The Two Minute Rule

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Prologue

Marchenko and Parsons circled the bank for sixteen minutes, huffing Krylon Royal Blue Metallic to regulate the crystal as they worked up their nut. Marchenko believed Royal Blue Metallic gave them an edge in the bank, made them fierce and wild-eyed, Royal Blue being a warrior's color; Parsons just enjoyed the spacey out-of-body buzz, like being separated from the world by an invisible membrane.

Marchenko suddenly slapped the dash, his wide Ukrainian face purple and furious, and Parsons knew they were on.

Marchenko screamed, "Let's get this bitch DONE!"

Parsons jerked the charging bolt on his MP5 rifle as Marchenko swerved their stolen Corolla into the parking lot. Parsons set the safety, careful not to place his finger near the trigger. It was important not to fire the weapon until Marchenko gave the word, Marchenko being the leader of their little operation, which was fine by Parsons. Marchenko had made them both millionaires.

They turned into the parking lot at seven minutes after three that afternoon, and parked near the door. They pulled on black knit ski masks as they had twelve times before, rapped their gloved fists together in a flash of *esprit d corps*, now both shouting in unison like they meant it--

"Get this bitch *DONE*!"

--then they pushed out of the car, the two of them looking like black bears. Marchenko and Parsons were both decked out in matching black fatigues, boots, gloves, and masks; they wore load bearing gear over armored vests they had bought on eBay, with so many extra magazines for their rifles and Glock pistols bristling from their vests that their already bloated bodies looked swollen. Parsons carried a large nylon bag for the money.

Broad daylight, as obvious as two flies in a bowl of milk, Marchenko and Parsons sauntered into the bank like two WWF wrestlers casually entering the ring.

Parsons never once thought the police might show up or that they would be caught. The first couple of times they took over a bank he had worried, but this was their thirteenth armed bank robbery, and robbing banks had turned out to be the easiest money either of them had ever made; these banking people, they flat out just gave you the money, and security guards were a thing of the past; banks didn't employ rent-a-cops anymore because the liability costs were too high—all you had to do was step through the doors and take what you wanted.

When they went inside, a woman in a business suit was on her way out. She blinked at them in their black commando gear, then saw their guns and tried to reverse course, but Marchenko grabbed her face, kicked her legs out from under her, and pushed her down to the floor. Then he raised his rifle, and shouted as loud as he could.

"This is a robbery, you muthufuckuhs! We *OWN* this fuckin' bank!"

That being Parsons' cue, he raked the ceiling with two horrific bursts from his rifle that knocked loose ceiling tiles and shattered three rows of lights. Shrapnel, debris, and ricochets spattered the walls and pinged off desks. Spent casings streamed from his rifle, tinkling like silverware at a furious feast. The noise of his automatic weapons fire was so loud in the enclosed space that Parsons never heard the tellers scream.

Their thirteenth bank robbery had officially begun. The clock was running.

Lynn Phelps, the third woman waiting in line for a teller, startled at the sound of the gunfire like everyone else, then dropped to the floor. She grabbed the legs of the woman standing behind her, pulled her down, then carefully checked the time. Her Seiko digital showed three-oh-nine, exactly. Nine minutes after three. Time would be critical.

Mrs. Phelps, sixty-two years old, was overweight, dowdy, and a retired Sheriffs deputy from Riverside, California. She had moved to Culver City with her new husband, a retired Los Angeles police officer named Steven Lee Phelps, and had been a customer at this branch for only eight days. She was unarmed, but would not have reached for her weapon if she had been carrying it. Lynn Phelps knew the two A-holes robbing her bank were not professionals by the way they wasted time waving their guns and cursing rather than getting down to the business of stealing money. Professionals would have immediately grabbed the managers and had the tellers dump their drawers. Professionals knew that speed was life. Professionals would have been paying attention to the clock. These A-holes were clearly amateurs. Worse, they were amateurs who were armed to the teeth. Professionals wanted to get out alive; amateurs would kill you.

Lynn Phelps checked the time again. Three-ten. One minute had passed, and these two idiots were still waving their guns. Amateurs.

Marchenko shoved a Latin man into a counter laden with deposit slips. The man was short and dark, with baggy work clothes streaked with white paint and dust. His hands were dusty and white, too. Parsons thought the guy had probably been installing drywall before he came to the bank. The poor bastard probably didn't speak English, either, but they didn't have time for language lessons.

