



Truth is Stranger than Fiction

Earlier this year, 77-year old Roy Arthur Patmore argued with a fellow nursing home resident about a set of missing false teeth. Suffering from Alzheimers and confined to a wheelchair, Patmore fatally assaulted David Ogers with a walking stick. Mr. Patmore was arrested and relocated to the hospital wing of Casuarina maximum security prison.

Lawyer Rod Keeley argued that Patmore could not stand trial because his mental condition was deteriorating. "He is singularly inappropriate to be incarcerated in a prison environment," Keely said. "(To not grant him bail) would create a fundamental injustice."

"Common humanity dictates I should grant bail," responded Justice Anthony Templeman.

As a result, bail was granted and Patmore was allowed to live in a secure area of the Bentley Lodge nursing home. His family is relieved. Once again, bail proves to be a useful tool — in this case, for keeping an elderly, mentally incapacitated man out of prison while he awaits trial.

Arizona Professor Calculates High Cost of FTAs

Study Shows Surety Bonds Have Lower FTA Rates Than ROR

When a defendant Fails To Appear (FTA), society suffers. The government incurs expense and the judicial system runs less smoothly. More importantly, public safety is compromised and victims are denied their rights.

Earlier this year, University of Arizona Professor Michael K. Block published a study on the effectiveness and cost of secured versus unsecured pre-trial release. The study focused on California's 12 most populated counties from 1990 through 2000. Professor Block concluded that bail bond agents do a significantly better job of both preventing FTAs and of finding fugitives. Specifically, the FTA rate for ROR/Court Supervision was 60% higher than the FTA rate for surety bonds; and the fugitive rate after one year for ROR/Court Supervision was 250% higher than the fugitive rate for surety bonds.

Professor Block noted that: "It is striking that even though the defendants released on Surety Bond had more serious criminal histories than those released on ROR/Court Supervision, their failure to appear rate was about 60% lower than that of defendants released on ROR/Court Supervision."

The study also analyzed the cost of an FTA. Professor Block calculated the governmental "budgetary costs" (such as wasted preparation time by prosecutors, judges, court room employees, and witnesses) that are incurred when there is an FTA. He discovered that the cost varies depending on how, if at all, the fugitive is recovered.

Budgetary Cost

Surrender \$517	Arrest on Bench Warrant \$927	Arrest on New Crime \$3009	Fugitive/No Return \$2385
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Professor Block also calculated the costs incurred by society when a fugitive runs free, never having to stand trial. He concludes these "social costs" on average are between \$7,260 and \$10,560.

The report concludes by calculating the potential cost savings that these twelve California counties would realize if they increased their use of surety bonds. From 1990 to 2000, those counties, on average, were only using surety bonds for 45% of pre-trial releases. The chart below shows the savings at various increased levels of surety bond use.

Surety Bond Utilization Level	Estimated Reduction in FTAs	Budget Cost Savings	Social Cost Savings	Total Savings
60%	2,035	\$2,900,000	\$28,600,000	\$31,500,000
70%	3,053	\$4,800,000	\$47,700,000	\$52,500,000
80%	4,071	\$6,700,000	\$66,700,000	\$73,500,000

The bottom line is that FTAs are expensive to governments and to society. The increased use of bail bond agents would not only make our cities and counties safer, but it would also make them more financially sound. ■

For a copy of this study, please contact Mark Holschneider at (888) 888-2245.

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Bonding with Brian

During the entire time that I have served as the President of Lexington National, I have unabashedly tried to emulate one person in the bail bond industry – Phillip Konvitz, known in the business to most simply as “Mr. Phil” or “P.K.” On September 7, 2005, Mr. Phil passed away at the age of 95. Lexington National was modeled after Mr. Phil’s company, International Fidelity Insurance Company; and my style of operating the company was fashioned after his. This column is about Mr. Phil – and dedicated to him – as a small token of gratitude owed to him by me, my family, and the entire bail industry.



