise lost to competitors or beneficiaries doing their own claims.

This page confirms the fact that the UK and other leading countries provide that electronic signatures are as good as written ones.

<http://www.echosign.com/public/static/internationalEsignatures.jsp#green-countries>

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#### **4. The forum is alive and well**

<http://www.hha-uk.com/forum>

Our online members forum is doing well, although has taken several years to become active. There are now over 200 registered users, and posts are widely read but few are regular posters.

The forum has become a useful place to trade ideas and experiences and for new members coming on board a useful reference tool.

Joining the forum is not easy as we have had huge spam issues, so you may have contact us first if you have problems trying to register.

Since being added to the site in 2009 there have been several updates. A few features you may have missed;

- a) You can "watch" a topic and be emailed when new postings are made
- b) New members posts are not automatic and need admin approval, another anti-spam feature in case someone slips through the spam join up process (nil offenders so far)
- c) You can communicate with any member via the personal message board
- d) Add a signature to your profile to get known by adding contact details, web URL and your "real" name.

It seems I am the only one with a photo - why not add one, even an avatar if you are that shy!!!

Most users ever online was 22 on Sun Sep 11, 2011 7:37 am, not sure what created interest at that point, but hopefully it will not be long before that record is beaten. Keep posting [www.hha-](http://www.hha-)

[uk.com/forum](http://uk.com/forum)

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## 5. Family History – the Australian way!

Or why Public Relations personnel are highly paid.....to twist the truth and yet not lie !!!

No matter what side of the political fence you're on, THIS is FUNNY and VERY telling! It just all depends on how you look at the same things.

Judy Rudd an amateur genealogy researcher in south east Queensland , was doing some personal work on her own family tree. She discovered that ex-Prime Minister Kevin Rudd's great-great uncle, Remus Rudd, was hanged for horse stealing and train robbery in Melbourne in 1889. Both Judy and Kevin Rudd share this common ancestor.

The only known photograph of Remus shows him standing on the gallows at the Melbourne Gaol. On the back of the picture that Judy obtained during her research is this inscription:

'Remus Rudd horse thief, sent to Melbourne Gaol 1885, escaped 1887, robbed the Melbourne-Geelong train six times. Caught by Victoria Police Force, convicted and hanged in 1889.'

So Judy recently e-mailed former Prime Minister Rudd for information about their great-great uncle, Remus Rudd.

Believe it or not, Kevin Rudd's staff sent back the following biographical sketch for her genealogy research:

"Remus Rudd was famous in Victoria during the mid to late 1800s. His business empire grew to include acquisition of valuable equestrian assets and intimate dealings with the Melbourne-Geelong Railway. Beginning in 1883, he devoted several years of his life to government service, finally taking leave to resume his dealings with the Railway. In 1887, he was a key player in a vital investigation run by the Victoria Police Force. In 1889, Remus passed away during an important civic function held in his honour when the platform upon which he was standing collapsed."

NOW That's how it's done!

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## 6. ITV inherits game show

UK commercial broadcaster ITV has ordered a new daytime quiz show in which teams made up from different generations of the same family compete to win a cash prize.

Don't Blow the Inheritance (10 x 60 minute episodes) challenges older players to build their "inheritance." But the team that has the most money can only take it home if the younger player doesn't lose it in the final round.

The show is produced by 12 Yard Productions, whose credits include Eggheads, Coach Trip, In It To Win It and Holding Out For a Hero.

Andy Culpin, Michael Mannes and Matt Walton will exec produce alongside series producer Andrew Musson.

Don't Blow the Inheritance was commissioned by Alison Sharman, ITV director of factual and daytime, and Katy Thorogood, commissioner for daytime and factual.

Thorogood said: "It's great to be able to try out new quiz formats with our daytime viewers and this series promises some interesting twists, particularly if the kids blow the inheritance."

Filming started July 2012.

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## 7. The Executor's Checklist: 7 Things To Do Before They Die

Being an executor for an estate comes with a lot of responsibility. The process can be daunting if you go into it unprepared. In this article, we'll look at some simple steps you can take while the testator is living that will make your job as the executor much easier when the time comes.

CL1. Ensure that you know where the will and other documents are located.

This is an obvious first step, but its importance can't be overstated. It will make your job easier if the testator keeps the original will, any deeds, partnership documents, insurance policies or other important documents in an agreed upon location (whether in the home or in a safety deposit box) and then keeps copies at a backup location. The copies can be held directly by the executor or filed at the offices of the lawyer the testator uses. (Life changes make it time to rewrite your plan's designations.

CL2. Make certain that property and accounts are made joint where appropriate.

