

1

IT WASN'T that John Caul didn't want to be where he was at the moment—inside the dingy, medical suite in Lake Zurich, Illinois, pointing a cheap 9mm pistol at the dentist's head—he was simply conflicted.

He was happy to know that he was closer to raising enough money to anonymously save his town's famous Fourth of July Festival from being cancelled. It was the longest-running such festival in the Chicago area. Just ask any one of the proud residents in John's hometown of Balmoral, and they'd gladly tell you all about it.

How it all started back in the 1880s as a one-day event and slowly, over the years, morphed into the week-long extravaganza it had grown to be. They'd talk about the multiple parades, beer tents, the live bands, and of course, the fireworks display that would last for over 30 minutes.

Most fireworks displays in the Chicago suburbs would carry on for about 15 minutes. But if you wanted to see multicolored palm tree, waterfall, and red, white and blue mortar fireworks for a solid half hour straight, Balmoral was the only place to be at 10 PM on any given Fourth of July.

What was troubling John, as the dentist dumped several bundles of \$20 bills from a small strongbox out onto the front counter, was that he was truly frightening the dental office receptionist.

The poor woman couldn't keep from nervously gulping as she

took in the sight of John, his gun and the plastic, see-through, “baby face” mask he was wearing. The baby face on the outside frozen in a creepy smile, but John sporting a middle of the road expression underneath. That juxtaposition seemed to unnerve Amy, the receptionist.

A minute or so earlier, as the whole scenario began, John didn’t scream, yell or make idle threats. He basically walked in, pointed the gun at the dentist and said, “The money and all the Vikes you have.”

Cool. Calm. No drama.

That’s how John had been doing all the robberies leading up to this point—professional and violence-free.

The dentist’s office didn’t fit into his ultimate, and quickly hatched, master plan of robbing only cash-laden breakfast restaurants, but he had to be open to fresh opportunities when they presented themselves. And this time, it was going much more smoothly than the first robbery he pulled off a month earlier. That happened the day after he initially heard that his town was cancelling the Fourth of July celebration.

John’s first robbery went down at a high-end hair salon in Deer Park. The salon, with some French-spelled name, was located in the middle of a wide-arching Lifestyle Center off of Route 12.

“Lifestyle center, mall, whatever,” thought John as he noticed the number of Land Rovers and Mercedes Benzes parked in front. He thought, “So what if it isn’t a cash-rich breakfast joint?” He knew that it was right.

He collected the money and corralled all of the salon employees, and a half-dozen pampered housewives, into a massage therapy room occupied by a naked and panicky, chubby woman awaiting a hot mud treatment.

After leaving his victims, some sporting foil wrapped hair and cotton between their freshly manicured toes, packed into the tiny room, John was confronted by the biggest woman he had ever seen.

Her spa nameplate read “Gretchen: Shampoo Tech,” but her dead-eyed expression and wide shoulders screamed “outside linebacker.”

For her size, she could really move. She had what the head coach of her Muscatine, Iowa high school football team called “natural football speed.” She had quick feet, was agile and aggressive, and she was really, really big.

Gretchen was named as an all-conference linebacker her junior year of high school, but blew out her right knee while playing volleyball during the off season. She never saw any more play on the gridiron. Six months ago, her husband of three years had left her for another woman.

And now, all these months later, Gretchen was still looking for a valid excuse to pile-drive someone into the ground. She desperately needed to release some pent-up tension, and she reckoned that this moron in the mask would be the perfect candidate.

John was quicker than Gretchen, though. Juking right, a head fake, heading left, grabbing up the tip box off the front counter and he was gone, leaving Gretchen crumbling painfully to her bad knee and crawling toward the phone.

For John’s hometown, like many of the municipalities surrounding Chicago, these were tough economic times, complete with lowered homeowner tax revenues. A killer scenario for any planned, community activities, especially an expensive one like a huge Fourth of July celebration.

Instead of simply cutting back on the celebration from a week-long event to a day or two, which they had the money to do, the Balmoral Village council members decided to throw out the baby with the bathwater and cancel the entire soirée. If they couldn’t do it right, they were not going to do it at all.

