

**New Tools for an Old Problem?:
Old Loan Research and the Internet**

Catherine E. Dean

One serious problem facing many museums today is that of old loans.¹ While old loans, also known as unclaimed loans, have existed in museum collections for many years, only in the past few decades have museums begun to work actively both to resolve existing old loans and to prevent new ones from occurring in the future. Old loans are objects that were lent to a museum at some point in its history for an indefinite period of time or a fixed period which has passed, but which now remain, unclaimed, in the museum's custody. Although it does not hold legal title to these objects, the museum still has a legal responsibility to care for them until they are claimed by their owners. In addition to creating an unenviable legal situation for museums, old loans place financial burdens on already strained museum budgets and consume valuable staff time and other resources which would be better spent on caring for the museum's own collection. Furthermore, unclaimed loans create an unstable environment for museums. Objects thought to be part of the permanent collection may suddenly be reclaimed by lenders, leaving gaps that might have been filled if the museum's staff had been aware that the objects did not actually belong to the museum.²

To date, most attempts to resolve old loans have required a great deal of effort by museums tracking down information held in other states or in a variety of separate government offices. In recent years, however, a variety of new resources on the World Wide Web have made it easier for museums to locate lost lenders. In this paper I will examine the current expectations for museums in searching for missing lenders, the types

¹ Portions of this paper were published in an earlier form as part of Graduate Students and Faculty of the Museum Studies Program, The George Washington University, Washington D.C., "Resolving Unclaimed Loans Using the Internet: Resources and Case Studies," *ALI-ABA Legal Problems of Museum Administration* (2002), 208-222.

² Agnès Tabah, "The Practicalities of Resolving 'Old' Loans: Guidelines for Museums," *ALI-ABA Legal Problems of Museum Administration* (1992), 318.

of resources available online and their utility, and the possible changes in the obligation of museums to look for lost lenders that may occur as a result of the increased availability of the internet to museum researchers.

Resolving Old Loans: Case Law and the Museum

In the past two decades, museum professionals have worked to establish guidelines for effectively resolving old loans by contacting the original lender or any subsequent heirs and either returning the object, extending the loan for a limited time period or, if the original lender cannot be located, taking steps to assert legal ownership to the loaned object. These efforts have largely been in response to *In Re Estate of Therese Davis McCagg*, a 1982 case in which the District of Columbia Court of Appeals awarded two valuable American landscape paintings that had been on loan to the National Museum of American Art since 1917 to the heirs of the original lender.

The museum argued in court that it had undergone “unbargained-for hardships stemming from the delay in making demand” for the return of the painting and that the statute of limitations to reclaim the painting had begun in 1934 when Mrs. McCagg died and had long since expired.³ The court disagreed with this interpretation of the statute of limitations. It also found the museum’s argument that it has suffered as a result of maintaining the paintings unconvincing. Instead, the court felt that “[i]t cannot reasonably be said that the failure to notify the Museum forced it to do anything it did not want to do. If at any time it found the benefits of holding the paintings outweighed by the costs, it could have terminated the bailment by notifying Mrs. McCagg, or, after her

³ *In Re Estate of Therese McCagg*, 450 A.2d 414 (D.C. 1982), 1464.

death, her successors....”⁴ The court held that the museum could have easily located the heirs either at the time of Mrs. McCagg’s death or at a later date using information found in its files.

If the museum had not possessed sufficient information to locate Mrs. McCagg’s heirs, the court still felt that it would have been obligated to make an attempt to find them before assuming that it had legal title to the paintings. Only in the case that the museum had tried *and failed* to locate the lender or her heirs would it have any claim to the object. Even so, the court argued, further action would be required of the museum in order to perfect title to the object: “If reasonably diligent, bona fide efforts to locate Mrs. McCagg or her successors failed, then constructive notice by publication might suffice. The clock would begin to run on a cause of action for return of the paintings at that time [citations removed]. When the applicable statute of limitations had run out, title would be settled in the Museum.”⁵

Even though the court in the *McCagg* case laid out more concrete guidelines than had existed previously, in many ways the decision raised more questions for museums attempting to resolve old loan problems than it answered. Constructive notice is a well-defined legal process, but what constitutes a “reasonably diligent, bona fide effort” to locate a lender?

As of 2002, thirty-two states have passed old loan legislation specifically seeking to make the task of interpreting *McCagg* easier for museums.⁶ In general, these laws set out the steps which must be taken by museums to resolve existing unclaimed loans. The

⁴ *McCagg*, 1464.

