

SAM: Hello Ghost Family. Welcome to *Family Ghosts*.

*Robyn: So, what are you looking for for us to say?*

*Woman: What are we looking for? We're --*

*Colleen: The truth.*

*Woman: Yeah. We just, we want the truth.*

Last summer, we met the Petersen family at their home on Long Island. It's a few hours East of New York City, in the suburbs. They were gathered up for a family birthday. And some producers from the *Family Ghosts* team joined them.

*Colleen: Thank you all for coming to my birthday.*

*Kieran: So, it's a tradition in our family that every single time on someone's birthday, you say what your favorite thing about them is. So, if you can tell*

*Colleen what your favorite thing about her is ... [laughter]*

The Petersens are a big, tight-knit clan. They have lots of family parties, lots of traditions. Like, every Easter they do something they call a Road Rally. Uncle Rob writes rhyming clues based on local history and family lore, and then the rest of the family drives around town figuring out where the clues lead. Even though it's Easter, they don't pick up eggs--they pick up little tokens for their team, like, the green team finds all the green ones. And, the tokens are made of tape and PVC pipe, so they once got in trouble for leaving one at an airport - because, as one family member told us, they *did* sort of look like bombs.

Anyways--that's not what this story is about. That's the thing about spending time with the Petersens; you often find yourself listening to one story, and then getting drawn in to this whole other thing.

The person who introduced us to the Petersens and all their quirks is Kierran, the youngest member of the family.

Kierran is the one who decided to bring a couple of podcast producers to a family birthday party. She had some questions about her grandfather: Einar Olaf Petersen.

*Kierran: In my family, the stories, they'd kind of just come out of nowhere. Um from a really early age they were just like, "Oh, your grandfather did this, your grandfather did that. This crazy thing happened. He robbed a bank."*

Einar died more than twenty years ago, when Kierran was six. But in the family, he's immortal. A legend. Kierran can't remember when she first started hearing the stories--they've always been there...

...popping up in conversations at the kitchen table, in the car on the way to school, drying dishes at the sink.

*Kierran: You would just hear about this things kind of like amorphously.*

Out on Long Island, with Kierran's family, we saw this happen exactly as she'd described. We'd be talking about something normal, like piecing together a timeline of Einar's life. And then, suddenly, someone would cut in:

*Cullen: He owned a diamond mine at one point.*

*Ryan: He didn't own it.*

*Cullen: Oh, sorry. He was a co-owner of a ... He had the deed for a diamond mine.*

*Robyn: I think-*

*Ryan: He stole it or something.*

*Robyn: The conversation was ...*

Did you catch that--Kierran's brother Ryan muttered, "I think he stole it, or something." Stole the deed...to a diamond mine. And then her aunt Robin just continued on. Kept talking.

That's how it is with stories about Grandpa Einar. How it has always been. Kierran heard all of these stories in pieces.

*Kierran: By and large it's like tiny little fragments that get told as you like ask for them. The thing that's always wild about them, it's like these stories all kind of have like names. And so it'd be like the diamond mine or the ATM thing, like the cereal one.*

The stories go something like this: oh yeah, Grandpa Einar was involved in some kind of arms deal. Maybe in Nicaragua? Maybe the CIA was involved? Or: Grandpa was on stage with Joe Columbo, the alleged mob boss, when Columbo got shot at an Italian American rally--yeah, no, we're not Italian. There are

whispers that Grandpa Einar's money came from the mob. That he knew the Vanderbilts. Got special treatment from the governor. All this made him sound like some kind of mysterious, glamorous criminal.

But in other stories, Kierran got glimpses of a Grandpa Einar who was more of a small-time wheeler-dealer. He had a scheme for a while where he stuffed toys into cereal boxes, and somehow made money doing that. Then that scheme dried up--maybe because he scammed the cereal company? Or maybe because he crossed the mob? Was this before or after the scheme with the diapers, or the scheme with the dinosaur-shaped soap? Oh yeah, and don't forget, he ran a Spanish language newspaper, even though he couldn't speak a word of Spanish.

So Kierran had these pieces. Partial. Contradictory. And sometimes unbelievable--like, the CIA? The mob? The Vanderbilts? Really?

*Kierran: So I think part of me is like a little frustrated with my family. When you like meet other families and you talk to them, you're like, what's this thing that happened? They might have like a divergent at some point, but like there's a basic understanding of reality and I feel like with my family there's like. We turned left. No, we actually turned right. It's like actually we never went at all. And it's like, what happened, what? I don't know. It feels important.*

Kierran had a sense that her grandfather wasn't *really* a glamorous Hollywood criminal. And also the sense that, growing up, life for her dad and her aunts and uncles hadn't always been as cool and fun and dramatic as people liked to make it sound.

*Kierran: When we used to tell these stories, we only told like the heroic cool version of it.*

As near as Kierran can tell, there were times when Einar was actually, verifiably, rich. Possibly even powerful. For a couple years, Einar lived in a fancy apartment on 5th Avenue in Manhattan. Once, Einar *did* come home with a brand new red Thunderbird convertible. Kierran's dad remembers driving it to school. But over time, Kierran started asking what happened next in those stories - and the more she heard, the more her grandfather started to seem like...kind of a deadbeat? Einar lost that fancy apartment, they had basically no money, and the kids ate tuna-fish sandwiches for most of their meals. A year after that Thunderbird showed up, someone came to take it away. Einar's businesses went bankrupt over and over. He cheated on all his wives. His credit was so bad he started opening cards in his kids' names.

