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# GHOST MAN ROGGER HOBBBS



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# GHOSTMAN

**ROGER HOBBS**



ALFRED A. KNOPF NEW YORK 2013

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## ATLANTIC CITY, NEW JERSEY

Hector Moreno and Jerome Ribbons sat in the car on the ground level of the Atlantic Regency Hotel Casino parking garage, sucking up crystal meth with a rolled-up five spot, a lighter and a crinkled length of tin foil. They had thirty minutes.

There are three good ways to rob a casino. The first is in the front door. It worked back in the eighties, if not so much anymore. Just like a bank, a couple of guys would walk in with masks and guns and put some iron to the pretty little thing behind the bars. She'd start crying and begging for her life while the manager would hand over the stacks from the drawer. The bad guys would walk back out the front door and drive away, because common sense says that a gunfight would cost the casino more than whatever you'd got from the cages. But times change. The cashiers are trained for it now. Security's more aggressive. As soon as the silent alarm goes, and it always does, guys with guns are coming out of the woodwork. They still wait for you to leave, though as soon as you step back out the door there are forty guys waiting with AR-15s and shotguns to take you down. No two-minute lag like before.

The second is to go for the chips. Take the elevator down from the suites, walk up to the high-roller roulette table, take out your gun and put a bullet right through the double zero. Everybody runs at the sound of the shot, especially the croupier. Rich people aren't brave and employees even less so. Once they've scattered, get a bag and scoop up all the chips. Put two more bullets into the ceiling to let them know you're serious, then run out like the devil was chasing you. Sounds dumb, but it works. You're not messing with the cages, so the response time won't be so fast. Security won't be waiting outside like they would be in the first scenario. You might actually make it to the parking lot and, from there, the highway. You've still got the problem of what to do with the chips. If you take enough of them, say a million or more, the casino will swap out all the chips on the floor for new ones with a different design, and you'll end up holding a bag full of worthless clay. Worse, technology is making this gambit obsolete. Some casinos are now adding microchips for counting purposes and they'll be able to track the ones you took. You'll be wanted from Vegas to Monaco in six hours, and the chips will be just as worthless. And if somehow neither of these two things happen, the best you can hope for is to try to sell them on the black market. But if you can't do that, you'll have to sell them for half face value or less, because nobody wants to eat that crap unless they can double their money. Long and short of it is, chips don't get you anywhere.

Finally, the third way to rob a casino is to steal the money while it's in transit. Take down one of the armored cars. Casinos move a lot of cash. More than banks, even. You see, most banks don't keep big pallets of hundreds locked up on the premises like they do in the movies. There are smaller cash cages all over the place, not massive vaults with hundreds of millions piled up. And instead of keeping all those stacks of money around, they do what every other institution of that size does. When they've got too much cash, they send it to the bank in an armored truck. When they don't have enough, they do the same thing in reverse. Two or three deliveries a day, all told.

Taking down an armored truck isn't really feasible, though. The modern ones are like tanks full of money. Hitting the bank where the money's coming from isn't an option either because banks have even better security than casinos. The key is to make your move right in the middle of the transaction, while the guys are loading the money on or off the truck. They even make it easy for you. Most casinos don't have a special armored-car depot; that's impractical. Instead, the truck parks next to one of the rear or side entrances, a different one every time. The guards open up the back and then walk the money right through the glass doors. This is the golden minute of professional heisting. For sixty seconds, a couple of times a day, more money than a couple of guys could get from half a dozen banks changes hands out there in the open right in front of everybody. All a professional heisting team has to do is get past two or three guys with crew cuts and guns and then drive away before the cops show up. Easy as that. Of course, you need to know when the deliveries are going to happen, and how much money is involved, and which entrance the trucks are going to use, but these details aren't impossible to get. Information's the easy part. Getting away, that's the hard part. If you can snatch the money and disappear in two minutes, you'll end up rich.

Jerome Ribbons looked down at his gold Rolex. It was half past five in the morning.

The first delivery was half an hour away.

It takes months of planning to take down a casino. Luckily for them, Ribbons had done this sort of thing before. Ribbons was a two-time felon out of north Philadelphia. Not a particularly attractive résumé item, even for the kind of guy who sets up jobs like this, but it meant he had motive not to get caught. He had skin the color of charcoal and blue tattoos he'd gotten in the Rockview Pen that peeked out from his clothing at odd angles. He'd done five years for his part in strong-arming a Citibank in Northern Liberties back in the nineties, but had never seen time for the four or five bank jobs he'd helped pull since he got out. He was a big man. At least six foot four with more than enough weight to match. Folds of fat poured out over his belt, and his face was as round and smooth as a child's. He could press four hundred on a good day, and six hundred after a couple of lines of coke. He was good at this, whatever his rap sheet said.

Hector Moreno was more the soldier type. Five and a half feet, a quarter of Ribbons' weight, hair as short as desert grass, and bones that showed through his coffee-colored skin. He was a good marksman from his days in the service, and he didn't blink except when he twitched. His sheet showed a dishonorable discharge but no time served. He got back home and spent a year cutting chops in Boston and another browbeating protection money out of dope dealers in Vegas. This was his first big job, so he was nervous about it. He had a whoopee pharmacy in the Dodge with him, just to get his nut up. Pills and poppers and powders and smokes. He wanted to burn away his jitters with a fistful of speed. There were never enough drugs for him. They'd gone through the whole plan over and over to get ready, but Moreno needed more than that. He finished a big bone of crystal meth with a slurp. His eyes watered up. A friend of his had cooked the crank up in a trailer west of the Schuylkill. It was low-quality Strawberry Quick, but he didn't care. He wanted to fix and focus, not get blown out of his mind on crank and paint thinner before the main event.

Ribbons looked at his watch again. Twenty-four minutes.

Neither man spoke. They didn't have to.

