

Inside the mind of a conwoman

Rachel Yould, winner of glittering academic prizes, had such great ambition she assumed two identities to achieve it. Her final award? A jail sentence

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If, as James Stewart remarks in *The Philadelphia Story*, “The prettiest sight in this fine pretty world is the privileged class enjoying its privileges,” then the 2003 Academy of Achievement summit was the most gorgeous thing on the face of the Earth. There they were, the whole improbable herd — Bill and Hillary Clinton, Desmond Tutu, Shimon Peres, Lech Walesa, George Clooney, George Lucas, US Supreme Court justices and on and on — surging around Washington for four days that spring, with a B-list of senators and Pulitzer Prize winners in tow.

For 225 young scholars, the cream of 44 countries, it was the ultimate contact high: thanks to the Catherine B Reynolds Foundation, they too were a part of it all, getting the chance to rub an overpowering number of elbows and project themselves through time — for were they not the next anointed?

The final night was proof enough when the great and the pre-great met for a rave-up with Ray Charles, Aretha Franklin and Chuck Berry. (Bob Dylan, his plane delayed, arrived for dessert.) Nobody thrilled to this message quite like Rachel Yould. “It’s incredibly overstimulating,” she said as she sailed through the summit, “in the most positive sense of the term.”

At 31, Yould was an eye-catcher of extravagant accomplishment, a Rhodes, Fulbright and Truman scholar, former beauty queen, specialist in Asian affairs teaching at a top university in Tokyo, and editor-in-chief of the foreign-policy journal *Oxford International Review*.

Her dream was to be a top-tier star, an ambition so strong it would put her in a US prison in September last year, sentenced to 57 months on 15 counts of fraud. Today her victims are bitter and embarrassed; others, most vocally Yould herself, insist she's a martyr and a scapegoat. Her machinations, which spread around the world, took law enforcement two or three years to unweave. Still, says investigator Matthew Hoffman of the US Postal Inspection Service, the fraud itself "wasn't really the complicated part. The complicated part was her story".

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That's partly due to what Yould's dissertation adviser, Professor Arthur Stockwin of the University of Oxford, once called her "extraordinarily baroque style". He was referring to the way she wrote — her prose was the dictionary undammed — but the same could be said of the way she zoomed through life. "Some people give the impression that if they weren't eccentric they wouldn't be so smart," a former colleague says. "She was definitely one of those people."

Yould arrived at Oxford in 1997, the Girl of the Golden West. Named one of *Glamour* magazine's Top 10 college women, Rachel Hall, as she was then known, had graduated from Stanford University with perfect grades.

As a Truman scholar she had interned at the Department of Defense; was second runner-up in the Miss Alaska pageant of 1996; learnt massage when her stepbrother John was diagnosed with Aids and afterwards worked alongside Mother Teresa. So at Oxford she was naturally expected to cover herself in glory. "Rachel was super-nice,"

says Dr Carl Tape, a seismologist and fellow Rhodes scholar who knew her there. “She was generous to me. Then I came to see, this person is way more than we realise.”

She was clearly ambitious. Married now to her high-school beau, Brett Yould — “a recognised computer genius”, she called him — she was pouring her principal energies not into her PhD, but into something with more shine: relaunching the Oxford International Review (OIR). When she took it over in 2001, it was something of a dud.

Yould declared herself editor-in-chief and began working the pump. Her plan was to deploy a legion of “the world’s finest scholars” to interview foreign-policy heavyweights, to investigate power politics at levels deeper than daily reporting reached. A marvel of charm, she won the support of Oxford professors, some of whom lent their names and prestige to the OIR masthead.

The advisory board included the university’s vice-chancellor, Sir Colin Lucas, as well as the US Army generals Norman Schwarzkopf...” and Wesley Clark (once a Rhodes scholar himself), Archbishop Desmond Tutu, Mike Wallace, the US news anchor, and Professor Nobuo Saito, vice-chairman of the World Wide Web consortium and vice-president of Tokyo’s Keio University.

In 2003, with the help of another Oxford luminary, the internet architect Tim Berners-Lee, Yould scored a teaching post at Keio. Handling that on top of OIR and her dissertation — a comparison of US and Japanese internet models — might have seemed an impossible load. But buoyed by the Japanese title “associate professor”, she was, as she emailed a friend, “flying at top speed on all fronts!”