If the testator has a spouse, he or she would likely prefer that assets flow immediately through where possible. The easiest way to ensure this is to set all accounts as joint, and make sure that properties and titles are in both names. This is also true of any business enterprises involving a partner. This has the added benefit of reducing the size of the estate you must execute as long as both parties do not die simultaneously.

It is also worth having the testator confirm that the correct beneficiary is listed for accounts that have a beneficiary specified (pensions, retirement accounts, insurance policies, etc). If the testator has gone through a divorce, remarried, outlived a child or some such event, the listed beneficiaries will likely need to be updated.

CL3. Have the testator's preferences recorded.

Does the testator want an Irish wake or a low-key cremation? Are there any charities he or she supports if all the beneficiaries pass away? Get these preferences in writing and signed by the testator. Talk with the testator about any issue he or she believes will cause problems. One common problem that many people overlook is dispersing personal possessions with little financial value but a lot of sentimental value. So .

CL4. Create a possessions list and assign "ideal recipients."

More than money, items of sentimental value tend to cause the most trouble for executors. It is hard to balance and measure the emotional value of items given to beneficiaries. Working with the testator, you can create a rough draft for dispersal of personal items as well as a fair system of assigning items, along with the reasoning in the testator's words.

If possible and appropriate, sharing the list with those involved may eliminate any future problems. Of course, you will have to talk it over with the testator before contacting the beneficiaries and explaining what their share entails. The main benefit of working from a list is that you can track gifts that are given prior to the death of the testator, as many people begin dispersing personal items as they age and, especially in the case of high net worth people, give financial gifts prior to their death. While this pre-death dispersal means your job is getting easier, keeping track can help balance issues of fairness and makes sure the testator is aware of it to when gifting personal items and cash.

CL5. Set up a yearly accounting sheet and updating schedule.

Computers have made it much easier to track changes in accounts and possessions. If the testator keeps track of the estate on a yearly basis, you'll have a current snap shot of assets when/if you are called upon to execute the will. This document will cut down the time you spend looking for a gold watch the testator gave to a grandchild or tracking the cash that was previously held in a now empty investment account.

CL6. Have a sealed accounts document.

Up to this point, the advice hasn't changed much from 50 years ago. However, in the digital age, it is becoming more and more important for an executor to have a record of the testator's online presence (Facebook, Paypal, eBay, etc.) in order to deactivate accounts and collect unclaimed/unlisted amounts belonging to the estate. This document can remain sealed until the testator's death, as long as it is recorded. The same ends can be met through presenting a death certificate to many of these sites, but the whole premise here is to simplify the process for you as an executor. So, it is better that the information is recorded and kept with all the other important documents.

CL7. Make contact with the professionals.

You should know the accountant, lawyer and other professionals that the testator employs. They may even have further advice on how to prepare what is specific to the testator's situation (diverse partnerships, complicated ownership of property, etc.).

The Bottom Line

Being an executor comes with a lot of responsibility, but a little preparation will greatly reduce the complications that can come with the job. Taking these steps while the testator is still living will make your job easier and, more importantly, insure you are acting in a way that carries out the testator's wishes for the estate and legacy he or she has left behind.

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## **8. Ontario man charged in inheritance fraud investigation**

An Ontario resident has been charged after a local woman spent more than \$200,000 chasing a fake inheritance.

Ikechukwu Victor Ozumba, 32, of Mississauga, a.k.a. Andrew Morgan, has been charged with fraud over \$5,000 and possession of a forged document.

Canadian police say the suspect convinced a woman that a deceased relative had left her a large sum of money that was being held offshore.

The woman allegedly paid for a series of certificates and fees she believed would result in her receiving the inheritance.

Police say the inheritance never existed and the victim lost a combined \$217,300 in the scam.

Det. Al Spratt, of the Toronto police financial crimes unit, said the victim had been led to believe she had as much as \$12 million U.S. coming to her as part of the inheritance. "Generally speaking, in this type of crime once the victims come to the realization that they are victims they are embarrassed, ashamed,"

"There are generally many suspects involved, or the suspect purport to be many suspects. The victims often think they are dealing with government officials, they think they are dealing with accountants, they think they are dealing with bookkeepers; they think they are dealing with diplomats. "There is a whole network of deceit."

Spratt said that their investigation began after they were contacted by police in Singapore, who uncovered information during their own investigation.

Investigators arrested the suspect in a Toronto hotel room last week, while he was allegedly attempting to meet with the victim to secure more money.

Police allege the suspect was in possession of a suitcase filled with stacks of blank paper hidden under U.S. dollar bills, to give the illusion of a briefcase filled with the victim's inheritance.

Spratt said that mass marketing scams begin with emails, letters or phone calls promising large profits, such as an unexpected inheritance, being sent to hundreds or thousands of people in the hopes that a few people will respond.