Recently, Kierran’s been feeling fed up with the mystery about who her grandfather really was. And that’s partly because the older she gets, the more she starts to recognize those extreme sides of Einar in herself.

*Kierran: I'd much rather make someone happy than tell the truth.*

That means that Kierran sometimes finds herself looking on the bright side. Ignoring the bad things until they get too bad to ignore.

*Kierran: the idea of like always looking on the bright side is that it feels stable to just be like, Oh, we always look on the bright side But the reality is like, it's a naturally unstable way to live your life, to just be like, I'm fine, I'm fine, I'm fine, I'm fine. Oh wait, I'm drowning in lava.*

Kierran’s been working on finding that middle ground--reality.

And with her family—with these big dramatic stories about Grandpa Einar—stories that always looked at the bright side first—Kierran had the same impulse. She wanted to know, without all the drama: what *really* happened? What can we say for sure?

And a couple of years ago, Kierran got a clue.

*[music]*

Her older brother sent out an email to the family with a link to an article in the New York Times.<sup>1</sup> The article begins: “Five businessmen were indicted in Brooklyn Federal Court yesterday on charges of defrauding Citibank of \$1.6 million.” In the last paragraph of the article, it named one of the defendants. Einar Petersen.

Kierran had heard of this story. The “bank heist story.” The article didn’t say heist, but it did say “defraud.” and “1.6 million dollars.” And when Kierran read this, she thought, “Finally!”

*Kierran: The newspaper of note has like written this thing down, like something happened. At least we know that something happened.*

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<sup>1</sup> <https://www.nytimes.com/1977/08/09/archives/five-indicted-in-scheme-for-cheating-citibank.html>

The article was sparse on details. But luckily, that there was another document that could help.

*Kierran: My dad was like, Oh, that's the one that I had the screenplay about. And I was like, what?*

In this screenplay, apparently co-written by Einar himself, her grandfather supposedly told the whole story of the bank heist. So, the next time Kierran went home, she asked her dad to get the script out of the basement.

*Kierran: I like read the entire screenplay that weekend.*

It's called Collateral for Ten Million. The story involves forgery, the mob, and millions of dollars hidden in offshore bank accounts. The main character, Peter Sorensen, seems to be based on Kierran's grandpa, Einar Petersen.

Crucially, for Kierran--this was a story that she could also track down in the public record. She didn't have to take her grandfather's word for it. She could try to find out what actually happened. And along the way, maybe she could find out who Einar actually was.

*Kierran: I think it's important to have like a basic, remember// like you should work to remember people for like the actual things that people did. I don't know. I'm going to cry. I always cry at these things. But I think that it's important to like actually make an effort to remember things.*

From Spoke Media, and WALT, you're listening to *Family Ghosts*. I'm Sam Dingman, and this is episode 21: *Collateral for Ten Million*. After the break, Kierran goes looking for the real Einar Petersen.

**[AD BREAK 1]**

We're gonna get back to that bank heist, and the screenplay, *Collateral for Ten Million*. But before we get into any of that, we wanted to know what Kierran herself could remember about Grandpa Einar. What she could say for sure.

Kierran's memories of her grandpa are little kid memories. She was only six years old when he died.

*Kierran: Normally I would get like handed to him. So my, all my memories are like saying goodbye or hello is most of it. Like you arrive and you get handed to grandpa and you give grandpa a hug and then you get handed back*

When she was hugging him goodbye, her grandpa would often slip Kierran some cash.

*Kierran: You never really knew what was happening until the money was in your hand. And you'd be like, Oh my God. Like thank you, and he'd say some Quip about it. He'd be like, don't spend it all in like the one place, careful where you spend it, like spend it well.*

Kierran said it always felt like a secret between the two of them, like they were conspiring against her parents--though, Kierran said, her parents wouldn't have minded if Grandpa Einar gave her five cents to buy some candy.

Other than that, she remembers that he smelled like cigars. That he had a low voice.

*Kierran: He would grunt and like could do, he would be like "merp, merp, merp..."*

Kierran's brothers have more memories of Einar than she does. They lived with him when they were kids. When Einar was at the end of his life, he moved in with his daughter, Robin. So Kierran says that many of her memories of Einar are really a mish-mash of what she remembers, and what her brothers have told her.

So that's a big part of the reason we went out to Long Island, to crash Kierran's sister's birthday party. She wanted to ask her brothers about Einar. Now, a quick note about Kierran's siblings - they're technically her "double cousins" - Kierran's dad, Chip, and Chip's sister Robin both married a brother and sister from this other family called the Meelees. So since it's a brother and sister from one family, married to sister and brother from another, their kids are double cousins, but they basically think of themselves as siblings - so that's the terminology we're using in this story. Like I said, nothing with the Petersen's is ever simple.

