



The Bondsman
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January

THE BONDSMAN

2009

WISHING YOU A HAPPY AND PROSPEROUS NEW YEAR!

BONDSMEN IN OKLAHOMA

1988—317 • 1998---384 • 2008---522

The figures above speak for themselves. I've listened to a growing sense of frustration from bail agents in Oklahoma County about their loss of business. The main culprit in their minds is Oklahoma County's COURT SERVICES BUREAU, aka the pre trial release program. The data accumulated from the program compared to the Court Clerks bond data does not support these allegations.

The figures that stand out are the ones provided from the Oklahoma Insurance Department as to the number of bail agents licensed in Oklahoma. The number of bail agents increased by only 67 during the ten year period from 1988 to 1998. Compare that to the 138 increase from 1998 to 2008. That's twice the rate for the previous ten year period. There are more bail agents than ever before.

And then, there's the economy! There are bail out requests from the banking industry and automobile manufacturers, and incentive packages proposed by the newly elected President in an effort to shore up the economy.

Even the normally recession proof gambling and prostitution industry has suffered. Yep, the world's oldest profession is in a downward slide joined by the casino owners. In Reno, Nevada, Mustang Ranch has laid off 30% of their staff citing a "decline in high paying clients." In Las Vegas the Sands Hotel and Casino has hit tough times and even Steve Wynn's stock has plummeted 70% and he's considered lucky because most casino's stocks are down 90% from their peaks.

If any OBA member would like to discuss the current economic situation and what the Association might be able to do to lessen its' impact, please call Cathy Guyer, OBA Executive Director at 524-5920 or 866 374-6257, or OBA President Dudley Goolsby.

Dudley Goolsby, OBA President 2008-09

NEW BONDSMAN LICENSES

- Christopher Allbritton.....Cleveland County
- Kent FowlerHaskell County
- Ashley JenningsOklahoma County
- Brandon KindleLeflore County
- David Koelsch.....Canadian County
- Beverly Langston.....Oklahoma County
- Kevin MatthewsCreek County
- Karri McBridePayne County
- Cary McFarlandTulsa County
- Rick Stephens, Jr.....Woodward County
- Mary StryffelerLeflore County
- Patricia Thatcher.....Payne County
- Tom TrepagnierOklahoma County
- Larry Watson.....Tulsa County
- Tiffany WheatonTulsa County
- Andrea Williamson.....McCurain County
- Reggie Willis.....Carter County

2009 DUES DUE

OBA 2009 dues are now due. Dues are \$550 for the year and must be paid as soon as possible. Dues not paid by March 31, 2009, shall result in the delinquent member's suspension from membership.

Suspended members are not eligible to attend education classes, including the continuing education required by Oklahoma law for license renewal.



IN MEMORIAM

Gayle (Billings) Elkins
December 2008

2008 BPAC CONTRIBUTORS

- J. B. Askins
- Bill East
- Jerry Emerson
- Dudley Goolsby, Jr.
- Marilyn Pledger
- Byron Self
- Jennifer Self
- Eric Smith
- Barry Tucker

OBA PRE-LICENSE SCHOOLS

The OBA completed another successful pre-license school December 4 & 5 under the leadership of the Association's Executive Director, Cathy Guyer. Twenty students completed the training necessary to becoming licensed bondsmen in Oklahoma. The school was held in the OBA's Oklahoma City office building.

Four pre-license schools are held by the Association each year, with classes ranging from 15 up to as many as 30 students. 2009's school schedule is as follows: March 5 & 6, 2009; June 4 & 5, 2009; September 3 & 4, 2009; and December 3 & 4, 2009.

Information regarding the pre-license schools is available on the OBA website: www.okbondsman.com.

Pre-licensing schools are usually held the first Thursday and Friday of each quarter. The course is 16 hours, as mandated by Oklahoma law in Title 59 of the Insurance Code. Registration fee is \$1200.00. Lunch is included. A \$200.00 advance deposit must be received 7 days before the class, and the balance must be paid the day of the first class. Cancellations must be received 2 days prior to class day for full reimbursement. All necessary study materials are provided.

For additional information contact the Oklahoma Bondsman Association Executive Director, Cathy Guyer, at (405) 524-5920 or (866) 374-6257.

NEW YEAR'S RESOLUTIONS FOR THE BAIL BUSINESS



The new year holds many possibilities. It is a time to renew old goals and set new ones. Now is the perfect time to reevaluate your goals for your bail business. Be sure to set measurable goals so you can go back and evaluate your progress.

