



Resolving Unclaimed Loans Using The Internet: Resources and Case Studies

by

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Introduction

In the 1992 ALI/ABA Legal Problems in Museum Administration Course of Study Materials, Agnès Tabah published “The Practicalities of Resolving ‘Old’ Loans: Guidelines for Museums.” Ms. Tabah identifies four specific avenues of research which museums should explore when attempting to locate missing lenders or their heirs to resolve old loans: 1) Probate Records, 2) Telephone Directories, 3) Real Estate Tax Records, and 4) Vital (Death) Records. She also suggests that additional records might be searched if appropriate, including social register lists, cemetery records, or the records of any personal or professional organizations with which the lender was associated.² The resources indicated by Ms. Tabah have, in the past, been somewhat difficult to search, and any attempt at a good faith search for a lender by a museum involved contacting different public records offices and telephone directories, often those in a state other than the one in which the museum is located.

Within the last decade, the explosion of information available through the Internet prompted an inquiry as to whether some of these paths of information might now be more easily accessible online or whether other avenues may be identified through a search of Internet resources. A group of museum studies

¹ Part I of this paper is essentially the work product of Catherine Dean, an M.A. candidate in Museum Studies at the George Washington University supplemented by sites located by Monica Turcich and Brandy Vause, graduate students in the same program. The case studies in Part II are the work of Catherine Dean, Monica Turcich, and Stephanie Baldwin, Esq., students enrolled in a graduate course entitled “Collections Management: Legal and Ethical Issues” in the Fall 2001 semester. This paper was edited and supplemented by their instructor, Ildiko DeAngelis, Esq., Director, Museum Studies Program, The George Washington University, Washington D.C..

² Agnes Tabah, *Practicalities of Resolving “Old” Loans: Guidelines for Museums*, ALI/ABA Course of Study Materials: Legal Problems of Museum Administration (1992). These guidelines have been republished in several widely available resources for museums, such as Marie C. Malero *Legal Primer on Managing Museum Collections* (1998) 307 and are widely used as more museums seek to resolve old loan objects in their collections.



graduate students in a course entitled “Collections Management: Legal and Ethical Issues,” were given a selection of old loan files from the Smithsonian Institution’s National Museum of American History to use as case studies. The students were asked to limit their search initially to free Internet resources and to come up with a list of useful websites to supplement Ms. Tabah’s Guidelines. Once this research was completed, two of these case studies were selected for further research using additional Internet resources for which fees are charged to determine whether these fee-based resources were cost-effective. This paper will first present the results of research on Internet sources identified and organized according to Ms. Tabah’s categories, followed by a report on the two case studies. The names and other identifying information on the missing lenders were removed at the request of the museum.

Part I. Internet Resources Guide

In recent years, the Internet has made it possible to provide worldwide access to public records held in state and county offices. It remains to be seen exactly what role the increase in availability of Internet resources will have on what constitutes a good faith search for missing museum lenders. Much of the information that would be useful to museums in solving old loan cases is already publicly held, usually by various governmental offices. Although few state and county offices have had the time and resources to make online searching of the information they hold possible, in the future, more and more pressure may be placed upon them to do so. As these offices increasingly computerize their data and make it publicly available, more and more of the information needed by museums will be easily accessible and the extent to which museums can be reasonably expected to have sought that information will undoubtedly increase. For the moment, however, Internet resources of use to museums are limited. Some avenues of research are well developed, others are developing, and still others have a long way to go. A look at some of the websites currently available will reveal many of the problems as well as much of the promise of the Internet as it relates to solving old loans.

Currently, the type of information available online can be broadly classified according to Ms. Tabah’s categories with the addition of general resources which combine sources from more than one category and supplemented by resources unique to the Internet. All URLs were correct as of November 24th, 2001, but may have changed since then.



1) General Resources

There are many general resources available to museum researchers that provide information on how to obtain public records and, sometimes, links to online searches of public records databases. The types of public records available depend on the intended user of the website, who are often amateur genealogists. The museum profession would benefit greatly from having a single site listing all the resources of interest to museum staff in solving old loans. Some typical examples of the type of general resources currently available are:

Netronline—Public Records for Search Online

http://www.netronline.com/public_records.htm

Netronline is “an information portal to official state websites, and those Tax Assessors’ and Recorders’ offices that have developed websites for the retrieval of available public records over the Internet.” This site allows the visitor to select a state and county and provides phone numbers and links to home pages or other online data posted by various state offices (which offices varies by state and county).