Flying, but low on fuel. Two years earlier, just as she laid hands on OIR, Yould had discovered she would soon be broke. For a decade she had lived comfortably on student loans from two chief sources: the Sallie Mae corporation, a sort of octopus lender in the US, and the Alaska Commission on Postsecondary Education (ACPE). But on August 7, 2001, ACPE told Yould she was done. Her next loan would be for \$3,500, not the \$9,500 she had requested, because she had reached the \$60,000 cap.



Mother's little helper: Yould (right) with Mother Teresa in India (Brett Yould)

Ten days later she had in hand a document from a friend asserting that Yould's father had meted out years of "verbal and emotional abuse". Next, she obtained a letter from Dr Cia Foreman, a clinical psychologist in California, stating that from June 1995, through March 1996, Yould had been "in treatment with me for psychological issues stemming from early childhood abuse from her father, of both a physical and sexual nature... Her nightmares were of such intensity that the fear of having them would cause her to forego sleep and to drive around aimlessly in the early morning hours..."

Yould's father was Robert Hall, an army veteran later employed by an agricultural-products firm in Illinois. Rachel's parents divorced in 1975, when she was three; as a child she had lived with her mother in Alabama and Alaska. But she had spent portions of each summer with her father and, according to her, he had brutally abused her almost from the start.

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Now, in the fall of 2001, she wanted to document that claim in order to apply to the Hale programme (for Harassment, Abuse & Life Endangerment), which since the 1980s had helped American domestic-violence victims hide their identities and whereabouts by granting them brand new social security numbers.

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Yould needed one, she insisted, because her father had not only brutalised her as a child but was stalking her to the present day. (Robert Hall, who has never been charged with a crime, did not respond to a request for an interview. In the past he has strongly denied ever harming his daughter.)

Yould submitted a packet to Hale in December 2001, but her application languished. In 2002 she repeatedly pressed her case.

She added a charge: that in the summer of 1993, when she worked as a White House intern, her father had raped her on a visit to Washington. (She later described the aftermath: "I may well have remained sitting in that dorm room for more than two days without moving... The only sensation of which I was aware was the life bleeding out of me.")

At the end of 2002 she got a temporary restraining order against him, something she had never requested before. This, too, she sent to Hale. And still nothing happened, not until she visited the agency's New York office on August 5, 2003. On August 7, she had a new social security number: in effect, a new identity. On August 15, she began using it to obtain fraudulent loans.

If all the crime novels set in academia over the past hundred years — stories known in the trade as “dons’ delights” — more take place at Oxford than anywhere else. Yould’s true-life crime spree recast the tradition for the modern age, for it was Oxford — specifically, the administrative offices of Christ Church college — that would become the hub for her furious manoeuvres over the next three years. Though living in Japan she was still, nominally, working on her Oxford degree. Everything depended on maintaining that status.

Using her new social security number and the (apparently) pristine credit history that went with it, Yould applied to the same loan companies, and sometimes for the same loans she had exhausted earlier. With Oxford continuing to ratify her status as a student, she borrowed like a small government.

From August 2003 to May 2006 Yould took out 19 student loans worth almost \$680,000. According to phone records from Sallie Mae, on July 7, 2004, she acted both identities, Rachel Hall and Rachel Yould, in the same conversation with a customer-services rep; Hall was then co-signing for Yould on a \$240,000 loan. Inevitably, there were snags and discrepancies during this period, which Yould smoothed over in characteristic style. “THANK YOU,” a Christ Church aide wrote back, “soooooooo very much for the most delicious chocolate cake!”

While her supervisor, Professor Stockwin, was growing “somewhat apprehensive about her progress” toward her PhD, she rode the implied doctorate of “professor” everywhere else and ruled the lecture circuit. Andrew Morriss, a University of Alabama law professor, remembers her star turns at the Asia Institute for Political Economy in Hong Kong; to him she was “the type of teacher who transforms lives”. A colleague who knew her better says: “She was very introverted, really. She had a difficult time maintaining friendships. But students at conferences loved her. She could really turn on for an audience.”

Her reigning passion remained the Oxford International Review. Yould sprayed young scholars around the world, volunteers mostly, 40 to 50 at a time. She travelled a lot herself. (“Rachel was gone about eight months of every year, doing interviews all over the world,” her husband, Brett, later said. “. . . My life really got pushed into the background.”) Asked how the journal was funded, Yould talked vaguely of grants: “We co-ordinate among a complex constellation of donors and supporters.” In truth, of course, OIR was stoked with stolen money.