1. Work With Your Employees on Client Communication.

Be confident that your team of bail professionals is just that - professional. Now is a great time to sit down and refresh your team on the basics of good customer service. You should consistently communicate to your clients and potential customers in a calm, polite manner that puts the client at ease. Put yourself in the client's position. They are already nervous and unsure of how the bail process works. Remember, it's your responsibility to make this process as smooth as possible.

This starts with the little details. Answering your phone, "Good Afternoon, Bill's Bail Bonds, may we help you" leaves a much different first impression than shouting "Bail Bonds" into the receiver. There is more competition in the bail business than ever before and you need to do everything you can to stay on top.

2. Accept Credit Cards.

If you don't already accept credit cards, now is the time to start. The benefits significantly outweigh not accepting them. First, you can get paid quicker. You don't have to worry about checks bouncing, and the bank fees that come along with them. Credit card companies handle collections so you don't have to. When you are not concerned with collections you can devote more time to your bail business.

Secondly, you will attract more customers, which in turn expands your business. Credit cards are more readily available than cash - especially for people who are bailing out a loved one from out of state. People using your services often are upset and nervous; by simplifying the payment process you

will make this experience much easier on them.

3. Utilize Technology to Save Time.

If you're not currently using a software program to assist with daily business operations, look into it in 2009. Many software packages are tailored exclusively for bail agents. They can help you manage daily tasks such as bonds, automate your accounting, and communicate with clients and surety companies. The time software saves you will quickly offset the cost.

For bail agents who are always on the go, the ability to keep in touch with the office is of the utmost importance. The capabilities of mobile technology are rapidly growing, and you should be benefiting from this. With wireless cards from Sprint and Verizon, some bail agents have mobile offices in their vehicles equipped with printers and everything needed to complete the bail process while at the jail. Take advantage of wireless technology so that wherever you are, you are always being as efficient as possible.

4. Create, Review, Update and Optimize Your Website.

If you don't already have a website you need to build one in the new year. Having an online presence is becoming essential in a world where more and more people are using the Internet to find services they need. It's critical that your website can be easily found, contains current contact information on every page and properly represents your company. Review your website on a quarterly basis to be positive that the image you're portraying to potential customers is an accurate depiction of your company.

5. Evaluate Your Surety Relationships.

Is your surety company helping to make you successful? Your surety company has many responsibilities, among them are to provide excellent agent service and offer knowledge and experience to help you. The beginning of the year is the perfect time to evaluate your contract and relationship with your surety company. You should make sure that you're getting the best value for your money. There is a trend in the industry of value added surety. Is your company passive or active in this? Your surety company should be a leader in agent service and place your needs first.

(Adapted from an article found on AboutBail.com.)

WHAT IS THE OBA?

The Oklahoma Bondsman Association, Inc. promotes professionalism among professional bail agents in Oklahoma, promotes cooperation between the bonding industry and the criminal justice system, and encourages adherence by all bondsmen to the highest standards of conduct. The Association:

Promotes cooperation among member companies and agents;
Promotes cooperation with other components of the criminal justice community, especially sheriffs;
Provides education and training for the OBA membership;
Keeps the membership abreast of latest court rulings, new legislation and other information pertaining to the industry;
Monitors legislation affecting bail bonding and seeks legislative changes for improvement;
Supports the concept and practice of a private bail system which saves taxpayer money through reducing jail populations;
Promotes further savings of tax dollars by placing the cost of operating the bail bond system on the user of the system, the defendant;
Provides a quarterly newsletter and a web site to keep members informed;
Conducts annual continuing education programs for all OBA members;
Conducts four pre-licensure training schools each year for individuals wishing to become licensed bondsmen.

The services of the professional bondsman are valuable to the local community and the state.

The entire criminal justice system especially benefits from the bondsman's services. While out on bail, the defendant can continue to contribute to the work force and provide for family needs. The taxpayers of the state save millions of dollars annually in incarceration costs when defendants are released on bond—which substantially reduces the problems of jail overcrowding and the costly construction of additional jail space. Also, the professional bondsman provides a valuable service to the defendant in guiding him through the adjudication process and ensuring his appearance in court.

The professional bondsman fosters our free enterprise system in that he is not compensated unless the defendant appears in court. In fact, substantial surety can be forfeited if the principal does not appear. This privatization of bail also places the cost of administering the system on the user of the system ... the defendant!

"The criminal justice systems fails if, when a case has come before the court, the prosecutor is ready to try the case, the witnesses have left their jobs to testify, the judge is on the bench, the jury is seated, the prosecutor is ready to make his motions, and so is the defense—and no defendant is available to be tried! When this happens—as it does too many times in our country—the real cost is borne by the victim taxpayer."