KnowX.com—Public Records Search

<http://www.knowx.com>

Like many other online services, public records searches may soon become paid services. There already exist many investigation services that will manually search for missing people for a fee, but this is the first site that charges for an instant database search. Membership in KnowX.com is free and required to access the public records databases. Individual searches range from fee- free to costing \$6.95, and searchers then have the option of purchasing individual copies of the records found for from \$2.95 to \$6.95 each with discounts for the purchase of multiple records. Included among the searchable databases are death records, real estate records, reverse address search, and others.

BrbPub.com—Free Internet Access to Public Records

<http://www.brbspub.com/pubrecsites.asp>

BrB Publications, Inc. provides a websites with links to “over 650 state, county, city and federal (court) URL’s [sic]” which allow access to public records information. Includes



property records, death records, real estate records, and tax records.

Piperinfo.com-- Individual State and Department of State Websites

<http://www.piperinfo.com/state/index.cfm>

This portal offers links to state government sites on the Internet indexed alphabetically by state. Within each state site, it is possible to access information easily, such as probate court locations and records access information, and department of state incorporation records and licenses. Although the types of information available online varies from state to state and agency to agency, some sites, such as the New York Department of State (<http://www.dos.state.ny.us>) allow users to search business and license records online.

2) Probate Records

At the moment, probate records in most states and counties are unavailable online. Most of what *is* available is intended for genealogists. The few sites that allow access to twentieth century probate information are noted below. However, information on location, telephone numbers and instructions for requesting paper probate records are more readily available (see portal site to state government sites above). Probate records are maintained on the county government level. To access probate records, researchers need to determine in which county a person's estate may have been probated and search for the county's website. The amount of information available on the web varies from county to county, as does which court handles probate. Since there is little uniformity, navigating through an individual county's website is the best method to look for information. At a minimum, researchers will be able to determine contact information and telephone numbers to facilitate their telephone inquiries if necessary information is not available on a website. Those who maintain online access to probate information are:

Index to Texas Probate Records

<http://three-legged-willie.org/texas.htm>

This is a partial listing of over 26,000 probate cases from an index of probate records dating through the 1930s from "at least 30 Texas counties" compiled by WPA workers. The records have been transcribed and placed online by



students of MacNeil High School under the supervision of Rebecca Osborne, Ph.D.

Ancestry.com: Land, Court, and Probate Records

<http://www.ancestry.com/search/rectype/court/main.htm>

Another genealogical website, Ancestry.com provides search access to databases of mostly pre-twentieth century records. There are a few databases that would possibly be of use to those seeking lenders who had died prior to 1920.

Blackstone Civil/Criminal/Probate Court Case Inquiry

<http://courtgate.coca.co.clark.nv.us:8490/DistrictCourt/asp/SearchPartyOptions.asp>

A model for future county probate search sites, Clark County, Nevada (including the city of Las Vegas) has provided a mechanism for searching probate records by name, case type, and party type.

Massachusetts Probate Records Search and Retrieval: 1643-2001

http://www.mass-doc.com/probate_record_request.htm

Another model of where the future of online probate searches may be headed. For a fee, a researcher will physically search the probate records in the Massachusetts counties of Bristol, Middlesex, Norfolk, and Suffolk for the specific document sought.