In all, she would sink at least \$220,000 into the project, and for a while it did indeed seem a kingdom-in-the-making. Colin Powell granted his first print interview to OIR after his resignation as US Secretary of State. The Harvard International Review gave the 2005 issue a collegial rave. Yould was so encouraged, she decided to quietly restructure OIR’s financials.

As she explained to a management consultant in an email in late 2005, the journal to date had been operating as “a UK charity in association with the University of Oxford. This allows us to use the Oxford name and a university mailing address, which enhances the perceived academic credibility (and, thus, the marketability) of the journal”, quite apart from its obvious value in “tax exempt fund-raising”.

It was a quixotic plan — she was miles from profitability, running on finite illegal funds and a pretend PhD. What Yould now sought to create was “a for-profit structure to operate in parallel” with the non-profit organisation, a new entity to be known as Oxford International Review (Management Services).

To it would flow all revenue, capital and “intellectual property rights associated with OIR”, the whole of which would henceforth be controlled by Yould and her husband. Incorporating in Hong Kong, she suggested, could provide “added legal insulation... should the University ever challenge our right to produce under this title”. In retrospect, it was a quixotic plan — she was miles from profitability, running on finite illegal funds and a pretend PhD — but there may have been deeper imperatives: “

Getting a doctorate was too dull for her,” says a former friend. “She wanted the high-thrill life.” An acquaintance at the US Agency for International Development, who guided Yould around Baghdad at the height of the war, noted her “amazing capacity to meet with and undertake detailed conversations with Iraqi leaders”. But for Yould even that wasn’t enough. “She told a couple of people she was a spy,” an OIR veteran says. “She said she had a dual passport.”

The collapse of Yould’s scheme began with a one-line note. In the spring of 2006, Melanie Radburn, a graduate studies assistant at Christ Church college, Oxford, was signing off on yet another Enrollment Verification Report for the Alaska loan agency ACPE. Marking the form “Approved”, Radburn added: “Rachel Yould is the married name of Rachel Hall”. She did it, Radburn later said, not because she suspected anything was amiss. “I couldn’t understand why they were not using her correct name and... I just thought I should try and be helpful.”

Soon afterwards, an ACPE officer queried Yould about a possibly erroneous social security number. Her response was to threaten the loan agency: she was in the Hale

programme, she said, and to question her like this endangered her safety. It didn't work. By early 2007, emails show, Yould knew she was the target of a federal probe. But this didn't slow her down. She continued to take on new staff, though her employees were increasingly restive. She'd hoarded all the interviews and analysis they had gathered since 2005, and when she finally did publish a massive compendium, portions were past their sell-by date.

Meanwhile she was fending off creditors. When an aide to whom she owed \$33,000 pressed her with rising desperation, Yould wrote back: "Brett and I actually cried together this morning... because we love you and ache for this and Brett worries that you might lose faith in us as friends. Anyway, DO know that you are loved..." Appeals made in person fared no better. "I'd ask to be paid," a staffer says. "She'd bring up her abuse again. I'd ask to get paid. She'd tell me how her father impregnated her and she had to get an abortion. Finally I stopped asking about getting paid."



Happier times: Rachel, her husband, Brett Yould, and their dog Abigail in 2008 (Sheryl Davis)

In March 2010 Yould, appearing with a public defender, was indicted in the US District Court in Anchorage, Alaska, on 10 counts of mail fraud, one count of wire fraud and four counts of making false statements to a bank. Yould denied the charges, insisting her crimes were nothing more than “a couple of careless typographical errors” caused by exhaustion. On April 1 she changed her plea to guilty. Then she erupted.

From April to September, when she was finally sentenced, new accusations against her father emerged, more sensational than ever.

She said that in her teens, for example, after having a mole removed without his permission, she had awoken to find herself tied up. “If you want less flesh, I’ll show you less flesh,” he said, whereupon, according to Yould, he took out a knife and a second curved implement and “started carving, pulling out this long plug of skin, fat, and muscle” from her hip.

Sometime later, she wrote to the court, she was in her father’s basement when she spotted something. “I walked close and stared and then suddenly felt like a cosmic jolt had just vacuumed all of the air out of my chest. It was a hunk of desiccated flesh pinned to the wall and I knew from the approximate size and shape and just the nature of life in that house that it was mine.”

She said that in her teens, after having a mole removed without his permission, she had awoken to find herself tied up. Given her rich history as a fabulist, the prosecution and others were sceptical of tales like these, especially when Yould offered almost no contemporaneous medical records to back them up.

