

Counterfeit Illusion

She smiled at me. Her pink sweater gave off a soft glow in the morning mist as the sun tried to break through the clouds. We both entered the train, car number three, and took a seat at table number one.

It was the first Monday in August, and my petite French friend, Amie Dubois, seemed restless. Usually, Mondays brought a happy face, but something was amiss. Her smartly bobbed dark hair framed a look of sadness instead of her trademark pleasant smile.

As the Coaster train left the Carlsbad station, I asked, “You seem down this morning, Amie. Anything wrong?”

She thought for a second. “Do I look depressed? I’m not sure what’s wrong other than I’m bored. My mind craves a challenge. TV is in reruns; the newspaper has old news, my friends are on vacation, even my cat is bored. She didn’t even greet me at breakfast.”

I smiled. “Here is a test for my favorite sleuth. What did I do this weekend?”

Amie chuckled. “A challenge from my friend Monsieur Cory London. Well, let me see.” Her face brightened. She stared at me

for a moment and then said, “I see you were early to the train station and excited about something, so much so, you missed breakfast. Whatever you are excited about revolves around an item you could only get at the station. Noticing the white paper on your seat, I would say it involves the *Coastal Times*, the local community newspaper. Seeing your half-empty coffee from the train station mini-mart, you have already read the article in the paper and are hoping for my help with the contents of the white legal envelope containing a cold case from your father.”

“You amaze me. You are right as usual, but I have no idea how you knew I read the article in full and that I missed breakfast.”

“You’re an open book, Cory. The crumbs on the side of your mouth from a granola bar indicate you were eating on the run, without a napkin. Your photo-gray glasses are clear, which means you were sitting under the roof of the train station outside the mini-mart for a considerable period. Since you walk from home to the train, they would be dark gray if you had just trekked up as you usually do.”

“And the cold case. How did you know about that?”

“The off-white color and thin monogrammed edges are a dead giveaway of a government-issue envelope. Since your dad is a sheriff’s detective, it seems most likely that it would involve a case, one that involves a train, since you take one every day and help him with cases from time to time. The envelope indicates it is cold and filed away. I remember you saying that he mails inactive cases involving Amtrak or Coaster trains. If it was active, you would have it in an email. Whatever the case is about, it probably relates to an article in the local paper.”

“There,” I said with a laugh, “I made you think. Did that little exercise liven you up?”

She smiled. “Much better than the residential audits I’m doing all week at work. Boring!”

Amie worked downtown for the county assessor as an auditor. I worked a few blocks away for the *San Diego Tribune* as a copyeditor. Summertime is a dreadful time at both institutions. Make-up work mostly. I did have a little good news though.

I put the envelope on the table in front of me and pulled out the three-sheet report. “Are you game for a new puzzle?”

“What you got?”

“I perused the case this morning. It seems rather basic but also very intriguing. It ties in with recent stories in the *Coastal Times*. Numerous banks in San Diego County are missing hundreds of thousands of dollars from instant-teller theft. Someone is stealing money from them, but not externally—at least regarding transactions that are recorded. It appears to be an inside job. The interesting thing is there are multiple bank institutions involved, and when the locations are pinned to a map, they are all within walking distance to the train tracks. Since the serial numbers are recorded, they can be tracked. For months none of them turned up, and the case was kept quiet, but recently bills with corresponding numbers have been showing up in the vending machines for the Coaster trains. Mostly twenty-dollar bills.”

Amie thought for a second. “So, someone is laundering twenty-dollar bills in the Coaster ticket machines and getting change with clean serials.”

“Actually, most of the machines give out Susan B. Anthony dollar coins. Seems like a lot of risk for little reward.”

Amie looked at the report. “These laundering episodes sound more like a taunt than a money source. Like a way to get the attention of the authorities.”

“Maybe so, but I don’t know if we have a viable case or not that we can follow up on.”

“This case intrigues me,” said Amie. “There are a limited number of perps who could pull this off. So, the big question is, how does someone remove cash from a teller machine without being caught?”

I thought about it for a second and said, “The usual scenario I see reported in the paper is people using fraudulent cards and PINs to withdraw someone else’s money. Then, there are those who tie a chain to the ATM and pull them out of the wall.”

She shrugged. “Neither of which are in this report. So let’s figure out who would have access inside the bank.”

I replied, “You obviously have bank employees and armored-car drivers, and then you have custodians and cleaning people who have access to the building but not the secure areas.”

Amie sat forward and pulled out a pen and paper. “You also have customers visiting the bank, but they would not be there after hours.”

“Correct,” I said.

Amie perused the report. “It says here that money is loaded in the machine throughout the day but often disappears overnight. When the machine runs low the next day, the audit reports are off, usually by a thousand dollars or more. Somewhere overnight, a certain portion of the money in each machine disappears. According to security tapes, no one has access to the security closets where the teller machines are housed. The only people in at night are the cleaning crews.”

I shook my head. “Wow, that sounds like an impossibility. How can money disappear overnight if no one has access?”

“That’s what is intriguing. Think about it. How does money disappear if it’s locked away in a secure cabinet with security cameras focused on it front and back?”

“Wow, good question.” I looked down at the report. “That’s the essence of this case, Amie. In fact, it goes on even further. There is an automatic alarm if the back door of the machine is opened while the building alarm is on.”

Amie smiled. “So here is the sixty-four-thousand-dollar question: Is the money there in the first place?”

“Oooh, now you are onto something. The money is loaded multiple times a day. According to the report, the audit numbers are correct during the day but change overnight.”

Amie looked further on page three of the crime report. “It says that there is no counterfeiting going on. No fake bills. Just missing money.”

“Look at this item,” I said. “Most banks top off the machine before the bank closes, especially on Friday nights and weekends.”

“How often is the money missing? Is this a regular occurrence or is it sporadic?”