When Kierran's older brothers Cullen and Ryan were kids, their grandpa lived in a room downstairs. They remember that he had a whole wall of dressers, drawers full of who knows what. He had a tackle box full of cheap jewelry, and he would let their sisters pick out a piece of it to keep when they came over. He watched loud TV, and cooked Norweigan fish balls late into the night.

He did some normal grandfather things, like read them Dr. Seuss books. He would babysit sometimes--and for a little while, they figured out, they could call Einar and pretend to be sick, and he would come and pick them up, and let them hang out all afternoon. Their mom put a stop to that when she found out.

Their mom said--the fact that Einar lived on a separate floor?--that was on purpose. Basically, she thought her dad would be a bad influence.

*Ryan: I remember stealing his Playboys.*

*Cullen: Yeah. Yeah.*

*Ryan: Other types of books.*

*Cullen: And harder core porn, as well. He had a whole drawer full of it.*

*Kieran: Oh, my god.*

*Robyn: But in his defense, when I asked him to get rid of them, after I found out-*

*Cullen: He did not get rid of them.*

*Robyn: He did.*

*Cullen: Okay, sure.*

*Robyn: Really?*

*Cullen: Yeah. No, he didn't get rid of them.*

When Cullen and Ryan talk about their grandfather, they take a different tone from the one Kierran takes.

*Kierran: They are a lot less forgiving than I am. // Like the first thing if you talk to my brother about Grandpa Einar, he'll be like, "Well, he pissed in jars in our living room. He watched TV and just like died."*

Einar was an alcoholic. Ryan and Cullen said he was drunk all the time.

*Ryan: All day every day. Drunk. He had a cooler cup, and he would start out with bloody Marys and then around noon, he would start pouring tonic in there and then he would just, it would transition to gin and tonic by two.*

That's Kierran's brother Ryan.

*Ryan: I wouldn't say that I'm mad at him. I just don't think that he's a good guy at all. I don't think there's much redeeming value besides a couple chuckles here and there. I mean, there were certainly things about his life that were very interesting, but most of it was BS.*

*Cullen: I don't agree with that.*

And that's Kierran's other brother, Cullen, saying, "I don't agree with that." Cullen says he doesn't necessarily think the BS was a bad thing.

*Cullen: Mom's ability to ... compartmentalize trauma and move past it is in large part because of his loose relationship with the truth and with reality. I mean, he was a larger-than-life character for all of us, even now.*

Whereas Cullen saw Einar as a character, Ryan used a different word to describe him.

*Ryan: Overall, he was as close to a sociopath that I have ever come into contact with. I think that he viewed the world as, "I live here, and these people are part of it."*

Not so fast, said Cullen. Maybe it's more complicated than that.

*Cullen: Him lying about things and him making up things. There's part of it that's detrimental, but there's also part of it that's beneficial.*

When we talked to Kierran about this later, she said that this kind of debate about the facts of family history--and specifically about Grandpa Einar--it happens a lot in her generation of Petersens. And she thinks that's partly because a lot of them have gotten sober.

*Kierran: We used to glorify alcohol in like everything that we did, we like made it a part of everything. Um, and so it was always a part of our stories and now it's like this major thing that we're kind of reevaluating our stance on as a family. And so like this naturally is going to for me at least has naturally has like meant that I look at these stories differently.*

Kierran herself still drinks. But because of her family history of alcoholism, she's cautious about it.



*Kierran: I'm like knowing every beer that I have. For me, I'm just a person who's like really aware of how much I use substances. Maybe that's part of the reason that like these stories are hard to understand is it's like, well now that we're sober I'm really trying to take accounting for our actions and like actually just keep an account of what really actually is going on.*

And of course, that's the other reason we went out to Long Island—to find out the real story behind one legend that seems like it maybe might be true. The bank robbery. The screenplay. Collateral for Ten Million.

But as with so many stories about Grandpa Einar--when Kierran tried to get to the truth--one story bled into another. When Kierran asked about the screenplay, one of her brothers said, oh yeah. The screenplay. The one about the fur coats.

*Kieran: Wait, what's the coats?*

*Ryan: The coats is when he tried to do-*

*Robyn: The fur coats ... He tried to steal fur coats.*

*Ryan: That's the screenplay.*

*Cullen: Stole thousands of dollars of [crosstalk].*

*Robyn: No, no. The screenplay is the heist.*

*Chip: When I heard [crosstalk].*

*Ryan: Well, there's a different screenplay.*

It turned out that Collateral For Ten Million wasn't the only screenplay. In fact, there was a box of screenplays in the basement of the house. One of our producers went and got it. Right on top was a horror movie Einar had written, which...did not seem to be based on reality.

*Kierran: Did Aunt Robyn die in it?*

*Colleen: Right, yeah.*

*Robyn: I'm dead?*

*Colleen: Yeah, you're dead. Right at the beginning.*

And there was another screenplay Kierran hadn't heard of, also about some kind of crime.

*Kieran:           What's it called?*

*Female non-fam: The Great Hilton Jewelry Robbery.*

*Robyn: that's totally different. I don't know what that one was.*

Kierran's Aunt Robin said, hold on a second, we have to call Uncle Jamie.

