



PLAYING DEAD

A JOURNEY THROUGH THE WORLD
OF DEATH FRAUD

ELIZABETH GREENWOOD

“A delightful read for
anyone tantalized by the
prospect of disappearing
without a trace.”

—**ERIK LARSON**,

New York Times bestselling
author of *Dead Wake*



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Republic of the Philippines
OFFICE OF THE CIVIL REGISTRAR GENERAL
CERTIFICATE OF DEATH

Registry No. 2013-0669

1. LOCALITY: PASAY CITY
 (First) ELIZABETH (Middle) LOGAN (Last) GREENWOOD
 2. SEX (Male/Female) Female

3. DATE OF DEATH (Day, Month, Year) 7 July 2013
 4. DATE OF BIRTH (Day, Month, Year) 28 April 1983
 5. AGE AT THE TIME OF DEATH (Indicate in below space, by age category)
 a. UNDER 1 YEAR 30 b. 1 YEAR TO 15 YEARS July 2 c. 15 TO 64 YEARS 1 hr. 3 min.
 d. 65 TO 74 YEARS 30 e. 75 TO 84 YEARS 30 f. 85 YEARS AND OVER 30

6. PLACE OF DEATH (Name of Hospital/Clinic/Institution/House No., St., Barangay, City/Municipality, Province)
SAN JUAN DE DIOS GEN. HOSPITAL-Pasay City
 7. CIVIL STATUS (Single/Married/Widow/Widener/Annulled/Divorced)
Married

8. RELIGION/RELIGIOUS SECT Catholic
 9. CITIZENSHIP American
 10. RESIDENCE (House No., St., Barangay, City/Municipality, Province, Country)
Unit 303 Central Park Condominium C. David City St. Pasay
 11. OCCUPATION Businesswoman
 12. NAME OF FATHER (First, Middle, Last) Philip Greenwood
 13. MOTHER'S NAME (First, Middle, Last) Diana Logan

MEDICAL CERTIFICATE
(For ages 0 to 7 days, accomplish items 14-19a at the back)

19a. CAUSES OF DEATH (If the deceased is aged 8 days and over)
 I. Immediate cause a. Car Accident
 Antecedent cause b. _____
 Underlying cause c. _____

19b. MATERNAL CONDITION (If the deceased is female aged 15-49 years old)
 a. pregnant, not in labour _____ b. pregnant, in labour _____
 c. less than 42 days after delivery _____ d. 42 days to 1 year after delivery _____ e. None of the choices _____

19c. DEATH BY EXTERNAL CAUSES (Homicide, Suicide, Accident, Legal intervention, etc.)
 a. Manner of death (Homicide, Suicide, Accident, Legal intervention, etc.) _____
 b. Place of Occurrence of External Cause (e.g. home, farm, factory, street, sea, etc.) _____
 20. AUTOPSY (yes/no) _____

21a. ATTENDANT
 1. Private Physician _____ 2. Public Health Officer _____ 3. Hospital Authority _____ 4. None _____ 5. Others (Specify) _____
 21b. If attended, state duration (month/day) _____

22. CERTIFICATION OF DEATH
 I hereby certify that the foregoing particulars are correct as near as same can be ascertained and I further certify that I am present on the date of death specified above.
 Signature DR. R. P. FERRER, M.D.
 Title or Position Physician
 Address San Juan de Dios Gen. Hospital-Pasay City
 Date July 17, 2013
 REVIEWED BY: _____
 Signature Over Printed Name of Health Officer _____
 Date 07-19-2013

23. CORPSE DISPOSAL (Burial, Cremation, if others, specify)
burial
 24a. BURIAL/CREMATION PERMIT Number 042876
 Date Issued 07-19-2013

24b. TRANSFER PERMIT Number _____ Date Issued _____

25. NAME AND ADDRESS OF CEMETERY OR CREMATORY
Manila Memorial Park-Suhat, Paranaque

26. CERTIFICATION OF INFORMANT
 I hereby certify that all information supplied are true and correct to my own knowledge and belief.
 Signature William Logan Robert
 Name in Print WILLIAM LOGAN ROBERT
 Relationship to the Deceased Cousin
 Address Same as above
 Date July 17, 2013

27. PREPARED BY
 Signature _____
 Name in Print ROBERTO L. JAVIER
 Title or Position Record Officer
 Date July 19, 2013

28. REGISTERED BY THE CIVIL REGISTRAR
 Signature DAVID M. FERNANDEZ
 Title Registrar

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THE WORLD OF DEATH FRAUD

ELIZABETH GREENWOOD

SIMON & SCHUSTER
NEW YORK LONDON TORONTO SYDNEY NEW DELHI

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ACKNOWLEDGMENTS

ABOUT ELIZABETH GREENWOOD

For my mom.