For decades, Mr. Phil was the bail industry’s patriarch, running his vast bail operations, including International Fidelity Insurance Company, from offices in Newark, New Jersey. Mr. Phil was slowed in recent times. But, over the years, he was undoubtedly the individual most responsible for fostering the growth of commercial surety bail and for mustering the financial resources and talent to thwart insidious attacks on the industry, dispatching Jerry Watson all over the country to combat inefficient and unsafe pretrial release programs.

For those who never made the pilgrimage to Newark to visit Mr. Phil and, as one colleague said, “to kiss the ring,” I’ll try to explain. Mr. Phil rarely (if ever) left New Jersey. If you wanted to see him, you traveled to Newark. In legendary Mr. Phil fashion, he would immediately inquire as to your travel costs and then order his long time assistant, Delores, to issue you a check for those expenses, completely disarming you for any business negotiations that were to follow. I traveled to Newark many times for business, but sometimes only on the pretense of business, simply hoping to learn more -- more about the business, more about how to deal with different circumstances and, probably most of all, more about doing things the “Mr. Phil Way.”

The “Mr. Phil Way” was about treating people right. He loved people and loved helping people. All visitors -- from bondsmen, to rabbis, to wise guys -- were treated with warmth, compassion and dignity. Always impeccably dressed, in a tailored suit from Barney’s of New York and distinctive shoes, Mr. Phil greeted you with a welcoming handshake and a sincere inquiry about how you were doing. He was a brilliant, honorable “old school” businessman, whose word truly was his bond. He was forgiving of others, including young bucks like myself when they erred, and charitable almost to a fault. In eulogy, his son Norman described Mr. Phil as a real life “Damon Runyon” character. While that is certainly fitting, I think that Mr. Phil is best described by the Yiddish word “Mensch” – referring to an admirable, honest, decent, responsible, and upright person.

So, on Friday, September 9, 2005, I again traveled to New Jersey to visit Mr. Phil – this time, unfortunately, to attend his funeral, to offer my own humble thanks to him (one last time) for all that he did for the bail industry and for all that he taught me, to pay my respects to his family, and to, in effect, kiss the proverbial ring one last time.

Hoping all your days are forfeiture free!

Brian J. Frank, President

REACHING OUT

The Professional Bail Agents of the United States created a relief fund for bail agents who were hit by Hurricane Katrina. Many agents lost everything — their businesses, their belongings and their homes. Lexington National has made a contribution to this fund. If you’d like to help these fellow bail agents, visit www.pbua.com or call the PBUS at 202-783-4120 to learn how you can donate.

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Forfeitures 101: Prevention

by Randy Parton

We all get forfeitures. Always have. Always will. You've heard the truisms a thousand times: "If you're going to write bail, you're going to get forfeitures" or "If you're not getting forfeitures, you're not writing enough bonds". There are others, but you get the point.

In this business, it has never been about how much you make. It has always been about how much you keep. One of the most important things that determines this, and one of the things that separates the winners from the losers in bail, is how you handle your forfeitures. In this regard, I have always looked at forfeitures as a three-step process: (1) forfeiture prevention, (2) forfeiture management and (3) forfeiture recovery.

In this article, I will attempt to convey some of the tips I have learned over the years regarding the first of these perspectives — forfeiture prevention. While many of you are familiar with some or all of these practices, I'm sure that you would agree it is sometimes beneficial to review the basics and revisit the fundamentals. Consider this a refresher, a kind of Forfeitures 101.

I have always written bonds assuming that every defendant would fail to appear. Most bondsmen do. That doesn't mean we aren't going to write the bond. It simply means that we are going to do everything we can to assure that the defendant appears when he/she is supposed to from the earliest stages of the process. Thus begins forfeiture prevention.

The Bail Bond Application

Forfeiture prevention starts when the telephone rings or someone walks into your office seeking a bond. This is the time when the defendant, family, friend, or other potential indemnitor is in greatest need. This is the time when they are the most cooperative. This is the time when they are most willing to provide whatever it takes to get their loved one out of jail. This is the most opportune time to get family and other contact names, telephone numbers, residency and employment history, and other helpful information concerning the defendant. The most valuable tool at your disposal to accumulate, record, and retain this information has already been provided to you at no cost by the Lexington National home office. It is the bail bond application.