"It is an inexpensive and easy thing to do. One of the reasons that they do it is that there is initially no face-to-face contact with victims," Spratt said.

"It doesn't take many victims for it to pay off."

Spratt said that shame can often cause some victims to stay quiet and not contact police.

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## 9. Inheritance challenges on the increase

An increasing number of people are challenging wills and intestacy, according to leading agricultural solicitor David Kirwan.

"Every week I have someone come to me wanting to challenge a will. Twenty -five years ago we were not so litigious - now everyone wants to have a go but the costs of litigation are so high that there may be nothing left at the end of it," warns Mr Kirwan, from Merseyside firm Kirwan's.

Common situations included children, other relatives and occasionally acquaintances working or helping out on farms with the expectation that there may be some reward in future.

Those who failed to get what they thought or understood they were entitled to were now more likely to take action. "People can feel that they have stayed and helped out and effectively put their life on hold."

"Be careful what you promise - land can pass on a handshake, promises can be made verbally or implied. Many years later these may be forgotten, can be misinterpreted or intentions may change."

High land and property prices were adding to the impetus for challenges to wills. Far too many farming families were also still leaving things to chance where wills and inheritance were concerned, warned Mr Kirwan.

Problems also arose through vague or old arrangements and understandings.

"Be careful what you promise - land can pass on a handshake, promises can be made verbally or implied. Many years later these may be forgotten, can be misinterpreted or intentions may change."

Wills can only be challenged on narrow grounds, including:

- .Undue influence - where the person making the will is put under pressure by others
- .Validity - was the person making the will of sound mind?
- .Dependency - where an individual can show that they were dependent on the deceased

<http://www.kirwansolicitors.co.uk/>

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## 10. Using The Internet As An Investigative Tool.

By Neil Smith

When people ask me what I do I sometimes use the TV programme "heir hunters" as an example, not that I'm an heir hunter, although I have traced a number of beneficiaries for clients over the years. I am an investigative researcher, working for a number of clients, mostly from the legal & insurance profession, to trace individuals or to research things, using only legal online techniques, which I also teach to other investigators & journalists.

Like most of you, who do not have access to their own microfiche birth marriage & death database, I use the popular online BMD websites of [www.findmypast.co.uk](http://www.findmypast.co.uk) & [www.ancestry.com](http://www.ancestry.com) . They offer exceptional value and essential. There are similar sites for Scotland and other countries.



Using the full GRO Index Reference Numbers supplied with the findmypast records means that you can easily apply for copies of birth, death & marriage certificates from the General Records Office at [www.gro.gov.uk](http://www.gro.gov.uk) with most certificates being available at £9.25 and taking around a week to be delivered.

Sometimes there just aren't enough details on an individual's death certificate and you may consider getting hold of will or Probate details. If you're in London then you may want to pop down to the offices yourself but I'm not in London and can make more use of my time so I always use [www.probaterecords.co.uk](http://www.probaterecords.co.uk) who for £19 will get you a copy of the will or probated notice within a couple of days.

When you have identified someone and need to get a new address for them I would recommend TraceIQ from [www.tracesmart.co.uk](http://www.tracesmart.co.uk) . With TraceIQ you can search for someone via their name and can add other information, such as a date of birth, co-habitants (husband, wife, and children) or area. These records go back to the late 1990's and do not just have details from the Electoral Roll, but have other sources such as Companies House, The Registry Trust and Insolvency Service. The Halo records are also available, showing if someone has recently died.

Records also include any known phone numbers, including mobiles and some ex-directory numbers, making contact so much easier. Another great resource for telephone numbers is at [www.infobel.com](http://www.infobel.com) which provides links to the white & yellow pages for nearly all of the countries in the world. And don't forget [www.skype.com](http://www.skype.com) the free internet telephone service, where you can use the "add a contact" facility to search its international database of its 100's of millions of users.

Other resources such as [www.friendsreunited.com](http://www.friendsreunited.com) aren't quite as good as they used to be but are still worth a try on unusual names. [www.facebook.com](http://www.facebook.com) has over 800 million users and can be used to not only search for people but also to contact them. If you're not sure if you have the right person don't forget to search their friends, looking for friends who share the same surname and the surname of their mother's maiden name, to see if that fits with the known information.

The online world has a vast number of resources which an heir hunter can use, meaning enquiries can be undertaken anywhere in the world from your office computer.

As part of my training I run a website at [www.uk-osint.net](http://www.uk-osint.net) where the favorite's page has over 400 links to useful websites, including those I have mentioned here. There is also a training page, with details of my upcoming 3 day courses on Using The Internet As An Investigative Tool.

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Look out for more great news in the next issue.

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