Marchenko screamed, "Get your fucking ass DOWN!"

With that, Marchenko butt stroked the guy with his rifle. The man's head split and he slumped onto the counter, but he didn't go down, so Marchenko hit him again, knocking him to the floor. Marchenko spun away, his voice furious and his eyes bulging out of the ski mask.

"Everybody stay on the goddamn floor. Anyone gives us any shit you better kiss your ass goodbye. C'mere, you fat cow!"

Parsons' job was easy. He kept an eye on everyone, and kept an eye on the door. If new people walked in, he grabbed them and shoved them down. If a cop walked in, he would ace the fucker. That's the way it worked. And he shook down the tellers while Marchenko went for the key.

Banks kept their cash in two places, the teller drawers and the cash locker in the vault. The cash locker was locked, but the manager had the key.

While Marchenko got the customers on the floor, Parsons whipped out his nylon bag and confronted the tellers. It was an easy mid-afternoon scene: four tellers, all young Asian and middle-Eastern women, and an older fat broad at a desk behind the tellers who was probably the manager. Another banker who was probably a loan officer or assistant manager sat at one of the two desks on the public side of the tellers.

Parsons stalked to the tellers, making his voice fierce like Marchenko and waving his gun. His gun scared the shit out of these chicks.

"Stand away from the counter! *Step back, goddamnit*! Stand up! Don't get down, fuckin' bitch! *Stand UP*!"

One of the tellers, already crying, had dropped to her knees, the dumb bitch. Parsons leaned across the counter, jabbing his gun at her.

"Get up, you stupid bitch!"

Behind him, Marchenko had pulled the desk jockey to his feet, screaming for the manager.

"Which one of you has the key? Goddamnit, who's the manager? I gotta fuckin' cap your ass I will!"

The woman at the desk behind the tellers stepped forward, identifying herself as the manager. She raised both hands to show her palms, walking slowly forward.

"You can have the money. We're not going to resist you."

Marchenko shoved the one he had down, then stalked around the pass-through behind the tellers.

"Fuckin' right we'll have the money."

While Marchenko took care of his end, Parsons ordered the tellers to step forward to their stations and warned them not to trip the alarm under the counter. He told them to dump their drawers on their desks, and leave out the fuckin' dye packs. He held his rifle in his right hand and the bag in his left. He ordered them to put their cash into the bag. Their hands shook as they did it. Each and every one of them trembled. Their fear gave Parsons an erection.

He had a problem with the stupid bitch on the floor. She wouldn't get up. She didn't seem able to control her legs or even to hear his commands. He wanted to jump over the counter and beat the bitch silly until the next teller offered to empty her drawer.

Parsons said, "Do it. Come over here and give me the money."

While the helpful teller was bagging the cash, a man with short grey hair and weathered skin entered the bank. Parsons saw him only because he noticed one of the tellers looking at the man. When Parsons glanced over, the man was already turning to leave.

The rifle jerked up with a life of its own and three rounds ripped out with a short sharp *brrp*. The tellers screamed as the man wind milled and fell. Parsons didn't give it another thought. He glanced at the people on the floor to make sure no one was trying to get up, then turned back to the tellers.

"Give me the goddamned money."

The last teller had put her money into his bag when Marchenko returned from the vault. His bag bulged large. The real money was always in the vault. The tellers had shit.

Parsons said, "We cool?"

Marchenko smiled behind his mask. His bag was heavy even though he pumped iron.

Marchenko said, "We're golden."

Marchenko came out from behind the counter as the last teller put her money into Parsons' bag. When the last teller had finished, Parsons

zipped the bag closed. If a dye pack exploded the money would be ruined, but the nylon bag would protect him from the color. Sometimes the dye packs were on timers, and sometimes they were on proximity fuses that were triggered when you left the bank. If a dye pack went off, the cops would be looking for anyone wearing indelible colored ink.

With the money, they stood together, looking back at the bank and the people on the floor.

Marchenko, as always, shouted his signature farewell.

"Don't get up, don't look up. If you look up, I'm gonna be the last fuckin' thing you see."

