

A close-up portrait of a man's face, split into two horizontal sections. The top section shows his eyes, which are a striking blue color. The bottom section shows his nose and a full, grey beard. The man has a serious expression.

THE ART OF VANISHING

It's a new-year resolution with a vengeance: to disappear completely from your old life. But, thanks to the recession, that's what more and more people want to do, says this man, Frank Ahearn. And he should know...

By Tim Bouquet

Who hasn't gazed out at lashing rain or sighed at a pile of post-Christmas bills and dreamed of escaping to a brand-new life

where the sun is high and the taxes are low? Plenty of us, in fact: almost 400,000 people quit Britain last year as the recession took hold—a 24 per cent increase on 2007.

No wonder, then, that Frank Ahearn's relocation business is booming. Since Lehman Brothers crashed in September 2008 the number of people visiting Frank's website has risen more than 50 per cent on the previous year. But these are people wanting new lives with a difference: they want to vanish, never to be found again.

Frank Ahearn is the world's number one privacy expert. He can “disappear” you to a country of your choice and mangle your banking and consumer

New Yorker now living in California, is so good at hiding people because he is also an expert at finding them. For more than 20 years he has been a “skip tracer”: somebody who works for police, private investigators and lawyers to track down those who have skipped town leaving unpaid bills, cheated partners or defrauded companies.

Frank has tracked down almost 30,000 people—including Monica Lewinsky

when she was hiding from the world's press. (He found her by posing as a UPS delivery clerk.) Last summer he was in London hunting down the missing millions of a rich man who'd been telling his estranged wife and the courts that he was destitute. The wife suspected the existence of bank accounts worth millions.

“Most people who quit in a hurry

SINCE THE CRASH, THE NUMBER OF PEOPLE VISITING FRANK'S WEBSITE HAS RISEN BY MORE THAN 50 PER CENT

history beyond recognition. And, once you're armed with discreet bank accounts, mail drop boxes and secure phones that say you are calling from Chicago when you are really sitting on a beach in Anguilla, there's little chance of anybody finding you.

Frank, a 48-year-old pony-tailed

leave trails,” says Frank. “Whether it is their frequent flyer accounts, phone details, hotel transactions, car hire details, credit card transactions, social networking sites or email.”

Frank turned to disappearing the innocent thanks to a chance encounter in 2002 with a man in a New Jersey

bookshop. “I'm a people-watcher and I was watching this guy in his late thirties. In his hand he'd got a book about offshore banking and then he went to the travel section and took down a guide to Costa Rica. I went up to him and said: ‘You are going to buy a condo in Costa Rica and bank your money in Belize.’ The guy looked stunned.

“Then I told him, ‘If I was looking for you I'd find you in five minutes.’

“His eyes were like huge globes, like I'd hit him dead on. ‘How?’ ‘You just paid with a credit card. You are leaving a trail.’

“He was a whistle-blower and had given evidence, exposing corruption in government contracts. ‘If I can help, I will,’ I said.”

Thanks to Frank, the man is now living happily ever after.

Many others have followed. And 60 per cent of them are from the UK.

There is no typical disappearee. “Some are coming out of failed marriages, others hit 50 and decide to make their money go further elsewhere.”

Either way, there is more to disappearing than just cutting and running. “I always tell people they must visit the destination of their choice to see if they like the climate and the culture,” Frank explains. “Leaving behind debts and unpaid bills is a no-no, especially tax bills. It's morally unacceptable and one day you may decide to come back. Tax authorities are especially unforgiving and have great powers across most jurisdictions.

“Next I tell them that they are going to have to find another way of making

HEADING FOR THE EXIT

The five professions most keen to get lost, based on the enquiries to Frank Ahearn's website:

FINANCIERS Hurt by the credit crunch, City tycoons want to protect their remaining cash. They represent **50 per cent of Ahearn's visitors.**

MEDICS Fed up with endless government reforms and vengeful patients. **12 per cent.**

ESTATE AGENTS Badly bitten by sub-prime, they realise there is big money to be made in the offshore property market. **10 per cent.**

LAWYERS Often case-related, like the female attorney who was being stalked by a former client. **10 per cent.**

IT WORKERS The techno-savvy can develop their businesses offshore for half the cost and no taxes. **8 per cent.**

DATA CRAFT/GETTY IMAGES

a living. If Joe the London bus driver moves to Spain and drives buses there, he's an easy find."

