

## THE CREEP WITH THE GOLDEN TONGUE

*Mastermind criminal and con man Steve Comisar has cheated chumps out of an estimated \$10 million, earning the title “The Jeffrey Dahmer of fraud.” Clearly, the man knows a few things about human nature and how to exploit it. So listen up. You could learn a lot from a snake like this.*

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**Getting in touch with Steve Comisar** is a two-step process. Because he is a deeply suspicious man who likes to be the one calling you, his published phone number routes callers directly to voice mail. When he phoned back, I told him I wanted to learn the things a master con man knows about human nature — to spend a few Tuesdays with Morrie’s evil twin, as it were. We agreed to speak in a couple of weeks.

The next morning, an instant message appeared on my computer.

**shobiz4me:** So, how’s married life after 2 years?

I mulled over the question. “Great,” I typed back, “but who’s this?”

**shobiz4me:** a friend checking up on you.

Comisar then described what I look like, mentioned where my parents live and asked what type of law my husband practices. He knew my alma mater and the job I’d recently left. He clearly enjoyed having the upper hand.

**shobiz4me:** I’m not your usual guy

**shobiz4me:** are you sure you are up for this challenge?

Steve Comisar, who has been parting men from their money since his teens, considers it an honor that the FBI once called him “the Jeffrey Dahmer of fraud.” When I contacted him he had just completed his second stint behind bars, for his fourth fraud conviction.

“I’ve done some bad things, but basically I’m a nice guy,” Comisar tells me when I visit his apartment in Beverly Hills. “I mean, yes, I’ve taken some money that didn’t belong to me” — by his estimate, some ten million dollars — “but in general I consider myself a bighearted guy. One of the nicer guys, actually.”

Steve Comisar is a boyish-looking 41 with light brown eyes, a long nose, a healthy tan and a thin grin. He’s a muscular little guy, maybe five foot six, though his driver’s license describes him as five eight, and when he’s looking for action, which is always, his personal ads peg him at five-ten. He wears a Rolex engraved BRETT CHAMPION, an alias he is now legally forbidden to use. Under his knit shirt his arms and torso are decorated with tattoos of skulls, barbed wire and big-breasted women. Some of these were applied in proper tattoo parlors; others in jail, using guitar strings dipped in ink.

Though Comisar has always been partial to telemarketing scams—he has a calm, smooth voice, like a pilot’s—he’s run the gamut. Early in his career, he placed a magazine ad touting SOLAR POWERED CLOTHES DRYERS for \$49.95 “scientifically proven, space age method... using only the power of the sun.” He mailed each customer a length of clothesline. He once sold diet drugs that, according to the California Department of Health, contained little besides aspirin and caffeine. He says he even milked \$50,000 from a girlfriend who thought she was investing in real estate. “I just kept asking her for money,” Comisar says with a shrug, “and she kept giving it to me.”

Comisar claims that his uncanny ability to decode perfect strangers is “encrusted in my DNA.” He knows how assess your inflections, your carriage, the cut of your clothing. He reads the dozens of tiny gestures with which you inadvertently reveal yourself. He holds that while the human mind is endlessly complex, the things people desire and fear — the levers that control their actions — are quite simple. To work those levers, one need only embrace a few guiding principles.

### **YOUR GUT INSTINCT IS NEVER WRONG.**

**Growing up on the outskirts** of Beverly Hills, Comisar was a scrawny, unhappy teen with long hair and a passion for Quaaludes. He drove his divorced, middle-class Jewish parents — a stay-at-home mother and a stern physicist — to despair. Their son was so bright and full of promise, yet so insecure and arrogant, so disgusted by everything around him. Plus, he was a manipulative son of a bitch. He played his parents into cutting him slack, played his teachers into not flunking him, played girls into sleeping with him. He hated the malleability and stupidity of other people. He hated himself.

Then one day in his fifteenth year, he came face to face with destiny. He’d cut class and, on a whim, hit the Hollywood Park racetrack. There, he put down on a horse with preposterous odds — and won. Those banded stacks of hundred-dollar bills seemed imbued with meaning. For the first time in his pointless life, he understood why he had been put on this earth.

Fate wanted Steve Comisar to be *extremely rich*.

