



THE HOLD - UP ARTIST

To fellow tourists he met around the world,
JEFFERY SHUMAN was a semi-retired developer
with a bright smile, an even tan and a fat wallet.
In truth, he was a legendary bank robber on the
run from the Toronto police and the US Marshals.
Inside the rise and fall of the Vaulter Bandit

BY MALCOLM JOHNSTON

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Sabrie Yilmaz followed a predictable morning routine. As manager of a TD bank in Mississauga, she would arrive at work around 7 a.m., unlock the doors, flick on the lights and start opening the branch for business. Perhaps because the process was so familiar, she hadn't noticed the man in the parking lot. For several days in a row, he sat in a silver Chevy Cruze just beyond the sweep of the security cameras, making note of her arrival times, taking down her licence plate, watching her every move.

The branch was in a shopping centre near the crook of Highway 427 and the QEW. As far as workplaces go in a city notorious for congestion, hers was relatively accessible. Yet for those same reasons, it was also the perfect site for a robbery, ideal for a quick score and an even quicker exit.

On May 8, 2015, a day she would remember for the rest of her life, Yilmaz woke early, pulled her jet-black hair into a tight bun and slipped on a loose-fitting pink blouse that covered her baby bump. At 35, she was pregnant for the first time. Mother's Day was two days away, and the city around her, finally in bloom after a historically cold, cruel winter, seemed to match her mood.

She arrived at the doors at 7:12 a.m. and greeted a young female teller and the bank's security guard, an elderly man who was chatting amiably with a construction worker. Since construction was happening nearby, the man didn't seem out of place. He was dressed in a hard hat, work boots, gloves and an orange shirt criss-crossed with a reflective X. In one hand, he clutched a black clipboard. Just as Yilmaz unlocked the doors, the man stepped forward and shifted the clipboard to reveal a pistol. Yilmaz froze. She thought of her husband and her unborn baby; she worried about the junior teller and the security guard; she feared for herself. With an eerie calm, the man told them not to do anything foolish and gestured for them to head inside.

The bank was quiet and dark. Yilmaz suppressed her rising anxiety and tried to focus. The man took their phones away, directed them to the vault and instructed them to enter their codes. The junior teller, overcome with nerves, burst into tears; Yilmaz rubbed her back and helped her with the keypad. The door opened to reveal stacks of cash organized by denomination and currency.

It was a massive haul, yet the man was expecting more. It's likely he had watched an armoured truck make a delivery the night before. "Where's the rest of it?" he asked. Fearing for their lives, the employees led him to the night depository, another locked room, where he located a mountain of bundles, unfolded a bag he'd brought with him and began filling it. He then led the employees back to the vault and instructed them to get on their knees and face the wall. The security guard winced from the pain of kneeling. Yilmaz thought he was going to shoot them all—her life over just as motherhood was about to begin.

From the bandit's point of view, the heist was proceeding according to plan, but he knew he had to remain vigilant. More than once, he'd been foiled by ordinary-looking bundles called dye packs hidden in the cash. They contain a pressurized red-ink ball that activates when the perp walks out the door and detonates a few moments later, staining the bills and rendering them unusable. As the man was clearing the vault shelf, stack by stack, he paused, turned to Yilmaz and asked, "Where's the dye pack?" This was clearly no novice. She saw that he was clutching it. She considered saying nothing but thought better of it. "It's in your hand," she replied. "Good girl," he said, and tossed it aside.

The man knew that banks also use tracker packs. They, too, look like standard bundles, except buried inside is a homing beacon. On this day, a tracker pack was concealed among the 100s and 50s that the man was sweeping into the bag. At the last second, he placed his clipboard and pen on a nearby table, fished through the bundles and threw the offending item on the floor. Then he shouldered the bag, now bulging with more than \$300,000 in Canadian and American dollars, British pounds, and euros, and stepped through the vault door. Yilmaz prayed that he wouldn't close it. Unlocking the room from the inside was an involved process, and she thought of her baby. As if reading her mind, the man looked at her and said, "Happy Mother's Day," then closed the door with a heavy *ka-thunk*.

Whenever a bank is robbed in Toronto, a call goes out to a 911 dispatcher, who alerts patrol. The signal also quickly makes its way to members of the Hold Up Squad, an elite unit of detectives focused on robberies involving violence or the threat of it. Most of the bank jobs they investigate are perpetrated by what they call note-passers, the low-level repeat offenders who are hard up for cash and antsy to feed a drug addiction or settle a gambling debt. Generally, these are non-violent non-planners with poor impulse control. They walk past a bank and decide to rob it, no stakeout or getaway plan. Banks train their employees to comply—"Leave the crime fighting to the police" is the general directive—so a simple handwritten message reading, "Give me \$500 and no one gets hurt," usually works, at least in the moment. Video surveillance is sophisticated and ubiquitous, and the police usually know the offenders well. The process is more match game than jigsaw puzzle. Before long, police have made an arrest, and the note-passer is back in jail.

A second category of bank robbers is marginally savvier. They tend to threaten violence, wear masks, attack in groups and put some thought into their getaways. They often spend their ill-gotten gains on reputational enhancement—jewellery, cars, guns—and what they possess in daring they lack in restraint. One member of the group inevitably brags about the score, word spreads and before long the cops are on to them. Rarely, police encounter someone who belongs to a third category: a highly intelligent lone-wolf planner who has the self-restraint to tell no one.

On May 8, Adam Demers, then a constable with Peel police, was in a squad car in Mississauga when the radio squawked to life, indicating that a robbery had just taken place at the TD bank nearby. Within 10 minutes, he was on-site, where the Hold Up Squad was already waiting. The perp was long gone. It was Demers's first bank robbery as lead investigator, and right away, he could tell it was special. The Hold Up cops explained that



At a TD in Mississauga, Jeffery Shuman, disguised as a construction worker, forced three bank employees into the vault at gunpoint

they suspected the heist was the handiwork of a mystery man they called the Vaultier Bandit, whom Demers, like most GTA police, had already heard of. He had robbed 20 banks over a five-year stretch in and around Toronto, Ottawa and Calgary, starting in 2010. He was an equal-opportunity criminal, cycling strategically through major institutions including Toronto-Dominion Bank, Royal Bank of Canada, HSBC and Scotiabank. For a while, police thought he might be a long-haul truck driver. He appeared to strike at random, robbing a few banks and then stopping for months, sometimes a year, before starting up again.