“There’s a chart of missing money discoveries per bank on page two. Looks sporadic per bank but a regular event throughout the county.”

Amie drew a circle on the paper. “So, the perp hits multiple banks on a regular basis, but each bank is sporadic, so it would be hard to track down a specific time and bank that the perp was going to hit next.”

“Let me Google some facts. A standard ATM can hold up to \$200,000 at the max, but most are loaded with no more than \$20,000 at one time. It depends on the expected traffic between fillings. Most machines limit the maximum withdrawal to \$500.”

Amie wrote a number down. “It says here that the usual missing amount from these different banks is in multiples of one thousand dollars or stacks of fifty or twenty-dollar bills.”

“A stack that high would be a quarter of an inch thick in new bills. One or two of those could easily be missing, and no one would notice the difference if the entire stack was very tall. It’s the old ‘missing penny’ theory.”

“So let’s play the perp for a second, Cory. If I’m a bank employee, and I want to replace a thousand dollars in bills with something else, what do I put there?”

“Oh, you are getting really into this. But an even better question is, what could you replace a thousand dollars with that wouldn’t be there in the morning?”

Amie laughed. “Money that dissolves overnight.”

“Right,” I said. “It takes up the required amount of space in the stack at night, but it dissolves to nothing over time. The bank employee takes the real money and puts it somewhere else.”

Amie caught on to my thinking. “And the bank employee puts this stolen money somewhere that it can be accessed outside of the ATM closet and might be accessible to custodians or other after-hour employees.”

It’s incredible to me how a little idea can multiply into farfetched madness in just a few minutes. Money that disappears, people walking out of banks with stacks of twenties . . . Pure craziness . . . Or was it? The reality was, sitting at a table with Amie was a lesson in observation. Talking through crazy ideas and playing what-if games often led to breakthroughs.

“So, Amie,” I said, “how could I get a stack of a thousand dollars in bills out of a bank without being seen?”

She thought for a second. “You’d have to hide it in something. If I were a custodian, I would hide it in a trash can. I wouldn’t put

it in my clothes. Instant jail time if caught. In a trash receptacle, you've got deniability."

I took a pencil and drew a crude trash can on the paper. "Would you hide it in the trash can or in a secret compartment or false bottom on the outside of the trash can?"

Amie said, "Security people would expect you to hide it inside with the contents. They wouldn't be expecting a false bottom or secret compartment."

"So, what if I designed a small wastepaper basket with two false bottom compartments? One to pick up a stack of money, the other to drop off a stack of dissolvable money. As I'm loading the ATM machine in the closet, the trash can gets set on top of one stack, which it picks up, and a small button releases the other. Remove and replace. Could that work?"

"To a security camera, the transfer would be invisible. You'd have to get the trick trash can in initially, but, after that, no one would notice."

"I have a theory I'd like to check out. Can you go in late to your job today? Say, about a half hour?"

She smiled. "I have lots of comp time, and I'm just finishing up residential audits, so I'll grab any excuse to delay that hellish task."

"Good," I said. "I'd like to stop off at Solana Beach and go for a walk down to the North Coast Bank branch on Coast Highway. It will take about ten minutes each way. We can take the 7:40 train to work. I want to see the ATM section just inside the front door. I've got an ATM card for access. I'm curious about trash cans and other removable items that are in that area and inside the bank. I'd also like to look at the trash access outside."

"I'm up for that. As we do," she said, "let's keep in mind who would possibly have access to ATMs in different banks. A bank

employee in North Coast Bank can't walk into a Chase bank and have access."

"You have a good point. It would have to be a third-party person. Someone with access to multiple banks. We've already discussed armored car people and custodians. Who else might have access?"

She drew a square on the paper and put multiple arrows pointing at it. "Here are some possibilities. You have maintenance people that might work for the company that manufactures the particular ATM machine. You would have bank regulators that might have access, and when things happen, you would have law enforcement and bank security people on site."

I drew another arrow on the paper. "There might be others that we don't know about. Obviously, we are just outsiders with no bank experience and no access. At this point, we are just two people with a dated police report and lots of curiosity."

She smiled. "That, my friend, gives us a leg up. We don't have the common prejudices that the regular players might have. I grew up with parents who worked for the traveling carnivals in France. Dad was a magician, and Mom was a fortune-teller. One thing you learn early is deception and attention. People see what they are focused on. As a performer, to be successful, you must control your audience's attention. You might have one person sitting across from you, in the case of fortune-telling, or a whole audience in an arena as a magician. What you say and do must be focused on diverting attention. You have to be able to read your audience to do well."

"I didn't know you were a part of the carnival circuit. That explains why you're so observant."

She opened her purse and showed me a dollar bill. "Hold out your hands. Examine this dollar bill and tell me what you see."

She reached over and put the bill in my hands. I examined it for a minute. “I see a president, serial numbers, green dye, and rather thick paper.”

“Good,” she exclaimed. “You have observed much more than the average person, but, unfortunately, you didn’t see the most important thing.”

“And what might that be?”

She laughed. “That I stole your wristwatch without you knowing it.” She held open her hand and showed me my watch.

“What . . . how did you do that? I didn’t feel or see anything.”

“That’s because you were focused on the money. Exactly what I wanted you to see and experience. With my sleight-of-hand skills, I gave thought for years about being a professional pickpocket, but one slight mistake and I would eventually end up in jail.”

I was blown away by her quick action. Having met Amie recently and working through a few items with her gave me an appreciation of her observation prowess. This one simple act showed me a whole different side of her that I hadn’t even imagined. She was good.

As the train pulled into the Solana Beach station, we walked downstairs and headed out the doors as they opened. The tracks at the Solana station were submerged. We walked up three flights of stairs and headed down Cedros Blvd., the main drag through the small downtown area. The North Coast Bank branch was down about a half mile through town. I was excited to see what we might experience, even though the bank would not be officially open at this time of the morning. After a brisk walk of ten minutes, we found ourselves across the street from the branch office.