But in Lake Zurich, things were looking up.

The dentist said, “Just take it and go.”

John swiped the money off the counter and into a crumpled, plastic grocery bag in one motion and said, “I bet the cops would love to know why a dentist has so much cash on hand.”

The dentist froze in place, his mouth working but no words coming out.

John had heard through what he called the “Vike vine,” a loose grouping of Vicodin addicts in the Northwest suburbs who swapped coded bits of information via Twitter on where to score, pricing and other illegal Vicodin consumer news, that the dentist was the top provider in the area.

In a bit of kismet, the dentist was located in Lake Zurich, a mere three miles from John’s home. It was all about the Vicodin, cash and convenience. It was a winning combination for John.

“The Vikes?”

The dentist, now sporting a completely defeatist attitude, nodded for John to follow him into the back room. John motioned for the terrified Amy to come along, which she reluctantly did. Amy was a very pretty woman in her thirties, but so frightened now, her eyes red from crying and her face contorting at ugly angles.

The dentist led John to a back room and a large built-in cabinet. “I’ll figure out who you are, you know,” he said as he unlocked the cabinet.

John smiled under the mask and said, “That’s the plan.”

As John admired the confused look he had just helped to place on the dentist’s face, Amy scrambled from the room.

But John didn’t give chase.

He didn’t even acknowledge her departure. He simply loaded up as many bottles of Vicodin as he could hold in his pockets, a fresh grocery bag and his hands, and left.

2

IN THAT space, where the blue sky meshed with the greenery of the fully-blossomed trees, was a bit hazy from the 500 mg of Vicodin doing its magic on his nervous system—and vision.

It was the aroma that was most intoxicating, though.

While probably important, it wasn’t really the joy of volunteering that led John to mowing this particular field; it was mostly the smell of freshly cut grass in springtime. It was just the thing to completely wipe away the winter blues.

The small riding mower John operated made perfect crisscrossing cuts on the well-maintained, little league ball field. The mower’s raging motor roar was drowned out by his iPod earbuds cranking The Smithereens’ “Blues Before and After.”

Balmoral, like most towns of its stature, was a prideful community, pleased with its neighborhoods, the vibrant little downtown, and charming historical district. But, in 1990, the town was most self-satisfied with their two-time defending state championship high school basketball team and the brand-new gym that was recently dedicated and about to be put into use.

The gym was huge—double the seating capacity of the old one. There was a large scoreboard, complete with a Jumbo Tron-like screen on one wall and padded VIP seats in the middle section of the home stands.

John was a senior there at the time, and two days before the start

the 1990 basketball season, he accidentally burned the brand-new gym to the ground. The shellacked, hardwood floor of the basketball court was a polished beauty, but it acted like a hardened sheen of napalm the moment the arcing, stage lighting equipment John was working near lit it up.

John, while almost being killed by the flames and acrid smoke, barely escaped the conflagration and managed to pull several fire alarms as he sprinted for the exit. All of the 1,200 occupants of the high school, students and staff alike, escaped without harm. But the basketball team seemed cursed after that and never saw a winning season again.

The building was insured, and rebuilt, but the accident gnawed at John. Some of the locals didn't let him forget about it, either, not even 20 years later.

"Hey, Sparky, you missed a spot!"

John, the earbuds firmly in place, didn't quite make out what the smartass teenager said, but by the smug expression on the teen's face, he completely understood. John faked a smile and waved. He was used to fake smiling when confronted by one of the wiseass locals. He went about his work as the teenager plodded away, trying to keep his baggy pants from slipping down over his SpongeBob SquarePants boxer shorts.

But a real smile returned to John's face as he thought about the soon-to-be-saved Fourth of July celebration. It was a bookend grin compared to the one from the day before, when he dropped the thick, white envelope containing most of the bundled \$20s from the dentist's office in the Balmoral municipal building lobby. Inside the envelope with the money was a hand printed "Save the Celebration" note. He nestled the money into the little, wicker basket on the counter alongside a smattering of village resident's paid water bills.