Moreno took a pack of cigarettes out of his pocket and lit one, then passed the foil over to

Ribbons. He let out two puffs in quick succession.

Ribbons numbed his mouth down with a pull off a pint of bourbon first. Basing meth is hot and bitter experience. He took his time chasing the drop across the foil between his callused fingers. This wasn't the first time he'd been down this road. The meth felt good though not nearly as good as the rush he'd get with his mask on and his gun up. He liked to be right in the thick of it.

Moreno watched him, smoked his cigarette and stole a few pulls off the bottle of cough syrup. His heart skipped. A lot of people in the old neighborhood would have paid top dollar for this premium kind of high, but none of them ever did cough syrup anymore. Only him. Makes you see things like you do when you've got fever so high you're on the edge of death. You see God waiting for you at the end of the tunnel. Nobody ever told him about the endless hard breathing, the heartbeat or the things he'd hallucinate once the DXM hit his bloodstream like an eight ball of ketamine. He listened to the radio and waited.

Moreno flicked his cigarette out the window and said, "Got your house picked out yet?"

"Yeah. Blue Victorian. Beautiful place down by the water. Virginia."

"What did the lady say?"

"That it's a buyer's market. Our deal won't be a problem."

They sat quietly for a while, listening to the morning traffic report on the radio. Nothing much to talk about anyway, nothing they hadn't said a thousand times over cups of coffee and blueprints and glowing computer screens. There was nothing more to do but listen to the traffic reports.

They had planned this job way in advance, though maybe it's wrong to say that they planned it at all. The man with the idea was three thousand miles west sitting by his phone in Seattle and waiting to make a call. He was the jugmarker. Most robberies are lone-wolf operations that never get off the ground. A couple of crackheads try to knock down a bar and end locked up for the duration. A job with a jugmarker isn't one of those. It is the kind of job you hear about once on the evening news and it never comes up again. The kind that goes off right and stays right. This was a job with strict plans, timing and endgame—a jugmarker heist from beginning to end. The man with the plan knew everything and called all the shots. Ribbons and Moreno didn't like to say his name. Nobody did.

Bad luck.

Moreno and Ribbons weren't dumb, though. They knew the patterns of the security cameras. They knew the armored truck inside and out. They knew the drivers' names, the casino managers' names, their habits, their records, their phone numbers, their girlfriends. They knew things they wouldn't even need, because that was part of the process. There were a million things that could go wrong. The idea was to control the chaos, not step right into it. Now it was all down to the traffic reports.

After twenty minutes, Ribbons's phone rang. A sharp, crisp chirp, repeated twice over. A specific ringtone for a specific number. He didn't have to answer it. Both men knew what it meant. They exchanged glances. Ribbons sent the call to voice mail, put the drugs back in the glove box, and looked at his watch a third and final time. Two minutes to six in the morning.

The two-minute countdown had started.

Ribbons took a high-fiber cotton balaclava out of the glove box. He put the ski mask on and fitted it until the fabric was snug around his face. Moreno followed slowly with his own.



Ribbons connected the wires under the dash and powered up the engine. On the floorboard was a KDH tactical-assault vest with level-four ballistic plates designed to stop rifle rounds from insurgent assault weapons fifty feet away. Ribbons had to wear one. He was the point man. His stomach hung out beneath. Under a blanket in the backseat was a Remington Model 700 hunting rifle loaded with five rounds, fitted with a red-dot sight and modified with a eight-and-a-half-inch AWC Thundertrap silencer—Moreno’s weapon. Next to it was a full-automatic Kalashnikov, Type 56, with three mags of 120-grain, full-metal-jacket, boat-tail hunting rounds, thirty in each. Ribbons took the AK and loaded a mag into the receiver, pulled back the cocking lever, turned to Moreno and asked—

“Are you as ready for this as I am?”

“I’m ready,” he said.

Again they were silent. The parking-garage lights flickered, then turned off—no need for lights after sunrise. Their Dodge Spirit was covered in rot-brown rust stains. Right in front of them, visible across the street, was the casino’s side entrance where the truck would be. The rain streaks on the windshield looked like a kaleidoscope to Ribbons’s eyes.

Ninety seconds before the truck was supposed to arrive, Moreno got out of the car and took his position facing the street, behind a roadblock. The salt air had eaten the concrete down to the steel rebar. He looked up at the security cameras. They were shifted away. Perfect timing. Casino security’s tight enough to have cameras in the parking lot, just not quite tight enough. Moreno had mapped out the camera blind spots and tested them weeks ago. Nobody really cares what goes on in the parking lot at six in the morning. Moreno steadied the forearm of his rifle on the concrete block. He flipped the lens cap off his sight, pulled back the lever and locked in the first round.

Then Ribbons got out. He hustled while the cameras were still shifted away and hid behind the next pillar, in another blind spot. He started breathing deeply and quickly to loosen himself up so he’d be ready to run. The Kalashnikov seemed tiny in his massive hands. He held it close to his chest. He was beginning to feel sick. That old familiar feeling crept into his stomach, like it always did. Nerves. Not as bad as Moreno’s nerves, he thought, but still there, every time.

Sixty seconds.

Ribbons counted down the seconds in his head. The timing was very important. They were under strict orders not to move until the exact moment. The sweat made the inside of his gloves slick. It is harder to shoot precisely in latex gloves, but he was also under orders to keep them on until the end of the day. He was as still as the Buddha behind his pillar, even though it was a little too small for him. He didn’t even have enough space to pull back his jacket and look at his watch. Instead he concentrated on breathing, in and out, in and out. Seconds ticked away in his head. Water fell in drops off the concrete overhead.

At exactly six a.m., the Atlantic Armored truck slid through the green light at the corner and turned down the street. Both the driver and the guard wore brown uniforms. The truck was ten feet tall and weighed close to three tons. It was white, with the Atlantic Armored logo painted on both sides. It turned in the casino’s loading zone and came to a slow, rolling stop under the Regency sign. Ribbons could barely hear a thing over the sound of his own hurried breath.

