

Famed or.... Ashamed ??

It was a day like every other day. I had been out most of the morning. A fairly productive morning..., 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. A debtor had rushed out of his house with a 9MM semi-automatic pistol and emptied his clip 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? Because I knew that name was familiar and I was not sure until I looked at the file 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. But 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 repossession 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?

Fast forward several years and as administrator of Repoman.com I am one of the first phone calls made by multiple TV production companies when they consider creation of a Repo Show. My answer to the reporter and producer is always the same....

NO!

You see, we DO NOT sign up to be used by the media to sensationalize our industry. This is the same answer provided by most professional recovery agencies. No! It is a simple concept.

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.

I remember discussion of repossession shows... before they actually ever happened. The consensus among all of the professionals involved in the discussion was that there was not any benefit to the public becoming aware or more aware of the repossession industry. A perfect repo is when the debtor wakes up in the morning and the car is gone. They did not expect it, did not hear it happen and had to call the police to find out it was repossessed and not stolen. Perhaps it had not even dawned on them that someone would actually come and get their car if they did not pay for it.

I'll be honest. When these types of shows first began to air... the little kid inside me thought it was cool. I would set up the VCR (back in that day) and record the shows. After seeing how phony and often ridiculous most all of these shows came off... I quickly lost interest. In research for this article I went to on line and watched a few of the more recent productions.

For the most part the shows have gotten worse rather than better. With the popularity of Dog TBH 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. Yelling and screaming is always the norm. In real life recovery agents just can't behave this way.

Several years back a few professionals set out to hold a major cable network's hand and produce an episode of a repossession television series that was interesting, based on fact and would paint the industry in a positive light. They had good intentions, they were careful with the contracts and rights to edit their segments. It actually went pretty smooth.

Because I personally knew the principles of three of the agencies involved... I can share with you now that the entire filming process was staged. The film crews hearts may have been pounding but the agents had predetermined every repo they planned to allow to be taped. It was quite a clever ruse and the public wasn't likely to pick up on the format.

The only downside to those professional agencies was they had no control of what other companies did with the same network. A very large and formally successful agency in Texas made themselves the fool on that show and as a direct result of their exposure... they eventually went completely belly up when their clients refused to continue to do business with

them. Their tactics seem to make it clear they were reckless and too risky to be associated with. A very expensive lesson indeed.

In my research I believe the absolute best production of a repossession gone wrong was made by a couple of young men tagged as the theweirdestkids on the internet... You almost think they are serious (even though they talk funny) until the driver gets out to tie a rope from the trailer ball to a tiny toy car. The entire physical altercation between the debtor and reposessor is so clearly not happening that it gets funny. The only thing that was missing was the driver intentionally dragging the knocked out debtor in front of the tow truck instead of out of the way before he left. The armature production seemed to be truly poking fun at the way 'reality television' portrays repossessions.

After asking around I like to share with you what some other people in this industry report:

The common thought process of American people is, "If it's on TV, it must be true". You would be surprised at how many people believe EVERYTHING reported on the evening news!!

We see a large increase in confrontations. In the past, most were not surprised to see a repossession taking place. Most debtors knew they could just go to another BHPH tomorrow and get another car. Now they want to brag that they watch TV and claim to know we can't take the car because of what they have seen.

The violent recovery, of which is EVERY incident on TV, has been instilled in the minds of people to a point that they now EXPECT a fight and are more willing than ever before to step up and get violent.

We spend large amounts of time "de-educating" the common citizen. The public is so positive that they know everything about repossession from watching TV. It's almost like watching a balloon deflate when you tell them to be sure and watch the first 10 seconds of the show where it says all of the incidents are fake!!!

Even if the show (OR) was cancelled today....we would need a "counter education" program to be put on air to re-educate people into what a REAL repossession is, how it is professionally handled and what it means.

Many believe the first action that will "kill off" shows such as Operation Repo is for us, as an industry, to go after and eliminate the agents in our industry that have co-operated with these shows. Many times this happens as a side effect to those involved. Professional Trade Groups and Insurance carriers have policies in effect that castrate their member that get involved in any of these types of productions.

It should be imperative to show that we DO NOT become millionaires' because the economy is in the toilet. Just the contrary. As a result of people not being able to afford new cars. There are eventually less cars to recover. They need to show that when people default on car loans it contributes to the economy getting worse. When you are not inducing money into the economy by not paying, it is yet another ramification of why financiers raise costs to others.

No matter where I go at work or in my personal life... the constant is the remarks and questions come up about 'Operation Repo'.... The number one question? "Is that how it really happens in your job?"

It seems like in this day of computer technology that these people could at least know how to use 'Google Search' .

Wikipedia describes the show as fictional. WikiAnswers says: *Putting people in headlocks, shoving people and otherwise engaging in confrontational behavior is against the law. Most repo agents never resort to such extreme measures to repossess vehicles. If they do, they can be held civilly and criminally liable for their actions.*

Cox Cable's disclaimer reads: *Based on a fictional family of repossession agents in the San Fernando Valley, "Operation Repo" features scripted re-enactments of the repossession of vehicles in California. How do the terms 'fictional' and 'scripted' fit into TruTV's mantra? It's difficult to say! Some of the program's cast members were repo agents in the past... perhaps that is close enough to reality for TruTV. Some of the situations portrayed in "Operation Repo" violate the Collateral Recovery Act of the State of California, and thus are for entertainment purposes only.*

Those of us actually working in the industry know these TV programs to be completely bogus. As I watch, I am amazed that anyone would think it real. But people do fall into this dramatic trap.

As we continue to be awoken to the real life impact this inflammatory media coverage has on our industry... it is hard not to become outraged!