⁵ *McCagg*, 1465.

⁶ Stephanie A. Baldwin, “When Good Loans Go Bad: ‘Good Faith Search’ for Missing Lenders in the Information Age,” Addendum, *ALI-ABA Legal Problems of Museum Administration* (2002), 204.

exact details of the legislation varies from state to state. In some states, such as Colorado, title passes automatically to the museum if it is unable to contact the lender because of deficient records and the lender remains out of contact with the museum for a set number of years. In other states, specific instructions are outlined for how a museum must proceed in order to provide appropriate notice to the lender, either active, constructive, or both, thereby resolving the loan or perfecting title to it. Occasionally other problematic issues associated with old loans are addressed by state legislation such as in Indiana where museums are given provisions concerning the conservation of objects left in their care.⁷

In general, however, while old loan statutes are very specific regarding the methods of constructive notice and amount of time required in order for a museum to perfect its title to an object, many still expect museums to conduct a search for lenders and their heirs and few provide any specific guidelines for doing so. Typical of these is the Model Museum Unclaimed Property Act proposed by the Old Loan Task Force of the Mid-Atlantic Association of Museums Registrars Committee. This document sets out a basic framework for terminating an old loan by first conducting a good faith search for the lender followed, if possible, by actual notice via mail and, as a last resort, constructive notice by publication. A good faith search is described as follows: “The museum shall make a good faith and reasonable search for the identity and last known address of the lender from the museum records and other records reasonably available to

⁷ Linden Havermeyer Wise, “Old Loans: A Collections Management Problem,” *ALI-ABA Legal Problems of Museum Administration* (1990), 49-50.

museum staff.”⁸ Here, still, what it is to make a “good faith and reasonable search” is left undefined and exactly what it means for records to be “reasonably available to museum staff” is also unspecified. In such an uncertain environment, museums need help in determining what will be considered a good faith search by the courts.

Fortunately for museums, case law provides some guidance as to what may constitute a reasonable search. As the court in *McCagg* suggested, case law shows that constructive notice is not sufficient in cases where the plaintiff’s name and address are readily available. However, in situations when the name and address were unknown or unknowable, it has been accepted by courts as sufficient. In *Mullane v. Central Hanover Bank & Trust*, the court stated that publication was acceptable in cases where the current address of the beneficiary was unknown even though it could not be relied upon to actually reach the owner of the property.⁹

In *Schroeder v. City of New York*,¹⁰ the court expanded upon *Mullane* by increasing the burden on organizations seeking missing property owners to consult include easily obtainable sources as well as the organization’s own files: “Notice by publication does not satisfy due process requirements with respect to a person whose name and address are known *or very easily ascertainable* and whose legally protected interests are directly affected by the proceedings in question (italics added).”¹¹ The court in *Schroeder* listed both deed records and tax rolls as readily available sources of the plaintiff’s name and address. Other cases have pointed to public records as a reasonable

⁸ Ildiko DeAngelis et al., “Model Museum Unclaimed Property Law for the Mid-Atlantic Region and Citations to Existing State ‘Old Loan’ Legislation,” *ALI-ABA Legal Problems of Museum Administration* (1995), 308.

⁹ *Mullane v. Central Hanover Bank and Trust Co.*, 339 U.S. 306, 70 S. Ct. 652 94 L.Ed. 865, 875 (1950).

¹⁰ See also *Walker v. Hutchinson, et al.* and *Mennonite Board v. Adams* for other instances of the court stating that constructive notice is not sufficient where name and address information can be located in public records.

place to search for the location of missing interested parties. The *McCagg* decision has made it clear that these standards will be applied to museums and that in addition to searching through their own records, a search of publicly held information *outside* of the museum's walls will be necessary for museums to win future old loan cases.

Although the minor clarifications of the courts can be helpful in determining what constitutes a reasonable search, more specific guidelines are needed to help individual museums combat old loans. In "The Practicalities of Resolving 'Old' Loans: Guidelines for Museums," Agnès Tabah has suggested four specific avenues of research which museums should explore when attempting to resolve old loan file: 1) Probate Records, 2) Telephone Directories, 3) Real Estate Tax Records, and 4) Vital (Death) Records.¹² 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. These guidelines have been republished in several widely available resources for museums such as *The New Museum Registration Methods* and Marie Malaro's *A Legal Primer on Managing Museum Collections* and are likely to be widely used as more museums seek to resolve unclaimed loan objects in their collections.