The man, Demers knew, was an anomaly. He was patient and methodical. He was propelled by neither vice nor impulse. He also moved with the discipline and efficiency of someone who knew his way around a weapon: he protected his gun with his off-hand when he moved, tucked it in close and never waved it around like an amateur. One theory was that he had high-level military or police training, which was a chilling thought to detectives. *Was he one of them?*

The man always wore gloves and left behind no fingerprints. And while he sometimes wore glasses and a hat, he almost never concealed his face. To police, that must have felt like an arrogant, catch-me-if-you-can taunt. They knew he stood roughly five foot nine and weighed somewhere between 170 and 190 pounds. He was probably in his 50s and had a strong jawline, a dimpled chin and a muscular build. As one unhelpful commenter wrote under a police video looking for tips, "He's quite fit. Stake out the gyms."

The man was also adaptive and smart, willing to change his methods as needed. When he came onto police radar, he would approach the bank teller like an ordinary customer looking to carry out a transaction. Then, in one athletic movement, he would vault over the counter—hence the nickname—and land deftly in front of the shocked teller. He'd calmly instruct the staff not to do anything foolish as he emptied the till, and then, his bag freighted with cash, he would reverse course and walk out, all within minutes.

For all the implied aggression of his heists, the Vaultier Bandit was never physically violent. He said little, but when he did speak, he was polite, often saying please and thank you. Even the pistol he brandished wasn't real—it was a pellet gun.

As the months turned into years without an arrest, the Vaultier became a kind of malevolent folk hero in Canada. "Everyone knew about him, and everyone wanted to catch him," says Detective Sergeant Steve Smith, a member of Hold Up at the time. The file was passed from one presiding officer to another, each wishing the next better luck. Over five years, police looked at and cleared more than 100 persons of interest. As the robberies mounted and the leads dried up, another senior Hold Up detective, David Noseworthy, started seeing the Vaultier's everyman face wherever he went—the hardware store, the grocery store, the mall. "I was seeing this guy in my dreams," he told me.



After a while, the banking industry, in part as a response to criminals like the Vaultier, stopped putting money in the hands of tellers. Instead, they kept everything except a thousand or so dollars per teller in the vault. In popular culture, this is a windowless chamber of polished steel secured by a comically oversized wheel lock; in reality, it's a small, secure room situated behind the retail counter. Yet, despite the riches inside, note-passers and mid-level bank robbers have no interest in the vault. It's too risky. As soon as they leave the sight of customers or employees, someone alerts the police, who rush to the site and set up around the perimeter, hands hovering over their sidearms. Or some customer drunk on delusions of grandeur summons the courage to ambush the robber on his way out, which usually goes awry.

Before long, the Vaultier's trademark leap over the counter was growing less and less lucrative. A September 2012 heist in Richmond Hill, for instance, earned him just \$420. He needed to devise a novel way to reap the riches of the vault without the attendant risks. Eventually, he cracked it. By arriving when only the first staff were present and the doors weren't yet open to the public, he would have time to get into the vault without customers or additional staff causing problems. He could load up his bag and make his getaway before the authorities were even aware he'd struck.

When the adrenalin of the experience wore off, Sabrie Yilmaz broke down in tears. While Demers and the others closed the branch, draped the perimeter in police tape and sealed off key areas, another officer comforted Yilmaz before taking her statement. Bravely, she recounted the ordeal in granular, terrifying detail. Her account finished, the officer turned off the recorder. Then Yilmaz remembered something important. The man, she said, had forgotten his clipboard and pen. Both were sitting untouched in the vault.

For five years, police had waited for the Vaultier to slip up. He never had—until now. Buzzing with anticipation, they bagged the pen, the top of which had been chewed, and sent it off to the Centre for Forensic Sciences for DNA testing. They inspected the clipboard. If there was a print, they'd only have one shot at it. Pausing everything, one senior member of the Peel police forensic unit drove to Staples and found the same brand of clipboard, then tested it with different dusts to determine the best one for pulling a print. Finally, their collective breaths held, they pulled a clear fingerprint and uploaded it to the Canada-wide database. To their disappointment, it

returned no results. The man, whoever he was, had no criminal record in Canada.

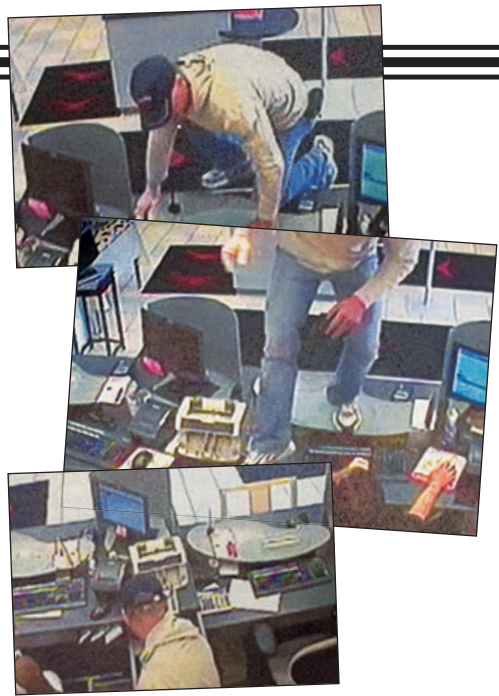
It was a disappointing development but not a death blow. Overseeing Hold Up was Detective Sergeant Mike Fleischaker, who'd been in the unit for 13 years. Looking back, he remembers a police force united in common purpose. "There was no more prolific robber in my time than the Vaultier anywhere in Canada," he told me, "and no case more important." Toronto, Peel and York, with Hold Up leading the way, launched a massive coordinated effort to find the man—pulling officers from other cases, green-lighting overtime pay, compiling terabyte files of video footage from gas stations, shopping malls and various stores to trace his path. They canvassed hotels. They ran the Chevy Cruze through an automobile database to try to cross-reference it with a list of registered offenders, but the Cruze returned hundreds of thousands of owners. The Vaultier, either by chance or by design, had chosen one of the most common vehicles on the road. The Canadian Bankers Association put out a wanted poster and offered a \$100,000 reward for a positive identification.