I said, "It's not quite seven thirty. I'll get us in using my ATM card and then withdraw forty dollars from one of the machines in the enclosed lobby. The interior doors to the rest of the bank should be locked, so I'm not sure how much information we can gather."

Amie held her hand over up to shade her eyes from the sun. "I see two external security cameras, and there is a security guard sitting in his car in the parking lot. We won't be able to do much snooping."

Amie was amazing. I hadn't observed either camera and certainly hadn't seen the rent-a-cop sitting in the distant old gray Honda Accord parked under a tree at the side of the parking lot. It was like Amie had a closed-circuit camera attached to her eyes.

"I'm going to try something," I said. "I want to approach the security guy and see if he might have access to the main lobby."

She laughed. "So you think your phony insta-print private-eye business card will gain us access?"

"Probably not, but it's worth a try. If I were a cop, I wouldn't buy it, but he might have heard of my dad."

She shook her head. "But you're using a phony name on the card. Maybe if it said Frank Cord on it, but Cory London, the writer, is not very convincing."

"Watch this," I said. "This wig hat is good for something."

We walked across Coast Highway, and instead of going in the front door of the bank, I headed in plain sight to the cop's car. He saw us approaching and got out of his car. He stood and put his hand on his holster. This rent-a-cop was armed. I held my arms up and out to my side in a friendly gesture. I stopped about ten feet from him and said, "Hi, my name is Cory London. I'm working an undercover case with my partner, Amie, involving ATM theft at this branch."

As I was talking I removed my hat with the built-in wig. “My dad is Norm Cord with the sheriff’s department. We’re working a cold case for him, and I wondered if you could help us inspect a couple of things in the branch lobby. Do you have an access key?”

He shook his head and yelled out. “Stop right there.” Putting his hand on his holster, he said. “I need some identification.”

I laughed. “I’m undercover, but I do have a business card in my sock. You must understand—we’ve been trying to determine if any bank employees are involved. Some bad people may be involved in this. Unfortunately, regular ID might get us killed. I don’t expect you to believe me. Just thought I’d ask.”

Amie turned to face him and smiled. “I see your name is Harold. I know you hate this job; in fact, you want to quit. That resume on your seat is a dead giveaway, along with that brochure for the police academy. Tell you what—you help us, and we’ll see that Sergeant Cord has a chance to view that resume of yours.”

He shook his head. “You’re damn observant, lady. Yeah, I do want to quit this dead-end job, but I got a prior when I was a teenager. Robbed a mini-mart at sixteen on a dare. Stupid thing, but I can’t get past it. A stupid black mark on my record. Do you think the sarge could do anything?”

“Well, Harold,” I said. “I’ll be glad to put in a good word if you can get us in that lobby before anyone else comes in. We just need to see the lay of the land. Best thing: just pretend that we are custodians. Tell you what—I know there are cameras. We’ll pick up the trash cans and dump them out the back door. Just turn off the alarm. Give us five minutes—that’s all we ask.”

He shook his head. “I’ll probably regret this, but hell—I’m not going to be working here much longer. Give me your card, and follow me in. You got five minutes, no more. The branch manager comes in at eight, and I don’t want no trouble.”

I put my hat back on, and the two of us followed Harold into the bank lobby. While he stood by the front door, Amie and I walked strategically around the small office. Harold's key got us into the public areas but not the back room. I nodded to Amie to pick up the trash cans in the individual loan app areas. I picked up the ones from the teller areas. There was a larger can in front of the teller row. I removed the chrome top and proceeded to dump the smaller container into the larger one. Amie brought over three smaller cans and did the same thing. I walked out to the ATM lobby and had Harold open the access door to the trash receptacle where the calendar and pens on a rope hung.

Everything in the cans was dumped into the large container. I motioned to Harold to unlock the rear door. I took the larger receptacle out the back door, while Harold held it open. Amie followed along, looking at the trash can area. I dumped the trash, inspected the dumpster, and the both of us headed back in.

Harold did not have a key for the ATM access doors, but he did have a key that led to the room surrounding it. This was a storage room containing mops, brochure overstock, and cleaning supplies. We did a visual perusal, then put the individual cans back where we got them. I put the chrome top back on the more substantial trash can. Within five minutes we walked out the front door. Amie picked up a business card from Harold and a copy of his resume. We were then on our way back to the station to catch the 7:50 train.

As soon as we got a distance from the bank, Amie said, "I see some holes in the security defenses. I need to see behind the ATM doors, but from what I saw today, it would be effortless to remove money unseen from the bank. Each of those cans has a recessed bottom. No secret compartments on the cans I inspected, but

something as simple as two-sided tape would allow me to lift a thousand-dollar stack and get away with it.”

“Two-sided tape—I hadn’t thought of that.”

“It didn’t occur to me either,” she said with a wink, “until I saw a roll of it in the supply room. They use it to display some of their brochures on the carpeted walls of their cubicles.”

“So in our five-minute impersonation of a custodial crew, we could have easily removed a few thousand dollars from the bank without being detected by the myriad of security cameras mounted in plain sight above teller row.”

“Not only that,” she exclaimed, “the supply room did not have a camera installed inside. Exiting the room would be visible, but you could easily hide money while inside.”

I shook my head. “That seems like an oversight.”

She shrugged. “I’m sure the planners figured that having a camera in the teller machine closet would be enough. Why videotape images of mops and brooms?”

“So they cut costs and corners on security.”

“And,” she added, “left an insignificant but crucial flaw in a security plan that could be utilized by someone who was aware of it.”

