

3. Frank Abagnale was most successful at getting a job as a \_\_\_\_\_.
  - a. lawyer
  - b. professor
4. Prison conditions were better for Frank Abagnale in \_\_\_\_\_.
  - a. France
  - b. the United States
5. Frank Abagnale's criminal experience helped him \_\_\_\_\_.
  - a. publish a book
  - b. start a family

*Now discuss your answers with a partner.*

## **EXPRESS OPINIONS**

*Discuss the questions with the class.*

1. Which of Abagnale's impersonations do you think was the most dangerous? Why?
2. What do you think was more important to Abagnale—money or respect?
3. Do you think that Abagnale was punished fairly for his fraud? Explain your answer.

## **B READING TWO: The Michelle Brown Story: Identity Theft**

- 1 *Read the story of Michelle Brown, a real woman who experienced identity theft. This is a type of fraud in which a person's banking and other information is used by a criminal, usually to buy things. The story appears in The Art of the Steal by Frank Abagnale.*

### **The Michelle Brown Story:**

## **Identity Theft**

- 1 It began on a winter day with a seemingly ordinary message on an answering machine. It was from someone at the bank. Something about her new Dodge Ram pickup and the payment past due on the loan . . .
- 2 Michelle Brown was a single woman in her late twenties. She lived in southern California and worked as a credit analyst<sup>1</sup>. She was cheerful, and people found her fun to be around. Friends were always telling her how she was too nice. She worked hard and was tidy with her finances. She owned fifteen credit cards but had never been late on a single payment. Ever since she was seventeen, she had perfect credit. She liked everything in her life to be perfect.

*(continued on next page)*

<sup>1</sup> **credit analyst:** a bank employee who studies customers' bill-paying records

- 3 She returned the call. She told the bank officer that there had to be a mistake; she hadn't bought a truck. The officer quickly agreed that he must have the wrong Michelle Brown. The phone numbers on the credit application weren't working . . . To prove beyond a doubt that it was another Michelle Brown he was searching for, she told him her Social Security number. She was stunned—it was the same one that was on the application.
- 4 Alarmed, she called up the credit reporting agencies<sup>2</sup> and told them that something fishy was going on. They put a fraud alert on her credit and promised to send out a report on her recent purchases. She checked with the Division of Motor Vehicles and learned something astonishing: a duplicate driver's license had recently been issued to a Michelle Brown. Someone else was using her name, her address, her Social Security number, and her driver's license. It was as if someone was slowly erasing her identity . . .
- 5 When her credit report arrived, there were delinquent<sup>3</sup> bills on it for thousands of dollars, including a sizable phone bill and even a bill for liposuction treatments<sup>4</sup>. What was this? She became afraid to open her own mailbox, for fear of what new debt would be awaiting her. In time, she would learn that there was an arrest warrant<sup>5</sup> out for Michelle Brown in Texas. The charge was conspiracy<sup>6</sup> to sell marijuana. She had never broken a law, any law. How could she be wanted by the police?
- 6 She began to worry that the other Michelle Brown would break into her apartment in search of her passport or checks, or who knew what else. Whenever she got home after dark she carried a flashlight and searched through the rooms, including every closet. She was weary and angry. When she went to bed at night, she was scared. If she heard the slightest noise, her first thought was that the woman calling herself Michelle Brown was out there in the dark, right beneath her window. Who was this person who was stealing her identity? Why of all the people in the world, did she pick her? And what did she want?

<sup>2</sup> **credit reporting agencies:** organizations that keep track of bill-paying records

<sup>3</sup> **delinquent:** late in paying money that is owed

<sup>4</sup> **liposuction treatments:** a type of cosmetic surgery in which body fat is removed

<sup>5</sup> **arrest warrant:** a document giving police the authority to take someone to jail

<sup>6</sup> **conspiracy:** a secret plan by two or more people to do something illegal

Source: From *The Art of the Steal: How to Protect Yourself and Your Business from Fraud—America's #1 Crime* by Frank W. Abagnale, Jr., copyright © 2001 by Frank Abagnale. Used by permission of Broadway Books, a division of Random House, Inc.

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## 2 FOCUS ON READING

### A READING ONE: Catch Me If You Can: The Frank Abagnale Story

You are going to read the true story of Frank Abagnale, a former con man. Before you read, look at the list below. Check (✓) three types of fraud that you think you will read about in the story.

- |   |  |
|---|--|
| <input type="checkbox"/> 1. impersonation         | <input type="checkbox"/> 4. Internet fraud         |
| <input type="checkbox"/> 2. telephone fraud       | <input type="checkbox"/> 5. offering fake services |
| <input type="checkbox"/> 3. selling fake products | <input type="checkbox"/> 6. bank fraud             |

Now read Frank Abagnale's story.

### Catch Me If You Can: The Frank Abagnale Story

1 A doctor . . . a lawyer . . . an airline pilot . . . a college professor . . . former **con man** Frank Abagnale played all these roles as a young man, stealing millions of dollars from banks around the world. His money-making secret? Cashing false checks. His **motive** for playing different roles? Respect and excitement. He enjoyed having other people believe that he was important.