The resources suggested by Tabah have, in the past, been somewhat difficult to appropriately search, and any attempt at a good faith search for a lender by a museum involved consulting a variety of public records and telephone directories, often those found in a state other than the one in which the museum is located. In recent years, however, the Internet has made it easier to provide worldwide access to all types of

¹¹ *Schroeder v. New York*, 371 U.S. 208, 83 S. Ct. 279, 9 L.Ed 2d 255 (1962), 5.

¹² Tabah, 330-331.

information, regardless of where that information is held. 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 lost museum lenders. No cases focused specifically on old museum loans have been brought to court since *McCagg* was tried in the early 1980s.

Increasingly, however, internet research has become an important and accepted method of legal research outside of the museum field.¹³ Organizations such as the Metropolitan Corporate Council and the New Jersey Law Librarians Association have offered classes on internet research for lawyers. Museums would be well advised to be aware of the types of resources available to them online useful when attempting to resolve unclaimed loans.

Solving Old Loans: Internet Resources¹⁴

Much of the information which would be useful to museums in solving old loan cases is already publicly held, usually in various government offices. Although few state and county offices have had the time and resources to make available online searches of their holdings, courts have upheld the right of the public to access public records via the internet and it is likely that public demand for them will grow.¹⁵ 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

¹³ See, for example, Carolyn Elfant, "A Solo Practitioner Shares Her Findings on How to Establish Ground Rules to Maximize the Accuracy of Internet Research While Limiting Costs," *New Jersey Law Journal*, October 30, 2000. See also Baldwin, 201-203.

¹⁴ For an annotated listing of all of the websites mentioned in this section of the paper, see Appendices 1-7.

¹⁵ See *Mack v. State Bar of California* for an example of this. Mack, an attorney who had been disciplined by the state bar, objected to the ability of the public to access that information. The California state appellate court held that placing the information online was equivalent to having it available via the phone. This decision makes it more likely that offices holding public records, at least in California, will be able to make them accessible online without fear of violating state and federal privacy laws.

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. Internet resources relevant to solving old loans take a wide variety of forms ranging from commercial services, to information provided by state and local agencies, websites compiled by and for amateur genealogists. Of particular use are the types of resources identified by Tabeh—probate records, real estate tax records, telephone directories, and vital (death) records—but the internet has also provided some new types of resources which museums should be aware of when pursuing old loan cases. A look at some of the types of information 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.

General Strategies

Researchers can use a number of general strategies for approaching old loans. Some websites such as KnowX.com and BrbPub.com provide general access to databases of a wide variety of public records from a single access point. These websites are excellent starting points for researchers just beginning the search for a missing lender because they provide access to a large number of resources in one place.

Another potentially useful resource are major genealogical websites such as Ancestry.com, Genealogy.com, Genealogy.about.com, and Rootsweb.com. These websites provide access to a wide and ever increasing variety of resources ranging from census data, to vital records, to cemetery listings. While most of the information is pre-twentieth century, some is more recent, and data from the late nineteenth and early

twentieth century could be of use in resolving very old unclaimed loans. Most genealogical resources are free, at least for now,¹⁶ and are often professionally produced and quite reliable.

Finally, no old loan search should ignore the search engine. Inputting a lender's name and any identifying details (organizational affiliations, city or state of residence, etc.) may reveal a wealth of information. Likewise, inputting a state or county and the type of reference sought (such as "Montgomery County Probate Records") may also yield useful results. Some excellent search engines are Google, AllTheWeb.com, and Teoma. Because search engine data varies, it can be helpful to check more than one when conducting a search. Websites such as SearchEngineWatch provide up-to-date reviews of general and specialty search engines throughout the world and can help researchers determine the best engine to use and provide guidance in optimizing search results.

Probate Records

Once a researcher has exhausted general resources, the search for missing lenders can turn to more specific types of data. One of the most useful of these are probate records. Probate records are helpful for resolving old loan cases because they can not only confirm that a lender has passed away, but also are vital in determining the heir to any property still held by the museum. At the moment, few probate records are available online. Blackstone County Nevada is one of the few counties which has a freely available online mechanism for searching probate records. For the most part, records which *are* available, are primarily pre-twentieth century and intended for genealogical

¹⁶ Ancestry.com recently instituted a premium service which allows access to a wider variety of resources for between \$80 and \$180 a year. See "Fee-based Services" below for more information on the increasing

use but some of these records might be of use to researchers attempting to document nineteenth and early twentieth century lenders. Ancestry.com, for example, has an entire section dedicated to land, court, and probate records. Here researchers can search approximately one-hundred and fifty databases listing probate records from the seventeenth to the twentieth centuries.