—Gerald P. Monks: The History of Bail, 1982

TULSA JAIL ACCEPTING CREDIT CARDS

With the swipe of a credit card, jailed individuals can make bond in the Tulsa City/County Jail. Inmates can use Touch Pay to bond out. "They can actually swipe the card, and it will pay their bonds, so unless its ... a DUI or public (intoxication) they can walk right through," said Chief Michelle Robinette.

Family members can use the system to add money to the inmate's accounts for items they want, sold at the jail, but not provided for free. Touch Pay is expected to cut booking time in half, and eliminate a lot of paperwork.



Some bail bondsmen say the new system is hurting their business. "It really does cut us out of a lot of business because people can use their credit cards now where ..., we used to get them to come into our office, and that's where we make our money is off of bailing people out," said bail bondsman Rocky Cutler.

OBA Board Member "Rusty" Roberts from Tulsa said that the credit card system is not being used as much as they originally thought it might. It has been reported that some other counties in Oklahoma are watching the Tulsa system to determine if it would be workable in other jails.

The Touch Pay system is free to Tulsa County. The provider company gets paid by a \$3 card swipe fee.

(Some information in this story taken from the AboutBail.com web site.)

DEALING WITH THE ANGRY OR UPSET PERSON

Everyone, at some time or another, will be faced with the necessity of trying to communicate with an angry or upset person. The encounter can only be described as "difficult" at best. The following technique for dealing with an emotionally aroused person works; but it will not make the experience pleasant.

1. TIME TO TALK: To defuse the emotion of an upset person, give them time to talk. Let them say whatever is on their mind, and let them take as long as necessary to say it. Assume an active listening posture and look interested to let the sender know you are hearing their message.

2. WHEN FINISHED WAIT: Let the person talk as long as they want, and when they finish, wait. There is usually one more thing that they want to say and will say it if given an opportunity. By simply waiting, and perhaps making an "eloquent grunt," you indicate to the individual that you are interested in what they have to say and want to hear the entire story.

3. ASK TO RESTATE: After they have said the last thing, ask the upset person to restate something that they have already said. Even if you clearly and fully understood it, you still ask them to restate part of their message. This is another defusing mechanism to show the sender that you are really interested in the message.

4. REFLECT BACK: Once you have received the entire message that you think the upset person is trying to send, then feed back or reflect it back to them in your own words. If you "parrot" back their words, it only shows that you got the words, not that you understood the message. Here you give them a chance to confirm that you understood

the message they were trying to send or to correct you misconception.

NOTE: In steps 1 - 4 of this technique you are attempting to defuse the anger or emotion of the upset person while trying to interpret the actual message they are trying to send. Because their aroused emotion colors everything that they say and hear, you will have to de-emotionalize the exchange. Remain as neutral as possible, both in your listening and responding. If the upset person perceives that you have already made a value judgment about their message, it will only increase their anger or emotion.



5. EXPLAIN AND/OR DISCUSS: After going through the first four steps to both obtain the message as clearly and concisely as possible... and to defuse the emotion, then, and only then, can you begin to explain and/or discuss the situation in a logical and rational manner. Any attempt to either explain or discuss should be postponed until the aroused emotion is defused. It may be necessary to prolong steps 1 through 4 in order to reach a stable enough situation to carry on a discussion.

NOTE: Frequently when you reach step 5, you may

discover that the situation has resolved itself. Some people are satisfied when you act interested and listen to their concerns. They really don't want you to do anything, they just want someone to "know" how they feel.

6 IF ACTION IS REQUESTED: In the usual situation the action requested or demanded by an angry or emotionally aroused person is also colored by their emotion. The safest thing to do is promise nothing! Tell the person that you will look into the situation and "do what you can do", and that you will then report back to them on your findings and effort.... and then "report back." If the aroused

person gets the idea that you have promised something specific, they will expect you to carry it out exactly as they think it was promised. However, if you only promise to look into the situation and do what you can do, you may be able to prevent a later angry or emotional outburst when you "fail to do what you promised."

The "report back" is just as important as the vague promise. To keep them from becoming angry or upset again you should report back in no less than 24 to 36 hours. Here again, even if you have

nothing that you can do, it may be enough. Obviously if you can report some real action, it will be even better.

This technique for dealing with an angry or upset person really works. Try it yourself and teach it to your associates. But remember, you must defuse the emotion first. The angry or upset person only hears what they want to hear, not what you are really saying. The calm person hears what you are saying, even if they do not like it.

(This article is based on a seminar conducted by OBA Education Director, Ed Kelsay.)