Of all the kids, Jamie was closest to Einar's criminal side. Einar picked him, in a way, to follow in these particular footsteps. So Jamie got to see Einar in a way that few other people did.

So, Robin said, Jamie will know whether the jewelry thing actually happened.

*Robin: Jamie, you're on speaker. Can you tell me, was there a jewelry heist that we don't know about?*

*Jamie: It wasn't a jewelry heist. That's was actually um...*

Jamie said no, no. The jewelry thing, that was just a story.

*Robyn: He never did the jewelry.*

*Kieran: This is going out of control.*

*Robyn: Okay, he did the furs. Okay.*

*Man: The jewelry was fictionalized.*

*Robyn: And he had nothing to do with Clams-R-Us, right?*

*Kieran: What?*

*Robyn: Because in the jewelry heist, that's what he uses. Yeah, they hid them in the clams. I was like, "Whoa. This must be Clams-R-Us I don't know about. But no.*

It was clear that Uncle Jamie is the one who can untangle Einar's crimes. Separate fact from fiction. But the Family Ghosts team hadn't gotten to meet Jamie yet.

*Robyn: You should really go into the city and talk to them. They really need your stories first-hand.*

*Jamie: I will go wherever you want me to go and do this thing for you. That's no problem at all.*

*Kieran: All right. I love you.*

After the break: Uncle Jamie.

**[AD BREAK 2]**

We were excited when we brought Jamie into the studio. Kierran and the other Petersens thought that, for sure, he was the most likely to have the real story of the bank heist. Because...well...Jamie is the most...crime-ish...of the Petersen siblings.

*Jamie: Well the only perimeters that I have is of who I might name, like families I might mention. Like some, some -- most of the people are dead so it doesn't really matter, but certain families I probably would need to bring up, just 'cause I don't want the heat.*

*Kierran: You don't want the heat after you?*

*Jamie: I do not.*

So, we stayed away from certain topics. But Kierran asked Jamie straight out:

*Kierran: Did you ever do anything in relation to this specific bank heist or whatever you want to call it?*

*Jamie: It wasn't a heist!*

*Kierran: I know, I keep using a heist.*

*Jamie: He brought it up as a heist, 'cause that's how he wanted to do it, but it was-*

*Kierran: He would love to not think it was a heist.*

*Jamie: Right, exactly.*

Jamie said, okay, look. The story starts with one of Einar's businesses. A legitimate one. It was a printing and typesetting company.

But Jamie--he wasn't working on the printing. In the same office, there was also a whole separate business for Einar's, uh, let's call them peripheral projects. And that is where Jamie worked.

*Jamie: I had my own office, my own secretary, and Dad's office was nextdoor to me. There was only the two of us that would go back and forth as far as what went on as far as the other end of the business.*

Jamie told us the shadier side of the business was vaguely about "resource development." They were investing in coal, oil, various fossil fuels, trying to make money. And they planned to use that money for various...mostly legal...ventures.

Jamie's talk about "resource development" made Kierran think of the screenplay her grandfather had written.

*Kierran: In the screenplay, it's they're raising money for the mine, to buy-*

*Jamie: Oh it is for the diamond mine.*

*Odelia: A coal mine.*

*Jamie: Oh, a coal mine. Okay, okay. 'Cause, that's where we started. We started. The business started with coal mining.*

Jamie said that part of his job was going out to look at natural resources that the company might want to invest in. He said that once, when he was young, he went down to a mine in Kentucky that was supposed to be producing tons of coal. He had seen pictures, everything looked great. But when he got there:

*Jamie: it was one back hoe and a dump truck. And when I finally pulled up to it I was like where's the coal mine? There's nothing here. But, they could still, if you had the pictures and everything else like that have taken that to the bank and gotten some credit on it, because the bank's not going to send anybody down there. Not from New York.*

According to Jamie, Einar made this sort of brazen assumption. He was like, hey, I'm not necessarily gonna do this...but...I could have taken out a loan, claiming that coal mine as collateral, and...I bet the bank wouldn't have figured out that anything was wrong.

*Jamie: I think that was the beginning of the whole gist of realizing you could // ask a bank for letters of credit.*

Letters of credit. The New York Times article that Kierran has gets into this. It said that the five defendants were accused of forging "passbooks." Before the internet, passbooks were basically a written record of every transaction in one bank account. And as Jamie tells it, what Einar realized after that one coal mine turned up empty, was...maybe you could just make a passbook say...whatever you want it to say.

*Jamie: That was easy to do. My Dad was in the printing business. It was just somebody typing it up, you know?*

The key was that you could use those fake passbooks as collateral for a loan. The bank looks at them, and is like, great! You have access to tons of money. Here's that business loan you asked for. We're sure you can pay us back. And then, the

idea was, Einar could use that real loan to fund more legitimate ventures. Which means he would make real money. And use that to pay back the loan.

Jamie said that Einar really was intending to make good.

*Jamie: I don't think Dad ever thought of it as stealing. He wanted to start the diamond mine.*

Einar had this dream of a diamond mine in Monrovia - the capital of Liberia.