For everything.

Everyone forgets that Icarus also flew.

—JACK GILBERT, “FAILING AND FLYING”

INTRODUCTION

The fixer's phone lit up with a text message:

“Your friend is dead.”

I'd been waiting with him and his associate in the frigid Manila hotel lobby all morning for this news. Though the fixer and I were not friends in any conventional sense of the word, we had gotten to know each other through small talk over a half-dozen \$5 Cokes. We discussed kids, the weather, how best to fake your death in the Philippines, and, as an added bonus, how to slay an assailant with a ballpoint pen. Aside from getting into the particulars about purchasing cadavers on the black market and murder techniques with ordinary household objects, most of our chitchat could have taken place in the buffet line of a wedding reception. We were killing time, waiting for the forger to produce my death certificate.

And now it was ready. We sprang up from our seats, and I charged the Cokes to my room. This—obtaining documents that would pronounce me dead without actually ending my life—was what I'd been waiting to do for years.

Now that the moment had finally arrived, I felt a little uneasy. We walked through the megamall, connecting to the underground parking garage to find the car in which we would wend through metro Manila in the evening rush hour to meet the forger's conduit, who, in his hot hands, possessed a dossier that, in effect, could kill me. I compensated by laughing too hard at the guys' jokes about their wives.

How did I end up sweating in the backseat of a Mercedes in the Philippines, driving to obtain evidence of my own death? I'm pretty happy with my life, for the most part. I loathe adrenaline and unnecessary risk. I don't even like to go downhill fast on my bike. And while I present as effervescent to the degree of ditziness, that warmth can quickly curdle into an animal rage, festered and heightened by ten years of living in New York by my own wits, especially toward strange men who want to take my money.

I sought out these fixers because I wanted to know if it was possible to fake your own death. And, if this handoff went as planned, I'd be dead within the hour.

FAKING YOUR DEATH—BOTH AS a concept and as an act people attempt with surprising frequency—first occurred to me two years earlier, when I was having dinner with my friend Matt. We had met teaching public school in the Bronx. That evening, as we sat in a cheap Vietnamese restaurant, I was feeling sorry for myself. I'd recently abandoned teaching to go back to school full-time, which meant foolishly taking out several dozen thousand dollars in student loans to heap upon the \$60,000 debt from my undergraduate education, bringing the sum total to a bloated figure in the six

digits. At the beginning of the semester, I felt alive and nourished and like I was on vacation after a career of corralling second graders. Then, a few weeks in, I realized what I had done. I'd screwed myself financially, big-time (for the second time!), and had nobody to blame but the creep in the mirror.

In the dim crepuscular light of early winter, I was bemoaning my self-imposed financial plight to Matt, who was exhausted and smelled slightly like the syrup from the school cafeteria. He looked less than amused.

I revealed my latest vision of the future over greasy spring rolls:

“So the plan is to become, like, a towering luminary and highly sought-after public intellectual, and, I mean, my TED Talk alone will obviously pay back my private loans, but in the very off chance that the film offers don't come knocking straightaway, I've come up with plan B: Belize.”

“What does that even mean?” Matt asked, his eyelids sagging after a day of coaxing eight-year-olds into mastering fractions.

“You know, just slip through the cracks. Find a sun-bleached country with a rickety government and no extradition policy and kick back on the beach, avoiding the feds for the rest of my life.”

Would Sallie Mae and the US Department of Education really deploy a repo team to a tiny Central American country in search of a certain debt-laden Rubenesque bottle blonde? What's a little \$100,000 deficit to them? (Well, actually closer to a half million after the lifetime of accrued interest.) This conversation took place in the wake of the 2008 financial collapse, when it had become evident that the middle-class ideal of playing by the rules in search of the American dream was for chumps. Flouting it like the goons on Wall Street was the only way to profit and evade consequences. Defaulting on debts was very much in the zeitgeist—plus I could score a vacation in the meantime. I was pretty pleased with my plan, though the fantasy was more of a pressure valve than a blueprint. The puritan in me, while realizing how the system is rigged, still paid her taxes and got regular teeth cleanings. But the idea of throwing on a wig and some shades and starting over was appealing, even though I was still relatively young at the time. I joked about it, but my student loan debt, though not unique in any way, made me feel definitively and inextricably fucked. Two options presented themselves: a Dickensian debtors' prison or a life on the lam.

“Or you could fake your own death,” Matt said casually, shoving another spring roll into his mouth.

“Or I could fake my own death,” I parroted back, the thought undulating through my skull like squid ink.