3) **Telephone Directories**

Online telephone directories are one of the most potentially timesaving resources available to Internet researchers of old loan files. Access to literally dozens of nationwide directory search sites is available for free. Unfortunately, not all of them are entirely reliable. One researcher, Kathleen W. Hinckley, who has written on the subject searched nine online telephone directories for several specific people and found that only four listed all of the 17 people sought: Bigfoot, 411, Switchboard, and WhoWhere.³ Ms. Hinckley, primarily writing for genealogists, also gives tips for effectively using online telephone directory searches and for finding misleading entries, which would be of interest to those

³ Hinckley, Kathleen W., CGRS "Advance Use of Telephone Directories" Available online at http://www.geneology.com/geneology/55_kathy.html on November 24, 2001.



searching for recently missing lenders. The four telephone directory searches recommended by Ms. Hinckley all allow searches by last name. Of the four, only WhoWhere does not allow the researcher to limit results by city or state:

Bigfoot—Directory Search

<http://www.bigfoot.com>

411.com—people-places-phones

<http://www.411.com>

Switchboard.com

<http://www.switchboard.com>

WhoWhere

<http://whowhere.com>

Other potentially useful telephone directory search pages not tested by Ms. Hinckley include:

QuestDex.com: Your Online Directory Expert!

<http://www.uswestdex.com>

Nationwide listings searchable by name and city/state.

Numberfinder.com

<http://www.numberfinder.com>

PeopleSearch Classic

http://peoplesearch.net/peoplesearch/peoplesearch_classic.html

Allows searches of multiple directories simultaneously.

Teldir.com—United States Phone Books, White Pages, Yellow Pages

<http://www.teldir.com/eng/namc/us>

A listing of many online directory searches in one place.

Also lists online telephone directories for foreign countries at

<http://www.teldir.com> and has a rated listing of different U.S.

white pages available to search online at

<http://www.teldir.com/eng/namc/us/pn>.

Infobel.com—Reverse Addresses

<http://www.infobel.com/usa/wp/revaddress/default.asp>



Search for name and phone number of current resident by U.S. street address. Of potential use in finding current residents and neighbors of recently lost lenders.

4) Real Estate Tax Records

Real estate tax records are, unfortunately, another area in which Internet online search possibilities are few and far between. Information on the location of real estate tax record holders and access rules/instructions are available on the Internet though the general resources noted above. Among the few available sites for online searching are:

MDAT Real Property Search

<http://www.dat.state.md.us/sdat/CICS/>

Allows searches of Maryland real property by county and street address, property ID, map reference, or property sales.

New Jersey Free Property Tax Records Online

<http://209.3.171.146/>

Allows online searches for property tax records from New Jersey, Maryland, and two Pennsylvania counties—requires a free membership to access.

TaxNet USA—Property Tax Information

<http://www.taxnetusa.com/tnsearch.htm>

Allows a limited search of Texas property tax information. Some counties are available for free searches, some searches require a paid membership.

Montgomery County's Real Estate Tax Information System Online Records Search

<http://www.mctreas.org>

Allows searches by parcel ID, owner name, or property address.

5) Vital (death) Records

Vital Records websites are currently among the most useful to old loan researchers. In addition to a few state websites that have searchable online



records, there are also several very useful portal sites that provide links to state vital records websites, online request forms, and ordering information, which collect in one place information normally requiring several phone calls.

Vital Records Information—United States

<http://www.vitalrec.com>

Perhaps the most useful vital records sites available, this website lists the websites of all state and territorial departments that issue vital records. On separate state sub pages it provides addresses for ordering vital records, summarizes the type of information available, lists the costs for and restrictions on who can obtain each type of available record, and, where available, provides links to online versions of application forms.

The Social Security Death Index

<http://ssdi.genealogy.rootsweb.com/cgi-bin/ssdi.cgi> (accessible through <http://rootsweb.com>)

This site offers an online index of all recorded deaths in the United States of recipients of Social Security Benefits. It is most useful for more recent deaths, as the Social Security program was not instituted until the 1930s. Older people, even if they lived past the 1930s, often did not collect from the fund if they had not contributed.

Vitalchek

<http://www.vitalchek.com>

Provides a centralized, easy method of ordering vital records from any state by phone, fax, or online with a credit card.

About.com Vital Records—Where to find vital records in the U.S. States and Territories

<http://genealogy.about.com/library/blvitalus.htm>

Another source which provides links to state and territorial vital records websites as well as ordering information for individual vital records.

Michigan Division for Vital Records and Health Statistics

<http://www.mdch.state.mi.us/PHA/OSR/vitframe.htm>

An example of a good state department of vital records website. The state of Michigan allows online ordering of vital records with a credit card and provides specific information



on what records are available, who may order them, where to send payment, and how long delivery can be expected to take.