Armored cars are never easy. They’re intimidating machines. It’s not just the obvious

things, like the three inches of bullet-resistant NIJ-tested armor, or the tires reinforced with forty-five layers of DuPont Kevlar, or the windows made of a transparent sort of polycarbonate capable of stopping a whole clip of ten-millimeter armor-piercing rounds. Not all that's obvious. The more dangerous things about an armored car involve the stuff on the inside. The guards, for example, are trained guys with guns. The inside of the truck's got cameras that record everything that happens in there. There are sixteen gun ports, so the guys on the inside can shoot the guys on the outside. And to top it all off, there are magnetic plates in the strongboxes. If the loot is ever taken off the plate, a timer starts going. If the timer ever runs out, little ink packs in the money explode and ruin the prize. But to a jugmark and a team with a plan, all those worrisome features fall by the wayside. There is always a weakness. In this case, there were two. The first is obvious: nothing stays inside an armored car forever. Wait for the guys to get out, and all the armor and cameras and magnetic plates mean nothing. The second requires a little more thought, however. The second requires much more cruelty.

Kill the guards, and the cash can be yours.

There were two of them, both in the front cab. One driver and one money handler, with a couple of years of experience between them, or so the research said. One had a family, the other didn't. Once the truck had come to a stop, they'd got out. As soon as they closed the doors, a guy in a cheap black suit came out through the casino entrance to meet them. He was balding and had a name badge over his lapel. He was the casino vault manager. Middle forties, cleanest record a guy could have. Not even a parking ticket. He took a key out of his pocket and handed it to the money handler. Of course, even with his clean record, he was never allowed in the truck itself. Not once in ten years. The uniforms would handle it out here, and he would handle it back in the cage. He waited on the sidewalk and rubbed his hands together.

Thirty seconds.

The driver took another key off his belt and handed it to the handler, who cracked the lock on the back of the truck and climbed in. Back there was a magnetic-plated strongbox built into the side wall of the vehicle and covered with a further layer of bulletproof ceramic armor. His key fit into one of the two locks, and the vault manager's key fit into the other. Nobody had ever robbed an Atlantic Armored truck before. Their service was top of the line courtesy of paranoid bankers and hotel service accounts worth countless times more than the whole fleet of armored trucks. Security was a big deal in this town. The item in question was a twelve-kilo block of vacuum-packed hundred-dollar bills, in the new style with the shiny metal security stripes right down the middle. The block was subdivided into hundred-bill stacks called *straps*, because of the mustard-colored paper strap banding each pile together for easy counting. Each strap was worth ten thousand U.S. dollars. There were 122 straps in the twelve-kilo block, or \$1,220,000, compressed to the size of a large suitcase. The handler slid the money off the magnetic plate. There was a blue Kevlar bag in a drawer opposite. He fitted the stacked cash in the bag, then fitted the bag onto a small carrying trolley hooked into the wall. He put on a pair of sunglasses from his pocket and pushed the trolley off onto the pavement. It was large and awkward, so he had to maneuver it.

Ten seconds.

As soon as the handler got out of the truck, the driver drew a Glock 19 from his holster and

held it low beside his hip, which was standard procedure for a delivery like this. He looked bored. This was his first delivery of the day and there would be ten more like it, back and forth to various casinos at different times throughout his shift. He adjusted his grip on the gun and kept his finger off the trigger. The handler locked the truck and gave the casino's key back to the vault manager, who attached it to his belt. The driver scanned the parking garage, then turned back, took two steps toward the casino doors and gestured for the other two to follow with the money.

Time's up. Ribbons gave the signal.

Moreno's rifle bucked gently in his arms. The shot wasn't silent but muffled, like a nail gun firing up close. The bullet hit the driver's head just below the hairline and behind the ear. It went right through his head and exited through the nose. Blood and brain matter painted the sidewalk. Moreno didn't wait to see the body fall. At this distance, he knew where the bullet would go. He worked the bolt and the cartridge flew out. It took him a fraction of a second to switch targets, as if he'd been doing this his entire life. The vault manager was closest, so he was next. The bullet hit him in the sternum and tore through his heart. The third target was already on the move.

The money handler threw himself toward the armored truck. He stumbled on the sidewalk, then hit the pavement and grabbed for the Glock in his holster. Moreno led him through the sight. He took a bead and squeezed the trigger. The bullet missed by a foot. The guard scrambled for cover. Moreno gave Ribbons a hand motion. No chance he'd get the shot from this angle.

Ribbons emerged from his blind spot and raised the Kalashnikov to his shoulder. He pissed bullets, unsuppressed, full-automatic. The gunshots broke the morning silence like a jackhammer in the middle of the night. The glass casino doors shattered as one long, thirty-round burst of ammunition poured from the barrel of his gun. It was the law of large numbers for hitting the third guy. Most of the bullets missed, but one didn't. A bullet caught the handler in the spine, below the heart. He twisted on the pavement from the hit. Inside the casino, people started screaming.

Ribbons hopped over the concrete barrier between the parking garage and the street and jogged toward the armored truck. He dropped his clip, whipped out another and charged in. There was no traffic in either direction. Too early for that. He held the rifle out one-handed in case somebody else was waiting to come out from the casino and snatch the money first. He stooped down, never taking his eyes off the doors, and used his free hand to try to unhitch the bag, which was fastened to the trolley with big easy nylon buckles. Ribbons hadn't considered, however, how hard it would be to get them undone with one hand, in a latex glove, on a quarter gram of meth, in the July heat. His hand was shaking.

Moreno watched the street through his sight. *Come on, come on, come on.*

Then the alarm went.