*Jamie: He was down there like three times in Monrovia. There's all kinds of pictures. I have pictures of ant hills, his girlfriends, and all kinds of things. I really sincerely believe he thought he would be able to pay off the mob, whatever other bills he had, and start a diamond mine in Monrovia, and life would be good*

But things didn't go that way. Jamie couldn't--or wouldn't--say exactly how this is some of the stuff happened. But he said the mob somehow got involved.

*Jamie: I've dealt with the mob and believe me. They'll just take as much as they can get and then they'll move on to the next thing, 'cause there's a whole bunch of suckers out there that they can play to make it happen. I'm sure they just played Dad and Dad didn't realize he was getting played.*

Around this same time Einar borrowed money from someone who Jamie described as a loansharker. Couldn't pay it back. And things got scary.

*Jamie: Every Thursday it was like "I've got to get this much cash together that I've got to give this guy immediately." And that was a problem.*

*Kierran: What did that look like? I think from all these stories I hear about grandpa, it's like he seems like cool, calm, and collected from the way that it's told now. What did that anxiety look like?*

*Jamie: Well, you could see in the morning he was sweating his brains off. Where am I going to get the whatever thousands of dollars I need to go get in the bank, talk to the bank, and get it in cash 'cause it couldn't be anything else but cash. But, when it was an issue it was an issue, because this was a leg breaker, you know?*

Apart from handing over big envelopes of cash to this leg breaker, Einar's passbook scheme was about to come crashing down. He got caught. The New York Times article says that he and four other men were indicted on charges of defrauding Citibank out of \$1.6 million dollars. Our producers found some court

records, so it's clear that Einar did stand trial. And Jamie remembers the day that his dad went to hear the verdict.

*Jamie: The most he was ever worried was when he was going to court for this hearing where he might have to go to jail. He was more nervous than I had ever ... He would always not let me see him nervous. No father wants to you know, your kid. When I saw him then, he was. He goes, "James, if I'm not here at three o'clock, then I'm not here at three o'clock. If I'm not,"*

If he's not--then Jamie was supposed to assume he wasn't coming back. Because he'd been found guilty.

*Jamie: He thought he was going to go to jail that day. There wouldn't be enough money for bail or anything like that. He was going "This is the end of it." You know?*

*Kierran: You dropped him off and then picked him up?*

*Jamie: I dropped him off. I actually went to church believe it or not. It was in Staten Island and I forget the name of the church. I actually went to the church and prayed. Crazy person. Like that would help, but I thought times it would. I prayed and said "You know, I really need Dad. This isn't good if he goes away, because the whole family is going to be upset. This can't be. He's got to get out. When he got out, he called me up and said let's go. I said all right. Let's go.*

*Kierran: So, you picked him up?*

*Jamie: I picked him up. Yeah.*

*Kierran: What was he like?*

*Jamie: He was happy as a clam. He was a very happy man.*

Kierran asked Jamie if he remembered what happened next, and Jamie says he took Einar to a bar, where he spent the rest of the day drinking.

But after that, his life kind of fell apart. He ended up moving in with Jamie, and then with his daughter Robin. He didn't have any money. But Jamie said, Einar never stopped scheming.

*Jamie: He talked about salvaging ships. He never gave up. "Jamie, you know if there's a ship and it's wrecked, we can go salvage that ship, we just take the money, and take everything off the ship and no one can say anything, 'cause it's wrecked." I'm like "Okay, really, Dad? Okay." Meanwhile, I'm a teamster with a regular job 9-5er, not 9-5, but I had a regular job. Yeah Dad, okay.*

Einar wasn't willing to let go of this idea he had, that greatness was always just around the corner.

*Jamie: Before he died, he was holding on. Just before he died. He was holding on, trying to get grass but straws, and different things all the time. He was still trying to make it when I was like "Dad, you should just enjoy your life. Why are you grasping at straws?" ... I don't think he thought that we were proud of him as kids. I think he wanted to still prove something to us. Not to the rest of the world, just to us. That he was still a viable, great man. He didn't realize he was.*

*Kierran: Yeah.*

*Jamie: In my mind, anyway.*

Jamie was at peace with who Einar had been.

But Kierran...wasn't. She felt like the real Einar remained just out of reach.

*Kierran: it still feels like he gets to be mysterious.*

She'd heard the story of the bank heist. But there was so much stuff swirling around it. All these stories Einar had told about himself over the years, lies, exaggerations. She still felt like she couldn't see him, or his crime clearly.

And yet...Jamie was really the last person we could talk to.

Or at least...the last living person.

*KIERRAN: Fade in - establishing shots. Fifth avenue, morning. A typical business day in New York City - "a typical business day in New York City..."*

After the break: we do our best to bring Einar back to life, in his own words.

**[AD BREAK 3]**

Two of our producers went out to Long Island again this past fall, to crash another family birthday party. Kierran's dad Chip was turning seventy.

*Happy birthday! What're you guys gonna do to celebrate?*

It had been more than a year since the last time we crashed a Petersen family birthday. And this time, the plan was to sit down as a family, and read Einar's screenplay aloud.

The Petersens were ready. It turned out that this whole plan jibed perfectly with another of their annual traditions.