Why hadn't that occurred to me? Faking my own death. An untimely end would make a far superior story for the bill collectors than simply vanishing one day. Sloughing off

the past, shucking the carcass of my impoverished self, to be reborn, unblemished as a sunrise. My “death” would not be a conclusion but a renaissance—a shot at an alternative ending. The dross of life would not inflict itself upon me: I could arrange and edit to suit my specifications. Faking death could be a refusal, a way to reject the dreary facts, a way to bridge the chasm between who you are and who you want to be. From bit player in your life, you become the auteur. From being pressed up against a wall, you carve a tunnel.

That night, when I got home to my apartment, before I took off my coat, I marched straight to my laptop and Googled “fake your own death.” I don’t know what I was expecting to find in those search results, but I encountered a diverse and vibrant ecosystem: amateur forums where anonymous avatars traded tips on how to score fake IDs and stash money undetected; stories of low-budget con men who ripped off life insurance companies; urban legends of Elvis and Michael Jackson staging death hoaxes and walking among us. There were experts dispensing advice with a steep price tag about how you can maintain your privacy in the digital age and how-tos for erasing yourself in the physical world. Nothing was what it seemed, anything was possible, and you needed only not to repeat the mistakes of those who’d gotten caught in order to stay good and gone. Was that it? Were the people who got busted just too messy, their exits too hastily planned?

While my initial search was rooted in a despairing thought experiment, my stumbling upon this world seemed perfectly timed. My debt informed decisions large and small: Should I use my tax refund to backpack in Nicaragua or pay back my faceless oppressor? Should I slog through another decade at a job that was turning my brain into porridge to ensure that I could meet the minimum monthly payments? If declaring bankruptcy at the tender age of twenty-seven were an option, I would have done it in a heartbeat. But student loans cannot be absolved with the stroke of a judge’s pen, or else Millennials would be skipping around town with ruined credit and buoyant hearts.

Beyond the money I owed dictating the shape of my day and my future, my world was looking fixed. Pleasant enough, but calcifying. I was living in a rent-controlled apartment in Chelsea with Elijah, a reformed heartbreaker musician who’d given me the runaround for years. I was in a relationship I’d fought for, in a New York real estate wet dream. I’d wake up before him and read in the embrace of an overstuffed red armchair I bought at a Housing Works thrift store with my first freelance check, positioned in a corner to absorb the sun glinting off the Hudson River. Eventually he’d stumble out of bed after a late-night gig, and we’d cradle mugs of coffee and drape over each other as horns sounded seven stories below us on Ninth Avenue. We’d recently adopted Bonnie, a Jack Russell–Chihuahua who sparked commentary from friends and relatives on the good practice she provided for the caprices of a human child. The mail seemed to bring a new batch of wedding invitations every month, and each week was a rinse-repeat cycle of the same café table, the same bills to pay, the same commute. It was a comfortable rhythm of what I wanted. Or thought I wanted. Or was supposed to have wanted. A familiar refrain echoed in my head: Is that all there is?

I took out the first batch of loans seeking escape. In high school in my New England rust belt town, I logged nearly as many hours in the parking lot smoking cigarettes as I spent in class. After graduation, I waitressed, telemarketed, delivered food, and worked at a residential facility for troubled teens not much younger than me. I didn't apply to college right away and knew that I'd be paying for most of it on my own, as my mom was raising my sister and me on an assistant professor's salary. My dad, who lived in a different state, was in no position to contribute. But I knew I wanted to get as far away as possible from binge drinking, the cult of the Red Sox, and North Face fleeces. So I took out \$60,000 in loans to go spend four years studying American history at the University of San Francisco. I'd never been west of Colorado until moving into the dorms. I went to college in between tech bubbles and paid \$600 a month for a room in a Victorian off Alamo Square. I drove a red Vespa motor scooter through the troughs of hills and up the slope of the Presidio. I made out with surfers. I taught English at a day labor collective. I tasted freedom.

While I'd gone into debt in order to fund my escape from the parochial cradle of central Massachusetts, I'd actually screwed myself into stasis. Owing a massive amount that never diminished despite \$400 monthly payments made new movement a mere fantasy. So my mind wandered. Could I annihilate the self that owed the money? Or would I have to annihilate my entire being?

What would be lost? Should I have carried on the sensible slog of teaching elementary school in favor of a nebulous goal? Should I just have cemented myself onto the same bar stool in Worcester? How does it happen that what once seemed like the deepest fulfillment of desire could turn out to betray my future freedom?

What those search results revealed to me that first night wasn't only a vast ecosystem but also an alternative. I was concerned that the choices I'd been making were hemming me in and limiting my options. But here were people who designed their lives around proxy identities, subterfuge, shirking responsibilities. Here was freedom. I had to know everything, to satisfy my nagging intellectual curiosity—and because my life felt stopped up, and I wanted to punch a hole in it.