It was a loud klaxon with flashers from inside the lobby, meant for fires and earthquakes. Ribbons flinched, then sprayed a burst through the doors to discourage anybody from coming out. The rifle's kickback forced his arm up and sent bullets through some windows in the casino's hotel tower and took out the *R* in the neon Regency sign. His brass shell casing poured out and tinkled on the sidewalk. He shouted. The recoil nearly broke his hand. When he regained control of the Kalashnikov, he kicked the bag to the pavement in frustration.

Screw it. He pointed the gun at the last nylon buckle and blew it free.

The money handler gurgled from where he lay on his back a few feet away. His eyes followed Ribbons. Blood frothed up from his mouth and pooled around his face like a halo. Ribbons picked the bag up by the broken strap and slung it over his shoulder. When he passed the dying guard, he looked down at him, lowered the rifle and put a burst of bullets through his head.

Police sirens were audible in the distance, drawn to the gunfire. Eight blocks away, by the sound of it. Thirty-second response time starting now. Ribbons ran as quickly as he could back to the parking garage. He was shaking, even despite the handful of barbiturates he had swallowed. His eyes were as wild as some savage warrior's. There was still no traffic. The run was easy.

Moreno gave him the open palm. *Run faster, you fat fuck.*

When they were within earshot, Ribbons shouted, "Heat coming in from the north. Open the damn car, let's go!"

They were less than twenty feet apart. Now the cameras didn't matter. Security couldn't identify them in that sort of headgear. They sprinted back to their getaway car. Ribbons hopped over the concrete barrier and Moreno threw the passenger door open for him. Moreno would drive. The whole job had taken less than half a minute. Twenty-six seconds, according to Ribbons's Rolex. It was as easy as that: walk up, take the money and run. Moreno had an idiotic smile plastered on his face. He thought everything would go perfectly. But no heist ever goes perfectly. There is always a problem.

Like the man sitting in the car on the other side of the parking garage, watching them through the scope of his rifle.

To Ribbons, what happened next was all a blur. One second he was getting into their car and the next he heard the gunshot and saw Moreno hit. There was a spray of pink mist. Chunks of brain matter and fractured skull hit Ribbons straight on, like shrapnel from a grenade. Ribbons didn't have time to think. He raised his Kalashnikov and sprayed lead blindly in the direction of the sound. There were flashes of light from one of the cars behind him, but Ribbons was out of bullets before he could target it. He got out of the Dodge, dropped the clip, took out another and charged it. He hadn't even shouldered the rifle when a bullet punched a hole through the windshield. Ribbons took a bead on the flashes and returned fire. The next round came right at him. He scrambled around the car toward the driver's seat, letting out shots in quick bursts. A bullet struck him in the shoulder. It hit a ceramic plate. It was a powerful blow that spun and staggered him, but he barely felt it. He recovered and kept shooting. Another shot hit him in the chest above the belly. The hit felt like a sharp, immediate sting. Ribbons shouted. He was out of bullets.

He swore and dropped the empty rifle. He pulled a Colt 1911 from the small of his back and fired the gun one-handed, arm outstretched, no target in sight. The stupid mask had slipped over one eye. He fired in quick double taps to give himself cover fire. A rifle round hit the pillar behind him and sent up a storm of powdered concrete and plaster. With his free hand he pulled Moreno's body out of the driver's seat. There was brain matter blown out all over the dash. Another round hit the trunk of the Dodge. Ribbons could hear it bouncing around against the chassis. The car was still running. Ribbons put it into Reverse. He didn't even bother to close the door, which hung open until Ribbons was halfway through the two-point

turn and momentum slammed it into place. He leaned over the seat and fired through the rear window. Then the mirror, a foot from his head, exploded. *Drive, you idiot.*

Ribbons burned rubber. The Dodge peeled out so quickly it slammed into the row of cars behind it and sent up a shower of sparks. Half blind from the mask and the blood, Ribbons shifted into Drive and barreled down the slope toward the garage entrance. There was no attendant in the booth this early, which was good because Ribbons couldn't see where he was going. The beat-up Dodge crashed through the ticket machine, swiped the booth and fishtailed onto Pacific Avenue. The car careened through a red light and lost control down the wrong side of the road toward Park Place, where Ribbons ducked behind the steering wheel and floored the accelerator. The rims of his tires sent up sparks along the pavement. He could hear cops circling in the distance, going Code 3 with full sirens. Only blocks away now, close enough to be a problem. When he pulled the mask off, drops of sweat showered the dashboard. He glanced behind him. Nothing in the rear window yet. He weaved down the wide Atlantic City boulevards, still flooring it. Moreno, the wheelman, had planned the escape route down to the second. That plan had all gone to hell in ten seconds flat.

Ribbons spun the wheel and screeched through a parking lot and down an alleyway.

In less than ten minutes, the make and model of his car would be out to every cruiser and state trooper for fifty miles. He had to stash the car, the money and himself before the police caught up with him. But first he needed to put *distance*. It wasn't until he'd turned onto Martin Luther King Boulevard that he felt the blood soaking through the clothing under his bulletproof vest. He touched the wound in his chest. It had gone through. Though the vest had slowed and deformed the bullet, it had still gone through twenty-seven layers of Kevlar into his flesh. It didn't hurt, exactly. He had Moreno's crank and a syringe of heroin to thank for that. But it was bleeding fast. He'd have to wash and wrap it if he wanted to stay alive. Proper treatment would wait until later. It would have to.

The phone rang again. That special ringtone. The caller had little tolerance for lateness, less for incompetence and none for failure. The man's reputation relied on that sort of totalizing kind of fear that could cow federal agents and keep murderers and rapists as obedient as schoolchildren. His plans were precise, and he expected them to be followed precisely. Failure was never even discussed. Nobody Ribbons had ever met had failed him before. Nobody still around to talk about it, anyway.