The very thought of money was electrifying to young Comisar, focused and purified his mind. He didn’t waste time thinking of all the marvelous things he could do with money. He merely thought: *MONEY!* And as he did, he discovered something curious within himself. He knew that as a human being, he was supposed to have the capacity to “care” about other people, as surely as he was supposed to have ten fingers and ten toes. Yet when Comisar searched within for the place where his compassion should have been, he beheld nothing but a cool cavity. And far from being a handicap, this desolation, this detachment, was instead... *a supreme blessing*. It left him with an almost supernatural ability to study people with a clinical eye, and then — without wasting a single mental calorie on self-inspection or guilt — manipulate them with ease.

“I learned at a very young age that I’m very persuasive, and I realized I didn’t have any trouble lying, as long as the end result was me getting my way.” Whenever Comisar discusses the machinations of his own mind, he downshifts into a strange, expressionless voice. “I knew it was wrong,” he says flatly. “I just knew I could get away with it.”

Comisar didn’t hesitate. At 15 he took a part-time job at an office-supply company and proved himself a talented salesman. By 16 he’d dropped out of school to work full-time. At 18 he opened his

own office-supply company. He began bribing purchasing agents into buying his products, sending color televisions to their homes as incentives. He billed companies for goods he never sent and was delighted to find that most paid up without question. Sometimes, Comisar would cold-call an office-supply manager and inform him he'd won a microwave in a contest but could only collect his prize if his company had an active account. "I'll just send you a small order of ball-point pens," the teenaged Comisar would assure him, before shipping a thousand dollars' worth of Bics. The merchandise was always paid for.

At 19, Steve Comisar had a sweet bachelor pad, an Alfa Romeo and a regular supply of good drugs and "trailer-trashy, white-bread blondes." He never thought twice when the purchasing agents he'd hoodwinked lost their jobs. The Karmic cost of their pain couldn't possibly match the feeling of *belonging* his schemes brought him, a sense that he had a God-given set of instincts and was tapping them fully. Any person's calling, after all, is to find and act on their gut instinct, and instinct was surely the sharpest tool in Comisar's arsenal.

"Everyone has it," Comisar explains. "That little voice inside. It's always talking to you. It's really faint sometimes, so you have to tune in and listen." This sixth sense, Comisar says, is primitive, mysterious and perfect, and as trustworthy as eyesight or hearing: If you suspect someone's lying to you, he is; if a deal sounds too good to be true, walk away.

The Saturday I visit Comisar, he's planning to show me the racetrack where Destiny first revealed itself, even though his parole agreement stipulates that he stay at home on weekends. But at the last minute, he is struck with a premonition that he's going to get a surprise visit from his probation officer. He won't leave. It seems odd that a man as coolly rational as Comisar should be a slave to superstition.

The probation officer drops by in the mid-afternoon.

"I knew it," Comisar cries when the P.O. leaves. "I just had that *feeling*."

### **EVERYONE HAS THREE WEAKNESSES**

**Deep down, everybody's a dreamer,**" Steve Comisar says. "You have to figure out what they're dreaming about and promise them you're gonna make that dream come true." A person's dream, in other words, will be their downfall. And according to Comisar, a person's dreams — *weaknesses* — fall into one of three categories: greed, loneliness and the desire to be a hero.

The first is self-explanatory. As for the second, Comisar says, the need to connect with other individuals will compel people to do all sorts of nonsensical things, including — but not limited to — talking to total strangers on the telephone. The third weakness, Comisar says, explains the effectiveness of charity scams; in the end, most people are simply *good*, and want to feel they're part of something larger than themselves.

Of the three desires, greed always made the most sense to Steve Comisar. After the post office shut down his office-supply venture four years into its run — the wrist-slap sentence: community service and five years' probation — he opened a gambling service that sold "inside information" on horse races for thousands of dollars a pop. By his estimate he pocketed \$3 million in two years. Did the cash make him happy? Of course not. He *knew* it was a matter of time before he was busted, *knew*

the greed he so deftly exploited in others would be his own Achilles heel. The suspense gnawed his insides. The impending arrest played vividly in his mind: the sobering knock on his front door, the agents warped through the fish-eye lens of the peephole. When the authorities finally came knocking in March of 1990, the episode felt like a half-remembered dream.

