

# The Roche Times

VOLUME 1 ISSUE 1

SUMMER 2011

## Roche Mission:

**To Provide Superior Service and Support to our Agent Family, through our Commitment to Bail Bond Professionals and their Individual Success.**

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**Shannon Roche, President  
Roche Surety**

**"Refer a new agent  
to us and receive  
an override  
commission!"**

**We're excited to bring you the first issue of the Roche Times!** – A quarterly e-newsletter for you, our agent.

The goal of this newsletter is to provide you with information about Roche Surety, industry news, feature agents who will share their successes and best practices, as well as provide you with greater communication. We will include Roche team members in each issue so you get the chance to know them and understand their responsibilities.

**This newsletter is for you** so we want your feedback! Please send any comments or suggestions to [ken@rochesurety.com](mailto:ken@rochesurety.com)

## President's Page

Roche Surety is pleased to bring you the first edition of the "Roche Times"! An e-newsletter **dedicated to you, our agents.**

It's our goal to provide you with exciting and interesting stories regarding our agents, industry news, Roche personnel, news from associations, vendor information, compliance information and anything else you'd like to share or find interesting.

Each edition will **feature a few agents** who have been successful in the bail bond industry. This will give you an opportunity to learn from some of the best in the industry, as well as avoid some of their mistakes.

We'll also share ways for you to save some money or become more profitable like our **agent referral override commission** that pays you when you refer another agent who joins the Roche family. For more information about the referral commission, contact: Shannon at 813-623-5042.

Once again, **we're excited to bring you our first edition** of The Roche Times and hope you enjoy it!

**Have you sent in your execution report and discharges lately?**



## Office Info: Agent Services

Agent Services assists with meeting your paperwork and report needs. Requests related to supplies, power inventory, contracts, licensing, adding subagents, qualifying powers, data entry and reports are cheerfully handled by the Agent Services Team.

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*“...are cheerfully  
handled by our Agent  
Services Team”*

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**Linda Linet** is the Operations Manager with more than 15 years of experience in the bail industry. She's responsible for the Agent Services Team and making sure your needs are met along with checking your reports for accuracy.

**Zaida “Power” Arroyo** is a licensed agent and has been with Roche for 7 years. She takes care of your supply and mortgage satisfaction needs. In addition, she's responsible for replacing powers based on your reports. So get your reports in!

**Lindsey Emanuel** has been with Roche for more than 5 years and assists Linda with workload, contracts and Oklahoma reports. **Congratulations** to Lindsey on her recent promotion!

**Johannah Braughton** is busy burning up keyboards with her lightning fast fingers. Johannah has been with Roche for over 3 years and is responsible for making sure all your power data is entered promptly and correctly into our computer system.



*Pictured from Left to Right:  
Lindsey Emanuel, Linda Linet, Zaida  
Arroyo, Johannah Braughton*

## Industry News




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*“...commercial bail  
provides better  
hearing attendance  
rates with no cost to  
taxpayers”*

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**Taxpayer-Funded Pre-Trial Release** is a hot topic in many states. With state budgets being slashed, many states are wondering what benefit it serves to use hard-earned tax dollars to release an inmate who has the means to use commercial bail. Some states like Florida and Texas now have laws requiring reporting and full disclosure of data collected by tax-payer funded pretrial release programs.

Several studies have been conducted proving commercial bail provides better hearing attendance rates with no cost to taxpayers. Then why would states and counties continue with Pretrial Release programs funded through taxes? A few reasons: Many programs receive some or all of their funding from the Federal Government so there's less or no impact to state and county budgets. Many tax funded programs have not been required to collect and report data so they're not aware of the difference in attendance rates. Jail overcrowding and the cost associated with housing inmates and the threat of having to build more jails has forced some authorities to reduce inmate populations and they've turned to tax funded release.

So how do we get local authorities to change? We need to educate and work with local authorities so they understand why commercial bail is the better option for releasing an inmate.

For more information regarding cost savings associated with commercial bail go to [www.rochesurety.com/Special\\_Report.pdf](http://www.rochesurety.com/Special_Report.pdf)

## Adams Bail Bonds – Using the “Golden Rule”

After 23 years of law enforcement Rick Adams decided he needed new challenges. A close friend who owned a bail bond agency suggested to Rick “you locked „em up for 23 years, now it's time to bail „em out”. **Fifteen years later, Adams Bail Bonds consists of 42 agents** covering Missouri, Kansas, and Arkansas with three support staff in the office. One of the agents is Rick's wife, Marion.

Rick attributes his success from his humble beginnings as a lone agent to the Golden Rule: **“treat people how you want to be treated”** and always give back to the community. Rick and Marion are ardent supporters of Turning Point, a charity to support victims of domestic violence and the Adams” also sponsor several local youth sports teams.