Ribbons looked over at the phone, where it was lodged under the front seat, then reached over and killed the call with his thumb.

Ribbons tried to concentrate on the escape route, but all he could think about was his little blue house on the water. Through the drug haze, he could practically smell the old Victorian and feel the chipped paint on his fingertips. His first house. He kept the image of it in his mind, like a security blanket around the pain of the bullet lodged in his chest. He could make it. He had to. He had to.

Two minutes after six in the goddamn morning.

Two minutes after six in the goddamn morning, and the police were already out in full force, sweeping the streets for him. Two minutes after six in the goddamn morning, and word of the heist was already out to the highway patrol and the FBI. Four people were dead. More than a million dollars stolen. Over a hundred bullet casings on the pavement. This would be one for the headlines.

It was two minutes after six in the goddamn morning, and the police had already woken their detectives.

It took another two hours for someone to wake me.

## SEATTLE, WASHINGTON

The shrill, high-pitched chirp of an incoming e-mail was like a bell ringing in my head. I woke with a start and immediately put a hand on my gun. I took gasping breaths as my eyes adjusted to the light coming off my security screens. I looked over to the windowsill where I'd set my watch. The sky was still as black as ink.

I took the gun out from under my pillow and put it on my night-stand. Breathe.

When I regained my composure I scanned the monitors. There was no one in the hallway or the elevator. Nobody in the stairs or the lobby. The only person awake was the night watchman, who looked too engrossed in a book to notice anything. My building was an old ten-story, and I was on the eighth floor. It was a seasonal sort of place, so there were year-round occupants in only about half the rooms and none of them ever got up early. Everyone was still asleep, or away for the summer.

My computer chirped again.

I've been an armed robber for close to twenty years. Paranoia comes with the territory, as well as the stack of fake passports and hundred-dollar bills under the bottom drawer of my dresser. I started in this business in my teens. I did a few banks because I thought I'd like the thrill of it. I wasn't the luckiest and I'm probably not the smartest, but I've never been caught, questioned or fingerprinted. I'm very good at what I do. I've survived because I'm extremely careful. I live alone, I sleep alone, I eat alone. I trust no one.

There are maybe thirty people on earth who know I exist, and I am not sure if all of them believe I'm still alive. I am a very private person out of necessity. I don't have a phone number and I don't get letters. I don't have a bank account and I don't have debts. I pay for everything in cash, if possible, and when I can't, I use a series of black Visa corporate credit cards, each attached to a different offshore corporation. Sending me an e-mail is the only way to contact me, though it doesn't guarantee I'll respond. I change the address whenever I move to a different city. When I start getting messages from people I don't know, or if the messages stop bearing important information, I microwave the hard drive, pack my things into a duffel bag and start all over.

My computer chirped again.

I ran my fingers over my face and picked up the laptop from the desk next to my bed. There was one new message in my in-box. All of my e-mails get redirected through several anonymous forwarding services before they reach me. The data goes through servers in Iceland, Norway, Sweden and Thailand before it gets chopped up and sent to accounts all over the world. Anybody tracing the IP wouldn't know which was the real one. This e-mail had arrived at my first offshore address in Reykjavik some two minutes ago, where the server had encrypted it with my private-key 128-bit cipher. From there it had been forwarded to another address registered under a different name. Then another address, then another. Oslo, Stockholm, Bangkok, Caracas, São Paulo. It was daisy-chained down the line.

ten times with a copy in each in-box. Cape Town, London, New York, L.A., Tokyo. Now was undetectable, untraceable, private and anonymous. The information had circled the world almost twice before it got to me. It was in all these in-boxes, but my cipher key could unlock only one. I entered my pass code and waited for the message to decrypt. I could hear the hard drive doing a spin-up and the CPU beginning to work. Five in the morning.

Outside the sky was empty, except for a few lights on in the skyscrapers, which looked like foggy constellations. I've never liked July. Where I'm from the whole summer is intolerably hot. The security monitors had browned out for a few seconds the night before, and I had spend two hours checking them. I opened a window and put my fan next to it. I could smell the shipping yard outside—old cargo, garbage and salt water. Across the train tracks the bay stretched out like a giant oil slick. That early in the morning, only a half dozen or so headlights cut through the darkness. The fishing boats cast rigger beams over the nets, and the early ferries were setting off from the harbor. The fog rolled in from Bainbridge Island and through the city, where the rain stopped and the cargo express cast a shadow from the track going east. I took my watch off the windowsill and put it on. I wear a Patek Philippe. It doesn't look like much, but it will tell the correct time until long after everyone I've ever known is dead and buried, the trains stop running and the bay erodes into the ocean.

My encryption program made a noise. Done.

I clicked on the message.

The sender's address had been obscured by all the redirects, but I knew instantly who it was from. Of the possibly thirty people who know how to contact me, only two knew the name in the subject line, and only one I knew for sure was alive.

Jack Delton.

My name isn't really Jack. My name isn't John, George, Robert, Michael or Steven, either. It isn't any of the names that appear on my driver's licenses, and it isn't on my passports or credit cards. My real name isn't anywhere, except maybe on a college diploma and a couple of school records in my safety-deposit box. Jack Delton was just an alias, and it was long since retired. I'd used it for a job five years ago and never again since. The words blinked on the screen with a little yellow tag next to them to show that the message was urgent.

I clicked it.

The e-mail was short. It read: *Please call immediately.*

Then there was a phone number with a local area code.

I stared at it for a moment. Normally, when I got a message like this, I wouldn't even consider dialing the number. The area code was the same as mine. I thought about this for a second and came up with two conclusions. Either the sender had been extraordinarily lucky or he knew where I was. Considering the sender, it was probably the latter. There were a few ways he could've done it, sure, but none of them would've been easy or cheap. Just the possibility that I'd been found should have been enough to send me running. I have a policy never to call numbers I don't know. Phones are dangerous. It is hard to track an encrypted e-mail through a series of anonymous servers. Tracking someone by their cell phone is easy, however. Even regular police can trace a phone, and regular police don't deal with guys like me. Guys like me get the full treatment. FBI, Interpol, Secret Service. They have rooms full of officers for that sort of thing.