As we neared the station, the sound of a train horn blared in the distance. We started to run, hoping to make the 7:50 express. We reached the platform just as the locomotive pulled to a stop. The doors opened, and Amie and I, out of breath, entered the train again. This time the carriage was full of commuters, so our usual table was unavailable. We did find a seat together and faced the length of the coach.

Amie tapped me on the shoulder and whispered in my ear. “I have something to show you.” She reached into her catch purse

and pulled out a small black plastic box. “Here is a gift from Bank of America.”

I held in my hand a small box with a flap on one end. Upon opening it, I found a stack of money.

“What the heck . . . ?”

I pulled the stack out and found green paper coupons made to look like money that could be used for services at the bank. There were various denominations for different items. It was an elaborate coupon book inside a nondescript plastic box.

“Notice anything unusual about this box?” she asked.

“Not really. It’s rectangular and just a little larger than the size of twenty-dollar bills.”

“Remember the false bottoms on the plastic trash cans?”

“They were about as wide as these are long.”

She nodded. “Notice that each box has a slight ridge on one side and a slight groove on the other.”

“I see it now that you mention it. It’s very slight. Like a manufacturing defect.”

“Guess what?” She laughed. “Five of these boxes are an exact fit on the bottom of the can. When I was in the supply room, I noticed these boxes stacked on a back shelf. Curious, I tried putting one of them on the bottom of the trash can in the room. It clicked in place. Five make an almost undetectable smooth bottom. Like clicking pieces of laminate together.”

“So someone with access to this room could easily walk out to the trash bin with five thousand dollars without being detected.”

“Exactly, my friend. They go out to the trash area and remove them behind the wall of the dumpster area. The trash can comes back in with a standard recessed bottom. If they got stopped while transporting the can, the bottom looks like a standard flat-bottomed trash receptacle. Undetectable by most people.”

“Wow.” I laughed. “I bet the real money is interspersed between a stack of coupons for additional deniability.”

“Could be, but not necessarily,” she said.

“So here is my question. What do these boxes get clipped into once they are outside?”

“That’s something we need to find out. We also need to find out how the money disappears overnight in the ATM machine itself.”

I smiled. “Another day, another visit.”

My day at work was boring, as usual, with the routine of copyediting other journalists’ work. The news day was unexciting, and I longed to find out more about the case we were pursuing. As the Monday evening Coaster train opened for passengers, I found Amie running toward me in the distance. She had a huge smile on her face and motioned for me to get on the train, car number three and table number one.

She was slightly out of breath but exclaimed, “Cory, I can’t believe it. I’ve been working on the problem all day. At first, it didn’t make sense. All these little plastic boxes. Fake money in them. Would someone use such an item to steal real money? It seemed so implausible. Why not just walk out of the bank with the money? If you are going to steal money, just steal it.”

I nodded. “I’ve been thinking the same thing. I can see using the box as a decoy to get it out of the bank, but what happens to it when you dump the trash? They must put it in their pocket, so why use the box at all?”

She laughed. “It was killing my brain. I kept seeing myself as a custodian with a trash can and a dumpster looming large in front

of me. What would I do? I couldn't put the money in the dumpster. No, it's too deep to retrieve. I thought about putting it under the unit or on the outside somewhere, but nothing seemed right."

"I see your head is still intact, so what did the mind of Amie DuBois come up with?"

"Something so bizarre that I don't know if it is possible or not, but I want to check it out. I did all sorts of run-throughs, and Monday night works on the schedules. If the perp duo is going to take action, it will be tonight."

"Duo? So now we have two people involved?"

She was so excited, she could hardly sit still. "It's an idea, but I need your help to see if it plays out. Are you up for dinner and a midnight dance?"

"Dinner and a dance? What are you talking about?"

"I saw something at the B of A this morning. If my theory is correct, someone will try to get this item out of the bank tonight. I need your help to do a stakeout."

"Stakeout? Like a cop-type stakeout? I'm game. That is, if you're buying?"

"Do you like Mexican food?"

"One of my favorites."

"Great." She smiled. "We may need to do an extended happy hour. There is a sidewalk cantina just down from the Bank of America. If we stop on the way home, we should get there in time for cheap drinks and eats. If you buy happy hour, I'll buy dinner."

"So we eat and watch the bank at the same time?"

"That's the idea. The bank closes at six, so the custodial crew will come in after that. My guess is about six thirty or seven. Once they go in, we'll need to move from the restaurant to the parking lot. Is your cell phone charged?"

“My phone is good to go. What’s this about a midnight dance?”

“We’ll only be dancing if the perps make a move, so I can’t promise anything yet.”

“So where might this dance be?”

“It’s a surprise, but you’ll need to remove that ugly hat of yours. You got anything dressy in that backpack of yours?”

“I’ve got a nice pullover sweater and some dress shoes. I have to clean up for interviews at work at times. Changes my look completely.”

“Good.” She smiled with a gleam in her eye. “You can buy me a pink sweater to go along with it. I know just the store.”

“So this isn’t just your run-of-the-mill stakeout. Now we have shopping, dancing, and staying out to all hours of the night. I do know for certain, though, that you’re always pretty in pink.”

“A pink that will go along very nicely with a Neapolitan midnight milkshake.”

I’d known Amie for about three months. We took the train together during the week and had worked through a previous case together, but our relationship had always been business first. Her usual stoic demeanor had been transformed with her new revelations. She was a petite five foot three, and I was six feet, so the thought of dancing with her seemed awkward at first, but she had this gleam in her eye. I couldn’t wait to see what she had up her sleeve for our evening adventures. A new sweater, dancing, and a milkshake. It sounded like we were going back to the fifties.