In addition to major databases like Ancestry.com, potentially useful (although very specialized) resources are available for researchers who know where to look. Perhaps the best example of this is the Index to Texas Probate Records. This website provides access to a partial listing of 26,000 probate cases from “at least 30 Texas counties” originally compiled by WPA workers. The data entry for this index was done by a group of high school students from MacNeil High School under the supervision of Rebecca Osborne.

Telephone Directories

Once a museum has determined that a lender is still alive or found the name of his or her heirs, it is still necessary to locate current contact information. Traditionally this has involved checking with local telephone directories or directory search services in any known or suspected residences of the lender. Online telephone directories make this process considerably easier by consolidating information from a wide variety of localities into a single, generally nation-wide, database. Dozens of websites exist which will provide telephone numbers and often full address information if given a name and city. Unfortunately, few online directories are completely comprehensive. One researcher, Kathleen W. Hinckley, tested nine online telephone directories for several specific people

trend of charging for online content.

and found that only four listed all of the seventeen people sought.¹⁷ These four sites, Bigfoot, 411, Switchboard, and WhoWhere are good starting places for any search, as are portal websites that provide links to multiple directory search websites around the world from a single access point such as TelDir. Another useful starting point would be a site such as PeopleSearch which searches multiple directories simultaneously.

A few directory search services such as Infobel also make it possible to perform “reverse address searches” in which the name and address of the current resident of a property can be located. Museums can use this type of service to determine whether a lender still lives at the address of record or to contact the person currently at that address for any information they may have about the lender’s whereabouts.

Real Estate Tax Records

Real estate tax records, like reverse address searches, can be useful for identifying the current resident of a lender’s last known address or for identifying when the property was sold and therefore when the lender may have passed away or moved. Like probate records, real estate tax records can be difficult to locate online. Only a few states (including Maryland and New Jersey) have searchable databases of real property or tax records. One of the few excellent resources available is Netronline, a portal website which provides access to information about real estate public records held in offices around the country. Searching for the state or county and the term “real estate tax” may yield some additional information. Often, even if online records are not available, it may

¹⁷ Kathleen W. Hinkley, CGRS, “Advanced Use of Telephone Directories,” available online at http://www.genealogy.com/genealogy/55_kathy.html,” March 13, 2003.

be possible to obtain contact information for the local office, avoiding a call to directory assistance.

Vital (Death) Records

Vital records include birth, marriage, divorce, and (of most interest in resolving old loans) death records. Death records can verify that a lender has passed away triggering a search for heirs and probate information. In contrast to real estate tax and probate records information, there is a wealth of information about vital records available online. Some states such as Kentucky, Maine, Texas, and California have provided free online searchable databases of large sections of their records. More states may add this feature in the future.

While not all states provide online access to vital records, a number of excellent portal websites provide comprehensive information about what records are available from each state, who may request them, how much they cost, and how to place an order. Some websites even allows consolidated online ordering with a credit card. Such websites can be extremely timesaving and can also save the cost of long distance phone calls to state and county offices to determine the availability of records or to place an order.

Another useful online searchable database is the Social Security Death Index provided by Ancestry.com. This database lists all recorded deaths in the United States of recipients of Social Security benefits. Other more general genealogical databases such as those described above may also be of use in locating the lenders of very old loans.

Cemetery and Obituary Records

In addition to the resources described above, Tabah also suggests consulting less traditional sources such as cemetery listings and newspaper obituary records. A number of websites compiled by genealogists provide access to a limited but growing number of cemetery records from around the country. While not comprehensive, the search mechanisms on existing sites are easy to use. Some of the best of this type of website are Interment.net and Rootsweb.com's cemetery listing, both of which compile records from cemeteries across the United States. About.com also has a useful moderated list of links to a wide variety of cemetery indices.

In addition to cemetery records, obituaries can be a useful resource for researching old loans. Many newspapers have searchable databases of old articles (including obituaries) that can be accessed by researchers online, often for a small fee. This line of research would only be applicable for lenders coming from large or mid-sized localities with papers that are large enough to have online searchable databases and have not gone out of print, but it is an area which will probably expand in the future. A listing of newspapers worldwide is available at Onlinenewspapers.com. For more recently deceased lenders, Obituaryregistry.com claims to have over one million obituaries and death notices compiled daily from newspapers since March 1, 2000. Searching this database is currently free and very straightforward.