Each link I clicked opened up a new facet of faking death, and every new aspect elicited a fresh set of questions. Is it possible to fake your death at all? Proving a negative is impossible, because the people who pull it off are simply presumed dead. So what lessons could one extract from those who had been caught? What is the best way to stage your fatal accident? How do you occupy your days in your second life? And can you even disappear in the twenty-first century, when every move is monitored, if not by the US National Security Agency then by closed-circuit TVs and drones, phones transmitting our coordinates, and obnoxious friends tagging us on Facebook?

While the idea of manipulating one's own mortality was dark, I also delighted in its inherent black comedy. As ideas go, faking your death is one of those things—like homeschooling or a bad haircut—that is, to me at least, timeless comedic gold. The

stories I encountered were almost the stuff of B movies: a Wall Street huckster who was to report to jail but then faked his suicide and lived in an RV; a man who was in deep real estate debt paddling away in a kayak off the northern coast of England and presumed to have drowned, only to have a photo of him in a Panamanian real estate office emerge five years later; a money manager who staged a plane crash but then made the mistake of inadvertently leading the feds to the campsite where he was holed up. It seems that while en route, he'd discarded a road atlas with several pages torn out of it. The lawmen who found it simply purchased the same atlas at a nearby gas station and followed the missing pages.

These unlucky endings were punch lines, if propelled by unfunny setups. If one sides with the many philosophers who believe that death is the ultimate absurdity of human existence, then faking death might represent a slapstick sketch of human ingenuity and folly.

But beyond the intriguing practical logistics and poignant hilarity of the last resort, I became keenly interested in what it takes emotionally and spiritually to kill off the person you once were. What happens to the people you leave behind? If you kill yourself in order to live anew, what dies with you? Is it ever worth it? And who are the people who traffic in "pseudocide" (industry jargon, I learned, for faking one's death)? It became very clear to me that I had stumbled into a bizarre underworld made up of people with forbidden knowledge and those seeking it. And while my intention to fake my death might not have been as earnest as that of the commenters in the forums I was frequenting, I had definitely become a seeker as well.

As I sat in a winter coat, hunched over a computer, these questions piqued a curiosity in me that would end up leading me across the globe years later.

AS I GAZED OUT the window of the Mercedes in the monsoon season, humidity smudging the edges of Manila, on the way to pick up my death certificate, I felt myself about to cross over from seeker to expert. I had wanted to see how close I could come to faking my death, short of actually doing it. Was it possible? I was about to find out.

But before the forger and the death certificate, before Manila, I'd have a lot to learn.

1 HOW TO DISAPPEAR

When Sam Israel III woke up on a hot Monday in June 2008, he had already decided it was a good day to die. He'd lost everything. He had lost his job as founder and CEO of the Bayou Hedge Fund Group, his reputation as a guy who could double your money, and his family in an ugly divorce. And more than \$450 million of his investors' dollars.

That day, Sam was supposed to be reporting to Devens Prison in Massachusetts. At his sentencing hearing a few months earlier, he'd been handed twenty-two years for financial malfeasance and fraud—one of the harshest punishments a white-collar criminal had ever received. His Ponzi scheme was one of the largest to date, until Bernie Madoff's crimes surfaced eight months later. Sam thought he'd do three to five, but the judge surprised him with seventeen more than he had expected.

Something about Sam Israel rubbed people the wrong way. He always seemed to be smirking. He refused to mimic the narrative of regret and atonement so many scammers adopt, at least after they get busted. Even the feds in court that day were stunned by the severity of Judge Colleen McMahon's decision. As he was being led out of the courtroom, an FBI agent leaned in and whispered to Sam, "I have two words for you: Costa Rica."

Going on the run hadn't crossed Sam's mind, but the agent's words stuck with him. And since an officer of the court had presented him with the idea, though jokingly, he thought he'd been given the green light. By now, Sam understood that things were often not what they seemed. In his mind, his crime had not been typical Wall Street greed or a pyramid scheme. As he understood it, he'd been tapped by the Octopus, an international conglomerate that dictated all financial markets. He had entered a world where he believed that a shadow market secretly controlled the Federal Reserve and that he had survived attempts on his life. While others thought he'd been a pawn in a long con, Sam now saw the world's power structures as deeply connected and profoundly duplicitous. Messages could be anywhere, and an FBI agent was not the most outlandish emissary.

After his sentencing in April 2008, a limousine dropped off Sam with his mother and his girlfriend in the driveway of the house he'd been renting since his divorce. They were all in shock. Twenty-two years. He was forty-nine; he might as well have been handed a life sentence. Bright yellow pollen from budding trees blanketed the GMC Envoy truck that he rarely drove—it was simply one among his fleet of a half dozen cars. His mother asked Sam what he was going to do. In the neon scrim of pollen dust, he traced the message "suicide is painless" onto the hood. She told him the joke (which also happens to be the theme song from M*A*S*H), if it was one, was not in any way funny.