Comisar threw himself upon the mercy of the court, writing an impassioned letter to the judge: "It's 4 am, and as I sit here in tears, I realize that I did some really stupid things that I deserve to be punished for. I hate myself for what I have done and I can't imagine that anything you sentence me to, can be much worse than realizing that I have totally wasted the first twenty nine years of my life..." It worked. The judge gave him another five years' probation.

Incidentally, the letter's deferential, self-infantilizing tone is present in much of Comisar's everyday banter. In his E-mails, he calls me LP — short for "Little Princess." In fact, after our first phone conversation, Steve Comisar's calls and E-mails are near-constant; he is eternally on-line, bombarding me with instant messages. He flirts, flatters, teases, probes. He sends E-mails decorated with pink hearts, signing off with "ILU LP." He sends a photo of a Chinese restaurant called Fuk-Mi that he wants to take me to. He mails me three pounds of Kona coffee, a picture frame, a package of pens with TOTAL BABE inscribed on them and, for Valentine's Day, a two-pound box of Godiva. He inquires about my V-Day plans: "Hubby taking you to Sizzler?" And about my husband: "Does he have a Ferrari body like mine?"

Over the phone, I ask Comisar to stop sending me gifts.

"I'm so *sorry*, Little Princess, I never meant to come between you and your husband."

Wait, that's not what —

"Tell your husband he has nothing to worry about." Then, with a dry chuckle: "Tell him I told my investors that, too."

The con man has no male friends.

### **MEN ARE SUCKERS**

**When money enters into** the equation, Comisar says, men lose their heads far more easily than women: "It's a pride thing. A man wants to be able to brag about having made a risky but smart move." Remarkably, Comisar maintains that the biggest suckers of all are doctors and accountants, in that order. Comisar has found that smart as they may otherwise be, when it comes to financial decisions, doctors are impulsive and unrealistic. CPAs offer easy prey for exactly the opposite reason: Their acute feel for numbers becomes a prison from which they secretly yearn to break free — with a risky venture. (File under *Anderson, Arthur*.)

And women? Comisar says they are by nature more conservative creatures. They ask to see paperwork. They need "time to think." They confer with others. "A woman," Comisar says, "is very calculating," and therefore needs to be convinced of a man's worthiness upfront. With that in mind, there is one sartorial rule every man attempting to manipulate a woman (for whatever reason) should adopt: Invest in an expensive watch and a good pair of shoes.

“Even if you’re just making \$30,000 a year, you need to buy these things. *Especially* then.”

### **PEOPLE WANT WHAT THEY CAN’T HAVE**

**In 1992, a little more than** a year into his probation, Steve Comisar was working in Beverly Hills as a broker for a company called Texas Oil, soliciting investments for the drilling of new wells. Of course, there was no such company, and no wells — just Comisar in a rented office with a printout of phone numbers he’d bought off a broker. To each prospect, Comisar would confidently offer a once-in-a-lifetime opportunity: With a small investment, they’d receive royalties starting at \$19,000 per month for several years.

By this point in his pitch, Comisar would usually have a dial tone in his ear. But in one out of twenty calls, the mark would stay on the line and Comisar’s pulse would quicken. This is where the artistry of the con began —not, as one might expect, with a lunge at the door that had just been cracked, but with back-pedaling. *Naturally, we’d have to make sure you qualify for the offer...only for a select few investors...I’m sure you understand...* According to Comisar, an initial enticement should not involve persuasion; instead the idea should be to provide a peek and then yank the goods just out of reach. Getting a mark to talk himself into the con is a sacred principle of grifting, a tactic so fundamental it has its own name: the takeaway.

While the mark mulled, Comisar would throw in a caveat. *I don’t know how long this offer will be available...shares are going fast...* It was only at *this* point, after the takeaway, that Comisar would rush his mark into making up his mind, “while excitement was fogging common sense.” If the subject still balked, Comisar would encourage him to call the Oil Regulation Bureau, “a Better Business Bureau for oil companies,” to check Texas Oil’s credentials. The ORB phone number was, naturally, yet another of Comisar’s voice-mail boxes; he’d call back with his voice disguised.