When he turned for the door, Parsons followed, not even glancing at the man he had killed, anxious to get out and get home and count their money. When they reached the door, Parsons turned for a last glance to make sure everyone was still on the floor, and, like always, they were—

--because robbing banks was so goddamned easy.

Then he followed Marchenko into the light.

Lynn Phelps checked her watch as the two robbers stepped out the door. It was three-twenty-two; twenty-two minutes after three; thirteen minutes since the two bozoes with their black costumes and big guns had entered the bank. Professional bank robbers knew that the Two Minute Rule was sacrosanct in bank robberies. If you hit a bank, you had exactly two minutes to make your robbery and get away. Two minutes was the minimum limit it took for a bank employee to trigger a silent alarm, for that alarm to register at the security firms that banks hired to monitor such things, and for the police to respond once they were notified a robbery was in progress. Every second past two minutes increased the odds that you would be caught. A professional would leave a bank when the clock struck two whether he had the money or not. Lynn Phelps knew these guys were amateurs, dicking around in the bank for thirteen minutes. Sooner or later they would get bagged.

Lynn Phelps stayed on the floor and waited. The time clicked over. Fourteen minutes. She grunted to herself.

Lynn Phelps did not know for certain what was waiting outside, but she had a good idea.

Parsons backed out of the bank, making sure the people they had just robbed weren't rushing up behind them. Backing out, he bumped into Marchenko, who had stopped only a few feet from the door when the amplified voice echoed across the parking lot.

"Police! Do not move. Stand absolutely still."

Parsons absorbed the scene in a heartbeat: Two nondescript sedans were parked across the parking lot, and a black and white police car was blocking the drive. A beat-up Econoline van was on the street behind the black and white. Hard-looking men in plainclothes were set up behind the vehicles, aiming pistols, shotguns, and rifles. Two uniformed officers were at either end of their radio car.

Parsons said, "Wow."

He did not feel afraid or any great surprise, though his heart was pounding. Marchenko raised his rifle without hesitation and opened fire. The movement of Marchenko's gun was like the okay sign. Parsons opened up, too. Their modified MP5s operated flawlessly, hosing out streams of bullets. Parsons felt light punches in his stomach, chest, and left thigh, but barely noticed them. He dumped his magazine, jammed in another, and recharged. He swung toward the black and white, rattled off a stream, then swung back toward the nondescript sedans as Marchenko fell. Marchenko didn't stagger or spin or any of that; he dropped like a puppet with cut strings.

Parsons wasn't sure where to go or what to do except keep shooting. He stepped over Marchenko's body, then saw that one of the men behind the blank sedans had a rifle very much like his own. Parsons lined up, but not quite in time. Bullets snapped through his vest, and staggered him. The world was suddenly gray and hazy, and his head buzzed with a feeling far different than the Royal Blue Metallic. Parsons didn't know it, but his right lung had been destroyed and his right aorta had burst. He sat down hard on his ass but did not feel the impact. He slumped backwards, but did not feel his head strike the concrete. He

realized that all of it had gone terribly wrong, but he still did not believe he was dying.

Shapes and shadows floated above him, but he did not know what they were and did not care. Parsons thought about the money as his abdominal cavity filled with his own blood and his blood pressure dropped. His last thoughts were of the money, the cash, all those perfect green dollars they had stolen and stashed, each dollar a wish and a fantasy, millions of unfulfilled wishes that were beyond his reach and moving farther away. Parsons had always known that robbing banks was wrong, but he had enjoyed it. Marchenko had made them rich. And they had been rich.

Parsons saw their money.

It was waiting for them.

Waiting.

Then Parsons went into cardiac arrest, his breathing stopped, and only then did his dreams of the money vanish on the hot bright street in Los Angeles.

Long past their two minutes, Parsons and Marchenko had run out of time.

Part One
86 days later

1.

"You're not too old. Forty-eight isn't old, these days. You got a world of time to make a life for yourself."

Holman didn't answer. He was trying to decide how best to pack. The entirety of his personal possessions were spread out on the bed, all neatly folded: four white tee-shirts, three Haines briefs, four pair of white socks, two short-sleeved shirts (one biege, one plaid), one pair of khaki pants, plus the clothes he had been wearing when he was arrested for bank robbery ten years, three months, and four days ago.

"Max, you listening?"