After months of searching, the police brass were losing patience. They'd invested time and money, and the trail was growing cold. But Demers, who was seconded to Hold Up from Peel, had one more idea. He had a contact in the US at Homeland Security, and as a last resort, he gave him a call. He explained the story of the bank robber who kept Toronto police up at night. He said that they had a fingerprint, and the man offered to run it through Homeland Security's database. It was a kind gesture, but Demers wasn't hoping for much.

Weeks later, Demers and his fellow officers were boxing up files and folding maps when a colleague came into the room saying he had someone from Homeland Security on the line. Demers thought it was a joke and was in no mood for it. But the colleague was serious. Demers followed him to the office and put the receiver to his ear. "We've got your guy," the American said. Demers knew the significance of the moment, a half-decade in the making. "Goosebumps," is how he described it to me. The Vaultier Bandit was 53 years old, a former Miami resident and former Naval officer with American and French citizenship. In the US, he was a legend under a different nickname: the Reebok Bandit. His name was Jeffery Shuman. Finally, police had their man. Now they just needed to find him.

Jeffery James Shuman was born in California in July of 1962. His mother, Danielle, had come to the US as an infant with her own mother, a war bride from France. His father, James "Butch" Henry Shuman, was the son of an engineer who served in the Second World War. They attended La Puente High School, east of LA, and were an attractive if incongruous pair: she was the picture of prim and proper, with a beehive bun and porcelain skin, a member of the student council and the dress-standards committee; he was strong and wiry, with slicked-back hair and a mischievous smirk. Danielle got pregnant, and they quickly married and then just as quickly divorced. Somewhere in between, Jeffery was born, the image of his father. Soon after graduating from high school, James fell into trouble with the law and was charged with burglary, forgery and possession with intent to sell.

As a single mother, Danielle chased opportunity around the area, and Jeffery worked various jobs in his youth to help



Police nicknamed Shuman the Vaultier Bandit for his tendency to leap over the counter at banks across Canada

out. Despite the turbulence of those years, he had a happy childhood. (He would later post a Rodney Dangerfield quote to Facebook: "When I was a kid, my parents moved around a lot, but I always found them.") Still, as a boy, he pined for the expensive toys and other possessions of his peers, later confessing that he always wanted what they had and yearned to be a big shot.

When Shuman was 10, his father came back into his life, perhaps following a period of incarceration. He stayed in California, eventually remarrying, but he was an intermittent presence in his son's life and eventually died by suicide.

At age 18, diploma in hand, Shuman joined the US Navy, where he would have taken entry-level weapons training. He apprenticed as a machinist's mate fireman, which would have meant loud, hot, unglamorous work in a ship's boiler room. He also trained at Fleet Forces command, in Norfolk, Virginia; sailed aboard the *USS Nashville*, a 175-metre-long amphibious warship; and attended the Navy's Nuclear Power Training Command School in Orlando, Florida, but never finished. Within six months, he was discharged.

Far from home, he embarked on a stretch his mother would later describe as "lacking direction." He flitted about, working as a bartender one month and as a salesperson in a clothing store the next. He went to school for fashion merchandising and later claimed to have worked in the mortgage business and land development, but by Shuman's own admission, he was lazy, and nothing stuck.

In 1988, he gave politics a try, running unsuccessfully for Congress as a Libertarian. Sometime after that, he moved to the Bahamas and then to England. Along the way, he fell for a woman who told him she didn't love him back, sending him into a destructive, alcohol-fuelled spiral.

By 1992, at age 30, he'd recovered and started anew in Miami, where he met a beautiful woman named Claudia. Their

connection was deep and immediate, but she had expensive tastes. Shuman was eager to impress her with fancy clothes, gifts and dinner dates, but he had no source of steady income. He grew worried that, unless something changed, he would lose the second love of his life. He'd served his country, obeyed the law and pursued honest employment. It wasn't working. In the spring of 1992, he made a decision. If he couldn't earn enough money legitimately to support his lifestyle, he'd follow his dad's example and simply take it.

The Goldome Federal Savings Bank sat in a palm tree-studded shopping complex in Boca Raton. On the morning of May 20, 1992, a tanned Shuman, wearing shorts, white Reebok Newport Classics, a Florida Marlins hat and clear plastic gloves, walked in. He approached the counter and greeted the teller, who said hello back. A pause. This was the point of no return, the moment that would determine his future. Shuman was nervous, and the teller could tell something was off. As Shuman placed his bag on the counter, she instinctively walked to the alarm and triggered it. When she looked back, Shuman had hopped over the till and was demanding money. Minutes later, he walked out with nearly \$9,000 in cash. It must have felt impossibly easy. In an instant, he'd found the solution to his financial problems and, by extension, to his love life. Soon, he and Claudia were engaged. Whether she knew the source of her fiancé's sudden wealth or not, the pair spent lavishly on themselves.

Still, Shuman knew that what he was doing was wrong. To help paper over the mental divide, he told himself he wasn't an evil person but instead "a good person who just happened to break the law." He had no intention of hurting anyone and thought of bank employees more as bystanders than as victims. Of course, they had no idea of his intentions. From their side of the muzzle, it was easy to believe that, if they said the wrong thing or moved too fast, he would shoot them all dead.

Less than a month after his first heist, smartly dressed in tortoiseshell glasses and a knit shirt with an open collar, he struck again, this time in Naples, Florida. "I was at the computer, and I heard a noise," a teller there told police. "By the time I turned, he was already behind the teller line." Two minutes later, he was out. "[What] sticks out in my mind is that...he had almost a smile on his face," said a second teller at the same bank. "He didn't look like...what you'd picture to be a bank robber."