Requiring a minimum investment of \$50,000, Comisar’s oil-well scam was Comisar’s most lucrative yet. He’d engineered an elaborate system to evade detection. He’d start by trolling the East L.A. Greyhound station for a junkie or prostitute who, in exchange for a C-note, would be happy to open a bank account or rent a mailbox on behalf of Comisar’s phony business, using his or her own drivers’ license as identification.

The procedure worked like this: The mark mailed his cashier’s check or money order to Comisar’s company, which boasted a Beverly Hills address, but was actually a Mail Box Unlimited cubbyhole. The check was automatically forwarded to a second aliased mail drop, and sometimes a third, before being deposited into a bank account. Comisar then transferred the money from one bank account to another to cover his tracks. Then, using the Yellow Pages, Comisar found gold brokers willing to sell gold coins or bars by mail. He sent an aliased check to a broker, who shipped the gold to Comisar’s series of mailboxes. Finally, Comisar retrieved the goods and sold them for cash at any number of shady storefronts; to maintain his anonymity he’d often hire a transient to do the transaction for him while he waited in the parking lot.

Though whole process could take weeks, it created a money trail with so many dead ends that all but the most dogged investigator were bound to lose interest. Even so, “I was always stressed.” He changed banks, mailbox locations and voice-mail companies every few months. He retrieved his mail in the dead of night and installed a video camera outside his house. He lived modestly in a rented home. He registered his Corvette in his mother’s name. “If there was a knock at the door,

I'd be nervous. If the phone rang, I'd be nervous. If my probation officer called and said, 'Come in tomorrow, I want to see you,' I'd think, *This is it.*"

Though Comisar's existence was an uninterrupted adrenaline rush, the excitement had a peculiar way of dulling life's simpler pleasures. Walks on the beach at sunset? Boring. Domestic life? Boring. Indifference had always been his most powerful weapon, had made him a millionaire at age 25. But now Comisar couldn't locate the OFF switch on his tunnel vision. Able to see others only through the filter of how they might service him, he neither comprehended acts of selflessness nor even believed in their existence; much as he understood how people worked, he didn't *get* them. At movies, he often found himself weeping during scenes involving human kindness. By age of 32, Steve Comisar had become desperate to inject meaning back into his life. He went about it the only way he knew how. He went straight to the track.

Gambling laid bare Comisar's greed in a way that even grifting couldn't rival. Conning people required actual effort, whereas gambling boiled his need down to its very essence. It was the difference between smoking a drug and the purity of mainlining it. As with all addicts, he had to keep upping the dosage. If he felt numb when a thousand bucks was on the line, he'd shell out five thousand. Pretty soon, he was betting in the five digits; he once put down \$100,000, just to *feel* something. (He lost.) He actually began to run low on funds. As Comisar had always maintained, a person's dream will be his downfall: Comisar began writing checks to himself from his safely aliased bank accounts, circumventing the entire money-evasion scheme. When the FBI rapped at the door on the morning of January 26, 1994, the sound came almost as a relief.

### **YOU CAN'T CON SOMEONE INTO LOVING YOU**

**In December of 2001**, Steve Comisar found himself smitten with an L.A. woman he'd met on the Internet. By January they were talking about moving in together. "She tells me she loves me every day," Comisar told me. "I might ask her to marry me." By the end of February, she was history. Comisar was infatuated with a new woman he'd met on-line. She was the daughter of a pornographer — her father went to jail for selling the films that porn star Traci Lords made when she was underage — so she was rather forgiving of men with criminal records. Comisar called her his "Mafia princess." He bought her a ring. Before long, however, he was rethinking their commitment. "I'll stay with her for now, until I find someone else," he said wearily.

Though Comisar is seldom without female companionship, he is not what you'd call a smooth operator. He's an ogler, with a head that swivels and eyes that affix themselves on the parts that appeal. When face-to-face with a woman, he actually tilts his head up and down as he scans from top to bottom. He considers himself a connoisseur of the personal ad, a medium he admires for its efficiency. Take his recent entry on a Jewish dating site: "Come meet the Filet Mignon of J-date... I'm looking for someone I can treat like a total princess both in and out of bed." This appeal won him his current girlfriend who says, "Something about it just jumped out at me. I just *had* to answer it."