At five thirty, the Coaster train stopped in Solana Beach. We exited the train and did a fifteen-minute walk south on Coast Highway to Pedro’s Cantina, perched adjacent to the Bank of America, just in time to be included for their happy hour. With a pair of house margaritas and a plate of appetizers, we just kicked back for a few minutes and made small talk. Amie was dressed in

a full-collared green blouse and polka-dot black dress. She looked comfortable in the warm summer breeze. When we were together, it was usually some puzzle or thought-provoking event that consumed conversation. It was nice to see the more intimate side of Amie. She talked about her family in France and how she missed the culture. She told about her roommate, Shelly, and how she was coping with living alone while Amie was out of town on vacation. She asked about my situation, my hiding from a lawyer and working through an auto accident case. It was fifteen minutes of small talk until we saw the bank manager walk out the front door of the bank and into the parking lot.

“Looks like they are closing up,” I said, glancing at my watch.

Amie looked up from her plate of small appetizers. “Probably time to order dinner. My guess is the custodians will come in shortly. From what I’ve seen, most banks like to have the cleaning people in early in the evening to allay security concerns.”

I caught the waiter’s attention and ordered two main dishes: a combo plate for me and chicken fajitas for her. In a few minutes, two delicious meals were sitting in front of us. Thankfully, when we had been seated, we were able to secure a high vantage point of the sidewalk and street from the front patio area of the restaurant. Keeping one eye on my plate and another on the bank, I saw two more employees leave and the lights in the upper window dim. The bank was now closed and deserted. The security guard that was a regular fixture out front had left for the day. One thing I’d noticed about Amie is that her stoic, serious attitude seemed to melt away with a little alcohol. Now that her margarita glass was almost empty, she had a glowing relaxed smile on her face. While I was excited about our upcoming adventure, it was nice having a pleasant dinner with a good friend.

I looked at my watch. “It’s almost seven. When do you think they will show up?”

“I bet that’s them now in that Happy Maids car.”

Sure enough, a small blue Toyota with a placard stating “We’re Happy Maids. We’ll Clean Your Place with a Smile” had pulled into the parking lot. Three women exited the car and headed for the bank.

“That looks like the trio. Two young gals and an older woman. I’ll flag the waiter, and we can get into place,” I said.

Amie’s expression got serious. “Let’s pretend we are out for an evening walk and walk around the block in such a way that we can keep an eye on the bank. I want to be close enough to see if someone dumps the trash.”

I nodded. “There is a pretty good-sized strip mall behind the bank. We can window-shop and keep a view on the bank by looking at the reflections in the windows. That way we won’t be obvious.”

“Great idea,” she proffered.

For the next half hour, we slowly walked around the strip mall, pretending to window-shop. We could see the three women vacuuming, mopping, and dusting. From a distance, it looked like a typical cleaning crew. The lobby lights were on, and individual cubicle lights came on and off as the team moved through. Probably one of many buildings that they would do this night. Get in, get out, get paid. Given the size of the bank, it would probably take an hour to finish up. It might take two if they were shampooing carpets and doing a deep clean. Given their speed, this bank was probably part of a nightly route. Do one building, drive to another, clean that one, and go on.

Amie pulled on my sleeve. “I see the older woman with a can in her hand. Quick, turn my way and look me in the eye. Let me look past you.”

I situated myself facing one of the windows. In the reflection, I saw the older woman about fifty yards away walk out of the bank and take the trash can to the block enclosure where the dumpster was located. She opened the access gate and stepped inside. Over the block wall, I could see the plastic half lid of the dumpster being lifted and propped against the back wall of the enclosure. Then the trash can was lifted into the air, and the trash was dumped. The can disappeared, and everything was still for a minute.

“What’s going on?” I murmured. “Everything went still.”

Amie knelt down, “I see her feet. She is walking around the back of the can. Looks like she is pushing the dumpster out to get behind it.”

“There goes the lid back over,” I said as I heard it crash down on top of the metal lip of the trash receptacle. Everything was quiet for almost a minute and then she exited out the front of the enclosure and closed the metal access door behind her. With can in hand, she went back into the bank. In less than ten minutes the lights in the building went out, and the trio exited out the back door, locking the door behind them. A moment later the Toyota pulled out of the parking lot.

“Exactly one hour,” said Amie. “Seven to eight p.m. Probably cost the bank two hundred dollars for a good cleaning.”

I laughed. “Maybe more if some money left with that trash can. Should we go inspect the area?”

Amie shook her head violently. “Not now. I expect the other perp to come by within the hour. Let’s do a perimeter walk. The side street goes behind the trash enclosure. Let’s go past the

enclosure and walk completely around the bank and come back in on the other side of the strip mall. Keep your eyes peeled for anyone near the enclosure.”

The sun was going down, and the shadows got very long in the evening light. We walked out of the strip mall onto the side street and proceeded along the sidewalk. As we walked past the back of the enclosure, I saw that it included a brick wall about five feet tall that was wide enough to hold two dumpsters, six four-by-fours suspending a wooden roof over the enclosure, two plastic vents built into the back wall, two metal doors at the front with gate latches, and a couple of metal poles on the parking lot side to keep people from parking in front of it.

As we walked by the enclosure, Amie said, “I may be completely wrong about this. I don’t see anything like I expected. Let’s cut back in front of the enclosure.”

“What were you expecting to see?” I asked.

“I’m not sure, but it’s a bare wall. No hiding places anywhere.”

As we circled back to the front of the enclosure, a bicycle rider cut through the strip mall parking lot going fast. He hit the side street and then headed behind the enclosure. Suddenly he slammed on his brakes.

Amie squealed, “That may be him. Hurry—run to the street without looking obvious.”

We ran from the front of the enclosure back to the side street just in time to see the rider putting something in his jacket pocket. He was facing the other way and didn’t see us. He got back on his bike and headed to the street corner.

Amie shook her head. “I’m so stupid. I wasn’t expecting a bike. Hurry, Cory; we need to see where he goes. Run.”