Frank's favourite part of the disappearing process is "disinformation—the breadcrumbs I leave for any private investigator or pursuer after my client. Disinformation is about making the private investigator's file thicker; about bringing them into an area of my choosing and having them find false information I've planted." If all goes to plan, the investigator will spend a long time following entirely the wrong trail.

One easy route to anonymity is to set up an International Business Corporation. IBCs are legal, but also allow for complete secrecy, since directors and officers of the corporation do not have to be listed. An IBC enables you to open an offshore bank account and it can issue a credit card that does not

include any transaction details on its statements, so your shopping history will not give you away.

There are other devices and ruses to keep you off unwanted radar. For around £7.50 a month you can set up an account giving you a local phone number in almost any country. When someone calls that number, which will have your personalised recording on it, the message will be forwarded to your email address—"I suggest hushmail.com," Frank says—and you can retrieve it from anywhere in the world. Nobody will know where you are, especially if you use prepaid phones and internet cafes, have mail delivered to a mail drop and pay for flights in cash.

"I can make people hard to find. But fake identities I don't do. They

don't work and most times they are illegal." Nor will he help people move money illegally.

Normally it takes Frank between one and three months to make all the necessary preparations. And the fee? Between £6,000 and £22,000, depending on the complexity of the arrangements. However, he does not charge stalked and abused women. "I don't feel right about taking their money, mainly because one of my sisters was in a violent relationship and I have seen what that can do to somebody."

As the recession deepened, Frank was receiving so many emails from people who wanted to disappear that he could not answer them all personally. So he has published a 133-page guide called *How to Disappear* (available from amazon.com) with helpful chapters on "Exit Strategy," "Electronic

Footprints" and "Tracks and Clues in the Home". Significantly, most buyers have been "people in the finance sector in America, the UK and all over Europe. Forty per cent have been women, although for most of them the issue is safety rather than finance."

So what can go wrong? "Nothing," says Frank. "Not if you stick to the plan I make for you—and, thanks to the internet, it's so much easier to do research into new destinations and their rules, regulations and cultures. But you can't rule out human error—like the client who had his magazine subscription redirected to his new location. He had left a trace and we had to work hard to cover that up. In this game of hide and seek in the wired world, the seeker can afford to make many mistakes, but the hider cannot afford to make one."

HARDER TO FIND AT HOME

Even if you don't want to disappear, there are ways to make yourself less traceable by anybody you might not trust

AVOID SOCIAL NETWORKING SITES Frank Ahearn sees it this way: "You wouldn't sit on a plane or a bus showing a stranger photos of your wife or your eight-year-old daughter in a swimming costume, so why would you post them online? People need to rethink privacy and understand that if it is online it will never come off." Employers are now doing social networking searches to find out about potential employees.

USE PRE-PAID MOBILE PHONES "I use several," says Frank. "One is for outgoing calls and another for incoming. I have the incoming one forwarded to another pre-paid mobile. The reason to forward calls is to put an extra piece of insulation between you and someone who wants to find you."

SURF DISCREETLY Every time you go online to search websites, you leave an electronic footprint. To avoid people tracing you or stealing your identity, either log on from

internet cafes or buy anonymiser software, which can cost from £18 a year. It accesses the internet on your behalf via secure servers and protects your personal information from attack by hiding your computer's identity.

SHOP CAREFULLY Do all your banking and services billing online, and don't give companies your email address and phone number just because they ask for it. And do not sign up for discount cards where they log your sales.

USE A MAIL DROP This will give you a street mailing address and your mail will be forwarded on to you anywhere in the world. Try maildropguide.com. Costs from around £30 a month. "In all my years in business," Frank says, "I have never been able to get information about a privately owned mail drop. Do not use a Post Office box for your mail. Unlike private mail drop services, they require you to give an ID—which is magic to a skip tracer or an identity thief"

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