Alumni and Organizational Records

Tabah also suggests consulting alumni and organizational resources of any known affiliates of the lender for information about his or her whereabouts. A wide variety of

websites and alumni directories may provide information about missing lenders. Most organizations and universities have websites listing contact information that can be easily located using any major search engine. This would enable the museum to contact someone in the alumni or membership office who might be able to help with the search.

More general alumni websites such as Classmates.com and Planet Alumni list alumni from many different high schools and colleges. In general, these resources are not particularly useful to museum researchers because they only list individuals who register themselves. About.com maintains a moderated listing of alumni resources which is worth consulting for the most recent alumni search sites and miscellaneous resources.

Fee-based Services

Most of the resources online are available for free, but fee-based services are a rapidly growing field in internet research. Fee-based services of interest to old loan researchers include database search sites like KnowX.com which provides public records information on a fee-per-search basis. Many newspaper websites also provide access to archived articles (including obituaries) for a small fee. In general fees for this type of information are low—often a flat fee of a few dollars per record or about ten dollars for access for a short period of time or a set number of searches. Content-rich websites like Ancestry.com are also increasingly offering “premium” services which allow researchers to access additional information not available to the public for an annual or monthly fee. Although the cost for these services are often fairly high, these costs may be justified if a large number of unclaimed loans are being researched simultaneously.

Another growing type of fee-based service available online are so-called “people search” services. These services allow the user to hire an investigator who will conduct a search on the museum’s behalf. This can range from physically searching archives held in a distant state for a specific piece of information to conducting a full search of a variety of records for a missing person. Costs for the former type of service are often quite reasonable and can save museum staff considerable amounts of time and money in their searches.

Testing the Utility of the Internet in Old Loan Research: A Case Study¹⁸

In order to test the utility of the internet in researching old loan files, an old loan case from the Smithsonian Institution’s National Museum of American History was chosen for investigation.¹⁹ In many ways, this case was atypical of the type of old loans held usually by museums because it was fairly recent and the records related to the lender included a complete modern street address with zip code. It was chosen because it seemed likely to yield better results than an older case. The lender in question had loaned several objects to the museum in the late 1970s for display in an exhibition. The loan agreement was structured so that the loan 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 travelling versions of the exhibition. In 1990, however, the museum’s letter to the lender with loan renewal information was returned stamped “Return to Sender,

¹⁸ This case study and another one completed by Stephanie Baldwin and Monica Turcich were initially published in Graduate Students and Faculty of the Museum Studies Program, “Resolving Unclaimed Loans Using the Internet: Resources and Case Studies,” 218-222. The author would like to thank Jeanne Benas, Registrar, Thomas Bower, Deputy Registrar, and Nan Card, Assistant Registrar for Acquisitions, of the National Museum of American History, Smithsonian Institution, for their assistance with this project.

¹⁹ Identifying information has been removed at the request of the museum.

Address Unknown.” A note within the object file stated that a museum staff member thought that the lender had died, but no confirmation existed in the file.

Early attempts to locate information on the lender using only free resources proved 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. It was therefore impossible to ascertain whether the lender was still alive and if not, who his heirs may have been. According to the Virginia state office of vital records website, death records in Virginia do not become public for fifty years, so it was impossible to determine via this method whether the lender was alive or not. Virginia is also not represented among the states and counties which have made property tax information available online. None of the telephone directories searched listed the lender. No cemeteries in the last known city of residence of the lender are indexed on any of the cemetery pages I searched. 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.

Turning to fee-based searches was more fruitful.²⁰ A search of the newspaper in the lender’s last known city of residence yielded an obituary listing the name of the lender’s spouse, the names and cities of residence of his four surviving children, and the county of his residence at the time of his death. A further search for the lender’s wife

revealed that she had passed away six years after the lender. The total cost of the search was under \$10 and it took less than an hour. Returning to free telephone directories, the lender's eldest son's complete address and phone number were located—presumably enough information to contact the lender's heirs and resolve the loan.

Conclusions

Although there is much to be desired of the information available on the internet, it still provides many valuable resources for dealing with specific old loan files. While certain avenues of research such as probate records and real estate information are currently severely underdeveloped, others, such as telephone directories are better, and still others, like vital records, show real promise. As the internet continues to evolve, and state and local governments make more information publicly available on the World Wide Web, hopefully more useful resources for museums looking to resolve old loans will become available. Perhaps specific portals for museums professionals similar to those available for genealogists providing access to relevant web pages through one set of links will also be developed by those within the field. Finally, fee-based services should not be ignored. Many of those which currently exist are fast, easy to use, reliable, and inexpensive.

