

ASSET RECOVERY SECTION

famed or ashamed?

It was a day like every other day. I had been out most of the morning and it had been fairly productive, but completely uneventful as usual.

The news and traffic channel was playing on the radio as I pulled up at my office. The news was reporting that a local repossession had gone bad that morning. A debtor had rushed out of his house with a 9mm semi-automatic pistol and emptied his magazine into the side of his vehicle as the

recovery agent drove away. A major artery was severed and the agent bled out before he could get any help.

The news mentioned the name of the debtor that had fired the fatal shots and my heart began to pound. I KNEW THAT NAME! I was terrified. Why? I knew that name was familiar although, I was not sure exactly how well I knew this debtor.

As a professional repossession agency we strive to make sure we don't leave anyone angry at us if at all possible. Our clients prefer low impact repossessions. Many times people get angry and it can't be avoided. Treating everyone with as much respect and consideration as possible is imperative. Never had that policy of consideration been more important to me than this particular morning.

My biggest fear was that we had somehow angered this man so badly that he shot the next agent that showed up to repossess a vehicle from him.

I pulled the file and sure enough this debtor had been repossessed by our agency. I read our notes to refresh my memory. We had pulled this debtor's vehicle away from a gas station while he was inside paying for his gas. We even had the repossession on video tape. As the debtor had taken off on foot trying to catch the tow truck another agent in a spotter car got his attention and explained why his vehicle was being towed. On that day the agent actually gave the debtor a ride



home and later that day his personal effects from the car were returned to him.

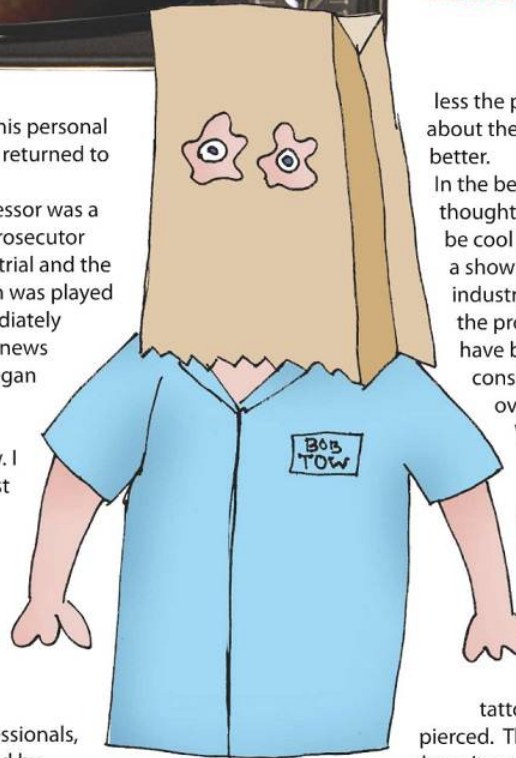
The death of that reposessor was a media circus. The State Prosecutor called us to testify at the trial and the video of our repossession was played in court. The video immediately became public record to news outlets and my phone began to ring. I was invited to participate in a national television news interview. I could tell the reporter just assumed I would jump on the chance to bask in the spotlight. Finally my 15 minutes of fame, right?

My answer to the reporter and producers is always the same... NO! You see, I, like most professionals, will not sign up to be used by the media to sensationalize our industry.

The truth of the matter is the repossession business done as a reality show would be very stodgy. When this business gets interesting, a true professional can usually get it back to boring one way or another very quickly.

A perfect repossession happens without the debtor expecting it. Professional repossessors have always agreed that the

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less the public knows about the business the better.

In the beginning I thought it would be cool to watch a show about this industry. However, the productions have become consistently worse over time.

With the popularity of *Dog The Bounty Hunter* it seems shows are looking for the obese,

tattooed and pierced. The show doesn't seem to work without 10% of the

dialog being bleeped out, and yelling and screaming is always the norm. In real life, recovery agents just can't behave this way. Even when some actual professional agencies worked with a major cable network to do a responsible show (which was completely staged) it backfired on them because another agency made themselves the fool by snatching a rifle out of someone's hand. The reckless agency ended up losing a

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lucrative business because clients would no longer use them.

As we continue to be awakened to the real life impact this inflammatory media coverage has on our industry, it is difficult not to become outraged!

It seems common for networks to take advantage of their audience by playing on their emotions. News media are constantly referring to violent encounters involving "repossessors". Often these instances actually involve unlicensed, unprofessional, and often former repo men. Many times the paper must print a retraction when they discover the facts about an incident. The *real* victims of this type of bogus reporting are the actual professional repossession agents working in the industry- professionals, who are real people with families and friends, who work in a potentially dangerous industry. These professionals now face increased danger and actual physical violence as the direct result of blatantly fake TV productions. These productions are created with the obvious intent of painting a valuable and necessary service to the financial industry as being constantly violent, disrespectful, and unprofessional. The end result is that the

public hates and despises every reposessor, based on fiction posing as reality. The real story would be following real, professional agents at work and in their personal lives, showing them being productive and vital members of society. Would TruTV, the producers of some of these so-called "Reality TV" programs, follow a recovery professional off the job to see them as a church deacon or little league coach? How about the repossession professional who is the parent of a disabled child or volunteers as a missionary in Haiti? There are so many Good Samaritan recovery agents unlocking cars and rescuing stranded motorists that it would amaze even those of us that have done it. I believe that most, if not all, repo companies donate unclaimed personal property. I know of at least one agent that actually goes to a "tent city" area to personally give items to the homeless. One company in Texas has staff members who have been active in little league baseball and football programs, and most have held leadership roles in Boy Scouts of America. The owner of this firm is the long-term president of a non-profit agency that serves children with special needs and operates a day school serving children with conditions

ranging from autism and Down Syndrome to vision impairment. The same man is also trustee of a philanthropic foundation that has distributed close to \$1 million to children's services and arts organizations in Texas, Virginia, Tennessee, and Florida in the past 5 years. The company even helped a debtor who was unable to make payments because of a cancer diagnosis. Rather than having to decide to pay for his disability insurance or his car note, the firm stepped in to pay his note rather than lose his vehicle to repossession.

They are truly good people. They are important members of society. Polar opposites of the picture painted by 'Reality TV'. Any one of them could be killed today as a direct result of the false impression conveyed to a gullible and impressionable TV audience.

Now that's reality!

Dan Meeks is the former Executive Director of FLACARS and can be reached at dan@Repoman.com

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