Nonetheless, the con man has been unsuccessful in love. Comisar doesn't know if he could have been faithful to any of his previous lovers, because he never tried. Wife number one lasted four and a half months. A couple of years after he wed wife number two, Comisar met a girl at the gym and never went home again. (Literally. Rather than confront his wife, he never bothered to tell her he was leaving.) Wife number three was a stripper who moved into his apartment weeks after they'd met and soon became pregnant. Their union, like all of Comisar's marriages, was a hasty courthouse

affair; Comisar never saw the point of having an actual wedding when he could “just pay the filing fee and be done with it.”

It is in the con man's nature to seek efficiency in all things.

### **PASSIVITY IS DEATH. ALWAYS SEIZE CONTROL**

**To Comisar, prison was** a dissonant combination of boredom and anxiety, like being trapped in a doctor's waiting room. The oil well scam earned him forty-six months, leaving him a lot of time to sit and think. Comisar hated that. So, with a pen and legal pad, he began to plot his future. The result was a slim volume, *America's Guide to Fraud Prevention*, offering advice on how to avoid guys like Steve Comisar. He dedicated his book to the federal judge who had spared him jail the first time around: “You believed in me and gave me a chance. For this, I will always be grateful and never break the law again.” Comisar vowed to become a dedicated consumer watchdog, a man of the people, a hero. No, a superhero. He chose a name appropriate to his new role: Brett Champion.

The talk show circuit ate it up. Following his December 1996 release, Comisar appeared on everything from *Dateline NBC* to *Crook & Chase*. His segments usually included a pre-taped scam he'd perpetrated on the audience as they'd waited outside the studio. Before *Sally* he announced a contest for a Volkswagen Beetle, then handed out clipboards with official-looking forms; he succeeded not only in getting an entry fee but a Social Security number from each participant. Before *Leeza* he casually collected their car keys, explaining that security needed to clear the parking lot. On air, having illustrated the public's vulnerability, Brett Champion reminded viewers of his decision to turn over a new leaf. “I turned a positive into a negative,” he'd tell them, which never failed to trigger their applause. Americans love a good redemption story.

Nevertheless, Steve Comisar was arrested again, in July 1999. Turns out that he'd been soliciting investments for a phony TV quiz show involving Joe Namath. He'd swindled one elderly Iowa investor out of \$100,000, for which the judge handed Comisar a thirty-three-month jail sentence. His third wife filed for divorce and moved to Connecticut with their 5-year old daughter, Nova. Because he'd been in jail for the first three years of her life, Comisar had only recently been getting to know his girl. At first, her presence had made him feel like a stranger in his own home, but as Nova grew out of babyhood, Comisar began showing interest, developing her as an ally against his wife. “Don't you think Mommy looks like Cruella DeVille?” he'd ask his little girl, who parroted his every word. They bonded. She started calling him Daddy instead of Steve. As Comisar headed back to jail — dreams shattered, wife gone — he felt the world had nothing left for him except Nova. He wouldn't see his daughter again for two and a half more years — not until one day late last February.

Coincidentally, it was the day of my visit.

**We're in for an adventure,** Little Princess,” Comisar says as he steers his white Camaro towards LAX. He waggles his eyebrows over his sunglasses. “Now, I ask you — would a selfish person take on this responsibility? No. Would the old Steve take on this responsibility? No. This is the hard way out, not the easy way. My whole life's gonna change today, as of 4:53 PM.” He leans toward my tape recorder. “And GQ will be there to witness it!”

In the past week, Comisar's ex-wife was arrested in Connecticut for a hit-and-run with another vehicle, driving under the influence and marijuana possession. Seven-year-old Nova was in the car. (After the wife participates in some court-ordered classes, her record is to be wiped clean.) The

state's Department of Children and Families threatened to get involved, so Comisar has persuaded his wife to put the girl on a plane. Nova is now heading for a new life in Los Angeles with her father, a life in which, he vows, he will make money the legitimate, old-fashioned way — by acting. Comisar keeps his schedule free for auditions, spending most of his time surfing the web, working out and injecting himself with human growth hormone. Not long after our meeting, he will manage to land a bit part in the yet-unreleased indie movie *Tough Luck*, playing the rich, sleazy boyfriend of — of all things — a femme-fatale con artist. (Oddly, until I call asking questions, no one involved with the picture will know of Comisar's background as an actual con man. "We had no clue," says the film's producer Josh Etting, adding, "You know, he's not a bad actor.")