I looked at the blinking name long and hard. *Jack.*



If the e-mail were from anyone else, I would've deleted it by now. If the e-mail were from anyone else, I'd be closing the account and deleting all my messages. If the e-mail were from anyone else, I'd be frying the computers, packing my duffel and buying a ticket for the next flight to Russia. I'd be gone in twenty minutes.

But it wasn't from anyone else.

Only two people in the world knew that name.

I stood up and went to the dresser by my window. I pushed aside a pile of money and a yellow legal pad full of notes. When I'm not on a job, I translate the classics. I pulled a white shirt out of the drawer, a gray two-piece suit from the closet and a leather shoulder holster from my dresser. I fished a little chrome revolver from the box on top: a Detective Special with the trigger guard and hammer spur filed off. I filled it with a handful of .38 hollow points. When I was dressed and ready, I took out an old prepaid international phone, powered it up and punched in the numbers.

The phone didn't even ring. It just went right to connection.

"It's me," I said.

"You're a hard man to find, Jack."

"What do you want?"

"I want you to come to my clubhouse," Marcus said. "Before you ask, you still owe me."

Even from across the street, the Five Star Diner smelled of cigarettes and aftershave. It was wedged like a garbage can between a restaurateur's alleyway and a porn shop in the drinking half of Belltown, a block from the Space Needle and just shy of South Lake. A pack of motorcycles were parked under the streetlight. The inside was lit by the faint glow of neon and a jukebox full of shiny compact disks. The front door was propped open. Even at this hour the heat hadn't let up.

The cab driver made a rolling stop out front. Compared to the places where I used to work, like Vegas or São Paulo, there are very few bad neighborhoods in Seattle, which is practically spotless by comparison. This neighborhood was an exception. The alley looked like a homeless shelter, full of blankets and bottles and stinking of skunk beer and motor oil. I paid the fare through the cash-sized gap in the plastic shield, and the driver didn't wait around. He drove off as soon as I had my feet on the pavement and both hands off the door.

I walked down the alley and went in through the kitchen. The Five Star was a public place, I figured. It's harder to do anything really awful to someone in a place where anybody with eyes or ears could be a witness. Marcus was trying to tell me that he didn't want to kill me. If he'd wanted to kill me, he wouldn't have bothered to send me a message. He would've found me himself, put a pillow over my head and then a bullet through it, like he did back in the day. Meeting here was like standing on the sidewalk in front of a police station. There was a twisted sort of logic to it. It gave me one reason to take comfort.

Marcus had never killed anyone in his own restaurant before.

Still, he did have plenty of reasons to take me out. A job we'd worked on together had fallen apart, and his reputation had gone down with it. He went from international mastermind to scumbag drug lord overnight. He used to have his pick of the best operators in the world. Now he had to hire scum off the street for protection. After that job I thought he'd never want to see me again. I thought that he'd as soon shoot me as send me an e-mail. But somehow I knew this day was coming. I owed him.

The guard in the back was expecting me. He was a big guy in a denim cut who took a good look at my new face before letting me through. He nodded like he recognized me, but I was sure he didn't. I've changed so many times that even I forget what I look like. The most recent incarnation had brown hair the color of caramel and hazelnut eyes, with white skin from too many days inside. Not all of it's plastic surgery. Contact lenses, weight loss and hair dye can change a man better than fifty grand of knife work, but that isn't the half of it. If you learn to change your voice and how you walk, you can become whomever you want in ten seconds flat. The only thing you can't change is the smell, I've learned. You can mask it with whiskey and perfume and expensive creams, but the way you smell is the way you smell. My mentor taught me that. I will always smell of black pepper and coriander.

I went in past the line cook, who was taking a break with a nonfilter cigarette on the upturned flat of a soup-base can. I nudged behind the flat top through the kitchen where the Mexican fry cook was working. He glanced at me, then quickly looked away. The kitchen smelled of bacon, chorizo, fried eggs and salted butter. I crossed through the servers' door

into the back of the place. Marcus was waiting for me in the eighth booth under a neon Blue Light sign. He sat in front of an untouched plate of ham and eggs, with a cup of coffee at his elbow.

He didn't speak until I was close.

"Jack," he said.

"I thought I'd never see you again."

Marcus Hayes was tall and stringy, like the president of some computer company. He was as thin as a stalk and looked uncomfortable in his own skin. The most successful criminals don't look the part. He wore a dark blue oxford shirt and coke-bottle trifocals. His eyes were bad after serving a six-pack on a work camp on the Snake River in Oregon. His irises were dull blue and faded around the pupils. He was only ten years older than me, but he looked much older than that. The palms of his hands had gone leathery. His appearance didn't fool me.

He was the most brutal man I'd ever met.

I slid into the booth across from him and peered under the table. No heat. I've never been shot at from under a table before, but it would be easy enough, especially for a man like him. A P220 or some other small pistol with a silencer might do the trick. Subsonic bullet. One to the gut, one to the heart. He'd have one of the cooks chop off my hands and head, wrap me up in garbage bags and dump the rest of me in the bay. It would be like I never even existed.

Marcus stretched his fingers in mild annoyance. "Don't insult me," he said. "I didn't bring you in to kill you, Jack."

"I just thought I was burned in your book. I thought you never wanted to work with me again."

"Then clearly you were wrong."

"I got that much."

Marcus didn't say anything. He didn't have to. I looked him right in the eye. He held out his palm, open on the table, and shook his head like he was disappointed.

"The bullets," he said.

I said, "I didn't know your intentions."

Marcus said, "The bullets, please."