Costa Rica. Of course! The country was a metaphor for escape. It meant save yourself;

don't go down without a fight. And he would heed the advice. But he wouldn't defect south of the border. Inspired by the Robin Williams comedy *RV* that Sam happened to catch on late-night TV one night around the time of his sentencing, he realized that he'd already seen the world, but not much of his own country. Why not hide in plain sight, in a mobile home? In just a few short weeks between his sentencing and surrender date, he cobbled together an exit plan. Disguised in a hat and sunglasses, he bought a laptop at Best Buy in the Palisades Mall. He found an RV for sale on Craigslist, just like the one Williams commandeered in the film, and purchased it from an elderly Long Island couple for \$55,000 cash. He told them he was a professional poker player.

Sam tapped the former CIA and Mossad connections he had established through the Octopus. They helped him score IDs and a Social Security number in the name of David Klapp, an Iowa man who had died in 2001. He got a parking permit for all five boroughs of New York, a gun permit, a library card, and signed up as a night school student at a local community college. In three days, he had a new identity and the authenticating documents to prove it.

He told a friend he had business to take care of at West Point, and needed a ride. He wanted to check out the Bear Mountain Bridge as a place to stage his suicide but knew he needed to avoid photos of his own car being taken at the tollbooth. Sam didn't spot any cameras on the bridge itself, and he noticed that the southern lane was cordoned off, with construction nets hanging beneath. If he could swing it, he could step out over the ledge and fall into the net. He'd look like just another disgraced Wall Streeter who would as soon take his own life before paying his debt to society and his investors. No one would miss the man who had lost millions, whose constant smirk reporters' cameras had plastered on the nightly news.

On that Monday in June, Sam parked the RV at a truck stop off Route 684 in Brewster. He paid Hassan, the twentysomething nephew of one of his Mossad associates, a wad of hundreds to help him stage his death. Hassan would tail the convicted man's truck and wait for him on the other side.

Sam had several cars he could've driven that day, but he took the Envoy because the family rarely used it. It got such little mileage that he'd forgotten the prescient suicide note he'd written on the hood weeks prior. He parked the truck at a vista point overlooking the Hudson River and then got into Hassan's Nissan. They drove back over the bridge at fifteen miles per hour to make sure that repairmen weren't working on the construction site that day. Sam thought back to the FBI agent's Costa Rica suggestion. He'd been given the green light, right? There would be sacrifices. He wouldn't have contact with his family, and he'd have to go underground for a few years. The thought of not seeing his kids—a boy in junior high and a girl in high school—was distressing. Even in the throes of his divorce and legal troubles, they'd never spent more than a week apart. But anything was better than rotting in prison.

When Hassan dropped him back off at the Envoy, Sam started to obsess over the

things he'd be leaving behind for the cops to find. His own wallet, IDs, and credit cards were on the passenger seat. He considered writing a real suicide note but decided against it. That'd be too cute. Let them figure the fucking thing out, he thought. He opened up the back tailgate and smoked a cigarette. He walked over to Hassan's car. They were both jumpy with nerves.

"I have to be out of my mind," Sam told Hassan.

"Look, man," Hassan said, "either way, you are dead. So at least now you'll choose your own end. This is crazy, but you may live and be free. You know you're crazy," he added. "So just do the fucking thing!"

In that loaded moment, Sam received Hassan's wisdom—that he was fucking crazy and to just do the fucking thing—as from a divine oracle. He would do it. But he'd given Hassan's uncle a contingency plan. Late the night before, they'd been drinking Scotch, and Sam said that if things went south—if he missed the narrow construction net and plummeted to the Hudson River below—Hassan should give \$200,000 to Sam's girlfriend and the rest to his son. Sell the RV, but wipe it of any evidence and fingerprints first.

He paused, as if waiting for some act of God to intervene, something that would prevent him from slamming the truck door shut and doubling back across the bridge. But nothing happened. So Sam climbed in, alone, and turned on the engine. He reflected on his life as he drove. What had brought him to this point? How the fuck did it come to this, man? He'd believed he was a good person, but in the last few years, he'd gotten away from himself. He'd lied to his investors when he didn't have to. He'd gotten divorced, and he had never considered himself the type to end a marriage. He'd joined an underworld where secrets ran deep. Nothing was what it seemed.

But as he circled the rotary back across the bridge, he smiled. No matter what, he was free already. It didn't matter how much work lay ahead of him, or if he lived another fifty years or fifteen minutes. The decision had been made. Today was a good day to die.

He drove up and paid the toll.