Kentucky Vital Records Index

<http://ukcc.uky.edu/~vitalrec/>

Another good example of where Internet search resources may be headed. This site allows researchers to search an index of deaths in the state of Kentucky from 1911-1992. Searches can be performed by name, place of death, or place of residence. Searches of marriage and divorce indexes from 1973 to 1993 are also possible.

Maine Death History Search Form

http://thor.ddp.state.me.us/archives/plsql/archdev.death_archive_search_form

This site allows a search of Maine death records from 1960-1996 by name and place of death.

Texas Death Records

<http://userdb.rootsweb.com/tx/death/search.cgi>

Searchable records of Texas deaths by name, county, year, and sex of deceased.

California Death Records

<http://userdb.rootsweb.com/ca/death/search.cgi>

Searchable database containing California death records from 1940-1997 by name, mother's maiden name, sex, date and place of death, or date and place of birth.

California Death Records and Certificates

<http://www.vitalsearch-ca.com/gen/ca/vitals/cadeathm.htm>

Another searchable database of California death records, this one from 1905 to 1999. Requires paid membership to access entire database, but some information is available for free.

Ancestry.com: Birth, Marriage, and Death Records

<http://www.ancestry.com/search/rectype/vital/main.htm>

Searches dozens of databases by name and state. Because this is a genealogical site, most of the searchable databases



are of pre-twentieth century information. Some, however, would be of interest to old loan researchers searching for twentieth century lenders including Alabama deaths 1908-1959, California deaths 1940-1997, Connecticut deaths 1949-1996, Florida deaths 1936-1998 (most years), North Carolina deaths 1968-1996, Ohio deaths 1958-1998, Oregon deaths 1903-1998, and Road Island deaths 1630-1930.

6) Other Sources

In addition to public records, other sources of inquiry are available for old loan researchers using the Internet. Ms. Tabah suggests consulting cemeteries, social registers, and professional and personal organizations. Most organizations today have a website which, at a minimum, lists contact information for the group which can be easily found by a search of one of the major search engines such as Google (<http://www.google.com>). Additionally, the Internet has provided several new resources for museum professionals researching old loans that were unanticipated previously. Some of these potential resources include:

Online Cemetery Records

<http://genealogy.about.com/cs/cemeteriesonline/>

A listing of links to websites which list cemetery indexes, primarily compiled by and for use by amateur genealogists, but potentially of use to museum researchers who know the location of the death of the lender being sought.

<http://www.interment.net/>

A searchable listing of "2,813,186 records from 5,253 cemeteries" compiled by volunteer genealogists.

<http://userdb.rootsweb.com/cemeteries/>

Another searchable database of 492,780 cemetery records compiled by volunteers.

Searchable Obituary Records

<http://www.obituaryregistry.com>

Primarily a resource for family members to create memorial pages for deceased loved one, but also contains a collection of current obituaries from newspapers compiled daily since March 1, 2000.



Claims to have over one million obituaries, memorials, and death notices.

<http://www.onlinenewspapers.com>.

This portal lists all newspapers worldwide and by U.S. states alphabetically by name. Many of these papers offer databases of archived articles, including obituaries searchable by keyword. This is a very valuable resource for missing lenders who may have been located in mid-sized or larger cities that are presumed to be deceased.

Online Alumni Directories

These directories are based on people registering their name and school (elementary, high school, college) to get in touch with other alumni. You can usually search the databases by name, school, or location. A few examples of free sites:

<http://www.aad.net> - American Alumni Directory

<http://www.planetalumni.com> - Planet Alumni

<http://www.classmates.com> - Classmates (this site requires a \$25 membership fee for advanced services)

<http://genealogy.about.com/cs/yearbooks/index.htm> –

About.com, links to websites with information on high school and university alumni as well as alumni associations.

People Search Services (fee-based)

In addition to the telephone and address directories listed above, there are online companies which conduct searches for missing people on a fee basis, with prices ranging from \$9 to over \$150. Some examples of people search websites include <http://www.peoplelocate.com>,

<http://www.searching4u.com>, and

<http://www.privateinvestigators.com>.

