

BEN AVON AREA HISTORICAL ASSOCIATION

NEWSLETTER

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Editor's Note:

Frequently questions we hear from people relate one way or another to the sequence of owners of a property. Many owners wonder about who first occupied a house and when it was constructed.

In this issue we have two examples of current owners using public records to find answers. We also have a comprehensive overview of public records, what information is available and how to find answers.

We hope some readers will decide to "do history" spending a couple of hours in the County office building. And we would love to receive copies of your findings so it can be on file locally to answer future questions.

We know some will miss the local stories (and photos!) we usually publish. Rest assured, the next issue will return to that content. The lead article is a story about railroad work and life.

Genealogy of a Ben Avon House

by Roberta Maruschock

When George and I closed on our Ben Avon home in 2004, the previous owner mentioned some interesting facts about the house, lot and its history. Over

the past several years, as we lived in this old house, I often wondered about its age, origins, changes and who were the previous owners. This curiosity led to my start of researching the house's genealogy. To date, I have used census data, trace of deeds, plan maps and the 1936 draftsmen survey to learn about our home's history. The information about our house is fascinating but I know I have only scratched the surface. Our house is on Lot # 9 in the McCurdy Plan.

The trace of deeds was much easier than I expected it to be. The search began at the County Office Building, 542 Forbes Avenue, in the Department of Real Estate (DRE). This office was formerly known as the Recorder of Deeds. On the second floor, deed books are stored and on the mezzanine, plan books can be found. The early deed books are hand written. Most of the cursive penmanship is neat and clear. The oldest books are difficult if not impossible to read due to aging.

Plan book information is on computer software by ACS, a Xerox company. Plans are very clear as a result. Once one finds the information, staff copy or print the pages for you at an average cost of \$1.00 per copy. I found the people who work in the DRE very helpful and friendly.

Any deed search begins with the most current deed and works backward to the original owner of the house and land. The deed book number and page number can be found on the Allegheny County Assessment search results page for a home. For our house the starting deed is the Cagliuso to Maruschock deed recorded in August of 2004. The folks at the DRE will also give the volume number and page number of the book in which your deed is recorded. With that information, it is off to search through the deed book stacks on the second floor. Once I found our deed, I found in the body of the document the volume number and page number for the previous deed, Richards to Cagliuso, 1991.

I continued to work backward until getting to a deed of 1874 where Robert Dalzell transferred ownership of property to a couple with the last name of Bailey, A.Mc D. and Elizabeth. Unfortunately, the document is hand written and barely legible due to aging of the paper. Not much useful information can be gleaned from this deed as a result. Elizabeth Breeding's name is mentioned in this document and it was fascinating to see Robert Dalzell's signature on the page.

In 1893 the Ben Avon Borough Council approved a lot plan for building houses in a plan named Brighten Terrace. J.P. and Elizabeth O'Neil submitted this plan. The land for Brighten Terrace included land originally owned by Robert Dalzell and Elizabeth Breeding. Brighten Terrace, of course, was never built. In 1898, Palmer and Elizabeth O'Neil sold the land to Maria Louise Lowry of Pittsburgh for \$2,400. On January 9, 1906, the McCurdy plan of lots was approved by the borough council. On March 26, 1906, land for the McCurdy plan lots, 9, 11, 12, 13, and 14 was transferred from Maria Louise Lowry

to Harry P. McCurdy. The 1906 deed noted previous land transfers that resulted in the accumulation of land for these lots. It also outlined the minimum cost of a dwelling, \$3500, and the minimum frontage of the homes to be 40 feet.

On September 15, 1909, Harry McCurdy transferred ownership of lot # 9 to Ruby King Duff. This deed describes our house, a two story and attic brick dwelling, costing \$6500. The deed noted that no stable or outhouse was ever to be built on the rear of the property. It also stated that the back of the lot was a Spring Lot upon which McCurdy could build another dwelling house. The plan map shows a section of our back yard blocked off and noted to be a Spring Lot. The 1910 census shows that H. Bedford Duff (age 31, attorney) and Ruby King Duff (age 30) lived on Dalzell. No house numbers were listed on this census. I assume that in 1910 the Duffs owned and were living in our house.