"HIS WHOLE 'SUICIDE IS painless' thing?" Frank Ahearn says. "What, did he think the feds were going to show up and say, 'HmMMM, he wrote a suicide note on his truck, he must have jumped off the bridge! All right, fellas, let's go home!' " Frank shakes his head wearily. "He conforms to a category of a thief with no walk-away plan."

I'm talking to Frank Ahearn to get an expert opinion on faking death in general and on Sam Israel in particular. We are sitting in his garment district office in New York City: a converted factory ensconced between a modeling agency and a drag queen costumer.

Frank is the coauthor of *How to Disappear: Erase Your Digital Footprint, Leave False Trails, and Vanish Without a Trace*, a manual for those who want to do just that, and he took a special interest in Sam's case, one of the higher-profile instances of pseudocide in recent years. Sam is one of Frank's favorite "morons and idiots." He fits a certain death fraud trend that's all too familiar. "None of these white-collar criminals plan their exit. They just keep going until it all falls down. If he'd thought about his exit plan as smartly as he'd thought about his crime, he'd be in a lovely locale right now, enjoying his money."

Frank knows all about planning the exit. Billing himself as a "privacy consultant," Ahearn is the self-proclaimed "world's top expert" on helping people dissolve their identities, physically and digitally. In other words, he helps people disappear—which, he instructed me, is a very different act than helping someone to fake his or her death. Frank is in his fifties and resembles a Hells Angel. The word Freedom is tattooed across his broad shoulders. His speech is prone to Bronx inflection, and he uses profanity in a way that borders on Zen poetry. ("Some days, life is a shitty piece of shit.") He doesn't buy politicians' platitudes: "I think the government blows, in plain English. They're a bunch of lying mothafahkas." And he believes in the right to protect and conceal one's privacy. Though he does not recommend pseudocide, and claims that he never helped any of his clients fake a death, he wrote a chapter in his book on the phenomenon.

I sought out Frank because of his peculiar expertise. A question had been plaguing me, one I hadn't yet been able to answer with any satisfaction: Is it possible to fake your death in the twenty-first century, and, if so, what does it really take? Here was someone who had made a business out of obscuring people, so the most dramatic kind of disappearance—pseudocide—must have crossed his desk. For someone who helps people disappear for a living, Frank works very much out in the open. He has lent his expertise to the *New York Times* and National Public Radio on famous missing persons cases such as the Boston gangster Whitey Bulger, who evaded capture for sixteen years, and fabled hijacker D. B. Cooper, who in 1971 parachuted out of a Boeing 727 with \$200,000 in ransom money and has never been seen since. If Sam were a case study in how not to fake your own death, I hoped that Frank would be my Rosetta stone for how to pull it off.

But obtaining an audience with the world-famous privacy consultant proved more difficult than finding him in the first place. I'd tried to meet with Frank for over six months before he finally relented. He would cancel at the last minute every time. He bailed on me while I was waiting for him at a Starbucks on a rainy March afternoon, and when I was downstairs from his office in a skuzzy roller-rink-smelling lobby that shares an address with Fabric Czar USA. He simply texted me "Sry Cant Today."

As with a bad boyfriend, the more Ahearn pushed me away, the more determined I became to win him over. If he was going to play hard to get, I would meet him with equal and opposing resolve. Each time I set out to meet Frank, my well-intentioned friends warned me to be careful. Why the heck would I need to be careful? This guy

charges more for his services to disappear people than I make in a year, so I felt pretty confident he wouldn't do me in for free.

One steamy summer afternoon, I head out for yet another meeting, steeled for disappointment and prepared to reverse course back home when he cancels. But moments before our appointed time, my phone has yet to buzz and deliver bad news. Even the elevator ride up to meet him feels victorious. I have finally managed to move beyond the lobby. An unmarked white door swings open, and Frank, six foot four, with his hair scraped into a thin ponytail, extends a meaty hand, splotchy blue tattoos coiling up his forearms. "How ya doin', hon?" he says before leading me through a honeycomb of offices separated by flimsy particleboard. After all his evasions, this is like getting an audience with the Pope.

He is warm and engaging, a far cry from the slippery front he'd used to stonewall me. I ask him why he'd blown me off for so long, and he admits that he thought I was merely posing as a writer and was actually going to serve him papers. He takes precautions with nosy inquirers: "If you look me up, you'll find an address in the Bronx for me, which is actually my brother, and if you ring the doorbell, he'll stick a gun in your face." And given the fuzzy area of the law his work occupies, he possesses a healthy skepticism about anyone who contacts him. "You're a cop, a criminal, or crazy until proven otherwise," he says. And he doesn't help criminals.

