

## Life After the City: Hector Birchwood

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**Where there's no will, there's a way probate detective Hector Birchwood can find the right beneficiaries.**

Then: investment banker, Morgan Stanley  
Now: founder, Celtic Research



While the debate over government identity ID cards rumbles on in the UK, it is actually quite frightening to think about the winding and multi-layered paper trail of information that already tracks each and every one of us.

Such detailed and publicly accessible records are 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.

The job does not involve wearing a beige Burberry trench coat and following cheating husbands at a discreet distance. Birchwood traces heirs of people who have died without leaving a will.

When someone dies and there is no obvious heir to inherit the estate, the unclaimed assets go to the state after a period of time – which is where a probate detective comes in. He or she 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 to sell to his classmates at the tender age of eight. He printed and sold T-shirts in high school and started a magazine at university to pay cover his fees and living expenses.

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 said. By early 2002, the dotcom boom ended and work dried up.

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 to the UK prompted a reassessment. Birchwood junior had already done some probate agency work while he was at university. “At the time, I couldn’t think how to make it profitable. My banking experience gave me a structured view of how to handle a greater volume of cases with a manageable level of risk,” he said.



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 Reincarnation Wheel’; it is a broken circle surrounding three coloured spirals: the red represents blood, green is for living and gold is money.

“Our work is all about what breaks families apart – be it war, genocide, illegitimacy, divorce. We try to connect living blood kin.”

The starting point is the information that someone has died. Then Celtic's researchers try to locate the deceased person's birth and marriage registration, family, children, parents and so on.



In the UK, about 70% 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. Time is imperative and competition is fierce, particularly in the UK because of publicly accessible records including the national archives at Kew, the British Museum and telephone directories.

Birchwood has worked on cases that have led all over the world, finding heirs of Jewish reparation cases, dormant Swiss bank accounts, looted artwork and families that fled communism to name but a few.

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 the need for persecuted Jews to adopt gentile names."

Breaking the news of a death and 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, mementoes, souvenirs, everything you valued, everything you amounted to, eventually ends up in black bin liners."

He should know, he has been through plenty in search of clues. It's a sobering thought.

[www.celticresearch.co.uk](http://www.celticresearch.co.uk)