

WHERE THE MONEY IS

TRUE TALES
FROM THE
BANK ROBBERY
CAPITAL
OF THE WORLD



WILLIAM J. REHDER AND GORDON DILLOW

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CAPITAL OF THE WORLD

WILLIAM J. REHDER
& GORDON DILLOW

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To Gaye, Michael, Erik, and Hilary Rehder

To my wife, Tule, and
Louise and Troy Dillow, my mother and father

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It could

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This is a work of nonfiction; everything in it is true. However, the names of a few minor characters, and all criminal informants, have been changed to protect their privacy or their safety. Errollyn Ramirez is a pseudonym. The observations and opinions expressed in this book do not necessarily reflect those of the Federal Bureau of Investigation.

WILLIAM J. REHDER
GORDON DILLOW

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SMITTY'S MISTAKE

December 1966, a cold, gray, miserable morning in Cleveland; there was no other kind of December morning in Cleveland. I was dirty and dog-tired after working all night, fueling up on crankcase coffee out of paper cups and chasing down bum tips and bad calls all over the rustbelt urban catastrophe that was the city's East Side. Now I was crammed into a dark, fetid, roach-infested little room in an ancient three-story brownstone walk-up, with a half dozen other guys carrying guns, trying to make a howling junkie named Smitty come out from under the bed.

It was strange. But I knew then that this was what I wanted to do with my life.

Some sixteen hours earlier, Smitty had made a bad mistake. Recently paroled from state prison on a robbery beef, and now badly in need of financing, he had tucked a gun into his waistband, put on a stingy-brim hat and a pair of sunglasses—sunglasses, in December, in Cleveland—and then clomped down the stairs of his building and onto the sidewalk. Shivering in his threadbare black jacket, he walked six blocks east, along streets lined with crumbling row houses and boarded-up windows, to a small branch office of the Cleveland Trust Bank, near the corner of East 105th and Superior, in the city's Hough District. Despite the cold, he stayed outside for a while, pacing back and forth, back and

forth, back and forth in front of the bank, practicing his lines and trying to get his nerve up.

I can do this, he told himself. No, I gotta do this.

I gotta rob this bank.

If Smitty had been much of a thinking man, he could have come up with a million reasons not to do it—and all of them put together couldn't compete with that one desperate, overpowering reason why he had to. He'd already pilfered and boosted and stole as much as opportunity and his limited abilities had permitted, and it was never enough. Even the lousy forty bucks that he'd squeezed out of his girlfriend the day before was gone, the shit that he'd scored with it just a dim, warm, happy memory. Now the warning signs of detoxification sickness were already there, like the first foul breath of the flu, and he knew it would only get worse, and then infinitely worse.

His body was making an argument that his mind couldn't win. The argument was: Feed me. There is money behind those doors, and what that money will buy is what I need. So give it to me, you miserable motherfucker, or I will make you—us—so sick that you will sorely wish you had.

In the junkie's world, need trumps fear every time. Smitty touched the butt of the gun under his jacket for reassurance, and then walked into the bank.

The word "bank" can be deceiving. This was not the headquarters of Chase Manhattan or Bank of America. It wasn't one of those quiet, dimly lighted, cathedral-like places with red velvet ropes on gleaming brass stands and walls paneled in deep, rich wood, a place where men in three-piece suits with watch fobs hanging across their bellies sat behind mahogany desks, shepherding dollars measured in millions. This was a small branch bank in a bad part of town, an enterprise dedicated to cashing payroll and welfare checks and issuing low-five-figure business loans and nickel and dime mortgages. The desks were gray steel, the walls sheetrock, the lighting tubular fluorescent. Linoleum, not carpet, covered the floor; the carpet wasn't made that could have withstood even a single winter of commercial foot traffic in Cleveland.

But if the branch occupied a low rung in the banking ladder, it was still a bank, and therefore full of money. On an average day there would be about a quarter of a million dollars in cash stashed in the vault and

stacked in the tellers' drawers; on payday Fridays and the first of the month, when the government checks arrived in people's mailboxes, that amount might swell to half a million, easy. And it was all there for the taking.