*Kieran: Between Christmas and new years, we read, uh, an episode of the West Wing because we really like the West Wing. But yeah, so we've done this before.*

*Sally: So you guys are like professional readers of scripts.*

*Man: I would say no*

*Kierran: I would say the opposite.*

*Man: I would say no, we're not*

*Kierran: I would say the opposite.*

*Sally: My expectations are extremely high.*

The screenplay, remember, is called Collateral for Ten Million. It follows Peter Sorensen, who is based on Einar Petersen. He's trying to make payroll for his employees, so he gets into business with some shady mobster-like characters. He decides to forge passbooks to get collateral for a loan. Which, according to Jamie, is what Einar did in real life. There's also an affair with a woman named Susan, who is apparently also real. And Peter Sorensen is married to a woman named Marilyn--Einar also had a wife named Marilyn. By the way, we should add here that Einar wrote the notes for this screenplay, but he collaborated with a screenwriter to actually write it. So it's not his words alone.

So, we sat down in a circle. Everyone had a copy of the script. Kierran's dad Chip had even pulled the original out of a box somewhere, so he was reading from a copy that Grandpa Einar had actually touched.

In our heads, the Family Ghosts producers had started calling this the seance.

*Family Member: Ooh spooky*

*Family Member 2: I'm big into it*

*Family Member: If a seance is connecting with the dead. This is the closest possible thing that we could do to get my grandfather to come back. Like talking about him all the time and focusing on him. He's he would be definitely like, okay, well this is my moment. This is what I've been waiting for*

*Kierran: So the title is Collateral for Ten Million. It's a screenplay by Howard Brian Edgar, based on a story by Iner Olaf Peterson. Copyright 1993.*



***FADE IN: ESTABLISHING SHOTS - FIFTH AVENUE - MORNING. A typical business day in New York City. A typical business day in New York City. #43, #43 Fifth Avenue comes INTO VIEW. We move slowly through the luxurious 12-room apartment, catching glimpses of antiques, sculptures, original paintings and soaring high ceilings that characterize the architectural wizardry of Sanford White. [laughter]***

Kierran's dad said, actually, wait a second: this isn't totally made up. That was a real apartment that we lived in for a while.

*Chip: That that was the address. That was my address for, you know, a year probably. So he did have a 12 room thing for a while and he did have servant's quarters in the back of it. And they did live there.*

Other parts of the script also rang true.

***Peter finishes the last bite of a toasted English muffin, and gulps the remains of a Bloody Mary, raising the empty glass to toast his wife.***

*Family Member: Getting ready for work, finishing his bloody mary.*

Some other parts may have been true, but the family didn't want to think about them.

***He gazes into her eyes a long beat. Her return gaze smolders, promising greater rewards.***

***MARILYN: I found something else at Bloomingdales. Shall I model it for you this evening? (laughter)***

And then there were some parts that seemed like they couldn't have actually happened. Right?

*Two seconds later, Peter races out of the bank wearing a Superman costume and mask carrying a medium sized pouch.*

*C: Interesting choice*

*The driver reaches over and opens the passenger door as Peter leaps into the car*

In the screenplay, this superman robbery happens before the whole scheme with the passbooks. Peter Sorensen tries to rob a bank. In both a Superman costume, AND a mask. It doesn't work.

*Are we sure he didn't try to Rob a bank with Superman costume or are we [inaudible] are we, would we know? He would've told us. Yeah. I definitely wouldn't go. He wouldn't have told you [inaudible] you know, and what do you, does he admit to those? If it did happen, it would've happened around the time I was probably living in the city and that would've made the seven o'clock news.*

The Petersen's decided that they were PRETTY sure that had never happened. Say...ninety percent sure. A solid 85.

Then about two thirds of the way through the script, we got to a scene between Peter and Susan, the woman he's having an affair with.

*I'm thinking of leaving Marilyn through the phases.  
Susan faces him in stunned silence.  
I want to be with you. We can't go on like this. It doesn't make sense. It's like parking on driveways and driving on parkways.  
Oh my god. Oh my god.*

The Petersens could not keep it together. They said, this was Einar exactly.

*Susan, teary-eyed.  
What?  
It's just one of those dumb things I sometimes wonder about. If an orange is an orange why isn't it -- if an orange is an orange, why isn't an apple a red, or a banana a yellow? And this is one of his like Einar-isms.  
Like one of his favorite jokes was, what's green and has wheels.  
And people would guess a garbage truck.  
And he would say No. It's grass.  
And they'd say grass doesn't have wheels. And he's say, well I did lie about the wheels.*

At the end of that scene, Peter Sorensen and Susan have another little exchange. Peter tells Susan that his wife, Marilyn, is barely aware of all the criminal stuff he's involved in.

*She'd be mortified if she knew half of what I got myself into.*

*You mean there's more?*

*Peter just smiles. Then again. Maybe I'll tell her as soon as we get back to New York.*

*They continue walking.*

There: *that* was another classic Einar Petersen moment. Even in this screenplay that he wrote himself, about his own crimes, there's a sense that he's holding something back. Not telling everything.

*Kierran: It's like real life. That is true that he would always be like, well, we don't really talk about everything. I think cause it's lamer when you know everything and you realize that pretty much all of these, these schemes failed. It becomes sad*

Kierran's dad nodded.