"I gotta get this stuff packed. Lemme ask you something--you think I should keep my old stuff, from before? I don't know as I'll ever get into those pants."

Wally Figg, who ran the Community Correctional Center, which was kind of a halfway house for federal prisoners, stepped forward to eye the pants. He picked them up, and held them next to Holman. The cream-colored slacks still bore scuff marks from when the police had wrestled Holman to the floor in the Studio City Pacific West Bank branch ten years plus three months ago. Wally admired the material.

"That's a nice cut, man. What is it, Italian?"

"Armani."

Wally nodded, impressed.

"I'd keep'm, I was you. Be a shame to lose something this nice."

"I got four inches more in the waist now than back then."

In the day, Holman had lived large. He stole cars, hijacked trucks, and robbed banks. Fat with fast cash, he hoovered up crystal meth for breakfast and Makers Mark for lunch, so jittery from dope and hung over from booze he rarely bothered to eat. He had gained weight in prison.

Wally refolded the pants.

"Was me, I'd keep'm. You'll get yourself in shape again. Give yourself something to shoot for, gettin' back in these pants."

Holman tossed them to Wally. Wally was smaller.

"Better to leave the past behind."

Wally admired the slacks, then looked sadly at Holman.

"You know I can't. We can't accept anything from the residents. I'll pass'm along to one of the other guys, you want. Or give'm to Goodwill."

"Whatever."

"You got a preference, who I should give'm to?"

"No, whoever."

"Okay. Sure."

Holman went back to staring at his clothes. His suitcase was an Albertson's grocery bag. Technically, Max Holman was still incarcerated, but in another hour he would be a free man. You finish a federal stretch, they don't just cross off the last 'X' and cut you loose; being released from federal custody happened in stages. They started you off with six months in an Intensive Confinement Center where you got field trips into the outside world, behavioral counseling, additional drug counseling if you needed it, that kind of thing, after which you graduated to a Community Correctional Center where they let you live and work in a community with real live civilians. In the final stages of his release program, Holman had spent the past three months at the CCC in Venice, California, a beach community sandwiched between Santa Monica and Marina del Rey, preparing himself for his release. As of today, Holman would be released from full-time federal custody into

what was known as 'supervised release'--he would be a free man for the first time in ten years.

Wally said, "Well, okay, I'm gonna go get the papers together. I'm proud of you, Max. This is a big day. I'm really happy for you."

Holman layered his clothes in the bag. With the help of his Bureau of Prisons transition supervisor, Gail Manelli, he had secured a room in a resident motel and a job; the room would cost sixty dollars a week, the job would pay a hundred-seventy-two fifty after taxes. A big day.

Wally clapped him on the back.

"I'll be in the office whenever you're ready to go. Hey, you know what I did, kind of a going away present?"

Holman glanced at him.

"What?"

Wally slipped a business card from his pocket and gave it to Holman. The card showed a picture of an antique time piece. *Salvadore Jimenez, repairs, fine watches bought and sold, Culver City, California*. Wally explained as Holman read the card.

"My wife's cousin has this little place. He fixes watches. I figured maybe you havin' a job and all, you'd want to get your old man's watch fixed. You want to see Sally you lemme know, I'll make sure he gives you a price."

Holman slipped the card into his pocket. He wore a cheap Timex with an expandable band that hadn't worked in twenty years. In the day, Holman had worn an eighteen thousand dollar Patek Phillippe he stole from a car fence named Oscar Reyes. Reyes had tried to short him on a stolen Carrera, so Holman had choked the sonofabitch until he passed out. But that was then. Now, Holman wore the Timex even though its hands were frozen. The Timex had belonged to his father.

"Thanks, Wally, thanks a lot. I was going to do that."

"A watch that don't keep time ain't much good to you."

"I have something in mind for it, so this will help."

"You let me know. I'll make sure he gives you a price."

"Sure. Thanks. Let me get packed up here, okay?"

Wally left as Holman returned to his packing. He had the clothes, three hundred-twelve dollars that he had earned during his incarceration, and his father's watch. He did not have a car or a driver's license or friends or family to pick him up upon his release. Wally was going to give him a ride to his motel. After that, Holman would be on his own with the Los Angeles public transportation system and a watch that didn't work.