Of course, Smitty's ambitions didn't run that high; he only wanted a little something to get him through the day.

There was a short line at the teller counter, and Smitty waited, trying to stay calm; the sunglasses notwithstanding, no one paid any particular attention to him. There was no guard. Although the bank was robbed about once a year, on average, the losses were always relatively small, less than what a security guard's annual salary would be. Bankers, of all people, understood cost versus return, and besides, the last thing the bank wanted was for an untrained, minimum-wage security guard to start trading bullets with a bank robber. It would be bad for business.

Finally it was Smitty's turn. He walked up to one of the teller stations, opened his jacket to show the butt of the gun in his waistband, and said, in a low voice and with as much menace as he could muster, "This is a robbery. Gimme all the money, both drawers. No alarms."

The teller was a stout woman of middle age, with prior robbery victim experience, so she did exactly what she'd been trained to do. She didn't panic, didn't scream, didn't do anything that might set this guy off. She followed his instructions, slowly and deliberately taking the stacks of loose and strapped bills out of both of her drawers, upper and lower, and putting them on the counter, while Smitty whispered, "Come on, come on, hurry up," and started stuffing the money into the waistband of his pants. The teller made sure to grab the three bills—two tens and a twenty—that were sitting in a segregated portion of her top drawer and hand them over. They were "bait bills," indistinguishable from any others except that their serial numbers were recorded: if the guy later got caught with the bait bills in his possession, it would be strong evidence against him. And despite the robber's warning about no alarms, with her hand out of Smitty's line of sight, the teller also pressed together the two buttons on the silent alarm system under the counter, which notified a central alarm center that a robbery was under way and also activated the surveillance cameras mounted on the wall above the exit doors.

Within thirty seconds the teller had emptied the drawers. Smitty stuffed the last strapped stack into his waistband, then backed away from the counter and headed for the door, tucking his head down to hide his face from the cameras that he knew were clicking away.

So far, so good. He had the money, and except for the one teller, no one in the bank had seemed to even realize a robbery was going down. But as anybody who's ever done it will tell you, there's a high pucker factor when you do a bank lick. It's hard enough to stay cool when you're inside, and you have your business to attend to. But by the time you hit the exit door, and you see the light and smell the fresh air, such as it is, your entire universe starts narrowing down to one overriding ambition: Putting as much distance as possible between yourself and the scene of the crime. It's a physical sensation; every nerve ending in your body is urgently advising you: *Run, don't walk! Run! Get away! Get away!*

Even professionals have a hard time keeping it in check—and Smitty was no professional. The instant he cleared the bank doors, he broke into a run. Which made for a memorable picture: A frightened, desperate-looking man in a stingy-brim hat and sunglasses—once again, sunglasses, in Cleveland, on a miserable gray afternoon in December—loping down a sidewalk with one hand clutching a bulge in the front of his pants and his head swiveling back and forth over his shoulders to see if anyone was gaining on him. Even in a rough, mind-your-own-business neighborhood like the Hough, it was the sort of thing that bystanders tended to notice. The guy couldn't have made his immediate status any more obvious if he'd been carrying a sign that said: "I just robbed somebody, and now I'm running away."

Short term, though, it was Smitty's lucky day. Because rustling and crinkling inside his pants as he finally climbed the stairs to his grim little apartment was some \$4,000 in cash, an impressive figure for a one-on-one bank robbery—that is, one bandit holding up one teller. I can almost see the look of wonderment and joy spreading across his face as he stood in his room, drenched in fear sweat, his breathing short and labored, fishing the money out of his pants and dropping it on the sagging Murphy bed as he counted it up: "Five hundred, twelve hundred, two thousand, three thousand—Oh, sweet Jesus!—four thousand dollars."

By Smitty's low standards, it was a bonanza, a miracle, manna from