Before I could say anything, Amie was off in a sprint. Within seconds we were at the street corner out in front of the bank.

“We’re in luck; he had to wait for the signal. Quick, let’s get across this street. We must see where he goes.”

Jaywalking through traffic, we made it to the other side of Coast Highway. We found ourselves on an extended sidewalk area called the Coastal Rail Trail that ran adjacent to the highway. The bike rider had headed north. He was about a hundred yards up on the trail.

Amie screamed, “What time is it?”

I replied, out of breath, “It’s eight forty-five.”

“Good, we can make it if we run. We need to get back to the train station for the nine p.m. Amtrak.”

“Amtrak?”

“I’m almost sure that is where he is going. We must see what happens when the train comes in. We need to go fast but not be obvious.”

“What the hell is going on?” I screamed back as I caught my breath for a second.

“Money transfer,” she yelled back.

“To whom?”

“That is the question. We need to find out. Run.”

We ran very fast, interspersing short vocal statements as we passed slower pedestrians. I struggled to put my backpack on as we ran. Thankfully, the train station soon came into view. We could see the bike stopped ahead at the intersection of Santa Fe and Coast Highway. As the light turned green, we ran faster to try to make the light. As it became yellow, we entered the intersection and reached the other side as the opposite traffic roared to life. Now it was just a short walk to the train station.

Fifty yards ahead our mysterious bike rider was locking his bike to a bike rack. He was about five ten, dressed in black jeans, black T-shirt, and a dark corduroy jacket. Had on a baseball hat

pulled low. The sun had set now, and the train area was illuminated with sodium lights. When he was outside the light, he was so dark he almost disappeared into the darkness. I glanced at my watch—it was 8:55. Five minutes to spare before the Amtrak came in.

Amie held me back with her hand. “The guy on the bike hasn’t seen us. Let’s keep our distance. We may need to take the train, depending on what he does.”

“How can we take the train without a ticket?” I asked. “Amtrak always checks.”

She responded. “The mobile app will allow us to buy tickets on the train. We might get lucky tonight, though. This is a full coastal train that goes all the way to Washington State. Not many commuters at this time of night. I learned a trick a while back. The conductors tag each passenger with a note above their seat for their destination since people get on and off at each station. Before we get on, just grab a scrap of paper, tear it in two and write down Union Station. Make the handwriting bad. If we take a seat quick in the back of the car behind other passengers, we’ll put the scraps up on the note rack. We might get away with it. Worse case we mobile-app it.”

We had reached the stairs that led down to the track platform. Amie stopped for a second. “Let the bike guy get on the platform before we descend. I don’t want him to notice us.”

I took a minute and created the scraps of paper, then stored them in my shirt pocket. We started to descend into the yellow light of the platform. The track was about three stories below the street level. The middle area was well lit, but the edges of the area quickly disappeared into blackness.

I tapped Amie on the shoulder and pointed. “The bike guy is all the way to the end of the passenger area to the south. Looks like he’ll be getting on at the back of the train.”

Amie whispered, “I don’t think he is getting on the train. We have to watch what he does. We need to react fast. The train only stops for about a minute. Be prepared.”

“Should we walk down that way?” I asked.

“Keep your eye on me. We’ll slowly walk that way and take a seat on the last bench. The pillar on the one side of the bench will help hide us from his view. Whisper. Voices carry a long way in this concrete canyon.”

Just then, in the distance, the light of an oncoming train appeared.

“Here we go,” I said.

“Sit still and watch until he makes a move. Watch also for the conductor. He will step out of one of the cars. If we do get on the train, do not get in the car he is in. That way we might have a chance of using our slips.”

“How about the cafe car? Maybe we can stop in there, grab a snack, and then spy out where the conductor is.”

“Good idea,” she said. “Here it comes. Eyes on our man.”

As the train passed us and came to a stop, two things quickly became apparent. The first was the train was a puller. That is, the locomotive was at the front of the train, pulling the cars along. The second was the train had an extra car at the back. This one was out of service. It was some historic car with the name of someone famous on the side. Our man strolled to the end of the train, which was out of sight of the platform lights. Right in front of us was the cafe car.

Amie said, “I’m going to pretend to look at the historic car. I’m going to play this up. I need to see what he does. The conductor

is three cars up. We are in luck. I want you to step on the cafe car. Stay by the door. If I get stuck or delayed, step off and wave to the conductor to hold up. That will buy us about thirty seconds. Ready, go.”

Amie trotted down to the historic car. I could hear her raving about it. The man had disappeared into the darkness around the back of the train. Turning the other way, I saw that the conductor was busy helping passengers with luggage three cars up. I stood in the doorway and kept an eye on Amie. She kept going. Suddenly the bike rider reappeared and walked my way past Amie. He continued past my car and headed back up the stairs. Amie poked her head around the back of the train and disappeared for a few seconds. Over the loudspeaker came the sound of the conductor. “All aboard.” I knew Amie wouldn’t be able to make it now, so I stepped out and held my hand up to the conductor in a motion to hold up. He caught sight of me just as Amie got back on the platform. She ran up to me, and I signaled again to the conductor. He said, “Doors closing,” and we were on our way.

Inside the cafe car, we headed into the sitting area. I ordered up a burger and fries to kill some time. Out of earshot of the cook, Amie said, “The guy was a little too fast for me. I know the general area he was in. We’ll have to ride this all the way to Union Station. This train lays over for forty-five minutes, which should give us time to explore. Since it is a historic car, we have a reason to be back there.”

I shook my head. “Everything happened so fast tonight. What was going on with the guy on the bike? Did he pick something up at the bank?”