2 He first **impersonated** an airline pilot by wearing a pilot's uniform. Then he created a phony airline ID. The result was very exciting to him. Abagnale never operated a plane, but he used his pilot uniform to fly for free and to date attractive, young flight attendants. Then he discovered a luxury apartment community<sup>1</sup> near Atlanta, Georgia. He paid cash for six months' rent in advance and wrote "medical doctor" on his apartment application. He soon became friends with a doctor in the apartment community. After convincing this man that he, too, was a medical doctor, he was offered a hospital job as a temporary supervisor. Abagnale performed this role by relying on nurses and medical students to do all the work while he

simply pretended to be in charge. But finally, when faced with a life-or-death situation involving a newborn baby, Abagnale decided that he could no longer continue the **deception**. He knew that if he kept impersonating a doctor, an innocent child might die. Still, before leaving his hospital job, Abagnale made sure to get his paycheck.

3 Next, he dated another flight attendant, whom he **impressed** by claiming that he had graduated from law school. She introduced him to a real lawyer, who immediately offered him a position as a state attorney. Abagnale accepted the offer, but he needed to create a **fake** transcript from Harvard Law School. He also needed to pass the state law exam. He studied for several weeks but failed the eight-hour exam on his first and second attempts. When he tried a third time, he passed and became a licensed attorney despite the fact that he had never finished high school. He worked as a lawyer for nine months before he met a genuine Harvard graduate who started asking him specific questions about the school and its professors. Because Abagnale could not answer these

<sup>1</sup> luxury apartment community: area with very expensive and comfortable apartments



questions, the man became **suspicious** and started questioning Abagnale's **honesty**.

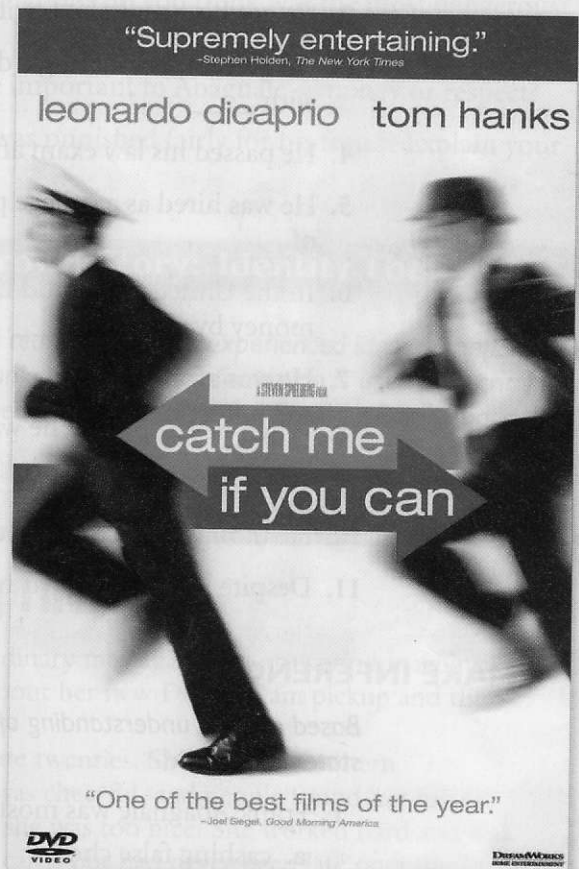
4 The young con man escaped from this uncomfortable situation by heading to the western United States. There he visited college campuses in Utah, where he was impressed with the beauty of female students. He decided to apply for a summer teaching position, which he obtained by making a fake transcript from Columbia University and writing false letters of recommendation. Abagnale was quite happy to work as a "professor." To prepare for class, he simply used the textbook, making sure to stay one chapter ahead of the students. Abagnale also discussed his own personal experiences in class, and the students responded with much interest. But when summer school ended, he could no longer stay in Utah. He knew that the FBI was searching for him because he had been cashing phony checks all over the country. He moved to California and eventually to France, thinking he could live quietly and safely there. However, he was wrong.

5 In France, Abagnale was recognized by a flight attendant and reported to the authorities. Soon, he was in a French prison, where he almost died because of very little food and very dirty surroundings. After six months, he was sent to a prison in Sweden. He learned that police in several European countries were waiting to arrest him for check fraud, and he feared that prison conditions in other places might be even worse than those in France. Eventually, Sweden sent him to the United States, where he spent four years in federal prison.

6 After his release, Abagnale had a problem shared by many other criminals: limited job opportunities. He worked hard in various entry-level positions and showed the ability to become a top manager, but could not get any high positions because of his prison background. He thought about returning to a

life of crime, but decided instead to offer his services as a "white-collar crime specialist" teaching banks and other businesses how to avoid becoming the victims of fraud. Soon he was offered a position working with the FBI Financial Crimes Unit. Today, he runs his own company. It specializes in protecting checks and other documents against fraud.

7 His first book, *Catch Me If You Can*, was made into a Steven Spielberg film in 2002. In one interview, he was asked if he had ever thought about becoming an actor, considering his skill at impersonation. The answer was no. The real Frank Abagnale is satisfied with his real life as a company owner and family man.



Source: Based on information in Frank W. Abagnale, *Catch Me If You Can: The Amazing True Story of the Youngest and Most Daring Con Man in the History of Fun and Profit* (Grosset & Dunlap, 1980).