Frank is a god of high bullshit. Not the kind of bullshit that is necessarily lying, but the kind of storytelling that seduces anyone, anywhere. His infinite yarns—from growing up on the city's mean streets to scoring criminal records from a pay phone—establish an immediate intimacy, as he inserts your name into the million hypothetical scenarios he constructs to illustrate his dark work. Frank tells his story like an origin myth, replete with American up-by-your-bootstraps redemption, self-made entrepreneurship, and the right to individual privacy. And a little bit of bullshit.

To my dismay, it turned out that Frank frowns upon death fraud. But only out of pragmatism: he says it simply doesn't work. "If your purpose is to defraud an insurance company, there are guys who are paid to check you out," he explains. "Grave robbing—finding a kid who died at a young age—doesn't work today. Twenty years ago, you could walk into the Social Security office and say, 'I've never worked, but I just got a job, and I need a card,' and they would give it to you if you had a fake birth certificate. Death records are now connected to Social Security records, but it didn't used to be like that."

As Eileen Horan, Frank's former employee, ex-fiancée, and coauthor of *How to Disappear*, would explain later, "There's always one factor you can't count on when you fake your death. You're doubling your chances of getting caught." Ahearn echoed her sentiments: "Think about any crime. Usually police don't catch them in the act, they catch them for the broken headlight on their car."

Which is exactly what happened to Bennie Wint, who had been presumed dead since staging his drowning off the coast of Daytona Beach, Florida, in 1989. He'd been

involved in a narcotics ring, and, swept up in paranoia, he believed the cops were onto him. He was vacationing at the beach with his fiancée, Patricia Hollingsworth. After swimming about a mile down the shore beyond the breakers and vanishing from view with \$6,500 stuffed into his swim trunks, he emerged from the water, dried off, and bought a T-shirt at a nearby store. While Hollingsworth reported him missing to the beach patrol, he hitched a ride with a trucker to Ozark, Alabama, and ran a business selling NASCAR merchandise for twenty years, going by the name William James Sweet. During his tenure as Sweet, he shacked up with a common-law wife and had a son, whom he named after himself. But he never filed for an ID under his new alias.

So twenty years later, when he was pulled over in North Carolina, where he'd been living with his new family, for not having a \$1.50 lightbulb over the license plate of his car, he couldn't produce a driver's license and was booked in jail as John Doe. But Bennie Wint left behind a grieving fiancée and a four-year-old daughter from a previous marriage. Wint took the precaution of avoiding identity fraud but got caught on the most mundane infraction instead. He was charged with driving without a license and giving a false name to the police. After coming clean, he told reporters, "The person I was died, in my opinion. I will never be that person again. I will always be Bill Sweet."

Wint's case illustrates the problem of determining any reliable statistics for how many people successfully fake their deaths and disappear: we learn only about the failures. On average, ninety thousand people are missing in the United States at any time. But how many of those people disappear intentionally? In my highly unscientific data collection via Google alerts, I noticed a would-be death fraudster making headlines every few weeks. Since the Coalition Against Insurance Fraud, a national alliance of consumer groups, public interest organizations, government agencies, and insurers, began keeping records in 1990, 564 cases of life insurance fraud were reported. That averages out to roughly 23 cases per year that get flagged. Not exactly endemic, but two dozen industrious people faking their deaths and getting caught still speaks to a lot of folks with equal parts chutzpah, greed, and shoddy planning skills.

But what of death fakers who don't attempt to collect on a policy, or remember to replace their license plate lightbulb? For every Israel and Wint, perhaps there is an undead doppelganger kicking back in Margaritaville, or maybe even walking among us.

I couldn't help but wonder if the people who'd gotten caught faking their deaths simply hadn't been proactive enough. Are they really "morons and idiots"? Or is it possible that they just aren't doing it right? Or are their foiled attempts perhaps inevitable in our digital age?

IN HIS AUTHOR PHOTO on *How to Disappear*, Frank Ahearn is lit from the side like a late-career Marlon Brando. Despite the book's large print and his liberal deployment of the word fuck as noun, adjective, and verb, he has written an

exhaustive guide to disappearing in the twenty-first century, and it sells more than 150 copies per week. It hit the New York Times Nonfiction Best Sellers list in 2014, four years after it was published. Disappearing is clearly on the minds of many. In his book, Frank discourages readers from faking their deaths, claiming that it's "highly illegal." But, in fact, there is no law on the books called "faking your death." Sam Israel got two years heaped onto his prison sentence for obstruction of justice. If you don't file a police report or death certificate, making it look like you are deceased violates no law except perhaps that of good taste. Promoting the idea that you have met an untimely end when in fact you are lazing beachside, paying for your daiquiris with a suitcase full of cash, is perfectly legal.

