

SAFETY, CONVENIENCE HARD TO RECONCILE GUNMAN'S MAYHEM HARD FOR BANK TO GUARD AGAINST

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As long as banks are open **to** the public, it will be **hard to** stop a gunman like Allen Griffin Jr. from walking in and blasting away, bank and security officials said Tuesday.

"There is no foolproof way **to** protect from a crazy gunman walking into a bank like that," said Sonia Barbara, spokeswoman for the American Bankers Association.

Barbara and other financial and security experts said banks continue **to** look for ways **to** maintain security.

The Comerica branch at 12300 Morang had a guard Tuesday when Griffin shot four people before Detroit police fatally shot him. Griffin had wounded another man about 1 1/2 blocks from the bank.

Comerica spokeswoman Kathy Pitton wouldn't say whether the guard was armed or discuss security measures. The branch was robbed five times between May and July and has bullet-resistant glass at teller windows.

Violence during a bank robbery is rare, even as bank robberies in Michigan last year increased **to** record levels.

Griffin's intent was unclear. One witness heard him announce a holdup and mention money, but he didn't take any cash.

Barbara said bankers walk a fine line between accessibility and robberies. Like the Comerica branch, many banks rely on thick glass and security cameras.

Installing stricter security measures such as metal detectors would inconvenience customers.

Imagine the line on payday as customers with keys, change and other metal wait in line **to** cash their checks, said Don Heikkinen, senior vice president and staff counsel for the Michigan Bankers Association.

"Emergency situations are addressed in branch employee training. However, despite the various security measures we take, little can prepare someone for this kind of senseless, tragic act," said Bob Doetsch, a Comerica spokesman.

Gary Diaz, a Detroit police narcotics officer, lost his brother, James Isom, in the shooting, and he wonders why the bullet-resistant glass that protects tellers and bank cash can't be used **to** protect other employees. "That's like leaving them out **to** the wolves," he said.

A traditional security measure is the silent alarm, which police said a Comerica employee pushed Tuesday. When cash is demanded, some tellers toss in a dye pack that explodes and stains the robber. Tracking devices also can be included.

Some police have criticized banks for being so quick **to** hand over cash. Most bank heists nationally were committed by thieves who just passed notes demanding money, according **to** 1995 figures, the latest available.

But Heikkinen and Barbara said banks stress **safety** first.

FBI and local police solve about 70 percent **to** 80 percent of bank robberies, they said, and if robbers are convicted, they can be sentenced **to** up **to** 20 years in federal prison for an unarmed bank robbery. A federal death sentence could be requested if someone dies in a heist.

Potential penalties did not stop many from trying last year. The FBI recorded 355 bank robberies in Michigan, up from the previous record of 309 in 1992. The 1996 total jumped 55 percent from 1995.

In Detroit, bank robberies more than doubled from 92 in 1995 **to** 191 last year.

Michigan seems **to** be bucking a national trend of declining bank robberies, according **to** 1995 figures. The number dipped almost 4 percent nationally that year.

The FBI recorded violence in about 5 percent of the 1995 bank robberies, burglaries and larcenies, with only 16 deaths -- less than 1 percent. Thirteen thieves died, plus two bank employees and one law enforcement officer.

Tuesday's rampage in Detroit was the second deadly shootout at a U.S. bank in two weeks.

On Feb. 28, a holdup at a Los Angeles branch of Bank of America became a televised gunbattle. Sixteen police officers and civilians were injured before the robbers were killed. Money clearly was the motive in Los Angeles.

Since 1993, four people have died in Michigan bank heists: * Armored van guard Matthew Girardin, 29, of Garden City was killed outside a Dearborn bank in November.

* Houghton police shot and killed a would-be bank robber holding a hostage after a 16-hour standoff in January 1996.

* Police shot and killed a bank robber in Sumpter Township in November 1994 after he held a woman and her baby hostage.

* Robbers shot and killed a customer during a Detroit bank robbery in July 1993.

FBI Detroit spokeswoman Dawn Moritz attributed some of the rise in Michigan robberies **to** serial robbers with a common motive: money for drugs.

Staff writers Matt Helms and Georgea Kovanis contributed **to** this report.

Caption: Photo JULIAN H. GONZALEZ/Detroit Free Press Chart Detroit Free Press

Police and emergency vehicles surround the Comerica branch

Tuesday in northeast Detroit. ***

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