Amie shrugged. “I wish I knew for sure. Both times tonight this guy was a little too fast for me. After we rounded the corner of

the dumpster at the bank, I saw him put something in his coat pocket. Where he got it is still a mystery. Just now, out in back of the train, I saw him walk from the other side of the car. It was almost completely dark back there. My guess is, whatever he picked up at the bank, he placed somewhere on the train.”

“Do you think he saw you? Could he recognize you again?” I asked.

“I turned my head and used a different voice. It was really dark. I don’t think so. I certainly wouldn’t be able to make him out.”

“So why didn’t one of us follow him?”

“That was an option earlier, but once I saw that he had a bike, I knew it was a lost cause. Besides, we have no idea what just went on. No proof of anything.

“So what now?”

“We share a burger and fries, get a few winks in on the train, and then do a little exploring when we get to Union Station. You got those slips ready?”

“I do.”

We ate a burger and waited until the next stop to see where the conductor was. Thankfully he was now four cars up. Amie and I grabbed a couple of isolated seats at the back of one of the coaches. I put the slips up on the note rack above our heads. We both nodded off. Evidently, our makeshift-ticket-scheme worked, as I found myself being shook by Amie as we were pulling into Union Station, more than two hours later. She said, “The train will lay over for forty-five minutes. Many people will go down to the station below and hang out for a while. We’ll wait about ten minutes and then head to the back of the train. We’ll need to jump down to the track area, so we have to make sure we aren’t seen.”

“What are we looking for?”

“Not sure. Something small enough to put in a jacket pocket.”

“Are we talking about one of those boxes with the fake money we found this morning?”

“Possibly, but I can’t be sure. That kind of box might have gotten the money out of the bank, but it could have been transferred to something else.”

“Whatever it is, the guy put it on the train in a brief time. It should be easy to spot.”

Amie shook her head. “Don’t be too sure. I didn’t see anything in the dumpster.”

As the train conductor announced our layover, he said to be back in the car no later than eleven fifty. We waited till eleven fifteen and sauntered our way to the back of the train. The track area was well lit up front, but the rear of the train trailed off into the dim light of distant streetlights. The conductor and other passengers had all dispersed, so Amie and I had a clear shot at the rear of the train. It was about eighteen inches from the platform to the track area.

“Let’s see what we see,” I said.

Amie looked up at the back of the car. “Man, Cory, I don’t see anything.”

The rear door was enclosed in a sealed oval section that would be used to join to another car. The back wall of the train was smooth. There were side windows, a ladder, A/C vents, a roof overhang, and all sorts of hoses and underbody paraphernalia. But nothing that looked like a black box or where you might hide money or other items.

My first thought was a magnetic box like you would use to hide keys on your car. I got down on my hands and knees and used my cell phone flashlight to search the underbody. There were a lot of

things down there, some hissing and gurgling, but nothing that looked at all like a box.

Amie said, "Maybe the rear door is unlocked?"

I shook my head. "I tried that, but it was locked solid with a dead bolt."

"Maybe under the roof flap?" she asked.

I climbed up using the ladder and ran my hand under the flap the entire width of the car. Nothing.

I was getting frustrated, and I could see the conductor climbing the stairs. We only had a few more minutes. I took a step back and almost launched over the tracks as the air-conditioner vent suddenly came on.

Amie said, "You jumped about ten feet."

"Man, that startled me. Boy, these things sure are noisy. I can hardly hear you."

Amie nodded. "This one especially; it's rattling like crazy. I can't imagine people inside not hearing that."

I saw the conductor coming our way. I went to step back up on the opposite platform to stay out of his sight, when it struck me. Something was rattling. Usually, Amtrak cars are really quiet. What the hell was rattling on this coach?

"Do you hear that rattle, Amie? What is that?"

"It seems to be coming from that vent."

"That's an awful sound. That would drive me nuts."

She reached up with her hand and touched the vent shroud. The noise stopped.

"I just fixed it," she cried. Running her hand on the inside of the vent caused something to come loose. It dropped out of the vent and down on the track.

"Is that what I think it is?"

"Yes sir, Mister Cory. We just found the missing money box."

She reached down and put it in her purse just as the conductor came around the back of the train. He yelled, "Are you trying to get killed? Get the hell out of there."

Amie smiled. "Sorry, we were just checking out this old car. We were trying to see if you can see inside."

"No, you can't. It's a private car going up to a show in the Pacific Northwest. Once-a-month special train trip. Goes to Portland, Seattle, and all the way up to Vancouver, British Columbia."

The man helped us back up onto the platform, and we slowly walked back to the train coach entrance.

Amie asked, "When is the next train from here to San Diego?"

The conductor said, "It's train 757, and it leaves on track nine at four a.m. sharp."

Amie smiled at me. "So we've got four hours to dance the night away."

"And where are we going to do that?"

"Upstairs at Phillippe's cafe, right down the street from the train station."

"Are they open after midnight?"

"They are if you know the right person. My uncle Frank manages the place."

"But where are we going to find that red sweater you want?"

"Right inside the front lobby. It's pretty red and has *Phillippe's* emblazoned across the front."

Amie and I walked over to the old restaurant adjacent to the train station. After a quick phone call, her uncle met us at the rear door. After a round of introductions, we all shared a French Dip sandwich and some ice cream, and I took Amie's hand for a dance to some of the historic music playing on the jukebox. As her uncle

Frank went up for the night, we sat in a chair in the central restaurant area and just kicked back.

I smiled. “I can’t believe what we did today. You are the most intuitive person I have ever met. Let’s look in that box and see what we have.”

She pulled it out from her purse and laid the contents on the table in front of her. There were a couple of phony bills, but the rest of the box had hundred-dollar bills in it. After counting, we realized the little trash adventure was worth five thousand dollars.

I shook my head. “I don’t understand. I thought that, according to the report, it was twenty-dollar bills that were missing. This contains hundred-dollar bills.”