Familydetective.com is typical of services available on the Internet for a set fee of \$40/hour for research. <http://www.familydetective.com/>. More research would need to be conducted to determine the reliability of these sites. Furthermore, each museum would need to consider whether the benefit of these services justifies their cost to the museum.

Genealogy searches

The websites designed to assist people researching genealogy are incredibly useful. They provide suggestions and guidance in utilizing the



resources available both on and offline to search for people. These sites also are linked to many useful databases, such as the Social Security Death Index (noted above under Vital Records), which stores records of people assigned a social security number whose deaths were reported to the Social Security Administration.

<http://www.nedsite.nl/search/people.htm> - Nedsite contains links to e-mail addresses, phone/fax number and address searches, cemeteries and death records, classmates, alumni, military and other genealogical resources.

<http://www.ancestry.com> - This commercial site has many free searchable databases, columns and articles.

<http://www.rootsweb.com> - Supported by ancestry.com, this site claims to be the oldest free genealogy site.

<http://www.usgenweb.com> - This site is the result of the efforts of a group of volunteers working together to provide Internet websites for genealogical research in every county and every state of the United States.

<http://www.familysearch.org> – Arguably the most comprehensive and useful genealogy site, this website of the Church of Jesus Christ of Latter Day Saints provides information and links to census lists, legal and vital records, military records, immigration records, other genealogy websites, etc. Researchers would benefit by visiting this site early in any search, as various government web pages such as the US Census Bureau recommend it.

<http://www.nara.gov/genealogy/> - general information page detailing how and where to conduct research at the National Archives and the kinds of records available (for example: military, immigration and naturalization records, census records), as well as links to other helpful websites. The homepage for the National Archives is www.nara.gov.

<http://www.census.gov/genealogy/www/> - This site details the information available from the US Census Bureau for people researching genealogy. Specifically, it explains that for “archival purposes, information collected from individuals becomes available to the public after 72 years. For businesses, the information becomes available after 30 years.” It also explains where to obtain copies of census forms from 1790 to 1920 on microfilm, since the information is not yet available online.



Part II. Case Studies

In order to test the role of the Internet in researching old loan files, outstanding old loan cases from the Smithsonian Institution's National Museum of American History were used as case studies.⁴

Case Study 1:

The first case investigated may be atypical of the type of old loans held usually by museums because it is fairly recent, and the records related to the lender include a complete modern street address with zip code. However, this file was selected because it seemed more likely to be traceable on the Internet than any of the others, most of which involved lenders who had disappeared in the early twentieth century. The lender in question had loaned several objects to the museum in the late 1970s for display in a specific exhibition. The loan agreement was structured so that it had to be renewed every three years and the museum was successfully able to renew the loan three times for continued use in the original and traveling versions of the exhibition. In 1990, however, the museum's letter to the lender with loan renewal information was returned to them stamped "Return to Sender, Address Unknown." A note within the file stated that a museum staff member thought that the lender had died, but no confirmation existed in the file.

Because the last contact with the lender was less than fifteen years ago and the museum's files contained the complete name and address of the lender, it was hoped that it would be possible to find some information about him using only the resources available for free on the Internet. Unfortunately, all attempts to locate information on the lender using the traditional public records sources listed above proved to be unsuccessful. Virginia, the lender's last known state of residence, is poorly represented among online public records. No probate records from any Virginia county have been indexed online nor is there any way to search recent Virginia death notices without paying a fee. It was therefore impossible to ascertain whether the lender was still alive and if not, who his heirs may have been in this matter. According to the Virginia state office of vital records website, found via the Vital Records website, death records in Virginia do not become public for fifty years, so even with additional time and money to order records in seeking the lender, it would not have been able to do so in this case for another forty to fifty years. In addition, Virginia is unrepresented among the

⁴ The authors are grateful to Jeanne Benas, Registrar, Thomas W. Bower, Deputy Registrar, and Nan Card, Assistant Registrar for Acquisitions, of the National Museum of American History, Smithsonian Institution for their help and cooperation in making this study possible.



states and counties that have made property tax information available online. Telephone directory searches likewise proved unhelpful in locating the lender as none of the directories listed him. Interestingly, a search for the current resident living at his former street address using Infobel.com, failed to locate any information about the property, suggesting that the building may no longer exist. No cemeteries in the last known city of residence of the lender are indexed on any of the cemetery pages, so it was impossible to determine through that method of inquiry if the lender had died. Finally, there was very little information in the loan file about any possible organizations to which the lender may have belonged. The nature of the loaned objects, as well as the lender's title, makes it likely that the lender was affiliated with a professional medical organization as well as one or more universities and possibly even a public hospital. Unfortunately no clues as to what those organizations might be are provided in the loan file.