She produced other material: a new letter from Dr Cia Foreman about her treatment of Yould for sexual trauma in the 1990s; another from Dr Emmett Miller, a stress-

management specialist from the same era, who remembered her as “a young woman with enormous fears”, trying to hide from her father.

Yould’s mother, Sheryl Ann Davis, wrote to the judge of long-ago visits to a family therapist in Anchorage “to deal with Rachel’s anger and rage... about her abuse and our not having addressed it when she was younger”.

But the cornerstone of it all was the report of Dr Eli Newberger, head of a three-person medical team retained by the defence. A paediatrician long based at Children’s Hospital Boston, now teaching at Harvard Medical School, Dr Newberger had specialised in issues of “child maltreatment and family violence” since 1970. On March 10, 11 and 12, 2010, he and two colleagues, a gynaecologist and a nephrologist, examined Yould.

“Was it the worst case of child abuse I’ve ever seen?” says Dr Newberger now. “I don’t know if I’d say that. I’ve seen murders; I’ve seen children starved; I’ve seen multiple perpetrators. But for heartless and systematic torture of a child by a parent, from young childhood into early adulthood, yes, this was the worst I’ve seen in 40 years.” Newberger found “a wide variety of sources of trauma”, some of which, he says, Yould herself was unaware of.

What about her claim of flesh being drawn from her hip? Was that consistent with his findings? “Yes. The location and nature of the injury in healed form cohered with what she said in dimension, depth, shape and location. It’s not possible,” he adds, “that it was self-inflicted.”

Among her other old wounds, Newberger says, he found on her skull “a protuberance of new bone over old”. To him, this raised the possibility that Yould’s erratic path through life might have had, at least in part, a “neurological locus — some seizure

disorder or damage to the temporal lobe... My colleagues and I recommended a diminished-capacity assessment using brain imaging to fully discern the exact quality of her mentation...”

Those tests never happened because Yould rejected them out of hand. In fact, the paradox of Yould’s relentless apologia was that, however much she waved her abuse like a flag, she just as stridently counter-insisted that this had no bearing on her current predicament. Yould declared — in a missive to the judge of almost 100,000 words — that the mess she was in was entirely the fault of the Hale programme. She had been victimised, she said, by unnamed social security bureaucrats who had authorised her to maintain both ID numbers in tandem and to co-sign for her own loans.

Yould did not make this claim alone. She appeared at every hearing amid a scrum of domestic-violence counsellors and supporters known as Team Rachel, all vilifying Hale and denouncing the prosecution case as “persecution” and “a house of cards”. When Yould claimed she had been forced into a guilty plea because “the judge ruled that I couldn’t discuss the abuse”, her supporters bayed at the injustice, though the judge had made no such ruling.

The Alaska prosecutor, meanwhile, told the court that Yould’s crimes weren’t the product of abuse, fear or bad advice. She had committed them for the simplest of reasons: “She has no moral compass... She’s a crook.” That was also the sentiment among her victims, a prodigious list. “Everyone feels betrayed,” says an OIR veteran. “A lot of academics went to bat for her,” and since her exposure “there’s been a lot of damage control”.

Still, it’s possible that Yould’s tormented past, while not excusing what she did, might help explain her trajectory. “Suffering profound abuse can create a spectacular lack of

conscience and remorse. Those who've been abused by the very people they counted on for safety have no reason on earth to trust," says Susan Johnson, professor of psychiatry at the University of Ottawa. "That can sometimes lead to trying to control or manage other people, and those strategies can turn into cons."

The sentencing hearing in September lasted 2½ days. Team Rachel was there in force; Brett Yould too, though not for the long haul. He said he was worn out and filing for divorce from his wife.

His wife brought her usual air of righteous resolve, and Judge Sedwick had tired of it: "I see no evidence of remorse or contrition but in fact a sort of in-your-face attitude..." He acknowledged that she had accomplished much of worth in her life despite the influence of a father that was "very much for the ill". Nevertheless, he said: "The abuse and the defendant's mental state do not eliminate... or even significantly diminish her responsibility for her crimes." Indeed, her attempt to blame social security bureaucrats "borders on the ludicrous".

The judge sentenced Yould to 57 months in a low-security prison in northern California and ordered her to pay restitution of \$745,763.69. Amid this waste of shame, though, Yould spied a victory. "In my heart and my perception," she told the court, "my success is that I endured some of the most profound cruelty with my abilities to love, care and contribute intact... This is what survival looks like, and I'm proud of it."