House numbers are listed on the 1920 census (January 9th) and show Harry Burd (age 32, clerk, cable company), Margaret Burd (age 27), Helen (age 5) and Virginia (age 3) living in our house. Ruby King Duff owned the land and house from September 1909 to March 1920, according to my deed search. Did the Duffs rent the house to the Burd family?

On March 15, 1920, Ruby King Duffy sold the house to George A. Erb. The back corner of our lot called the Spring Lot seems not to be part of the original lot #9. It was transferred by Harry McCurdy to the Borough of Ben Avon, per a 1925 deed. George Erb purchased the Spring Lot from the Borough for \$1.00 in 1929 enlarging the size of the yard. The 1930 census shows George (age 57), Clara

(age 54) Sherman (age 26) and Carolyn (age 18) living in the house, value of the house \$15,000. George was an engraver who owned his own business. George died in 1945 and Clara died in 1953.

On June 18, 1953, Carolyn Erb Reed, Executrix for the estate of Clara Erb, sold the house to Edward and Hedwig Richard, for \$13,000. The Richards lived in the house until October 31, 1991 when they sold the house to the Cagliuso family for \$100,000.

From all we learned, we estimate the house was built sometime between 1906 and 1909. We are the fifth family to own the house, but the sixth family to live in it. The Erbs or the Richards had a full bath added to the first floor, dividing the kitchen space to do so. One of these two families also removed the fireplaces and the pocket doors, creating a more modern look to the floor plan. Most likely the Richards family left a small jar of coins in the front window for good luck. We assume this because the dates on the coins match the time they owned the house.

Much of the house is original and we plan to keep the house as true to original design as possible. We enjoy the interesting aspects of our old house such as a back door with an original lock with skeleton key and the friendly front porch. We know there is more to learn about the house and will over our days here continue to discover. Did the people who came before us know that we would be interested in them and safeguard their history? Will those who come after us appreciate this house and its history? We believe we are only passersby. We hope that by understanding its past, we will ensure this house a successful future.

Alley and Right of Way

by Judi Duda

We moved to Merton Road in Ben Avon in 1974. There was a driveway of sorts behind our house. The neighbors always referred to it as "the alley" even though it didn't go anywhere. They also made reference to it being a utility right-of-way. We didn't pay much attention until we decided to build a carport out from our house to the "alley". We decided that we should find out exactly what the "alley" was and what restrictions might exist concerning its use and size. We read over our house/property deed and found mention made of a utility right-of-way.

We decided that we should find out as much as we could about this before building our carport. I went downtown to the County Office Building on the corner of Forbes Avenue & Ross Street. Luckily, there is a parking garage next door on Forbes Avenue. I went to the Recorder of Deeds Office (now called the Department of Real Estate). Open 8:30am - 4:30pm, the phone number is 412-350-4226. At this office "deed books" containing copies of deeds to properties in Allegheny County. I took a copy of our deed with me.

The individuals who were working in the office were most helpful. They showed me on our deed where it listed the Deed Book Volume and page numbers where our deed was recorded. The Deed Books are quite large and somewhat heavy. Once you find the volume you are looking for, you will need to carry it to a table so that you can locate the deed you are searching for. You can have a page copied for a fee of \$1.00 and take it home with you. Locating information and getting it copied can take some time, especially if there are people

ahead of you, so plan on spending a few hours doing your research. As I studied our deed, I found reference to the previous owner and the Deed Book Volume that his deed was in. I began to work my way back through the previous five owners' deeds to the original deed for our property in 1939 and the subsequent building of our house in 1941. I found the information on the utility right-of-way and its specific dimensions, rules and so forth.

I continued to research my property and found that the area which became Merton Road had been owned by the Methodist Episcopal Hospital & Home For The Aged. This property was sold in 1929 to Mark & Ruth Grubbs. Grubbs began to sell the lots on Merton Road. He sold two lots forming the property which we own to Donald & Alice Krey in 1941 who then built the house in which we live. In 1941 Grubbs also gave Duquesne Light Company the land for the utility right-of-way (the "alley"). I found references to the "Avondale Plan of lots" (later called Avonwood Plan #2) on the deeds I saw as I worked my way back through the previous owners. These references and surveyor diagrams showed how the lots on Merton Road were laid out.