Holman layered his clothes into the bag, then went to his bureau for the picture of his son. Richie's picture was the first thing he had put in the room here at the CCC, and it would be the last thing he packed when he left. It showed his son at the age of eight, a gap-toothed kid with a buzz cut, dark skin, and serious eyes; his child's body already thickening with Holman's neck and shoulders. The last time Holman actually saw the boy was his son's twelfth birthday, Holman flush with cash from flipping two stolen Corvettes in San Diego, showing up blind drunk a day too late, the boy's mother, Donna, taking the two thousand he offered too little too late by way of the child support he never paid and on which he was always behind. Donna had sent him the picture during his second year of incarceration, a guilty spasm because she wouldn't bring the boy to visit Holman in prison, wouldn't let the boy speak to Holman on the phone, and wouldn't pass on Holman's letters, such as they were, however few and far between, keeping the boy out of Holman's life. Holman no longer blamed her for that. She had done all right by the boy with no help from him. His son had made something of himself, and Holman was goddamned proud of that.

Holman placed the picture flat into the bag, then covered it with the remaining clothes to keep it safe. He glanced around the room. It didn't look so very different than it had an hour ago before he started.

He said, "Well, I guess that's it."

He told himself to leave, but didn't. He sat on the side of the bed instead. It was a big day, but the weight of it left him feeling heavy. He was going to get settled in his new room, check in with his release supervisor, then try to find Donna. It had been two years since her last note, not that she had ever written all that much anyway, but the five

letters he had written to her since had all been returned, no longer at this address. Holman figured she had gotten married, and the new guy probably didn't want her convicted felon boyfriend messing in their life. Holman didn't blame her for that, either. They had never married, but they did have the boy together and that had to be worth something even if she hated him. Holman wanted to apologize and let her know he had changed. If she had a new life, well, he wanted to wish her well with it, and then he wanted to get on with his. Eight or nine years ago when he thought about this day he saw himself running out the goddamned door, but now he just sat on the bed. Holman was still sitting when Wally came back.

"Max?"

Wally stood in the door like he was scared to come in. His face was pale and he kept wetting his lips.

Holman said, "What's wrong? Wally, you having a heart attack, what?"

Wally closed the door. He glanced at a little note pad like something was on it he didn't have right. He was visibly shaken.

"Wally, what?"

"You have a son, right? Richie?"

"Yeah, that's right."

"What's his full name?"

"Richard Dale Holman."

Holman stood. He didn't like the way Wally was fidgeting and licking his lips.

"You know I have a boy. You've seen his picture."

"He's a kid."

"He'd be twenty-three now. He's twenty-three. Why you want to know about this?"

"Max, listen, is he a police officer? Here in LA?"

"That's right."

Wally came over and touched Holman's arm with fingers as light as a breath.

"It's bad, Max. I have some bad news now and I want you to get ready for it."

Wally searched Holman's eyes as if he wanted a sign, so Holman nodded.

"Okay, Wally. What?"

"He was killed last night. I'm sorry, man. I'm really really sorry."

Holman heard the words; he saw the pain in Wally's eyes and felt the concern in Wally's touch, but Wally and the room and the world left Holman behind like one car pulling away from another on a flat desert highway, Holman hitting the brakes, Wally hitting the gas, Holman watching the world race away.

Then he caught up and fought down an empty, terrible ache.

"What happened?"

"I don't know, Max. There was a call from the Bureau of Prisons when I went for your papers. They didn't have much to say. They wasn't even sure it was you or if you were still here."

Holman sat down again and this time Wally sat beside him. Holman had wanted to look up his son after he spoke with Donna. He hadn't seen the boy since his son was thirteen, just two months before Holman was pinched in the bank gig, and then the boy had told him to fuck off, running alongside the car as Holman drove away from Donna's, Holman having showed up unannounced, out of the blue, so stoned he couldn't remember where he had been earlier that same day or why his face was bruised, then suddenly he was driving away again and the boy was running along beside the car, his eyes wet and bulging, screaming that Holman was a loser, screaming fuck off, you loser. Holman still dreamed about it. Now here they were and Holman was left with the empty sense that everything he had been moving to for the past ten years had come to a drifting stop like a ship that had lost its way.

Wally said, "You want to cry, it's okay."

Holman didn't cry. He wanted to know who did it.