Comisar is optimistic about his brand-new life. "Before, all I thought about was what was going to make *me* happy," he says from behind the wheel. "Now my whole existence is going to be about raising my daughter."

I ask if it's coincidental that Nova is flying in on the day of our interview. His smile disappears.

"It just happened like this," he insists, then brightens again. "Hey, maybe we'll take her to Morton's for dinner, for steaks. Don't you think she'll like that? 'Cause she probably hasn't been to a good restaurant in years."

"She's *seven*, Steve."

As he navigates the airport, the topic shifts to airport security. I ask how September 11 affected him.

"Yeah, it fuckin' *killed* my publicity," he says. Comisar had been hoping his release from prison on September 9, 2001, would be greeted with flashing cameras, followed by a week's worth of interviews. Instead, his parents picked him up, and he moped in the backseat, making cell-phone calls, while his stepfather yelled at him not to dial long distance. "So that was September 9," Comisar recounts. Then, his voice turning grave, "And of course the next day, September 10, the big Trade Center thing happened."

September 10?

Suddenly, I am reminded of the remark by the FBI agent who christened Comisar the "Jeffrey Dahmer of fraud." Comisar savors that phrase, flaunting it as proof of his superior conning abilities. On its face, the analogy is grotesque: Dahmer was a murderer and cannibal; Comisar is merely a thief. Still, the comparison bears inspection. Dahmer, many people forget, was in the habit of drilling holes into the heads of his victims, not to kill but to lobotomize them, to turn them into pliant zombies. The idea was to eliminate the crying and pleading—all that messy, interfering humanity. One hears Comisar talk about his gift of emotional detachment, listens to his faux-horrified reference to "September 10" and wonders if he, too, has been practicing a kind of strategic lobotomy — on *himself*. It is interesting that even in his flush days, he never considered using his money for niceties or travel, for *enjoyment*. Ultimately, it seems, everybody has a dream —except Comisar, since money for its own sake isn't a dream at all, but the absence of one. He is the exception that proves his own rule.

Oddly, as boastful as he is about the Jeffrey Dahmer epithet, he is unable to remember who said it; he oscillates between crediting "an FBI agent" and "a prosecutor" but draws a blank on the name,

as well as the circumstances under which the phrase was spoken. Nor does the comment appear in any of the reams of paperwork stemming from his legal entanglements. In fact, the earliest reference to “the Jeffrey Dahmer of fraud” seems to have been in Comisar’s own book.

“No one ever called him that,” says the FBI agent who busted Comisar for the third time. “That is a self-created name. It came up sometime after his conviction, in his book, and on the *Leeza* show. That was the first you ever heard of it.”

There’s more. Unbeknownst to me, as the con man and I drive around looking for airport parking, Comisar assuring me all the while of the new, better man he’s become, he is already deeply enmeshed in a new scam. Posing as “Larry Bradshaw,” he has lured an 84-year old Minnesota man into “investing” in a TV show called *Trends of the 21st Century*. Comisar will eventually fleece this man for a half a million dollars before being caught and pleading guilty to eight counts of mail and wire fraud. From his prison cell Comisar will pen a letter to an acquaintance, demanding that he tell the Feds an elaborate lie on Comisar’s behalf; for this, Comisar will plead guilty to an additional charge, of obstructing justice. At the time of this writing, he is facing up to fifty years in prison.

But back at LAX, fatherhood awaits Steve Comisar. We walk into the airport terminal. Comisar is distracted, nervous. I think of Nova, taken from her mother to journey to a father she won’t recognize, and begin to regret my inclusion in this reunion. But as I am wondering whether I can be a party to it, my decision is made for me: Owing to security measures, only one person will be allowed to meet the kid at the gate.

“But I need you here, to be strong for me,” Comisar pleads. “I’m a wussy. I can’t do this by myself.” He looks at me searchingly, his face beginning to shine with sweat. He’s not just trying to provide me with good material anymore.

There is nothing left for me to do but hail a taxi and leave the con man standing there by himself, waiting for his shot at redemption. ■