Those who enjoy the most success in bail, as well as the most longevity in this business, recognize this fact — they complete practically every line on every defendant application. Recognizing that most bonds are written on the strength of the indemnitor, they do the same on a separate application for each indemnitor or co-signor who secures the bond. They gather as much information about each defendant and indemnitor as they possibly can. Information is the most important resource we have at our disposal when attempting to locate a fugitive. The application is the best source of obtaining and retaining this information. The best time to obtain this information is before the bond is written, before the defendant is released, when your clients need you the most. As soon as the defendant is released, the gratitude curve plummets.

Once the application is completed, the next step in forfeiture prevention is to verify the information you have taken. No matter how much information you receive, no matter how good your application appears to be, it may be worthless. Take the time to make sure the application has value. Take the time and make the effort to verify the information. You will be well pleased when that inevitable forfeiture comes in, knowing that you can rely on the accuracy of the information you painstakingly obtained before you wrote the bond.

Collateral and Co-signers

After the application has been taken and you are satisfied that the information contained thereon is accurate, you will be faced with the next step in forfeiture prevention — necessity of collateral and/or quality of co-signors. Collateral is of critical importance in not only limiting losses, but also of preventing forfeitures in the first place. Junior is not likely to run if momma's house is on the line. An employee is not likely to run on an employer. Even if he is thinking about it, the employer, as our eyes and ears on the defendant, will be the first to see, and therefore the first to call us if the defendant gets skittish. Ideally, we would like to have momma's house or the boss's signature on every bond. That may not always be possible. Therefore, when making the decision as to whether or not you are going to write the bond, consider such things as previous criminal history, previous failures to appear, nature of charges and weight of evidence, ties to the community, etc. These indicators will help you determine the necessity of collateral or type of collateral needed. Your skill in making these decisions will determine the level of success in your forfeiture prevention efforts.

Check-ins and Follow-ups

After you are satisfied that the bond is a good risk, you write it. Forfeiture prevention continues by taking additional steps to assure the defendant's appearance. Such steps may include regular check-ins by the defendant, either by phone or in person. Generally speaking, the greater the bond amount, the greater the risk. The greater the risk, the stricter the check-in requirements should be. Greater risks would require personal check-ins and more frequent check-ins. While time consuming, it is certainly worth the effort if it helps prevent forfeiture.

Notifying the defendant and indemnitor of court dates is critical in preventing forfeitures. While some agents like to send notices by mail, and nowadays, many agents notify defendants by e-mail, I have always liked to have personal contact with my clients. I call both the indemnitor and defendant with court date information. The benefits are huge. By calling and speaking to the defendant and indemnitor, you not only convey court information, you are also confirming that the phone numbers are still working and the defendant and indemnitor are where they are supposed to be. You can engage them in casual conversation, asking how work is going, how their case is going, asking if things are all right. Such conversations often comfort you, knowing that everything is as it should be. The

Continued on page 4

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conversation could also reveal matters of concern, thus becoming an early warning system for forfeitures. If the phone number is disconnected, you have a head start on the coming forfeiture. If a defendant or indemnitor doesn't return a call, you are forewarned. You get a gut feeling from this kind of interaction with your clients, be it negative or positive. You react accordingly. Your reaction could prevent the forfeiture from occurring.

Stay in Touch with the Court

Maintain regular contact with the courts. You can do this in person, on the telephone, or in more and more jurisdictions now, electronically. While it takes time to do, this will give you first hand knowledge of the status and progress of the case. It will also alert you to any potential problems. It will help you establish valuable relationships with court personnel, attorneys, prosecutors, and judges. This is more easily accomplished in some jurisdictions than others, but whenever possible, monitor the progress of the case by maintaining regular contact with the court. Build relationships with the people who can inform and help you.