I responded slowly. I took the revolver out of my shoulder holster with two fingers, to let him know I didn't plan on using it. I released the cylinder and pushed out all the bullets. I put the handful of hollow points on the table next to his plate. They clattered on the wood like silverware. They rolled around for a moment before coming to a stop halfway between me and him.

I holstered the gun.

"What's this about?" I said.

"Did you know Hector Moreno?"

I nodded slowly. Noncommittally.

"He's dead," Marcus said.

I didn't react much. It wasn't really news. I knew Moreno was heading for an early grave the first time I met him. I was in a bar in Dubai a couple of years ago. I was drinking an orange juice for the ride home. It was a classy place, full of guys in suits. Moreno came up from behind me all dressed up in a new pinstripe Armani. He smoked no-bull cigarettes, two

puffs at a time. When he spoke, he mixed in words from a language I couldn't understand, Arabic, or maybe Persian. He fired up a love rose behind the shed in the parking lot when we were done talking. I could smell the freebase cocaine in his clothing and I could see his heart beating through his ribs. He was as much a soldier as I was Santa Claus.

"What does this have to do with me?" I said to Marcus.

"How well did you know him?"

"Well enough."

"How well?"

"As well as I know you, Marcus, and I know you brought me here to listen, not to talk about some crackhead I met on a job."

"All the same, Jack," Marcus said. "Moreno ate a bullet this morning and he deserves our respect. He was one of us to the end."

"The day I give a murderer like Moreno respect I'll eat a bullet myself."

We were silent for a second as I studied Marcus's face. His eyes looked strained. There were brown rings in his coffee cup. There was no steam off the coffee. No little creamer cup, no empty sugar packets. Just crusty brown rings, and a black sludge that started about halfway down. The cup had been poured at least three hours ago. Nobody orders coffee at three in the morning.

"What's this about?" I asked.

Marcus reached into his pocket and produced a wad of twenty-dollar bills the size of a paperback book, wrapped up with rubber bands. He set it on the table. "This morning," he said, "my heist with Moreno went bad. Bodies everywhere, loot missing, feds circling sort of bad."

"What do you want from me?"

"I want you to do what you do best," he said. "I want you to make it disappear."

Five thousand dollars doesn't look like five thousand dollars. It never does, even after you've counted it twice, as I'm sure Marcus had. Five grand always just looks like a stack of green paper two and a half inches wide, six inches long and eight inches high. It could be two grand, or it could be twenty. At a certain point, the brain can't count it all fast. It just looks like a lot.

Marcus slid the stack toward me, through the bullets.

I looked at it. "With all due respect, Marcus, I don't get out of bed for less than two hundred grand."

"This isn't an offer, Jack. These are cash expenses. You're going to do this for me because you still owe me. You've owed me for five years."

I couldn't argue. I'm not even sure I wanted to.

Marcus told me all about it. He started thirty minutes before the heist and walked me through it like he was narrating a boxing match blow by blow. There was something broken about the way he talked, as if he'd learned to speak by reading telegraphs or talking to one of those automated phone machines. It was all a series of facts to him, spoken in short bursts with no time to breathe in the middle. He said, "I suppose you haven't heard anything about this, considering it's still early here, but it's all over the news out east. Four people were killed, including Moreno. The target was a big brick of bank money on its way to a casino. Easy as you can imagine. A thirty-second job. I thought even idiots like him and his partner couldn't screw it up. They had to avoid a few cameras, put the scare on a couple armored-car guys, grab the money and drive off. Once they bounced the heat, they were supposed to head north to a self-storage facility, call me and wait it out. It was supposed to be the easiest deal in the world."

"But Moreno ate a bullet." I said.

"And I never got the call."

"Why were you even using Moreno? I can't imagine his partner was that much better."

"They were disposable."

I chewed it over. "What was the take?"

"A million and change in hundred-dollar bills. Exactly how much depended on the casino numbers. First weekend in July, first delivery of the day, it was probably looking more like a million two, million three. Enough to cover the morning cash rush from last night."

"How do you know Moreno got shot?"

Marcus nodded to the television playing in the corner. "One of the robbers got shot. Gu had white skin. Moreno's partner was black. You ever see a security photo on TV before of one of your own guys?"

"Yeah."

"I've seen two."

"When did the job go down?"

Marcus looked at his watch. Like me, he was wearing a Patek Philippe.

He said, "Almost four hours ago, now."

I put my hand on the money. “You want my advice? Wait. Four hours is no time at all. Four hours after my last heist I barely had time to catch my breath, let alone call anybody. I was up to my neck in Vegas heat. I didn’t know who was dead, I didn’t know who got caught. I didn’t know who had the checks. I didn’t know anything. The only thing on my mind was getting to the safe house and laying low until hell and the district attorney froze over. And you think those TV reporters know what happened, they don’t. Moreno could be out of surgery and in county jail by eleven. Nobody will know anything solid until noon at the earliest, and you won’t be able to move on any of it until the dust settles, probably tomorrow. I know you’re worried that this black guy—”

“Ribbons. Jerome Ribbons.”

“I know you’re worried that Ribbons is vanishing on you, but you’ve got to wait and see about it. If you go in too hard he might think you’re after him for screwing up the heist, and then he’ll never show.”

“This isn’t one of those things that can wait,” Marcus said. “The item Ribbons and Moreno stole is extremely dangerous. I’m on a forty-eight-hour clock here.”

“The money’s dangerous?”

“Yes, the money. The cash money. The goddamn unmarked, shrink-wrapped, sequential genuine Federal Reserve notes. Shipped specially from D.C. to the Philadelphia Federal Reserve branch for distribution to the casinos in south Jersey. The *notes*, Jack.”

“What’s the problem with them?”

Marcus nodded at the stack of twenties in my hands.

“They’ve still got the federal payload,” he said.

