



When the worst of the worst happens to the best of the best...

# Dangers in the Repo Industry

By: Dan Meeks

For those of us that work or have worked in the repossession industry for years, the entire process of the actual repossession just gets so mechanical. The debtor's stories and excuses have all been heard. The surprise or lack of surprise that we are there taking their car gets repetitive. The dirty little secret with those of us earning a living under a perceived cloud of imminent / impending danger is... most people we face daily are good people that don't pose any threat.

Day after day, pop after pop, the collateral is there and we pick it up. Time after time it is business as usual. We do our job. We treat people as professionally as possible. We hand out patience, tolerance and kindness every day. We are stern and demanding when we have to be. This job is a constant task of reading people, expecting the worst and constantly finding that respect and humility work better than any other tools we have. Many of us have been in this job for half of a lifetime and rarely have we seen the real enemy. There is a type of person out there that can't be reasoned with. Some of them will not even engage in dialog. Even worse, some will act like a normal person and then, after lulling you into dropping your guard, a switch flips and the person explodes with no warning. When one of us fall victim to a person of no conscience, the rest of us are faced with a sobering moment of our own humanity.

When a man with a family, a man known to all to be not only professional but caring and understanding, is gunned down, in an instant the rest of us are charged with taking a good long look at our daily policy and willingness to give debtor's the benefit of the doubt. When I got over the shock of someone my age, someone married as long as I have been married, someone that owns a business just like mine getting gunned down like

a dog... and for what? Doing his job! Over what? A lousy vehicle! When I got over the chill of the news, I got mad. I was angered out of fear and I still hold on to a bit of resentment.

Perhaps I am dealing with the lingering effect of hugging a widow crushed by her loss. Maybe the courage of the grown son standing to honor his dad with a eulogy about a hard working provider that he now has to learn to live without still rips at my heart. All of this should have never happened.

But the real problem isn't merely the beast that shot him down. He could have just as easily shot the pizza delivery guy. As a soon to be convicted killer, his life is over. The problem is that the rest of us are stuck carrying on in an industry where the compensation continues to drop and where expectations of service continues to rise. Demands for free keys, storage and contingent work are made without regard for human life. Safety has to come first. Even the professionals in this business have ultimately allowed, mostly out of desperation to survive, the dictates of the clients to continue to grow.

I should perhaps provide a copy of this article to every debtor that shows up at my office accusing one of our agents of not being considerate enough to wait around for them to clean out their vehicle. We all understand how important the sunglasses, umbrellas and dirty snot rags from two years ago are. It would also be a great idea to make an effort to urge extreme caution and moment by moment vigilance to each of you out there.

However, what I would really like to do is send a message to a good man- a christian man that was well loved by those close to him, well respected by his peers and a man that will live on in our hearts and minds for the rest of our lifetimes.

**Godspeed Will.**

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**In Memory of Wilfred Rivera  
April 15, 1962 - March 2, 2011**