Riding high from his exploits and now sporting a shiny Rolex, he hit another Naples bank, followed by banks in Vero Beach, Sarasota and Palm Bay. He was developing a clean proficiency: he'd clear the counter in one fluid movement, utter a few commands, fill his bag and exit calmly. After hitting one bank, he casually paused to peer into neighbouring storefronts as if window shopping. By May of 1993, a year after he'd started his spree, he'd robbed 13 banks and come away \$115,000 richer.

Florida police studied security footage and conducted eyewitness interviews, but they were at a loss. This wasn't one of their regulars. They knew he always wore white Reeboks, and they pulled shoe print after shoe print from the counters. That summer, they struck a task force, drummed up a nickname and went public. "Reebok Bandit No Rookie," read the headline in the *Tampa Tribune* in July 1993.

That same month, Shuman expanded his scope to neighbouring states. In shorts and a Colorado Rockies hat, he stole \$5,325

from a Leader Federal in Brentwood, Tennessee. Practically, it made sense to put some distance between his home base and his crimes, but tactically, it was an error: interstate crime made him a target for the FBI.

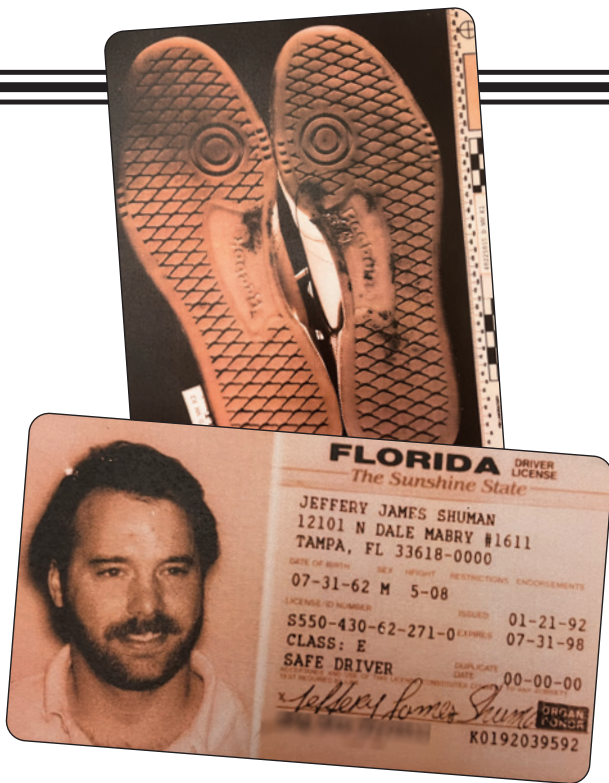
Next up was Alabama. In July, Shuman was driving north on I-65 in an aqua-blue Plymouth Acclaim when he heard a police siren behind him. A second police car appeared in front of him, stepping on the brakes, and a third car pulled up alongside Shuman, motioning for him to pull over. He was being boxed in. Once Shuman had stopped the car, a man approached the window and introduced himself as Officer Larry Evans of the Kimberly, Alabama, police. Evans asked Shuman for ID, which Shuman produced, and told him to step out of the car. The driver of the third car identified himself as Special Agent William Sievers of the FBI. He said he'd observed Shuman speeding and asked where he was heading in such a hurry. Shuman said Mobile, which was curious since it was in the opposite direction, then corrected himself: "No, I meant Huntsville; I'm confused." On the passenger seat, Sievers noticed maps of Georgia and Alabama with shopping centres circled. Sievers asked whether he had anything that could harm the officers. Shuman replied that he had pepper spray in the glovebox. How about in the trunk? No, he replied. Sievers asked if he could look, and Shuman acquiesced. There they found a bag containing clothes, toiletries and two passports—one French, one American. Then the officers looked in the spare tire compartment and discovered a jackpot: a radio scanner with a list of police frequencies, an

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air pistol, additional maps with shopping malls circled, a supply of plastic gloves and three baseball caps, including one reading "Colorado Rockies."

Police invited Shuman to continue the conversation at the local detachment. Technically, he wasn't under arrest and could have declined, but he got in the back of the cruiser. At the station, Shuman calmly explained away his possessions. The gloves were his girlfriend's, who used them for doing hair; the pepper spray was for his protection, as his Miami neighbourhood could be dodgy; the maps were related to his work as a land developer and property investor; the radio scanner was because he liked to listen to local law enforcement banter on long road trips. And the pistol, he said, was "just to have it."

None of it added up. If these items were so innocent, why hide them? And why the confusion over where he was heading? They asked if anyone could verify his story, and he said that his girlfriend, Claudia, could, but he urged them not to call her as



Unbeknown to Toronto police, Shuman had started his bank-robbing career in Florida in the 1990s. There, cops had dubbed him the Reebok Bandit

she wasn't aware of how poorly he was doing in his "business investments." When Sievers asked if he had robbed any banks, Shuman lowered his eyes and said no. Sievers knew the clock was ticking: they couldn't detain him much longer, and it would take time to contact the victimized banks to build a positive ID. They encouraged Shuman to consent to fingerprinting and photographs; surprisingly, he agreed. Then the officers returned him to his car and let him go with a speeding ticket.

Shuman would have been relieved to be released, but he also must have been worried. They'd discovered the tools of his criminal trade. And now they had his fingerprints and photograph. In the days that followed, Sievers and his colleagues showed a photo lineup of Shuman and five other white men to bank employees; multiple witnesses pointed to Shuman and said, "That's the guy."

When Shuman returned the Plymouth Acclaim to a Miami rental agency on July 24, 1993, the FBI were lying in wait, arrest warrant in hand. "Bank Robber in Reeboks Caught," read the *Miami Herald*. Evans and Sievers were celebrated as heroes.

In the courtroom, Shuman spoke courteously and quietly, prompting lawyers and the judge to ask him to speak up several times. His lawyer tried to argue that the traffic stop had been pretextual. There was plenty of evidence to support the idea (Why was an FBI agent involved in a traffic stop? How did they know to look in the spare tire compartment?), but ultimately the gambit was unsuccessful. Because the evidence against Shuman was overwhelming, the court process was quick. In April of 1994, he pleaded guilty. Before sentencing, Shuman stood in court and made a bid for compassion. "It was wrong. It was stupid. And I apologize. And you know, I'm never going to do something like that again," he said. "I don't want to ever be back in here again."