With little success using free Internet sites of public records and telephone directories, the search shifted to fee-based sites. The avenue of Internet research that may prove to be the most effective in dealing cases involving lenders that are suspected or likely to have passed away may be a search of the online archives of local newspapers for obituaries. In the case study, after exhausting the public record avenues, the website of the newspaper in the city of the lender's last known address was located and searched. The site was identified through a portal of newspapers located at <http://www.onlinenewspapers.com>. This portal lists all newspapers worldwide alphabetically by name. Knowing the name of the city where the lender lived, it was a simple matter to find the name of the newspaper that included the name of the city in its title. The newspaper site in question provides a search function that was accessible on-line for a 24-hour period for the payment of \$5.95 for up to ten articles. Other modes of access included a monthly charge of \$9.95 and a single article for \$1.95. Only the title of the article was accessible without payment of a fee. The payment was made easily by credit card. The search function allowed a keyword search by the last name of the lender limited by possible beginning and end dates for the article. The search was successful after about twenty minutes. The obituary would have been found much sooner had the lender's full first name appeared in the article instead of only the initial. Nevertheless, the obituary of the lender was found indicating the date of his death, the name of his spouse and names and cities of residence for his four surviving children, his profession (medical doctor) and the county of his residence at the time of his death. Based on this information, the site was searched for a death notice for his spouse. This too was found within two minutes, although that notice only provided the date of her death about six years



after the lender's and the county of her residence at the time of her death. Then the search switched to the free telephone directories to locate any of the surviving children listed in the lender's obituary. The eldest son was located, complete with home address and telephone number within five minutes. The next step for the museum will be to contact this heir and then to request information on the remaining heirs. Ordinarily, at this point, the museum should ask for a copy of both the lender's and his spouse's wills to confirm the legal heirs to the borrowed objects. If necessary, the museum could obtain copies of their wills from the local court in the counties of their residences as identified in the obituary. In this case, starting with the newspaper database search that did involve the payment of a small fee would have saved hours of research in free public records sources.

This avenue of research in online archives of newspapers has its limitations. First, many smaller papers may not offer such online archives. Second, most digital databases do not archive older material online. For example in this case the paper archived material back to the early 1980's only. However, it may be that older material may be scanned and indexed in the future making this resource more effective for older unclaimed loan cases.

Case Study 2:

The second case study represents what could possibly be seen as an archetypical old loan. The case involves the loan of several items placed with the museum in 1912. The files regarding the loan reflect that the museum staff had sought to return the items to the lender in 1920, but had received no reply to their letters. However, shortly thereafter upon the death of the lender in 1931, the lender's attorneys contacted the museum with notification that the lender's sister was named the residuary legatee of her will (a copy of which was found in the museum's files) and as such, was owner of the items on loan. The living sister had the loan officially transferred to her own name and at that same time, accepted the return of two of the several items which made up the original loan.

With not much more to go on other than the name of the sister, her address as of 1931, and the names in the original lender's will, this loan appeared to be a tough case given the seventy years that had passed since last recorded contact with the sister. Initial searches on the Internet were attempted using names found in the will, including that of the original lender, the sister, a brother, the sister's husband, and two sons of the sister. The two sons' names were located on line almost immediately through the Social Security Death Index. None of the other names produced results. The Social Security Death Index



provided birth date, date of death, city of last known residence and social security numbers of the two sons. It was determined that both men had died in the early 1970s, the elder had died in Cleveland, Ohio, while the younger died in Denver, Colorado – the same city where the sister (his mother), was last known to reside.