No one actually saw John drop the money off because most in town ignored him. It wasn't that he was an ugly or unhygienic man. Just the opposite was true. At a lean 6'1" with dark brown hair, and boyish good looks, John was someone the women from other towns

would tend to check out, just not the majority of ladies from John's neighborhood.

"Burned it down by accident, my ass," said Lou in his Greek-influenced, broken English. He watched from the front window of his diner as John made his way into the municipal building across the street. Lou didn't know it, but John had the thick cash filled envelope in his back pocket.

Lou was the owner of Dink's Diner, a town staple since 1949. He had taken over ownership 25 years earlier after working as the cook for a time. The diner's name came from the tiny size of the establishment. It was no more than 10 wide by 30 feet long on the interior of the old building, and that included the kitchen space. But the food was excellent and that kept the customers coming back time after time.

The diner was also the place where the locals got the true, inside scoop on the news behind the local news. If a businessman from town had been caught up in an ugly IRS audit, or a Balmoral politician cheated on his or her spouse, Dink's Diner was the place where that news would break first. It was a quality, food-serving version of CNN in Balmoral.

Lou peered through the diamond-shaped window in the door of his business, just as John stepped out from the municipal building and made his way past the dry cleaners.

Lou opened the front door of his establishment and spit into the street, "That son-of-a-bitch knew exactly what he was doing." And that right there was the prevailing attitude toward John all these 20 years later. The chuckles and belittling remarks from the other diner patrons confirmed it.

"Worthless piece of shit is all he is," said Emil, one of the daily regulars. Emil was a cantankerous, 80-year-old man who rarely suffered fools, especially John. He had a special hate for John Caul because he had always blamed him for his own son's retreat from the world of success-seekers.

His son, Spencer, was two years younger than John and a stand-

out guard on the basketball team his sophomore year at Balmoral High School. By the time he made the varsity squad his junior year, the basketball team had started their 20-year-long losing slide.

Spencer wound up not being the lawyer or doctor, or whatever, that Emil had planned for him to be, though. Right after he graduated from high school, Spencer got a gig as a mailman. But that allowed him to pursue his passion of playing the guitar. These days Spencer would clock out at his day job and trade his USPS blue uniform for ratty jeans and a Fender guitar, playing the local road-houses for chump change.

Emil believed that John's burning down of the gym was the reason for his son's perceived decline. While the gym was being rebuilt, the basketball squad had to play all of their games "away," in their rivals' gymnasiums. Without the proper fan support, the team took the nose dive they still endured to this day.

"If only Spencer played in that brand-new, magnificent gym in the '90s, having all those people cheer him on, he would've become something," Emil would say to anyone who would listen.

"I've never seen that guy do any real work, unless you count him riding his little mower all around town," chimed in another regular.

Lou stepped away from the door, and said, "Don't know how he survives."

Emil added, "I heard he scrounges through dumpsters for food."

Larry, the dreadlock-wearing, overly-tattooed African-American cook, shook his head, and thought to himself, chuckling, "These assholes know for damn sure that John eats in this place at least once a week."

Larry liked John.

He was one of the few in Balmoral who would actually seek out a conversation with the town's outcast.

You would also think that town officials would be on the lookout for "the money dropper," but they weren't. In fact, only a few council members even knew about someone leaving just one singular, anonymous gift, and they weren't talking too much about it.

There was, though, one village official, a man named Keith Michaels, who knew about all of the money being left surreptitiously in the municipal building lobby. The reason he knew about the money being left was because he had taken it all for himself without anyone else knowing.

The inept, village council members, their ranks comprised of proctologists, dentists, and real estate agents looking for additional PR and patients for their practices, were unaware that someone was trying to save them from the poor, financial moves they had made three years earlier. That's when the majority of the council decided to sink the entire village budget surplus into the stock market through a Lehman Brothers' representative that one of the council members knew.

It was a classic case of a "golfing buddy gone wrong."

After no one had made a move to stop him following this latest donation, John chalked it up to the town officials being too proud to admit that they couldn't save the celebration themselves. That made his giving all the more satisfying.