Since I was a history teacher and worked with Gladys Phillips at Northgate, I thoroughly enjoyed this experience. Yes...We did get our carport built!

Finding your Home's History

by Peter Herchenroether

Our homes are typically our most important asset. It is where we live, raise our children, hold celebrations of important milestones and find comfort during times of stress and challenge. It is also where we engage with neighbors

and form lasting friendships. As we do, we sometimes think of others who have inhabited the same home, and experienced these same life-events. Who were they? What were they like? To find out, you need to do a little research and the best place to start, if you live in Allegheny County, is the Recorder of Deeds office. (Now known as the Department of Court Records-Real Estate).

Perhaps you recall the prior owner who sold your home to you. Certainly their name is on the deed that was given to you at that time. If you don't have the deed, it is a public record that you can access at the Recorder's office, located on Ross Street, just behind the City-County Building.

But, how do you know who owned it before your seller, or for how long? Most deeds have a statement in them that refers to how and when the seller obtained title. This is called the 'recital' and it is not required for a deed to be effective but recitals are often included as a way of tracing the prior ownership of the property. It is typically located in the deed after the description of the property and usually begins with something like "BEING the same property that" The recital will state the name of the owners who conveyed the property to the seller and usually provides a reference to where that prior deed is recorded. You can then go to that earlier deed to trace the ownership further back, by using the recital in that deed as well.

By taking each deed and moving back in time you will build a 'chain of title' that connects each owner to the one before.

If the recital states that the property is "BEING a part of property...." that indicates that that deed conveys only a

portion of the prior owner's land. This tells you that the property described was separated from a larger piece. This is typical when someone buys a lot in a subdivision for the first time or a farm, estate or other larger tract is being broken into smaller parcels for sale.

Sometimes you will not find a recital in a deed. This is especially true of deeds from those who inherited the property. Years ago, a decedent would transfer property at death by a gift of it in his or her Will. The Will served as the deed. You can find a Will in another county office, under the name of the decedent.

The description of the land being conveyed can be made in two ways: the traditional "metes and bounds" description which notes a particular "beginning point" and then provides specific compass directions ("calls") and distances as it takes you around the boundaries of the property. A description may also be a particular lot in a recorded plan. In this case, a plan of lots has been drawn and recorded and each lot is separately identified, usually by a number or letter. Those descriptions would read, "Being Lot No. 22 in the Plan of Lots recorded in Plan Book Volume _____". You can go to the Plan Book Volume noted to look up the whole plan and see where the particular lot is located. The Plan also shows you the entire tract of the subdivision and provide details about the owner's lands at that time. For example, the Plan might be only a part of his or her acreage.

Deeds also can provide clues as to when houses were first built. For example, many deeds refer to a house that is on the property when it is conveyed. If a reference to a house is found, you know something was located there at that time. It may or may not be

the same house you have, but at least you know something was there then. If the reference to the house first appears after a plan of lots is recoded, that is fairly strong evidence that the lot was sold and a house was then built on it.

Another indication of the location of a house is the price paid for the property. Of course, inflation over time makes this hard to determine but if a property is sold for \$1,000 and no house is mentioned in the deed and then it is sold for \$10,000 five years later and a house is noted, that may indicate that the home was built during those 5 years.

The price paid for the property is typically noted in the deed. However, some deeds attempt to disguise the price paid by just noting "\$1" consideration was paid. This indicates either the property was given as a gift or the parties did not want to disclose the actual purchase price. If the property was not a gift, transfer taxes would be due. These are taxes assessed by the state and local municipality and school district. The state tax is 1% of the sales price. Each deed that owes a transfer tax has some evidence on it that it was paid. Years ago, actual stamps were affixed to the deed; now a machine imprints the tax on the deed and it looks like a postage meter type of image. (For deeds that were recorded by hand or by typewritten copies, a reference to the transfer stamps will be noted.)

By adding up the state transfer tax stamps you can determine how much transfer tax was paid. Multiply by 100 and you should have the actual purchase price. (The municipality and school district combined usually is also 1% of the sale price but be cautious; some have the right to charge more and do. It is more accurate to use the state tax as the guide

for determining a purchase price.) If you do not find transfer tax stamps, then the \$1 probably refers to a gift and often the deed will contain a statement explaining how it is exempt from transfer tax, such as the deed is a conveyance from a parent to a child.