Amie smiled. “They just upgraded the ATM machines. The ones inside the lobby now dispense twenties and hundreds. Your choice.”

“I still don’t get it. How do they get the money out overnight? And the bigger question is, who is doing this?”

Amie pushed the box across to me. “It didn’t dawn on me till we explored the rear of the train tonight. What is the common denominator that we saw today?”

“I’m not sure. We had a box, a dumpster, and a train. I don’t see how they tie together.”

“Think about it, Cory. We had a plastic box, a plastic trash can, a plastic vent on the back of the dumpster wall, and a plastic A/C vent on the back of the train. All these pieces clipped together. All these pieces were designed to be undetectable. Precision made, precision fitted. Put the pieces together, and no one, not even law enforcement, would know the difference.”

“So how did you figure that out?”

“It was that rattle that did it. Guess what? The guy on the bike didn’t clip the box all the way in. The rattle was a dead giveaway. If it had been clipped in properly, I would have never found it. It would have been as if it was molded out of one piece of plastic.”

“But I still don’t get how you would have figured that out. I saw the boxes, but I didn’t get it.”

“Simple. You, Cory, are not a magician. My dad for years used plastic boxes such as these for magic tricks. I saw my dad make money disappear every night on stage. The secret is to put undetectable things right in front of people’s faces.”

“Okay, great, but how do you make money disappear overnight inside an ATM machine?”

“I’ll have to see the inside of a machine to be sure, but I’m guessing it’s the old ‘shrinking deck of cards’ trick.”

“Deck of cards? What does that have to do with money?”

“For years my dad would make a deck of cards disappear and reappear as one card. He used a hollow folding box that looked like a deck of cards from the outside, but with one click it folded up to the size of one card. That’s how I knew how they would move the money. Just make a hollow box look like a stack of money on the outside, then trigger it to fold up internally to the size of one twenty-dollar bill.”

“So are you saying that our perp is a magician?”

“A magician, a plastics manufacturer, and someone who works on ATMs.”

“So we should be able to find this person pretty easily.”

“There are only a few people that would fit that bill.”

“So, I call my dad, and we turn this person in. I imagine there might be a reward.”

A serious look came over her face. “We could do that, but I think there is a better way to handle this. What I need you to do

is call your dad and the insurance adjuster that has handled the claims from these banks. Do you think you can arrange that later in the week?”

“The insurance clearinghouse adjuster is listed on the report. Let’s plan on Friday.”

At the end of the week, Amie, myself, my dad, and the insurance coordinator all met in the sheriff’s office downtown. I pulled out the case file and went over the essential details of the case. Then Amie spoke up.

“As you can see from the report, there have been thefts of hundreds of thousands of dollars over the last year from some banks in the area. There have also been thefts of jewelry and other small items that you may not be aware of but may have had claims presented to you. Cory and I have discovered how the perpetrators have pulled off these robberies and will now present you with a puzzle. If you prosecute these persons, it will come to light how vulnerable your systems are to theft. In the process of a court trial, security secrets will be presented that would allow many people to utilize these techniques. This will mean a complete overhaul of your machines and an entirely new security policy resulting in expenses in the millions of dollars. Alternatively, for a reasonable fee for our time and trouble, we can make sure that this perp leaves the country and does not steal from you again. To guarantee this, you can delay this payment for ninety days to ensure that our process has accomplished our goal. The choice is yours.”

The insurance prosecutor smiled. “How do we know that you have successfully broken the case?”

I smiled and pulled out an envelope. “Here is a small batch of hundred-dollar bills recently recovered from the North Coast Bank branch in Solana Beach. You can check these serial numbers against your list.”

He looked shocked. After a minute of comparison to a list he carried on his phone, he said, “You aren’t kidding. These were discovered missing just this week.”

Amie spoke up. “To make our proposal simple, we would accept this five-thousand-dollar amount as a down payment and accept an additional payment of fifteen thousand dollars at the end of ninety days if no more money disappears.”

My dad said, “So do you two know who the perp is?”

I shook my head. “We know who the players are but not by name.”

Dad looked puzzled. “So how do you stop future thefts?”

“We just inform them through their existing channels that if they don’t go away, they will be facing years in prison. We know enough about them that it would be foolish for them to continue.”

The insurance adjuster said, “So what you are saying is, for twenty grand the problem goes away, or we can spend years and time prosecuting this case and find ourselves with a huge security hole requiring millions of dollars to fix.”

“That’s the bottom line.”

“We’ll get back to you,” he said.

Two weeks later Amie and I had a meeting with the insurance coordinator. In a closed-door arrangement, an insurance check was made out to each of us for ten thousand dollars apiece once we signed the required nondisclosure agreement. They also

helped create a detailed note that was then sent through the plastic box system that included times, places, and photographs of the perpetrators in action and a reminder to cease operations in the States or spend many years behind bars.

It was noted that three local persons in the same family suddenly moved to Canada: a cleaning lady, a magician, and a plastics manufacturer that made replacement parts for ATM machines. They joined a sister who already lived there, who just happened to live by a train station. It was rumored that they were enjoying a small fortune with money acquired through a magical plastics business. Someone said they took an Amtrak train straight through to the Canadian province and that the American money with the funny serial numbers was spent without alarm in Canada. They counted the profit of their business as a security training exercise for the Americans.

As Amie and I talked about the case over coffee a week later, I asked her what impressed her most about it. She said, “I had the what and the how of the case early on, but it was the why that kept bugging me. Why were banks being hit near the train route? It seemed like some unusual coincidence. It wasn’t until I heard that the train crossed the border into Canada that the thought of using a train as a monetary delivery system made sense.”

I smiled. “A money train.”

She laughed. “A very profitable one at that!”

I asked, “What are you going to invest your money in?”

She gave me a wry smile and said, “Plastics. Plastics are the future.”