What John didn't realize was that Keith Michaels, a real estate agent by trade, was taking the money as soon as it was dropped. And to date, only one envelope and note had been found by the other council members. It was only a few thousand dollars and hardly enough to put a dent in paying for the Fourth of July Festival so the council members weren't allowing that news to travel outside their chambers. For now, no one else in town would be aware of the attempt to save the festival.

*

KEITH MICHAELS, a man with all the physical and emotional attributes of a pet marmot, had discovered the first envelope when he noticed how thick it was—much larger than the normal, water bill payments that usually resided in the wicker basket on the counter in the municipal building lobby.

Balmoral was that type of town. It was a place where residents

could safely place their paid, village utility bills in a basket in the public area of the municipal building. Anyone could snatch them—but they didn't.

Keith also noticed that the envelope was white and not the light gray color of the water bill envelopes. It was after hours, and he had time to rifle through the thick envelope without being discovered.

In fact, Keith had made a nightly habit of fingering through all of the envelopes in the wicker basket to make sure some fool hadn't placed cash inside to pay their water bill. He used care in opening each envelope and resealing them with a glue stick so that he wouldn't be found out. That's how he had discovered the first of the robbery proceeds.

Keith needed cash. And fast.

The unscrupulous Oak Park investor he owed \$50,000 was counting on him as well.

Keith wanted so badly to be successful and to get out from under the shadow of his father-in-law, who was a self-made multimillionaire in the heating and air-conditioning trade. Keith had to cut some legal corners to make that happen, too.

It had all started when he located a parcel of land for sale near the Randall Road shopping district in the far northwest suburbs. Randall Road was the current, popular, shopping destination, not for its upscale shops, but for the sheer number of retail outlets located in the mile-long stretch of road near Algonquin.

Keith was going to make the deal to prove to his father-in-law that he had developed brilliant, business acumen. He could decide later whether to raise the additional capital to build retail centers on the land or sell the parcel at a huge profit to another party who would then build on the land.

Keith Michaels used the "Baby Face Robber's" funds to purchase the property. Well, he didn't know it was the "Baby Face Robber's" money, but he took it anyway. He also used funds from his and his wife's own savings account, and the \$50,000 he received from a 52-year-old Oak Park man named Franky "Five Bucks."

Franky "Five Bucks" was raised in the Little Italy neighborhood on Chicago's Near West Side. Franky, born Frederik Gregers, the son of an immigrant fish monger, stood out like a blonde-haired, blue-eyed sore thumb in the predominantly Italian American area. His choppy Danish accent, which was now mixed with a distinctive Chicago intonation, didn't help his cause at first, either.

His father, Jorgen, had an incredible eye for quality seafood, and a penchant for negotiating the best prices from wholesalers. Because he consistently stocked the best seafood at the lowest prices, Jorgen Gregers was widely welcomed into the Italian neighborhood.

Young Frederik soon learned that to fit into the dog-eat-dog West Side neighborhood, he needed an edge over some of the other, much stronger and fearless, area dwellers of his age group. He smartly decided to use his intelligence to get ahead in the world. As a young teenager, and like most of the other kids his age, he lacked the brawn needed to make a name for himself, though. Using a gun wasn't his style, either. But he would soon be able to hire the muscle to get his way.

Like his old man, Frederik had a knack for negotiating. His deals, though, usually revolved around the buying and/or selling of something, really anything, for \$5. Whether it be the ten dozen donuts he snatched from the unattended back door of a bakery, or the blow job he procured from a local whore, \$5 was the usual end point to the then 14-year-old Frederik's business dealings.

Everyone in Frederik's area of Chicago had a nickname. He was a huge Sinatra fan so soon enough Frederik Gregers became Franky "Five Bucks." Normally the others in the neighborhood would provide the cool, and sometimes not-so-cool, nicknames for the various inhabitants. Frederik caused a minor, but not long-lasting stir by supplying his own moniker.

A home inspector and poker playing buddy of Keith's introduced him to Franky "Five Bucks." At first Keith appreciated Franky "Five Bucks" seemingly jovial nature. He was quite the jokester. For a loan shark/bookie, he was okay. After Keith discussed his need for fund-