Before 1967, however, the transfer tax was assessed by the Internal Revenue Service for the federal government. If you find Internal Revenue stamps, as opposed to Pennsylvania stamps, you can figure the purchase price by using the ratio of tax to purchase price. The rate was \$1.10 per thousand dollars of value. So, \$22 of IRS stamps denotes a purchase price of \$20,000. In previous years, particularly before World War II, the rate may have been lower.

For those who want to do more in depth research, the Recorder's office has an archive of old maps that locate specific residences on them. Once you have your chain of title, you can look at these maps to see if you can find that name located on your street. These maps sometimes offer other clues about the house and the neighborhood. For example in our case, an old map confirmed the location of the home vis-a-vis the Ohio River by a driveway that was used to access the railroad station along the River.

You can also research each family you find in your chain of title in the local history section of Carnegie Library, or other local archives.

Tracing the ownership of one's home can provide a deeper understanding of its history and the history of your neighborhood.

Specific Help for Allegheny County Property

Depending on when you purchased the property, there are different methods to use to find a deed in Department of Court Records-Real Estate in Allegheny County.

Recent transactions can be found via computer terminals located at various places among the books of recorded documents. A simple search of your name should provide you with a list of the documents on record. When making a search, be sure to set the search for "Deeds" or "All documents". Once the results of your search appear, you can look for your deed and then click on it to have it appear on the screen. (If you selected an "all document" search, any mortgage, easement or other transaction will appear among the results.) The deed should show the name of the seller. If you purchased it from an estate of a deceased person, his or her name would appear in the name of that estate.

To find deeds that are before the installation of the computer terminals (prior to 1986 or so) you need to use the index books in the Recorder's office. There are several sets of these, based on whether you are looking for a deed, mortgage or other document. Certainly you want to use the 'Deeds' Index. However, there are two types; Deed Direct and Deed Adsect, located on the second floor of the Recorder's office, (which is up two flights of steps due to the Mezzanine!) Deed Direct is set up to locate deeds by the name of the grantor/seller. Deed Adsect is set up to look up deeds by the name of the grantee/buyer. So, if your deed is before 1986, you need to go to Deed Adsect indices since your name, as a buyer, would be used. They are grouped by

periods of years, usually decades but not always. Find the period during which you purchased your property. Then find the books that have the letter initial for your last name; then look among those for the books that include the initial of your first name.

Once you find the proper index, you then need to locate the page on which your name is listed. This is not as simple as you might think. Because each entry was hand-typed chronologically, the Russell Index System, was developed to reduce the pages you need to review. (Mr. Russell was a Pittsburgher and some of his descendants still reside in the Ben Avon Area.) This system was widely used by public offices for a multitude of purposes as it allowed names to be segregated by similar features and avoided the effects of misspellings or varied spellings, that were common in the prior century.

Instructions are in each index book but here is how it works: When you have the Index with the initial of the last name you are searching and the range of first name initials, as well as the period of time you are searching, you now need to find the specific page with the name you are searching. The Russell System requires you to locate certain 'key' letters within the last name, other than the first initial. These key letters are "l, m, n, r, and t". These were used because they were the least likely letters to be misspelled in a name. In the original system, you would locate the first two key letters in the name, without repeating any. For example, the name "Lawton" could be found by determining the two key letters are "t" and "n", "Lawton". If the name only has one key letter, then you just use that letter; e.g. "r", "Card" (In some of the indices in the 1980s, only one key letter is required.) For names without any key

letter, e.g. "Lewis", there is a "Misc." category.

You next check a chart in the front of the book and locate the row for the key letters ("tn" searching for "Lawton"). The page number you need is revealed in the column with the first initial of the name you are searching. Then you go to that page (which could be several physical pages) and find the full name. Each entry for that name will show a specific deed by date, municipality and deed book volume and page. Each is listed chronologically, so you can focus the search by the date, if known. You should, however, check at the beginning of the page to see if the name you are searching has been included in any 'group' pages. If so, you will be directed to a separate group of pages that focus on just that name. This is often the case for common names or names that appear in more than one document within the time period.

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