Build Your File

Make copious notes of every contact and conversation you have with the defendant and indemnitors, whether you call

them, they call you, or the contact is eye to eye. If they call you, record every phone number that comes over the caller ID, and include it in the file. Make notes about conversations with their attorney, the prosecutor, court personnel, whomever. You never know when this information might be of use. You'll be glad you have it when you need it.

Conclusion

Forfeiture prevention is a process. It starts with a meticulously completed application and solid collateral guarantee. Then, it persists as agents stay in constant contact with defendants, indemnitors and courts. Finally, the process continues with accurate documentation to support you at all stages of bond risk.

We all get forfeitures. Always have. Always will. One of the things I have learned in this business is that you can always learn something new. I hope these tips have helped you, but I welcome your insights. Send me your thoughts and suggestions at: rparton@lexingtonnational.com. ■

Editor's Note: This is Part I of a three-part series, "Forfeiture 101", by Randy Parton, Senior Vice President of Lexington National and PBUS Hall-of-Famer. Contact Randy at 407-295-3132 or rparton@lexingtonnational.com.

Network and Niche: Tennessee Agents

Lodean Glenn never expected to receive an employment referral when he needed it most. But, like an answer to his silent prayers, a tip from a stranger opened the passageway to a new career — a nearly 20-year career in the bail bond industry.



Recently, Lodean discussed how he stumbled into the bail bond industry and how *niche* and *networking* have been the keys to his success. Here are highlights of our conversation:

How did you get started in the bail business? I spent many years working in the data communications business until another company bought ours and my position was eliminated. Although I hate to be idle, I had no choice but to apply for unemployment. When I went to the unemployment office, the guy who interviewed me suggested I contact one of his business associates in the bail bond business. I interviewed and accepted the job. That was the mid 1980's; and I've been in the bail business ever since.

Describe your affiliation with Lexington National. In 1994, I applied for a charter and license to start my own business. With two other agents and my wife, Annie, as office manager, I opened Alpha Omega Bail Bonds in Memphis, Tennessee. Interestingly, a former acquaintance introduced me to Brian Frank,

by Maryanne Arthur

who was doing extensive networking to expand Lexington National's business. At the time, there were only eight bail bond companies in our area. And, we were just as excited as Brian about expansion. We agreed to work together; and have done so successfully for many years.

What is the best feature about Lexington National? The LexBail software certainly helps make our jobs easier. On a more personal note, Jarre Carmel has been a phenomenal resource and service representative for our organization. She responds swiftly and is readily available whenever we have questions or concerns.

What makes your business partnerships successful? Our niche market... We have strong relationships with politicians and attorneys. We lobby extensively for fair state and local laws. And, we keep the channels of communication open with attorneys. In return, these folks serve as consistent referral sources for us.

Share your best advice for bail agents. Develop strong networks and find your market niche. ■

Lodean Glenn is the owner of Alpha Omega Bail Bonds in Memphis, Tennessee. Lodean is a member of the Tennessee Professional Bail Association. He also serves as board member of Serenity Rehabilitation Center and Boy Scouts of America. Plus, he is administrator of the Memphis Pentecostal Assembly and an active member of his neighborhood association. Contact Lodean Glenn at 901-543-8300 or lglen1018@aol.com.

Tax Wisdom of Solomon: Independent Contractor Vs. Employee

by Eric M. Nislow, C.P.A.

Bail agents often have other people do work for them – posting agents, clerks, fugitive recovery agents, etc. This work can be done on a part-time or full-time basis. For tax purposes, it is important to determine whether the person who performs the work is an “employee” or “independent contractor.” If the person is determined to be an independent contractor, then the bail agent generally does not have to withhold taxes or pay the employer’s portion of various payroll-related taxes.

There is no bright line rule for deciding if someone is an employee or independent contractor. Rather, the IRS and courts look to many factors in making this determination. All information that provides evidence of the degree of employer control and the degree of contractor independence must be considered. Facts that provide evidence of the degree of control and independence fall into three categories: *behavioral control*, *financial control*, and the *type of relationships among parties*.