It is amazing that the internet is loaded with discussion on whether or not 'Operation repo' is real. Here are some of the observations detailed researchers come up with:

Too many ridiculous encounters; Too many outrageous and illogical things happen; Repo laws are broken; Criminal Laws are broken; Repo team is too quick to get aggressive or violent; Some

people claim to recognize different repos happening in the same location (different episodes, same backdrop); The repo company in the show does not exist. The principles of the show are not licensed to be in business. The repo equipment being used is inferior and fairly unsafe; When LA police show up, they are in unmarked cars and not in proper attire; Other slipups like empty houses in shots that people claim to living in, etc

The general public should feel duped by TruTV. It is certainly reasonable to feel insulted as a viewer watching a show that leads you to believe these types of things really happen over and over. It seems common for networks to take advantage of their audience by playing on their emotions. Expecting them to feel sorry for people that haven't paid their bills because they are now being victimized by ruthless and violent repo people who's physical appearance and demeanor would scare a professional wrestler bad enough to scream like a little girl.. Or not, but still.

The 'real' victim of this type of bogus broadcast media is the actual professional repossession agents that work in the industry. Professionals that are real people with real families and friends. Professionals that work in a potentially dangerous industry. Professionals that now face increased danger and actual physical violence as the direct result of blatant fake TV productions that are created with the obvious intent of painting a valuable and necessary service to the financial industry and everyone that ever needed to or will need to finance any type of transportation device as being constantly violent, disrespectful and un-professional. Productions created with an obvious intent to cause the public to hate and despise every repossessioner based on fiction painted as reality.

Professionals which should have been portrayed by TruTV would have been shown doing a job that is downright humdrum most of the time. The real story would be following these agents into their personal lives. Seeing them as productive and vital members of society.

Would TruTV follow a Recovery Professional off the job to see them as: a church deacon, a baseball, football or soccer coach, kingdom hall treasurer, parents of a delightful Down's Syndrome child, annual missionary worker in Haiti and Nicaragua, YMCA volunteer, PTA President, Rotary Club, Chamber of Commerce?

One agent in Texas has been coaching little league football or baseball for 21 years. While on the job he constantly hands out documentation about available public services like shelters and food banks for anyone in need. Another on the job task he takes very serious is being a set of eyes for law enforcement. Effecting well over 100 arrests by law enforcement by reporting

burglaries, fights, drunk drivers and the like. This prompted the city to recognize his efforts (twice) with citizenship awards.

Many recovery agents are pilots. I know of one that flew supplies to Haiti shortly after the earthquakes. Another works on a regular basis with 'Angel Flight' - flying ill children where they need to go for treatment.

A group of us gathered in a discussion at an industry convention started sharing stories of helping stranded motorists either get off the road to safety or even further just as a public service. Everyone at the gathering had a story of people that had helped just because. This led me to believe this type of activity is common place. Stories that ranged from saving people stranded in the heat in the middle of nowhere to folks stuck during a winter storm.

Then there was a mention of Police and Firemen trying to unlock cars since the slim jim became all but useless. Naturally these vehicles often had babies inside that were crying and getting hot. It is obviously common place for industry professionals to go out of their way to unlock vehicles for people time and time again.

I would guess that most (if not all) repo companies donate un-claimed personal property. I know of at least one agent that will actually go to the homeless tent city area and hand the stuff out personally.

One particular company in TX has staff members which have been active in LL Baseball and football programs and most have held leadership roles in Boy Scouts of America. Plus a variety of church-affiliated service projects. The owner of this agency is long term president of a non-profit agency that serves children with special needs which operates a day school serving children with needs ranging from autism and Downs syndrome to vision impairment...but also serves "normal children". With the only non-profit "low vision" clinic in the state not affiliated with a university. A therapy clinic that provides Occupational Therapy, Physical Therapy, Yoga Therapy and Speech Therapy, and also a new Early Head Start program. The same man is also trustee of a philanthropic foundation that has distributed just under \$ 1 million to children's' services and arts organizations in Texas, Virginia, Tennessee, and Florida in the past 5 years. The company recently helped a debtor who was unable to make payments because of a cancer diagnosis activate his disability insurance to pay his note rather than lose his vehicle to repossession.

Another agency owner is very involved in animal rescue. He does it personally and mostly at his own expense and also has a wife that is disabled and dependant on his help. With his business looking at a complete work stoppage another agency spent weeks towing damaged vehicles around "Ground Zero" in the days immediately after 9-11.

Would it surprise TruTV viewers to see a real life recovery agency owner traveling to Africa multiple times funding and working to build schools? How about an agency owner that completely left his day to day job running his own business for months on end, when Hurricane Katrina hit the gulf coast, to work as a volunteer with a church based disaster relief team. Would that be a story that would be entertaining and compelling?

Company contributions to charities are staggering. One FL company sponsors 2 kids per year through the 'Make a Wish' foundation. Trade Groups and State Associations go out of their way to pitch in. This summer TFA members raised over \$20K out of thin air for the American Cancer Society this spring. Florida's State Association is a Honorary Lifetime Member of the FL Sherriff's Youth Ranch and also endows an annual scholarship for industry offspring or children of police or military men killed while on duty. RSIG sponsors a relief fund that oversees support for needy industry families, with contributions from others in the industry. Allied FA members strongly support the RA Benefit Fund and their board members serve without compensation.

As I researched some of the real life examples of community service provided by recovery professionals... I heard these real life stories of day to day heroes.. I was truly moved. These professionals aren't out there looking to be recognized. They aren't out there beating up citizens on a daily basis. They are truly good people. 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.**

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