Adams Bail Bonds obtains most of their clients through word of mouth built through relationships and first-class service. They also receive leads from their website. Some of their best practices include always be fair, professional, and firm with clients, agents, and employees as well as **“putting yourself in the other person's shoes”**. Advice he'd give to someone who wants to get into the bail bond business; **“Don't do it”**. The hours are long, the economy is bad, and it's a tough business. If you're already in; **“Training, Training, Training”** and get involved with Associations like PBUS and/or your state/local association.

Roche is extremely fond of our 13 years with Adams Bail Bonds and we look forward to many more years.



*Marion and Rick Adams of Adams Bail Bonds*



## Merideth Bonding Agency – 25 Years and Counting...

**25 years in any business** is a milestone attributable to exceptional customer service, acute business skills, keen vision, a willingness to change with the times, and a whole lot of hard work!

**Roche Surety congratulates Don and Kate Merideth of Merideth Bonding Agency** on their upcoming silver anniversary in the bail bond business!

How did Don get started? Like many bondsmen, Don's father and grandfather were bondsmen. Now, Merideth Bonding consists of 5 agents and one part-time office associate. Don attributes much of his success to having the vision to establish an office next to the jail during a time when bondsmen in Noblesville, IN worked out of their home. Having an office that's staffed with an agent 24/7 next to the jail helps generate business and adds to the level of service provided. Many clients know Merideth Bonding due to their location, location, location. In addition, they receive referrals from a good internet presence, an exceptional word-of-mouth reputation based on their customer service, and other marketing initiatives. Avid animal lovers, the Merideth's give back to their community through time and charitable donations to the Humane Society.

What advice does Don have for a new agent? **“Balance your work with your life”** and **“value and treat your customers well”**. As we all know the bail bond business is a tough business. According to Don, the greatest threat to his business is 10% Cash Bonds.

Since 2001, Merideth Bonding Agency and Roche Surety have built a great relationship. We're proud of our relationship and look forward to another ten years!



*Kate and Don Merideth with Lady*



## Mescia Enterprise, Inc. – “Enjoy What You’re Doing”

Intense enthusiasm. Those are the words that come to mind after speaking with Don Mescia, owner of Mescia Enterprise Inc. Don started in the business at just 18 years old after meeting a bondsman in the local gym. **24 years later**, Mescia Enterprise is family run and consists of 52 agents over three states.

Don learned many of his business and life principles from a successful businessman; his Grandfather. One belief that Don has passed onto his children is: **“Surround yourself with people who you want to be like”**. Mescia Enterprise and their agents receive referrals through word-of-mouth, internet, phonebook, location to jails, networking, and being **available when others aren’t**. **“Each market is different and requires a different approach”**. **Passionate about the betterment of bail**, Don is an active board member of the South Carolina Bail Agents Association.

**He’s currently working with the association and state legislators to improve the bail laws to eliminate bond discounting and rebates as well as eliminating 10% bond posting at the jail.** These are two of the greatest threats to agents in South Carolina. Add a bad economy in **which people don’t have much money and pre-trial release programs and you can quickly see why you have to find new and innovative ways to market and accept payments.**

**Advice Don would give to a new agent: “Never be greedy and enjoy what you’re doing.** It’s a real hard business with long hours. You need sufficient working capital and need to make good long-term decisions. Accepting a questionable bond without collateral, little down and the hope that you’ll receive the rest will put you out of business very quickly”.

Free time? **“What free time?”**. The little free time that Don has, he enjoys fishing and coaching football. However, being actively involved with 52 agents, recovering defendants, running his bail business in addition to other businesses, Don has very little free time. So why does he do it? **He enjoys what he does!**



*Don Mescia of  
Mescia Enterprise*

## Roche CEO Receives Prestigious Sheriff Award

Armando Roche, CEO of Roche Surety & Casualty Co., Inc., was presented with the 2011 Florida Sheriffs Association Legislative Award on August 1, 2011. This prestigious award was presented in appreciation of his support of the Florida Sheriffs and public safety in Florida and is the first such recognition to be awarded to a Bail Agent in this state.

The Florida Sheriffs Association recognized him for his long-term support of the independent, constitutional office of Sheriff. FSA President, Sheriff Harrell Reid presented him with a plaque and thanked him for his efforts to coordinate the Surety bond industry with the goals and challenges of the Law Enforcement community. He was applauded for his efforts in the last legislative session to resolve conflict between the Bail industry and the Sheriffs. Mr. Roche was further recognized for his commitment to provide input to the legislative committee on topics involving pre-trial release and its impact on the community.