Behavioral control. Facts that show whether the business has a right to direct and control how the worker does the task for which the worker is hired, including the type and degree of instructions that the business gives to the worker. An employee is generally subject to the business’ instructions about when, where, and how to work. All of the following are examples of types of instructions about how to do work.

- When and where to do the work.
- Which workers to hire or to assist with the work.
- Where to purchase supplies and services.
- What work must be performed by a specified individual.
- What order or sequence to follow.

The key consideration is whether the business has retained the right to control the details of a worker’s performance or instead has given up that right.

Financial Control. Facts that show whether the business has a right to control the business aspects of the worker’s job include:

- The extent to which the worker has unreimbursed business expenses.
- The extent of the worker’s investment.
- The extent to which the worker makes his or her services available to the relevant market.
- How the business pays the worker.
- The extent to which the worker can realize a profit or loss.

Type of relationship. Facts that show the parties’ type of relationship include:

- Written contracts describing the relationship the parties intended to create.
- Whether or not the business provides the worker with employee-like benefits.
- The permanency of the relationship.
- The extent to which services, performed by the worker, are a key aspect of the regular business of the company. ■

Eric M. Nislow, C.P.A. is the managing partner of Solomon and Nislow, P.A., a Baltimore-based tax, accounting and consulting firm, serving clients since 1965. For assistance or questions, contact Eric Nislow at 410-727-2717 or enislow@solomonandnislow.com.

Courtroom Humor

On the lighter side of bail bond work, here’s testimony from an actual court transcript.

- Q. This myasthenia gravis, does it affect your memory at all?
A. Yes.
- Q. In what ways does it affect your memory?
A. I forget.
- Q. You forget. Can you give us an example of something you’ve forgotten?

Join the PBUS

Lexington National is a strong supporter of local, state and national bail agent associations. The Professional Bail Agents of the United States (PBUS) has represented bail agents across the country since 1981. The PBUS has lobbied against numerous bills in the U.S. Congress that would have been harmful to the criminal justice system and bail bond business. In addition to keeping the bail industry strong, membership benefits include:

- Educational and industry workshops
- Subscription to PBUS publications, which provide the latest bail information and industry trends
- Access to suppliers of the latest technology in the bail industry
- Eligibility for enrollment in all PBUS insurance programs

A membership application can be found at www.pb-us.com. Protect our criminal justice system and enhance your business – join PBUS today. ■

Legal Beat: Recent Cases Affecting the Bail Industry

by Mark Holtschneider, Esq.

Forfeiture set aside when defendant deported — COLORADO

The defendant appeared at his first court date, but failed to appear at his second because he was in jail in another county in Colorado. Before the trial date, the county holding the defendant turned him over to Homeland Security. The defendant was then promptly deported. When the defendant failed to appear for trial, the court forfeited the bond. Under Colorado law, a judgment may be set aside “if it appears that justice so requires.” The trial court refused to set aside the forfeiture. The court of appeals, however, held the trial court abused its discretion and ordered the forfeiture set aside. The appellate court noted that the surety had no reason to know that the defendant was illegally in the United States and that the arm of the state (the sheriff in the other county) played a role in the deportation by turning the defendant over to Homeland Security. *People v. Escalera* (Col.App.2005)

Surety not liable for unlicensed recovery agent’s apprehension of defendant — UTAH

The defendant violated the terms of his bail by failing to appear for court and leaving Colorado for Utah. The bail agent hired a Colorado recovery agent to apprehend the defendant. An altercation broke out when the recovery agent attempted to handcuff the defendant. Both the defendant and his brother were injured and sued the recovery agent, the bail bond agent, and the surety for assault, reckless endangerment, and false imprisonment. The court held that the defendants could not be liable for false imprisonment and the jury determined that the defendants did not assault or recklessly endanger the plaintiffs. On appeal, the court affirmed the trial court judgment. The court held that the bail contract signed by the fugitive gave the agent the right to apprehend him. The court stated: “While we are aware that there might be circumstances under which public policy precludes consent as a tort defense, this case does not present such circumstances. Bail contracts do not violate public policy; to the contrary, they have become integral to the efficient administration of a criminal justice system.” *Lee v. Langley* (Ut. App.2005)