"In those narrow confines, it wouldn't create any legal issue," says Judge Daniel Procaccini, a Rhode Island Superior Court judge who dealt with the legendary case of Adam Emery. Adam and his wife, Elena, appeared to have plunged from the Claiborne Pell Bridge in Newport in 1993. The young couple abandoned their Toyota Camry on the bridge, also leaving behind packaging for eighty pounds of strap-on weights. This occurred just three hours after he was convicted of stabbing a twenty-year-old man to death but somehow was allowed out on bail. In September 1994, pieces of Elena's skull were positively identified. Adam's remains have never been found. After eleven years with no sign of him, Judge Procaccini pronounced Emery dead so that his family could collect life insurance money.

If you even try to rent a bike or apply for a library card with another identity, and especially if you try to cash in a life insurance policy, then you are committing fraud. But to make believe that you are dead poses no crime. "It's surprising more people don't do it," the judge says.

But some do. Petra Pazsitka, a German woman, seems to have pulled off a fully legal faked death for over three decades. Pazsitka was a twenty-four-year-old computer science student in 1984 when she was last seen boarding a bus in Braunschweig. One year earlier, a fourteen-year-old girl had been murdered in the vicinity. Her parents reached out to a crime stoppers television show to solve the cold case, and in 1985 a carpenter's apprentice, a nineteen-year-old known as Gunter K., was arrested and confessed to murdering the fourteen-year-old, and later to murdering Pazsitka as well. Petra was declared dead. At fifty-five years old, she was resurrected when she alerted police to a burglary taking place at her Dusseldorf home. When police asked her for identification, she introduced herself as "Mrs. Schneider," but couldn't produce any official documents. She had spent the past thirty-one years bouncing between different German cities, without any government ID or bank accounts, and paying for everything in cash. She told police she "wanted nothing to do with her family" and no contact with the public. She refused to give any motive for her disappearance. Since she committed no life insurance or identity fraud, she was not charged with any criminal offense. She did, however, have to register herself with German authorities as alive.

I find this refreshing. As morally questionable as faking death might be, at least you

can pull it off while still being a good citizen. As Frank explains, “Picking up your suitcase and going to the bus stop is not a crime. Is it against the law to walk out on your wife or husband? I don’t think so.” Not that being on the right side of the law much interested Frank Ahearn. He didn’t start out in the disappearing business. He actually got his start finding people in the course of a fifteen-year stint as a skip tracer. A skip tracer, in Frank’s words, is a “liar for hire.” Skip tracers locate people and uncover their most intimate information. The difference between a private investigator and a skip tracer is that a PI must be licensed. Kurt Duesterdick, a PI himself and a friend of Frank’s, explains: “The state police perform a crazy background check to license PIs. Let’s just say there are a lot of skip tracers who couldn’t get licenses.” Skip tracers can extract hard-to-get information for police, PIs, lawyers, and anyone else with enough cash, because they don’t get bogged down in pesky details such as warrants or privacy laws. Frank has tracked down deadbeat dads and missing witnesses, and accessed the checking accounts of financiers suspected of embezzling money. He has worked with tabloids targeting celebrities. One of his main clients was a British tabloid that hired Frank to locate famous people. In 1998 it sent him the as-yet-unknown name Monica Lewinsky.

“I had no idea who she was,” he says. He called her home, saying he was from UPS and had a water-damaged package for Ms. Lewinsky that was about to be sent back. The housekeeper who answered the phone told him just to leave it on the doorstep. Frank unwittingly broke the scandal of the White House intern simply by verifying her identity and whereabouts. “My client told me to watch the news that night,” he says, “and when I did, I discovered who she was.” As a practical joke, he would page his friends with celebrities’ phone numbers, having them call Britney Spears and Nick Nolte.

In his time as a skip tracer, Frank—whose formal education concluded in the ninth grade—obtained criminal, phone, and banking records and scored intelligence from the FBI and Scotland Yard. “All a skip tracer needs is charm and a telephone,” he says. He could access any piece of privileged information by posing as someone else and providing false pretenses (such as posing as a UPS deliveryman), a routine he dubbed “pretexting.” If a client wanted the phone records of a cheating spouse, for example, Ahearn would simply pick up the phone and call the company, pretending to be the cheating spouse himself. “I’d say, ‘How ya doin’? This is so-and-so, and I just want to make sure I’m on the best calling plan, and by the way, could you read me my call history for the month?’ ” He likens his technique to the scorched-earth policy deployed by creepy guys everywhere. “It’s like dating: every no leads to a yes,” he explains. “If I get some twenty-year-old guy on the phone, I start shooting the shit, like ‘Hey, I’m going to the Caribbean over the weekend with the guys; nothing but booze, beer, and babes!’ Or I get the middle-aged woman, and I’ll talk about how my daughter is getting married on Sunday.” For someone who considers himself a misanthrope, he sure knows how to connect with people, at least when there’s something to gain. “Skip tracing is really about taking the person on the other end of the phone away from their day,” he says.