

"John H. Cunningham Describes a Holdup"

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By Jay A. Graybeal

While conducting some research on local banking history, I came across several references to bank robberies some dating back to the time of the Civil War. A daring April 5, 1929 armed robbery of the Farmers and Mechanics National Bank in Westminster was described by Cashier John H. Cunningham in a magazine article:

"It has been suggested to me that I attempt to tell how it feels to be in a bank hold-up, that is on the "delivering" and not on the "receiving" end.

I hesitate to do this, because I was not in the bank when the attack was made. As Surveyor of the Port at Baltimore I was in my office there when it happened. I do not know whether to be glad or sorry that such was the case.

I entered the Farmers & Mechanics National Bank of Westminster, Md., in 1885, being attracted by the opportunity, at the age of eighteen, to become the second man in that institutions.

Perhaps I should explain the total force at that time consisted of two persons, my father as cashier and myself as clerk and general utility man, with the privilege of attending to the stove and sweeping up the old zinc-covered floor. And the compensation, \$25 per month, was quite satisfactory then, and remained so for seven or eight years. I am wondering if I did not get as much enjoyment out of my work and my life under those conditions as the average young man, who now starts out with double, triple or quadruple that amount I received.

Since that time, for forty-four years I have been almost daily wondering what I would do at the command of "hands up," how I would act, how feel. And even now I am unable to answer. But with the hope that a brief narrative of the facts, a simple story of the hold-up, may be of benefit, I have written down the main items that impressed me and beg to pass them on to you.

A few minutes after 11 o'clock on the morning of April 5 three young men came rapidly into the lobby of the bank, the leader, Whiter, shouting "Stick 'em up." Our three employees were covered by guns and told to stand where they were and not move. One of the robbers, Minners, started to climb over the counter and glass partition, first trying to raise the grating in front of the teller's window. It stuck and he evidently then saw the door at the right end of our semicircular counters and swiftly came around behind that way, one of the others following him, while the third, Byers, stood guard at the front door. One of these behind the counter said to him "plug the first one who comes in." this, I think, was said more for the effect on our employees than a command to be carried out. For it is reasonable to suppose if any customers had come in, they would have been covered and lined up against the wall. But that is not certain. These miserable creatures, "hopped" up as they usually are with dope, are not accountable for their actions. At least there is no certainty of telling what they might or might not do. And I thank a Merciful God that on one came in the bank while they were at work, to be subject to the risk, with possible loss of life.

Without the loss of a minute these two bandits herded our employees into a small side room where the posting machines are kept, with their faces to the wall. Our teller, Mr. Geiman, was near a window, of

which there are two in the room, and a crisp command "get away from that window" was promptly obeyed and no questions asked.

One man, Minners, stood guard over these three while the other, Whitmore, went around and into the vault. We have a large Corliss safe in the vault, in which our money and valuables are kept. I has three compartments, protected by metal doors, with a single combination to each. The two upper doors were open and after Whitmore emptied them of the currency, he found he could not get the lower one open. He came around to the posting room and said "one of you come here and open the safe, you with the glasses on" -our assistant cashier, Mr. Shunk. These two went back into the vault and Mr.. Shunk opened the compartment. The single combination is quite simple to operate, but the strain and mental panic under which he labored at the moment and the haste necessary that he accomplish it without fumbling, is a tribute to Mr. Shunk's calm and very good judgment. For then it was that the man-God save the mark-on guard said, "For God's sake hurry."

In opening this compartment Mr. Shunk said "there is nothing but silver in there" and the bandit, picking up a sack and feeling it, disgustedly threw it on the floor. If he had looked a little closer he would have found a sack of gold, about \$1,500. he then turned to Mr. Shunk and said "get me a grip." Mr. Shunk told hem we did not have a grip. "I said get me a grip." Mr. Shunk again told him we did not have a grip but that there were money sacks in a drawer outside. That was the most critical time of all to him, Mr. Shunk said, because he could not obey the crook's command- there was no grip to give him. he feared violence, a crack on the head with his gun or even a shot, the report of which would have been muffled by the vault walls.

Fortunately the bandit just them saw under the counter a waste paper basket which he grabbed up. In fact, the third man came around in front and handed it to him. this he filled with the currency. They then put Mr. Geiman and Mrs. Leister in the vault with Mr. Shunk, shut the day gate, gave the heavy vault door a swing to, telling our people not to attempt to give an alarm under penalty of death, and dashed out to heir waiting car.

A woman living next door was sweeping off her pavement. She saw them come in the bank and saw them go out carrying the waste paper basket, but they did not act enough out of the ordinary to arouse any suspicion.

They took, besides \$14,276.24, in money and our waste basket, a very fine 38 Colt revolver off the teller's desk. These three-and there is a strong suspicion there was at least a fourth member of the gang-drove out to West Green Street, jumped into another car they had waiting there and beat it for Baltimore. they have admitted they were doing 70 on the way down, narrowly escaping a turn over as they crossed the Patapsco River bridge, between Carroll and Baltimore Counties.

In Baltimore they divided their loot and started for Los Angeles, they say. At any rate in St. Louis they each bought themselves automobiles and Whitmore and Minners were picked up for speeding. How exceedingly stupid for men thinking themselves smart criminals to run the risk of traffic violation when they knew they were being hunted as highwaymen. It goes to show, I think that this dangerous class of criminals are of exceedingly low mentality.

I want to pay tribute to the alert young telephone operator at the St. Louis police station, but for whose quick-witted action these gangsters would most likely have gotten away. Whitmore was arrested as the driver of the car. Knowing he would be searched, he hurriedly passed his money over to Minners. The

detection of this act by the telephone operator-and it seemed to escape everyone else-was their undoing.

Upon being searched, about \$5,000 and a pair of guns were found on the prisoners. Nearly two thousand dollars were in \$100 and \$50 bills issued by our bank, which was put into circulation April 3, two days before the robbery, the numbers of which were on record at the bank and at the office of the Comptroller of Currency at Washington.

With this proof in hand, they were cross-questioned, admitted their guilt and identity, were brought back to Maryland under extradition and pleading guilty to the charge, were on May 20 sentenced by the Court to twenty years in the penitentiary, where they are now serving time.

May I add that the insurance company gave us their check to cover our full loss that day after the hold-up, and one of our neighbor banks kindly loaned us enough currency to do business with until we could get a supply from Baltimore.

So I would advise any one so unfortunate as to be held up: Keep your nerve; obey instantly, without hesitation whatever commands are given you. It may be easy to offer advice to men when put to such a test, but they should school themselves in the idea that the bank has provided for such a contingency by proper insurance and that it would be folly for the employees to risk their lives by attempting to thwart desperate characters."

John H. Cunningham is well remembered in the local and Maryland banking communities. He remained active in the banking industry until his death in 1966 at age 98.

Photo caption: This artist's diagram of the April 5, 1929 robbery of the Farmers and Mechanics National Bank in Westminster appeared in The Baltimore News. Longtime banker John H. Cunningham described the robbery in a magazine article a few years after the event. Historical Society of Carroll County collection.