Defendant’s presence at hearing prevented court from entering forfeiture — OHIO

The defendant violated a condition of release and his bond was revoked. At the show cause hearing to determine whether the bond should be forfeited, the defendant appeared, along with the bail bond agent. The trial judge ordered a partial forfeiture. On appeal, the court held that the defendant’s appearance at the show cause hearing satisfied the bail bond agent’s obligations and thus the forfeiture of the bond was reversed. *State v. Sheldon* (Oh.App.2005)

Bail agent’s liability to state for forfeitures not discharged in bankruptcy — NEW JERSEY

In New Jersey, a bail agent must be on the state’s “Bail Registry” to post a bond. The bail agent who executes the

bond is personally liable to the state for forfeitures. When a bail agent or his surety fails to pay a bond forfeiture, the agent’s name is removed from the Bail Registry, thus preventing that agent from executing any further bonds. In this case, an agent with unpaid forfeitures filed for bankruptcy. When the state refused to put his name back on the Bail Registry, the agent sued. The Court held that the agent’s liability to the state was not dischargeable by the bankruptcy. As such, the agent still owed the forfeitures and his deletion from the Bail Registry was proper. *Dobrek v. Phelan* (3rd Cir. 2005)



Additional charge and dishonest indemnitor do not relieve surety — TENNESSEE

The defendant, a Mexican citizen, was arrested in Tennessee for money laundering. After the \$100,000 bail was posted, felony drug charges were also added against the defendant. The bond was forfeited when the defendant failed to appear. The surety argued that the forfeiture should be exonerated because the drug charge was an additional, more serious charge that was added after the surety accepted the risk of the bond. The trial court rejected this argument and held that the bondsmen knew of the additional charge when it was made, but made no effort to surrender the defendant at that time. As such, the defense was not valid. The surety also argued that the indemnitor did not actually own real property in Texas, as she had testified at the bond hearing. The trial court held that this misrepresentation did affect the surety’s liability, but was simply a civil, contract matter between the surety and the indemnitor. The appellate court affirmed the trial court’s decision. *State v. Cabellero-Grajeda* (Tn.Crim.App. 2005) ■

Legislative Update

Indiana – H1736 – **Enacted** – Agent licensing issues, including requirement that agent pay outstanding debt to prior surety before signing with new surety.

Mississippi – S2624 – **Enacted** – Out-of-state recovery agent must have proper paperwork and notify law enforcement before apprehending fugitive.

Mississippi – S2942 – **Defeated** – Professional bail agent cannot charge less than statutorily required amount.

Oklahoma – S772 – **Enacted** – Surrender procedures revised.

Utah – H60 – **Enacted** – Failure to pay forfeitures results in loss of license.

Virginia – H2315 – **Enacted** – Remission period increased from 1 year to 4 years if defendant is incarcerated in another state.

Collections Corner: The Collections Process

by Thurman S. Howard

In this article, I will lay out the groundwork for what agents should consider when evaluating a collection agency. This evaluation starts with a firm understanding of the collection process. Keep in mind, every collection agency has different work standards and tactics for working accounts. Collecting Credit Card and Department Store accounts is very different from collecting Auto Deficiencies and Bank Loans.

I tend to lean towards Auto Deficiencies when working my bail accounts. Here's why.... An auto debtor does not see the need to pay on an auto once the car has been repossessed. They do not fully understand that, even though the car was surrendered, they must still fulfill the original promissory note to the bank. Same thing in the bail arena, the defendant makes arrangements with a bail agent to make good on bail. Once the defendant goes to court and is released, he believes he has fulfilled his obligations... but that is not the case if he still owes on the original promise to pay. Sound familiar?

You will hear this from me many times: Collections is not simply a numbers game within the bail industry; it's a specialty. Unpaid premiums, reinstatements, forfeitures, recovery fees, legal fees, and motions for summary judgment fees are just a few reasons why bail accounts are so complex. The agency you use should know these terms and be able to explain them not only to the defendant, but also to any indemnitors.