The upper range for Shuman's crimes was 20 years; the judge sentenced him to 12. He addressed Shuman directly. "I trust that when you get out, and you will get out in a few years," he said, "you will return to the law-abiding life. And good luck to you." For Claudia, back at their shared apartment in Miami, her fiancé's conviction wasn't a deal-breaker. They got married, but it wouldn't last. After five years, they divorced.

It took time for Shuman to adjust to prison. He received three disciplinary reports, for bribing officials, refusing an order and violating conditions of a community confinement program. But he wasn't violent and served his time mostly without incident.

In 2004, having served nine years of his sentence, Shuman was paroled. One condition of his release was that he check in regularly with a probation officer. It's likely that Shuman looked around, assessed his meagre career opportunities and decided that some menial job wasn't for him. After checking in once with his PO, he fled to France. By the time anyone noticed, a month or so later, he had settled in Europe.

Shuman could have started fresh in a legitimate line of work. Whether he tried, and if so how hard, is unknown. I reached out to him multiple times to request an interview, and though he replied to my letters, he ultimately declined to speak to me on the record. What seems clear is that he was propelled above all by his yearning for the trappings of wealth. Within months of arriving in Europe, Shuman had embarked on a new, even riskier vocation than bank robbery. In late 2004, he arrived at Amsterdam's Schiphol Airport lugging four kilograms of cocaine in his suitcase. Police arrested him, but instead of prosecuting a foreigner, they declared him undesirable and kicked him out of the country. He was hardly chastened. Two years later, he was arrested in French Guiana in possession of a kilogram and a half of coke but again managed to avoid jail time. A year after that, he was convicted of cocaine trafficking, for which he spent 30 months in a French jail.

When he got out, Shuman stood once again at a familiar split in the road: he could change tack and find some risk-free job for meagre pay, or he could return to the life of easy money.

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Incarceration had hardened his way of thinking, and the banking industry had become an even riper target, enjoying historically low levels of public approval in the wake of the US subprime mortgage meltdown. Income disparity and a rising affordability crisis would soon erupt in the Occupy Wall Street movement, with citizens camping outside financial headquarters and demanding change. It was in this climate that Shuman thought back to the stacks of tidy bills waiting for him. Wasn't it time that the banks got their due? The difference this time,

he resolved, was that he would be smarter, more calculating, patient and selective.

Location mattered. Since Europe was his new playground, it was out. So was the US, where a federal warrant had been issued for his arrest. In fact, if Shuman even flew over the States, the US Marshals would be on to him, as all flights entering American airspace are automatically cross-checked with fugitive watch lists. Shuman needed a country with a familiar banking system, where English was an official language and where he could blend in culturally. A flashing marquee might as well have appeared over Canada.

On January 29, 2010, Shuman landed at Pearson airport. Four days later, in a green winter coat and a hat reading “CPP Investment Board,” he leaped over the counter at an RBC in Markham, stealing \$8,100. The next day, he nabbed \$4,000 from a TD near Markham Road and Highway 7. In 48 hours, he’d acquired \$12,000. Then he hopped on a flight back to Europe.

Over the next five years, Shuman lived the life of a free-wheeling bon vivant, epicure and globetrotter. To the fellow tourists he encountered around the world, he was a semi-retired land developer with an even tan and a fat wallet. He wore expensive watches and bicep-hugging golf shirts. Instead of spending money on assets—houses, boats, cars—he spent it on the kinds of experiences he’d never enjoyed as a kid. He visited Macau, Rio de Janeiro, Guadeloupe, Bonaire, Curaçao, the French Alps, Oxford, Athens and more than a hundred other tourist hotspots around the world. In Paris, he took in the Arc de Triomphe, the Eiffel Tower, the Louvre and Notre Dame and enjoyed a cruise down the Seine. In London, he checked out 10 Downing, St. James’s Park, Harrods, Westminster Abbey and Buckingham Palace.

Every time Shuman ran low on funds, he would turn to his transatlantic piggy bank. In 2012, for example, flush with cash from TD and Scotiabank, he took his girlfriend, an Englishwoman named Angie, on a greatest-hits tour of Rome, Vatican City, Florence and Venice. In August of 2014, after stealing six figures from a TD at the Shops at Don Mills, he fled to a small town called Les Deux Alpes high in the French Alps, where he rented an apartment and spent his days blissfully carving up fresh powder. “Good morning from above the clouds,” he posted under a Facebook photo of two snowy peaks. For après-ski, he’d head to a local pub called the Red Frog, where he was known as the genial Mister Jeffery. One staff member there recalled a polite, jovial man who got along well with everyone. At one point, Shuman offered to babysit one of the staff’s kids. In conversation, he never spoke of his father but frequently mentioned that his mother was French. And while he was vague about the nature of his work beyond “land development,” he happily shared business advice with anyone who would listen.

Life was good in the Alps. His rent was cheap, the views sublime and the food excellent. After a chaotic childhood, a wayward adolescence and a tumultuous adulthood, Shuman had finally arrived. He tried raclette, pâté and a sausage from Savoie called giot and educated himself on the world of fine wine. On New Year’s of 2014, he and Angie partied at the Red Frog with happy tourists red-cheeked from their days on the



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slopes. He worked only a few weeks a year and spent the rest perfectly content. He had at least two women in his life, including his ex-wife, Claudia, with whom he stayed in close touch. But he was no longer fuelled by a desperate pursuit of love and affection. He had instead fallen in love with a charmed lifestyle. And yet, when later pressed, he would also acknowledge that on a deeper, subconscious level, all of it—the carefully constructed façade of a wealthy, globetrotting pleasure seeker—was still an exercise in trying to impress people.