These two sons were the only children of the sister named in the original lender's will. Assuming they were the only children living at the time of their mother's death, they would likely have been the heirs of the items on loan, which were transferred to their mother. Thus, despite the leads on information involving the sons, without finding a copy of their mother's will, it was unlikely that this old loan could be solved.

Using the information about the sons' last known residences, more research was attempted in hopes of discovering more about their mother. Knowing that both sons had died, an attempt was made to find obituaries online. No obituary information was found for the brother who died in Denver. However, it was discovered that Cleveland's main newspaper, *The Plain Dealer* has archives of obituaries online through the Cleveland Public Library back to 1976. Although the Cleveland son died previous to 1976, his wife did not and the headline for her obituary (not the article itself) was found. Further searches of telephone directories in the Cleveland and Denver areas were also attempted using the last name of the family, in hopes of finding children or other family members, but this was met without success. While the information found on the wife of the son was for the most part a dead end, it did provide collaboration for some of the facts previously established.

Having met with no success using the sons' names, efforts returned to a focus on the original lender's sister. In an effort to determine when (and where) she died, much time was spent searching various genealogy and vital statistics web sites. Unfortunately, Colorado has not yet indexed its death records online and no amateur lists were found which included the sister. However, while researching Colorado genealogical websites, an ad for a researcher in Denver who conducts a fee-based service was found. The service, found at www.familydetective.com, offered a free lookup of names if one emailed the inquiry to the service.

With no other options to pursue, the "family detective" was emailed the name of the sister and the sister's husband. On the same day that the email was sent, the detective emailed back with both individuals' probate court file numbers and years of death. For a fee of \$20.00 per record, the detective offered to copy and mail relevant genealogical information in the probate file. The sister died



several years after her husband. As it is unlikely that the sister would have left anything to her deceased husband's estate, it was decided to only attempt to locate a copy of the sister's will. Before considering the services of the family detective, a website for the probate court in Denver was sought to determine if any cheaper service though the court were publicized. While contact information for the court was located, there was nothing specific about services. It was decided that while it might be possible to call the court and request a copy of the probate file, because it would likely involve prepayment by check and receipt of an entire file, which might not be needed, considerable time and energy could be saved by using the family detective. As such, it was resolved that for the fee of \$20.00 and the cost of the copies at \$0.25 per page, the services of the family detective would be explored.

All contact with the family detective was via email. After confirming with the detective the information desired, the detective went to the probate court within about one week of the request to examine the sister's probate file. Before copies from the file were mailed, an email from the detective reported that while the sister's probate case was testate, the file did not include a copy of the will. The detective explained that the file had been microfilmed and then recently transferred to CD-ROM. It seems that court staff had neglected to film the will when it was transferring the documents to the new medium. Unfortunately, the original file was destroyed, which has left us without a copy of the will. Nonetheless, we requested that the copies of court documents, which the detective did copy (11 pages), be sent.

It is important to remember that in the effort to actually locate living heirs, it is possible that, in the alternative, the efforts will demonstrate that living heirs could not be located and proceeding to the use of constructive notice is necessary. Thus, even a potential dead end such as this, can lead to the resolution of an old loan. However, in this case, a dead end has not yet been reached as of the writing of this case study. A day before this case study was due to be sent for publication of the conference materials, the copied documents from the family detective were received. While there was no will, court documents listed names of the heirs, legatees and devisees, which includes the names of a granddaughter and grandson of the original lender's sister. Given the birth dates of these two individuals, there is a chance that one or both are still alive. Further investigation and research shall continue using this information gained from the family detective and a full report will be given at the conference.

III. Conclusions



The Internet is an efficient resource that museums can use to help resolve many issues within the museum, particularly old loans. Unfortunately the resources currently available are often irregular and incomplete. However, as it exists today, the Internet contains several resources that any museum researcher should be familiar with, particularly the portal sites that provide access to offices of vital and public records. Similarly, museums in states where particular information is available online would be well advised to be aware of these resources that could save them large amounts of time and effort. In the future, as more reliable resources become available online, the role of the Internet in defining a good faith search may increase exponentially, however, presently, the Internet is something that museum researchers should consider as a necessary tool to supplement more traditional types of search efforts. It is recommended that this study be repeated every few years to update lists of available Internet resources as they mushroom rapidly.