Over the years, we have found that we get the best results when we work an account from top to bottom. This allows us to better determine what tools we need to collect on a particular part of the contract.

The First Step

Our clients notice that soon after they send us their files, they begin to get calls from defendants that they thought that they would never hear from again. We instruct all of our clients to forward the defendant and/or indemnitors back to us, so that we can do our job and to re-acquaint them with their original bail contract. As noted earlier, many of them don't understand why they have been sent to collections in the first place. Once we walk them through the bail contract and they understand, we then can set the wheels in motion for collecting on that account.

Quality Contact Information

The contact process depends on how solid the original contact information is. Sometimes, it is as easy as calling and verifying the number listed. Other times, we need to use skip-tracing tools to locate a defendant or any indemnitors. Once a solid contact has been located, we begin.

Request for Payment

Once the contact has been made, and the defendant or indemnitor has been "re-educated", we issue a firm demand. It is very important to remain professional at all times because we are collecting on behalf of our client and we never want to make our clients look bad. This is business, not personal. During this process, we send all parties collection letters that introduce us as the agency of contact, further explain why they are in collections, and reiterate the firm demand for payment. Not every phone call or letter sent is going to guarantee payment. There may be instances when the defendant and indemnitors have no money and dispute the claim. We will delve deeper into those and other obstacles in future articles.

What's Next?

Don't worry... this is not the end of the process...we still have so much more to cover. In future articles we will cover, asset investigations, skip tracing, credit bureaus, and filing lawsuits. The main thing you need to do when selecting your agency is understand how they are going to work your file. Ask yourself: "If I do not have good contact information, is my collection agency going to locate my defendant and indemnitors? Will the agency do an Asset Investigation on my defendant? Will the agency provide me recourse with the Credit Bureaus?" Basically, how hard is your collection agency willing to work for you? ■

Tune in next issue for *Asset Investigations*.



Thurman S. Howard is president of Bail Bond Support Services and an associate member of the California Bail Agents Association. Based in California, Bail Bond Support Services is an independent collection agency specializing in bail bond collections. Check out the company's web site at www.bailbondsupportservices.com. Contact Thurman Howard at 888-239-8562 or thurman@bailbondsupportservices.com.

Members of the Lexington National family



Texas General Agent Ronnie Long, California General Agent Frank Stroobant, California agent Jason Meyerson and Senior Vice President Randy Parton enjoy a few rounds of golf.



California agents Marty and Gilbert Ramirez, with daughter Renee, son Alejandro, and his fiancée, Heather.

GIVING BACK

During the 2005 Pan-Massachusetts Challenge (PMC), Brian Frank and other athletes peddled 192 miles over two days to raise funds in the fight against cancer. All told, the PMC raised \$21 million for the Dana-Farber institute, one of our country's preeminent cancer research institutes.



OUT AND ABOUT

The Lexington National employees enjoy sun and fun at the annual company summer outing. From L. to R. Back row: Kim Marzullo, Mark Holtschneider, Randi Rosen, Jamie Burchette, Quiana Mondowney, Jarre Carmel, Vicki Shinsky and Fran Whiting. Front row: Lisa Slater, Brian Frank and Terry Marquess.



Bail. Bail. Bail.

Lexington National is a family owned, agent-oriented, surety bail group with more than four decades of field experience. And, bail is our business.

Through the years, we've helped thousands of agents thrive in the complex and competitive bail bond industry. We provide 5-star service, 24 hours a day, 7 days a week, 365 days a year. We manage a national network for bond postings. And, we give agents free access to LEXBAIL, our customized bail agency data management system.

No other surety has our depth of experience. Just like you, we still write bonds and pick up skips. We're working hard for you because what you do — *bail* — is our business.

Interested in joining the Lexington National family? Visit www.lexingtonnational.com. Or, call 1-888-888-BAIL to speak with Brian Frank, Ronnie Frank, Mark Holtschneider or Randy Parton.

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