*Armando Roche with Sheriff  
David Gee and Harrell Reid*

**Newsletter Topic? Recognition for a fellow agent? Suggestion for how Roche can assist you with your business? Send your comments or suggestions to: [ken@rochesurety.com](mailto:ken@rochesurety.com)**

**Collateral Codes –**

Collateral codes are used **with every bond you write**. Codes are used to reduce the need to spell out the names of each type of collateral taken. The code is entered on the **Receipt for Collateral Deposited** if any collateral is taken, and the **Power of Attorney**. A code **must** always be entered on the Power of Attorney.

An **Indemnity Agreement and Promissory Note** should be used with every bond written and **is considered to be collateral**.

For more information; refer to chart below which is in your **Agency Operations Guide** or contact Linda Linet, Operations Manager at (813)623-5042.



<b>Primary – Signer Type</b>	
1	Indemnitor
2	Defendant
<b>Detailed - Collateral Type</b>	
A	No Collateral
B	Indemnity Agreement
C	Cash
D	1 <sup>st</sup> Mortgage
E	2 <sup>nd</sup> Mortgage
F	Other Mortgage Lien
G	Promissory Note
H	Precious Metals or Stones
I	Antiques
J	Jewelry
K	Uniform Commercial Code g
L	Stereo, TV, Camera, Etc
M	Motor Home, Mobile Home, RV
N	Auto, Truck, Motor Cycle
O	Other Machines/Equipment
P	Specialized Vehicle/Equipment
Q	Aircraft or Boat
R	Government Securities
S	Stocks or Bonds
T	Savings Account
U	CD or Money Market
V	Letter of Credit
W	Estate, Trust, Wills, Litigation
X	Corporate/Partnership Guarantee
Y	Valuable Collection
Z	Miscellaneous

**Rest In Peace**



**Carol Carlson** of A-1 & Able Bonding Co in Oklahoma City passed away on August 30<sup>th</sup>. Carol purchased A-1 & Able Bonding in 1989 and was a leader in the bail bond business for more than 21 years

She was also a lifetime member of the Texas Longhorn Marketing Alliance and enjoyed showing, buying and selling Longhorns, "her babies".

Carol will be missed.

*Death leaves a heartache no one can heal, love leaves a memory no one can steal.* From a Headstone in Ireland

**The Roche Team**

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813-623-5939 Main Fax  
800-789-3899 Toll Free  
[www.rochesurety.com](http://www.rochesurety.com)

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|----------------------|-----------------------------------|
| Armando Roche        | <i>Chief Executive Officer</i>    |
| Shannon Roche        | <i>President</i>                  |
| Melisa Martin        | <i>Compliance Officer</i>         |
| Ken Berke            | <i>Vice President</i>             |
| Edward Diliberto     | <i>Controller</i>                 |
| Monica Meythaler     | <i>Executive Assistant</i>        |
| Bob Dawson           | <i>Director of Sales</i>          |
| Judi Aultman         | <i>Regional Mgr/Audit Manager</i> |
| Nilda Martin         | <i>Operations Manager</i>         |
| Linda Linet          | <i>Agent Services Rep.</i>        |
| Zaida Arroyo         | <i>Agent Services</i>             |
| Johannah Braughton   | <i>Operations Assist.</i>         |
| Lindsey Emanuel      | <i>Receptionist/Secretary</i>     |
| Stacy Andrews        | <i>Loss Prevention</i>            |
| Rochanda Monroe      | <i>Loss Prevention</i>            |
| Jeannette Winkelmann | <i>Loss Prevention</i>            |
| Rosa Meehan          | <i>Loss Prevention</i>            |
| Sam Marcadis         | <i>Loss Prevention</i>            |
| Vickie Hodge         | <i>Sr. Accounting Clerk</i>       |
| Michelle Vasta       | <i>Accounting Clerk</i>           |

**Upcoming Events**

- |   |  |
|---|--|
| <b>Labor Day - office closed</b>          | September 5  |
| <b>Florida CE training</b>                | through the end of 2011 - check <a href="http://www.rochesurety.com">www.rochesurety.com</a> |
| <b>Professional Bail agents of Idaho</b>  | September 13 – 15 <a href="http://www.pbai.net">www.pbai.net</a>                             |
| <b>Ohio Bail Agents Association</b>       | September 23 – 24 <a href="http://www.obaa.org">www.obaa.org</a>                             |
| <b>Washington State Bail Agents Assoc</b> | September 28-29 <a href="http://www.wsbaa.com">www.wsbaa.com</a>                             |
| <b>GA Assoc of Prof Bondsmen</b>          | October 11- 13 <a href="http://www.gapb.org">www.gapb.org</a>                                |
| <b>Prof Bondsmen of Texas</b>             | October 26 – 29 <a href="http://www.pbttx.com">www.pbttx.com</a>                             |
| <b>Thanksgiving – office closed</b>       | November 24, 25  |
| <b>Christmas – office closed</b>          | December 23, 26  |