At the moment, while internet resources may help make the search for a lost lender easier, they largely duplicate existing forms of public records. Although these resources will probably not redefine what constitutes a good-faith search, their increasing availability and ease of use may increase the level of search expected of museums before resorting to constructive notice. Museum staff would therefore be well advised to be

²⁰ The author would like to thank Ildiko DeAngelis for conducting and funding this portion of the search.

aware of the local resources at their disposal and of the more general national resources which are available to them when attempting to resolve the unclaimed loans found in their collections.

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Walker v. Hutchinson, 352 U.S. 112, 1 L.Ed. 2d 178, 77 S. Ct. 200 (1956).

Appendix 1: General Resources

Annotated list of general websites useful in resolving old loans. All URLs were correct as of March 13, 2003.

KnowX.com—Public Records Search

<http://www.knowx.com>

Membership in KnowX.com is free and required to access the public records databases. Individual searches range from being 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.brpub.com/pubrecsites.asp>

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. Provided by a commercial publishing company, but free to search.

Genealogical Websites

<http://www.ancestry.com>

<http://genealogy.about.com>

<http://www.genealogy.com>

<http://www.rootsweb.com>

General genealogical websites which provide access to databases of public records and other resources.

Search Engines

<http://www.google.com>

<http://www.AllTheWeb.com>

<http://www.Teoma.com>

Three of the most useful search engines.

Search Engine Watch

<http://www.searchenginewatch.com>

Lots of information on search engines including reviews of general and specialty search engines. Primarily for those looking to be listed in search engines, but also of interest to those who use the engines.

Appendix 2: Probate Records

Annotated list of probate record websites useful in resolving old loans. All URLs were correct as of March 13, 2003.

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, PhD.

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 which 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, Blackstone County, Nevada (which contains 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.

Appendix 3: Telephone Directory Search Websites

Annotated list of telephone directory search websites useful in resolving old loans. All URLs were correct as of March 13, 2003.

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>

These are the four telephone directory searches recommended by Hinckley. All allow searches by last name. Of the four, only WhoWhere does not allow the researcher to limit results by city or state. Other potentially useful telephone directory search pages not tested by Hinckley include:

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/revsearch/>

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.

Appendix 4: Real Estate and Property Tax Records

Annotated list of real estate and property tax websites useful in resolving old loans. All URLs were correct as of March 13, 2003.

MDAT Real Property Search

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

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://www.taxrecords.com>

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.

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).

Appendix 5: Vital (Death) Records

Annotated list of vital records websites useful in resolving old loans. All URLs were correct as of March 13, 2003.

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 subpages 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.

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/vital_records/index.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 Kentucky deaths from 1911-1992. Searches can be performed by name, place of death, and place of residence. Searches of marriage and divorce indexes from 1973 to 1993 are also available.

Maine Death History Search Form

http://www.thor.afs.state.me.us/pls/archives/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.

The Social Security Death Index

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

This site allows the user to search a database of all recorded deaths of recipients of social security benefits. Includes advanced options which allow searches incorporating last known address and/or date of birth.

Appendix 6: Cemetery and Obituary Records

Annotated list of cemetery and obituary records websites useful in resolving old loans. All URLs were correct as of March 13, 2003.

About.com: Cemeteries on the Internet, Guide Picks

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

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

Cemetery Records Online

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

A searchable listing of over three million records from more than six thousand cemeteries compiled by volunteer genealogists.

Cemetery Records

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

Another searchable database of over six hundred thousand cemetery records compiled by volunteers.

OnlineNewspapers.com –Newspaper Obituaries Searches

<http://www.onlinenewspapers.com>

This portal lists all newspapers worldwide 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.

American Memorials

<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.

Appendix 7: Alumni/Organizational Resources

Annotated list of alumni websites useful in resolving old loans. All URLs were correct as of March 13, 2003.

About.com: Yearbooks, Reunion Lists, and Alumni, Guide Picks

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

Another resource created for genealogists, this page lists websites with information on high school and university alumni lists and associations.

Alumni Websites

<http://www.classmates.com>

<http://www.planetalumni.com>

These two sites list alumni of high schools, colleges, and universities around the country. They are of limited use to museums because they require the lender to have registered him or herself in order to be listed. They could, however, be potentially useful in locating classmates of the lender if the school and graduation date of the lender are known.

Organization, College and University Webpages

Consult Google or another search engine for the membership or alumni office contact information.