*Chip: We wouldn't hear about the failures if there was ever a success. I'm sure we would have heard about it.*

*Sally: Yeah. And I guess if there's always like another thing, then maybe the next thing,*

*Chip: next thing will be, next thing it'll be, a*

*Max: It's like his will. In his will he left 10 grand to each of you or 10 grand each of us a diamond mine, a bunch of stuff. He left in actuality like the contents of a room, a jazzy scooter and the old beat up like a Cadillac starved cat. Yeah. We didn't know. Okay. He got rid of the cadillac at that point.*

It was the same thing Jamie had told us. Right up until his death, Einar thought: things are about to change for me. Even though, if he'd looked around, he would have seen that he actually owned...just that jazzy scooter. That starved cat. And still:

*Ryan: He left a generous bequeathments to all of his kids and grandkids*

*Cullen: Because he believed that he would have that. He always, he always said, no, I'll have, I'll have it time off please. I have more than this time.*

*Because he was, yeah. And that's one of the things that I do the flip side of this*

*kind of, uh, like living in fantasy is that you're, the delusion can be a good thing right*

*Kierran: I think that's a Peterson trait is like*

*Cullen: I didn't want to say it [laughter]*

*Kierran: It's just, it's like we'll be all right. Whatever happens, we'll have the \$10,000 for everyone when we die,*

*Speaker 7: Even though there's no indication that we will and yeah,*

*Colleen: It's something that is a double edged sword. It can set you up for disappointment but at the same time you genuinely do think oh, stuff will work out.*

This conversation had come up over and over again with the Petersens. Kierran had a sense: we make these stories sound better than they were. And part of her thought, let's not do that anymore. And, when Kierran's brothers disagreed about Grandpa Einar during our first conversation--was he a fraud, or was there maybe something good about that fraud?--they were talking about this, too.

And in this circle, with Einar's script on their laps, the Petersens started going back and forth about this. Is it a good thing or a bad thing? Kierran's dad Chip said - I think it's good.

*Chip: I have his attitude about, you know, you're going to wake up in the morning and everything's going to be great today. You know, I'm turning 70 today. And uh, a lot of people that would be turning 70 would be looking at their life is like, okay, well that's the end of that, you know, just go sit in a rocking chair somewhere. And I definitely don't have anything remotely like that in, in my head. To me it's like the next thing, let's go.*

Kierran's sister Colleen was like yeah, I do this too.

*Colleen: As somebody who like struggles with like depression and stuff like that where, where it is like, oftentimes really difficult to like see things as other than like gray. Having this part of myself, uh, where it's like, I'll come out on top, you know, sort of regardless of how I'm feeling or what happens to me in my life or whatever. Is is definitely like a useful tool that I can use or not.*

Our producer cut in here. She said, okay, you guys are clearly good at looking at the bright side.

*Sally: Does it ever get in the way of looking at bad things that like you would want to look at? Like I feel like --*

*Colleen: You minimize it I mean this happened, one of them my bad. Like Oh Cool*

*Kierran: And it's not even a minimizing, I think in my head, bad things genuinely feel smaller*

Kierran said she'll sometimes talk to friends about something hard that's happening in her life. And she'll play it down. And they'll say...wait, Kierran...do you hear how much that sucks? Maybe you need to, like, take a day off from work? Are you okay?

*Kierran: And I'm like oh it's fine. I'm bleeding from the head. It's fine. And I also think there's a certain amount of it that means that like the accounting of our lives is just off in a way that you can't always trust or can never trust in a lot of ways. To be like, did things happen? Like did bad things ever happen? It's unclear sometimes. Like, if anything bad, right, really happened. And that's a scary unsteady ground to be on at all times.*

*Colleen: I think it's interesting too that like, all of the people who have gotten sober in our family and like part of the 12 steps is taking honest inventory of, of yourself and how that plays against this sort of, Peteren blinders, you know, Because I think with this, you know, sort of delusions of grandeur mentality, you're doing one or the other. You're never saying this is truly how this is.*

“Truly how this is.” That’s exactly what Kierran was after. In the case of Einar’s bank heist, unfortunately, there is only his screenplay version to go on.

In the movie, what happens is that the bank heist falls apart by accident. Someone accidentally spills coffee on one of the forged passbooks, a clerk calls to check the account balance, and all is revealed. Two FBI agents show up in Peter Sorensen’s office. When they leave, Peter’s co-conspirator, Harry, is worried that they’re done for.

And Peter and Harry do eventually stand trial - but just like Einar was in real life, they’re acquitted.

We don't know how Einar got off in real life. In the screenplay, it's sort of some lawyerly hocus pocus. None of the witnesses have communicated with Peter Sorenson directly--they've just talked to the people that he worked with.

That amounts to hearsay. Not enough for a conviction. And so, when the verdict comes back:

*Robin: We find the defendants, Peter Sorenson and Harry Fields not guilty.  
Speaker 8: gentlemen,*

Kierran still thought her grandfather was getting off too easy.