As Shuman’s 52nd birthday approached, he was staring down an uncertain future. He had no retirement savings plan, no fixed assets and no legitimate source of income. He was dependent on a steady influx of stolen cash, and acquiring it was growing riskier by the day. Having robbed so many banks in Canada, he must have worried constantly that police would soon be on to him, that waiting around each corner was a task force ready to pounce. Police had held press conferences in Toronto, Calgary and Ottawa. York police had launched a social media task force dedicated to spreading the word and disseminating his mug shot. Crimestoppers was involved, as was the Canadian Bankers Association. How long could the good times last?

By the early spring of 2015, it was time to replenish his stash. He told his landlord he was planning to head to Thailand that fall. There, his money would go further, and one record-setting haul could sustain him for years. On April 24, he flew from Paris to Toronto and checked in to an Extended Stay on Steeles Avenue, telling the clerk that he was in town on business from Germany. He spent a few days searching for the ideal bank, and soon he found it, a TD in Mississauga at the corner of a shopping complex. He set about planning every step of the heist with care and precision. On May 1, 2015, nine days before Mother’s Day, he arrived at the bank plaza at 6:53 a.m. Wearing a grey hoodie and gloves, he entered the bank’s ATM area, familiarizing himself with the layout. Then he got back in his car and waited. Within 20 minutes, Sabrie Yilmaz, her junior teller and the security guard arrived. Once they’d opened up the branch and flicked on the lights, he drove away. Three days later, he was back, waiting and watching from a distance as they again performed their morning routine. This time, he stayed for about an hour, watching to see who else arrived.

Then he drove to a Staples in Vaughan and paid in cash for a black clipboard. Two days after that, he was back at the bank, waiting and watching. He then drove to a Walmart in Vaughan and bought a reflective construction shirt and a hard hat. He stole licence plates and affixed them to his rental car. Surveillance complete, plan hatched, he was ready to pull off the score of a lifetime.

When the day came, all his preparation paid off. The two women and the security guard hadn't caused him any trouble, and he knew he had time for a clean getaway. Shuman closed the heavy door to the vault, holding hundreds of thousands of dollars in his hands. He reached the silver sedan and placed the money inside, then stopped. He'd made a huge mistake. Amid the excitement of the score and the search for dye and tracker packs, he'd left behind his clipboard and pen. During his surveillance phase, he'd absent-mindedly chewed on the pen cap, meaning his DNA was on it. And he couldn't be sure he hadn't left behind a fingerprint on the clipboard. This had the makings of a disaster. He rushed back inside, walked to the vault and banged on the door. The only people who could open it were locked on the other side. He yelled for them to open it, but they refused to comply.

Shuman was stuck. He could wait for more employees to arrive, but the clock was ticking. He exited the bank, hopped in the car and drove to his hotel. There, it's likely that he counted his haul and inspected it again for tracker or dye packs. Then he checked out and booked himself into a new hotel nearby, where he laid low for three days. At some point, he reattached the original licence plates and swapped out the Chevy Cruze for a red Buick LaCrosse. On March 15, one week post-heist, he changed hotels again. Then, on May 24, he went to Yorkdale and rewarded himself with an \$11,000 Rolex

At Shuman's apartment in the French Alps, his landlord found \$150,000 in 500-euro notes wrapped in plastic and hidden at the bottom of a garbage bin

Oyster Perpetual before boarding a flight to London's Gatwick Airport, victorious.

The next day, Shuman embarked on a long and winding European road trip. From London, he rented a car and drove through Lyon, Germany, Switzerland and Italy and then back to Lyon. Then he rented another car and drove again through Germany and Italy and into Scandinavia. All told, he covered some 2,500 kilometres in a few days. It's possible, even likely, that he was merging his two specialties, bank robbery and drug running. Buying cocaine wholesale and distributing it to high-level buyers across Europe, he could transform his small fortune into a giant one and, perhaps, put an end to bank robbing forever.

Back in Toronto, the Hold Up Squad had Shuman's name and criminal record, but not much else to go on. Normally, police would ask a judge to allow them to track a suspect's cellphone and credit card through an application called a production order, but they didn't know the details of either one. They managed to find his Facebook account, however, which was listed under a slightly different spelling of his name. There, Shuman was posting constantly, dropping location references and photos along with a steady drip of memes about his respect for the armed forces, his love of dogs and his distaste for government overreach, president Barack Obama and fat people. He also communicated through Messenger with a few different women, including Claudia. He had long video calls with his mother, who was still in California and had married a man with whom she ran a sign-making shop. Luckily for police, it was also through Facebook that Shuman did most of his travel planning.

If production orders existed for phones and credit cards, Smith wondered, why not for a Facebook account, including Messenger? Smith had worked in major crime and developed a nose for innovative police work. He wrote up the application and put it before a judge, and on June 23, it was approved, the first such case in Canada. Before long, Hold Up was surreptitiously monitoring Shuman's movements across Europe through the back end of his Facebook account. Every time Shuman pulled in to a European highway rest stop, his phone would connect to the free public Wi-Fi, and Hold Up would get pinged.

Initially, they thought they'd arrest Shuman at his apartment in Les Deux Alpes, but because France doesn't extradite its citizens, they hatched a new plan. They would wait, watch and arrest Shuman during one of his road trips outside France. To do that, they would need help. Hold Up, with Smith as the lead, established a broad alliance of police forces and intelligence services across Europe. A Hold Up detective named Sean Whittaker successfully applied to Interpol for a Red Notice, which notified law enforcement agencies around the globe of their case and authorized them to arrest and hold the suspect. Soon, Scotland Yard; Danish, Spanish and German police; plus the US Marshals, the FBI and liaisons from Interpol were in on the operation.

True to form, however, Shuman proved elusive. He used burner phones and registered them under variations on his real name. Police didn't know how he got the cash out of Canada, but they knew he moved through a complicated financial network that included accounts in France, Germany and Spain. He was also constantly on the move, always renting, never buying. Law enforcement officials across Europe tried twice to apprehend Shuman, once in Denmark and again in Spain, but he was gone before they could pounce. In his peripatetic ways, there were clear allusions to one of Shuman's favourite films, *Heat*, the 1995 bank robber movie starring Al Pacino and Robert De Niro. In it, De Niro's henchmen talk about fleeing for the Canary Islands after one last job. The boss, De Niro's character, preaches a life of disposability: "Do not let yourself get attached to anything that you are not willing to walk out on in 30 seconds flat when the heat is around the corner."