### *Federal payload.*

Two words nobody wants to hear.

Especially not me, and I've never even dealt with a federal payload before. It's like the perverse punch line at the end of the absurd story that's bank security. It has to do with how the Federal Reserve transports cash. Once the Bureau of Engraving and Printing in Washington finishes a print run, they put the freshly printed notes through a machine that lumps the money into thousand-bill wads, each subdivided into hundred-bill straps. At the end of the process, they vacuum-pack the money in cellophane to make it easier to transport. They print a half a billion dollars every day. They spend millions just on plastic wrap because sometimes a print load can weigh as much as five hundred metric tons. The vacuum packing can bring the volume of each wad down by a quarter, which means more efficient transport. Once the money is wrapped, it's put into trucks. The trucks drive to the Treasury where the money is scanned by a computer and serial numbers are monetized. Then the trucks drive the money to one of the eleven banks on the backbone of the Federal Reserve. The Federal Reserve banks scan the money a second time, then put it on different trucks and distribute it to smaller banks all over the world. The receiving banks scan the money a third time, then tear open the cellophane and spread out the currency to the masses. But it isn't a problem of inflation. The Fed exchanges older notes with newer ones, so the amount of money in circulation is almost the same, give or take a few percentage points a year. The older bills are collected by the smaller banks, shipped to the bigger banks, driven back to the Treasury, shredded and burned. One big cycle.

To guys like me, a sixty-ton pallet of fresh hundred-dollar bills sounds too good to be true. That's because, as far as I'm concerned, it *is* too good to be true. Nobody's ever tried to rob a Fed truck, not to mention pulled it off, because nobody's that stupid. It can't be done. The reason is that the government doesn't give two shits what happens to the cash while they're moving it. They protect it like all get out with armed personnel and blind-decoy trucks and everything, but the moment they think the bad guys might actually pull one off, they'll torch the whole load. Long story short: the Federal Reserve only pays the government around ten cents for every bill they print, which essentially covers the cost of ink and paper. If the money gets burned, it doesn't really count against the bottom line. All the bank loses is paper. They just order more from the printer and a few smaller banks have to make do with older bills for a while. Meanwhile, if the money gets stolen and the guys get away with it, every single dollar lost in that shipment is inflation. Sure, a couple billion dollars isn't all that much compared to the total GDP, but even the smallest bit of inflation harms the credibility of the whole U.S. monetary system. Word of the heist would get out from Boston to Bangladesh in ten hours. Once there's word that there's a hole in the system, every crew in the country would try to take down the Federal Reserve. One slipup, and Uncle Sam would have a whole other thing coming.

So that's where the federal payload comes in.

The federal payload is essentially an ink bomb placed in all the money that comes out of

Washington. Every couple hundred bills, there's a very thin, almost undetectable, explosive device. This device has three parts. There is a packet of indelible ink, a battery that doubles as an explosive charge and a GPS locator that acts as a trigger. While the Feds are trucking the money around the country to and from the banks on the backbone of the system, they keep these big cellophane-covered wads on an electromagnetic plate. The plate's a wireless battery charger, like those things they have now for cell phones. As soon as the cash is removed from the plate, the batteries on the explosive devices hidden in the bills start to drain. If the batteries run out, the cash blows up. If the cellophane gets cut open prematurely, the cash blows up. If the GPS locator hooks up with the wrong satellite, the cash blows up.

Department stores often put tags on their expensive clothing, right? If some dumb kid tries to sneak a Vera Wang out the front door of Nordstrom, a signal gets sent to the little radio frequency identification marker on the dress. You know, those circular little plastic things. The klaxons go off on the door, because the RFID bars can sense when a dress that hasn't been bought yet is moving. If that doesn't bust the kid, then there's a packet of indelible ink attached to the bottom of the dress that'll blow up a couple of feet out the door. When it goes off, the clothing is ruined and the kid gets caught. The department stores do this because if a piece of clothing gets ruined this way, they can claim a loss of full retail price, plus legal fees and punitive damages from the shoplifter. Also, the prospect of exploding clothing is a strong deterrent. It's the same principle with the federal payload. If the money gets stolen, it's on a timer. Unless a qualified vault manager scans it with a very particular receiving code within a certain amount of time, usually just a few days, the money goes bye-bye. Federal payload is the kiss of death.

Regular banks use the same sort of technology, just without the GPS. If you walk into a bank and ask for all the money, as I have a few dozen times, sometimes there'll be ink packs hidden in that loot too. They're usually set to go off after about two minutes, so once you walk outside, the cash explodes and the police know to look for the guy covered in indelible ink. Those kinds of ink packs can be beaten by segregating the money into different thick plastic bags, so if one ink pack goes off, it doesn't ruin the whole load. But Fed packs are different. The Fed packs are all bound together. Imagine if the truck broke down, or the electromagnetic plate stopped working. Think about all the time that Fed money spends at the depot, sitting on a big pallet roller while someone finishes the paperwork. Think about how long it must take for a couple of strong guys to load a hundred million dollars off one truck and into another. The system is slow. The Fed timer's set for forty-eight hours, partly because of inefficiencies in the system, and partly because forty-eight hours is the maximum time frame that law enforcement has to reasonably catch the criminals and recover the money using the GPS.

I swallowed. "What the hell was Fed money doing at a casino?" I said.

"Going into circulation," Marcus said. "The average casino moves more cash in a week than half a dozen banks. Hardly anybody brings cash anymore. Customers buy chips with plastic and expect to cash out winnings in bills. All of the bank vaults in Atlantic City combined couldn't cover a hotel casino like the Regency on a busy weekend like this, so the casino goes itself classified as a bank. It can draw down directly from the Federal Reserve, because none of the private banks can come close to filling their cash needs. There are a hundred ATMs and thirty gold-rated teller windows in the Regency. That's like ten banks. It's been like that for



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