*Kierran: I think just the constant thing that I've been struggling with throughout this entire process has been like--He looks so good and it's frustrating. Then he always looked so good. And I know that's like literally he designed his whole life around looking good in certain ways in that I've always found it really frustrated throughout this entire process has been like, you don't act like a guy died. And then I said, we just went over that. Or people like went to jail and like had horrible things happen. And then, but like he gets away Scott free and so the story is good.*

But the family also felt like they'd sort of spent some time with Einar. For the first time in a while.

*I thought it was nice. There were parts that were times where it was like you were transported back to the, like the best part with him in reading in a different words. And it was like - oh, yeah that was nice.*

There's a twist ending to the screenplay. Susan, the woman Peter was having an affair with, runs off with money he'd stashed away for himself. Six million dollars. The final shot of the screenplay is Susan in her yacht.

*Kierran: We see a name painted on its aft end. The name written in flowing script is the last laugh. Hold shot as the yacht sails slowly away. Fade out. The End.*

Listening to the Petersens read the screenplay, it was tempting to feel like Einar himself had gotten the last laugh. Like he'd spent his whole life concocting this incredible mythology around himself, so that his failures and flaws were hard to see clearly. And here was his family, long after his death, still telling and retelling Einar's tall tales, remembering him on his own invented terms.

But the more I thought about it, the more I realized that there might be something more interesting happening at the end of the screenplay. Einar gets away with the heist, but Susan is the one who claims the actual prize. Her reward for putting up with Einar is to sail off into the sunset with the fortune he thought would be his.

And in a way, that's what happened during our seance. When Einar died, none of the Petersens inherited his supposed fortune. Einar may not have been the mastermind he liked to portray himself as in his stories - he might not have left them all ten thousand dollars, but in this weird, drunk, fairly narcissistic way, he did give his family...something to believe in.

*Cullen: I mean it is, it defines our family. It is what makes us who we are. This ability to, have this kind of belief in ourselves and belief that things will be okay, but not have evidence to support that. I think it's a huge part of who we all are. Uh, and it comes directly from him.*

This whole process of looking into Einar's crimes, trying to unravel them, we've been at it for more than a year. And I am very sad to report that we never even came close to figuring out what the hell Clams-R-Us was. But it *has* been a big year for Kierran and the Petersens - many of whom, as we mentioned, have gotten sober.

*Kierran: I don't know if I can talk about it too much without like crying much. I mean I think it's huge, but my grandfather was like a raging alcoholic.*

Kierran says, she really saw the change on that day they all sat down to read the script.

*Kierran: I can not remember the last time I hung out with my family for a full day like that and no one drank. I don't know if that's ever happened.*

*Sally: Totally*

*Kierran: It makes me so like proud*

I think the Petersens got the last laugh. Einar spent his life trying, and failing, to live in this elaborate fantasy world. And today, the Petersens have the best of both worlds - the one he invented *and* the one where they can, well, soberly acknowledge his shortcomings.

While we were reading the screenplay, at one point Kierran's sister Colleen said, I wish grandpa had sometimes told a boring story. Something about his real life.

*Colleen: And like we'll never know the mundane because he hated that part of life in general.*

*Let's keep Let's go back into the fantasy world.*

*[laughter]*

*Family Ghosts* is hosted and produced by me, Sam Dingman, with Vera Carothers, Soraya Shockley, Sally Helm, Odelia Rubin, Jenna Hannum, and Janielle Kastner. This episode was reported by Sally, with additional reporting from Odelia and Jacob Smith. Our story editor is Micaela Blei. Our production assistant is Julia Press. This episode was mixed by Evan Arnett. Our theme music is by Luis Guera. Executive producers for Season Three are myself, along with Keith Reynolds and Alia Tavakolian at Spoke Media. Special thanks as always to the Kindred Spirits - our supporters on Patreon who help make our work possible. In addition to ad-free episodes and exclusive bonus content, Kindred Spirits have already heard this episode - they get to listen to everything we make before anyone else. And this week, they're getting a special bonus: a copy of the original screenplay of *Collateral for Ten Million*. If you have the means, please consider becoming a member of the Kindred Spirits for just five dollars a month at [patreon.com/familyghosts](https://patreon.com/familyghosts). We are proud creative partners of Spoke Media - find more great podcasts at [spokemedia.io](https://spokemedia.io). Season Three continues next week - we'll



talk to you then, and thank you for listening to *Family Ghosts*, where every house is haunted.

Next time on *Family Ghosts*...

*MARIAH: She puts this thing on the counter and she says, this is for you. And you know, I'm like, okay. So I pick this thing up and it's a coin.*

*[music in]*

*MARIAH: And this coin says Jamaica.*

Growing up, Mariah knew nothing about her father, aside from the fact that he lived in Jamaica. And then, one day, in a bagel shop, a mysterious woman gave her a Jamaican coin from 1977 - the year Mariah was born.

*MARIAH: How often do you get a coin the year that you're born, the place that you're thinking of going?*

So Mariah did what anyone would do.

*MARIAH: I bought a ticket to Jamaica.*

Armed with little more than a coin and a hunch, Mariah embarked on a search for a man she's never met in a country she'd never been to.

*MARIAH: I remember flying to Montego Bay and seeing the island for the first time. And the first question in my mind is, he's down there like, he's here, like I'm here.*

That's next week, when Season Three of *Family Ghosts* continues.