In mid-July of 2015, roughly two months after Shuman's heist at the TD in Mississauga, Hold Up received a promising update. Through Facebook, Shuman had booked a night at a hotel in



From left, Detectives Adam Demers, David Noseworthy and Sean Whittaker travelled to Geneva to retrieve Shuman and return him to Canada

Thoiry, France, for September 15, when he planned to meet one of his girlfriends. To get there from the French Alps, Shuman had two options. He could take a long, circuitous route through France, or he could cut through Switzerland and shave a few hours off the drive. Smith called up the Swiss police and put them on alert: Shuman might be passing through Geneva. The arrest would have to proceed flawlessly. If anyone flubbed it, Shuman would know they were on to him and disappear. Five years of police work would be wasted.

On September 15, Shuman got into a black Renault Twingo and headed west from Les Deux Alpes. As he approached the Swiss border, French and Swiss police were lining the route in unmarked cars, sending updates to the team in Toronto. Finally, Shuman crossed the border, and Swiss police closed in. Once Shuman pulled onto a slow-moving street in downtown Geneva, police stopped the car, arrested him and explained that he was facing extradition to Canada.

Back in the Les Deux Alpes, the locals were abuzz. When Shuman's landlord regained access to the unit, he found \$150,000 in 500-euro notes wrapped in plastic and hidden at the bottom of a garbage bin. Shuman's girlfriend Angie was weepy at the news. "He told me he had stopped all that," she told an employee at the Red Frog.

Shuman remained defiant. From his Geneva jail cell, with the help of duty counsel from Toronto, he filed a motion fighting extradition to Canada and arguing that he should be tried in France. After all, his alleged crimes hadn't happened in Switzerland, and he wasn't a Canadian citizen. He was French, and his homeland was a 30-minute drive away.

For a tense two months, the legal process inched along. Hold Up prepared affidavits, and various levels of the Canadian government submitted paperwork to the Swiss courts. Finally, a judge ruled against Shuman and granted his extradition to Canada.

In February of 2016, nine months after Shuman's historic heist at TD, Noseworthy, Whittaker and Demers boarded a plane for Geneva. In holding room A2 of the Geneva airport, they finally stood face to face with the man they'd sought for so long. The polite, genial man they'd heard about was absent; staring back was a caged animal, his face contorted into a

snarling mask. He sat with his shoulders back, chin up. Whittaker recalls that Shuman seemed to look not at him but through him. "Cold, calculating and not easily intimidated," said Noseworthy.

The men removed Shuman's shoelaces—a potential choking weapon—placed him in handcuffs and leg irons, and loaded him onto a commercial Air Canada flight, where they'd reserved the rear four rows. They sat Shuman down beside the window and placed a hoodie over his cuffs as the plane filled with unsuspecting passengers. The officers rock-paper-scissored for who had to sit beside Shuman; Noseworthy lost. At 11:50 a.m., the plane lifted off, and the pilot announced over the intercom that they had entered French airspace. Shuman leaned over in his seat, rocking rhythmically, his hands clenching and unclenching. He grew flushed and was in apparent discomfort. Noseworthy asked what was wrong. "I think I'm having a heart attack," Shuman replied. Noseworthy notified the flight staff, who asked over the PA system whether there was a doctor on board. A medical student and nurse volunteered to help, and at the back of the plane, they laid Shuman down, removed his shackles and took his vitals. His heart rate was high, so they gave him aspirin and nitroglycerin, but neither one had much of an effect. Through wincing breaths, Shuman demanded that they land the plane so he could see a doctor. Medical protocol is to land at the closest airport, but Noseworthy wasn't buying Shuman's act. He knew Shuman wanted to stay in France. He shared his suspicions with the pilot, and they decided to set a course for Heathrow.

On the ground, more than a dozen officers in tactical gear were waiting alongside firefighters, paramedics and high-ranking customs officials. Shuman, who must have been devastated to realize he wasn't in France, was transported by ambulance to hospital, where he was assessed and received a clean bill of health. He'd suffered no heart attack or any medical episode to speak of.

By the time Shuman returned to Heathrow, a new commercial plane was waiting. He pulled onto the tarmac in a police cage van, surrounded by armed guards. Demers, who accompanied him, remembers the van resembling a "Hannibal Lecter cage," with just enough room for Shuman to stand.



The Canadian Bankers Association put out a wanted poster and offered a substantial reward for a positive ID

For the awaiting passengers, it was a sight to behold. The windows of the packed plane were dotted with wide-eyed travellers eager to know what kind of criminal they'd soon be sharing a cabin with.

As the London Metro police led him to the gangway, Shuman went berserk, thrashing and screaming, "I'm not going on that fucking plane!" He wriggled out of their grasp, dropped to his knees and declared aloud his rights as a French citizen. He wasn't totally wrong: technically, the extradition order applied to Geneva, not to London, and having now entered England, he could argue that he should be repatriated. But UK officials had purposefully not granted him entry to their country. From their point of view, he was still in what's called "immigration hold," a post-9/11 designation, and no one had stamped his passport. Shuman was betting that, if he made a loud enough disturbance, the flight staff would grow worried and ban him from the flight. Metro police grabbed Shuman by the legs and shoulders and were about to carry him onto the plane as if they were delivering a rolled-up carpet when Shuman broke free and began shouting from his knees. A shocked Air Canada steward put his hands in the air and said, "Absolutely not."

Word spread through the airport, and Shuman was soon banned from all other airlines. Having bought himself time, Shuman got on the phone from his holding area at Heathrow. He called his lawyer and filed paperwork with organizations for the wrongfully convicted, urging them to intervene. The police knew their time was limited. They appealed to their bosses back home, who looked into a Canada Post plane and a military cargo flight, but neither one would happen quickly. Ultimately, the Ontario attorney general approved the nearly \$100,000 cost to rent a private jet from BlackBerry co-founder Jim Balsillie. On February 27, five days after police had arrived in Geneva, Noseworthy and his team were homebound with their prize. On board, Shuman maintained an air of defiance. Noseworthy stood over him and explained that he could act out all he wished. "Make as much noise as you want," he said. The plane was leaving and wouldn't stop until they were on Canadian soil. At that, Shuman's shoulders slumped. He stared at the floor and said nothing the entire flight except to ask for a slice of pizza once they'd landed to refuel in Gander, Newfoundland. "The way he asked, it was like a kid asking his dad for permission," recalled Whittaker. Finally, the Vaulters was defeated.

Sabrie Yilmaz could have taken stress leave from work. She'd been through hell and deserved time to recover. But she worried that an extended break would do her more harm than good and took just a week before she was back at the branch. As she resumed her routine, she constantly replayed the robbery in her mind, pondering alternative outcomes. *What if I'd tried to fight back?* she wondered. *What if another employee had arrived early? What if the robber was cornered and turned violent?*

A year and a half after Shuman's arrest, Yilmaz headed to the courthouse in Newmarket to testify. When she entered the building, she found herself among an unlikely community: a collection of more than 40 bank employees from across Canada who, like her, had been victimized by the Vaulters Bandit. They all had a similar story to tell. One, she would learn, had trouble sleeping, her mind continuously flashing to the terror of it all and the fear that she was about to die. She self-medicated with alcohol and sought therapy to deal with the trauma.

Before the proceedings could commence, a police officer told Yilmaz that her testimony wouldn't be necessary. That morning, in the face of so much evidence, Shuman had struck a plea deal. His 21 heists were reduced to the seven most slam-dunk cases. The judge sentenced him to 15 years and applied a restitution order for \$448,890, a victim fine surcharge and a lifetime weapons ban. The court offered Shuman's victims the opportunity to write a victim impact statement, but Yilmaz declined. She had a beautiful baby boy at home and was ready to move on with her life.

That afternoon, Shuman was moved from pre-trial detention to federal prison. By the end of the year, he'd end up at Collins Bay penitentiary in Kingston, known by inmates as "Gladiator School" for the violence that takes place inside. There, behind its red-metal spires and imposing stone walls, he took his place among 450 other inmates in the medium-security unit. At intake, staff administered a standard battery of tests and questionnaires designed to assess his risk profile to reoffend. He was free of many of the vices and dangers associated with most convicts. He had no dependence, for instance, on drugs or alcohol. Because he worked alone, he had no dangerous affiliations or gang connections to overcome. But he did display a troubling sense of entitlement and a lack of empathy for his victims.

In 2022, five years after entering prison, Shuman was approaching his 60th birthday. He had spent a quarter of his life behind bars. He applied for early release, claiming that he'd put his criminal ways behind him and that he genuinely wished to change his life. He reminded the parole board that he had accepted a plea deal that had saved the justice system time, effort and expense. He had never physically hurt anyone. In prison, he had maintained a spotless record and had managed to save \$5,600 from in-prison employment, proving that he could be smart with money. He had also completed voluntary courses in power tools, workplace safety and postmodern philosophy; participated in a coping-skills group; and filled out a "Motivation to Change" booklet. The parole board found that Shuman's sense of accountability for his actions had improved dramatically. It noted that he'd scored well on a recidivism assessment tool, which suggested only a 20 per cent chance that he would reoffend within three years of release. Shuman also laid out his vision for post-release life, which

included living frugally, cooking, hiking, exercising, working and, as the parole decision phrased it, “not being fixated on the fancy things of life.”

It’s unlikely that they bought everything he was selling. He maintained, for instance, that he’d notified his parole officer in the US, after being released from prison in 2004, that he was leaving for Europe—he claimed that, because his custodial sentence was complete, he’d assumed there would be no issue. When challenged with the fact of his drug-related arrests in French Guiana and France, he said that he’d been in a car with someone who had cocaine, and he downplayed the seriousness of both events.

The board concluded that, while they were encouraged that he was reforming, it was clear that his journey was only beginning. He hadn’t sufficiently articulated how, if released, he would guard against his obvious triggers—“Your emotional disarray, the need to impress others and the attending sense of entitlement that has characterized much of your actions,” they said. It also wasn’t clear how he planned to pay the nearly half a million dollars he owed or how he would address his fugitive status in the US. Also, the state, having been forced to pay \$100,000 for a charter plane, wasn’t in a forgiving mood. His application was denied.

Shuman was resentful at the news. He wrote to then-president Joe Biden, unsuccessfully pleading for his sentence to be commuted. In January of 2024, at the age of 61, Shuman filed again for parole. He had taken additional courses in restorative justice,

anger management and victim impact, and he’d studied contemporary philosophy. He’d maintained a spotless record of behaviour on the unit and had continued to save money.

This time, he expressed regret for his crimes, a new development. He stated that the laziness and immaturity that had characterized his life were replaced by an appreciation of hard work. The parole board agreed that his potential for successful reintegration was high, but they raised a glaring issue with his plans: aside from his mother—who is in her 80s, living a quiet retired life in California, and whom Shuman didn’t want to bother—he lacked personal support from friends and family. He was unmarried and childless. In a decade in Canada, not a soul had visited him in prison.

It was a cruel denouement. Life on the run necessitated disposability. Like De Niro in *Heat*, Shuman had always rented, constantly moved, never grown attached. He had criss-crossed the globe, soaking up experiences with insatiable curiosity and urgency, as if to make up for lost time but also because he knew it could all end at any moment. Now, as he attempted to reintegrate, his lone-wolf existence was coming back to haunt him.

Shuman is up for release this September, but he won’t walk out into the fall air in Kingston. Instead, he’ll be detained by the Canada Border Services Agency and deported straight to France. At that point, he will be 63 years old. His plan, he says, is to renounce his US citizenship. He will return to Les Deux Alpes, the small sun-kissed town where he found happiness among the clouds, and attempt, perhaps genuinely, to live honestly at last. ■

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