

The Roche Times



VOLUME 2 ISSUE 1

WINTER 2012

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**

**"Happy New Year
to our valued
agents and your
loved ones!"**

We hope you enjoyed the last issue of the Roche Times!
This quarterly e-newsletter is for you, our valued agents.

We will continue to provide you with information about Roche Surety, industry news, feature agents who will share their successes and best practices, and introduce Roche team members so you can become acquainted with them and their responsibilities.

This newsletter is for you so we want your feedback! Please send any comments or suggestions to ken@rochesurety.com

President's Page

**"Happy New Year" to our valued agents and your loved ones!
You are the reason for our existence and we truly appreciate
the opportunity to serve you.**

2011 brought us changes and opportunities. We added 46 new agencies to the Roche family as well as a new vice president of Agent Relations. Bail laws were passed in several states; some advantageous for bail, some not. One of our goals in 2011 was to communicate more frequently with you. We published and sent you our first *Roche Times* newsletter in September and R.A.D.A.R. in December (see page 5). We hope these tools have provided you with information that is pertinent to your bail agency. See the tax info on page 4 of this issue. Stay away from IRS issues!

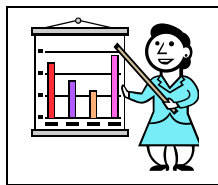
The Roche Team personally met with over 180 agencies! Whew, that's quite a bit of travel. Going forward, it's our goal to meet face-to-face with each of you at least once per year.

While much was accomplished in 2011, we have bigger plans for 2012! So stay tuned!

We wish you and your loved ones a very healthy, happy and prosperous 2012!

Current and Archived Newsletters now at:

<http://www.rochesurety.com/company-newsletter.html>



“...tough task of assisting agents with forfeitures”

Roche Loss Prevention Department

Roche's Loss Prevention team has the tough task of assisting agents with Forfeiture needs to ensure Roche Surety remains compliant with clerk and sheriff requests that are related to forfeitures. They also perform Florida audits.

- * **Jeannette Winkelmann** is a licensed agent with more than 20 years of experience in the bail industry. She's responsible for managing terminated agent forfeitures and discharges as well as auditing Florida agents. Jeannette understands your needs and issues as she's also an active bail agent who currently writes bail for Roche Bail Bonds in Tampa.
- * **Rochanda Monroe** is a licensed agent and has been with Roche for 5 years. She's responsible for managing active agent forfeitures as well as auditing Florida agents. While many of you probably don't like to hear from Rochanda, we're certain you can attest to her professionalism.
- * **Rosa Meehan** is a licensed agent with more than 20 years of experience who also still actively writes bail in our retail office. Rosa's primary responsibility is notifying agents when a forfeiture is received and then entering it into our computer system. Rosa also searches properties and works with the Clerks and our agents to minimize losses.
- * **Sam Marcadis** is the oldest licensed agent in Florida and he still assists agents with forfeitures in Florida. His many years of experience and knowledge in Florida bail is a great asset to our agency network.



Pictured from Left to Right: Jeannette Winkelmann, Rochanda Monroe, Sam Marcadis, Rosa Meehan



“...has developed exclusive cell phone locator software”

Industry News & Tidbits

Premium Tax

Did you know Roche Surety as well as all other sureties **must pay a premium tax** on every bond that is written? That's right. Up to 3.5% of your gross premium is paid by Roche as a state premium tax. So for every \$100 you collect in premium, Roche pays the state where the bond was written up to \$3.50. **Bail premium tax is certainly a big part of state budgets!**

Captira Offers Cell Phone Locator System

Captira, the industry's leading bail bond software, has developed exclusive cell phone locator software that can pinpoint your defendant's cell phone location on Google Maps. It works with all major cell carriers – Verizon, AT&T, Sprint & T-Mobile. What does this mean to you? This is another tool to assist you with defendant recovery.

For more information go to: www.captira.com or call 866-955-7430.

Newsletter Topic? Recognition for a fellow agent? Suggestions for how Roche can assist you with your business? Send your comments, questions or suggestions to: ken@rochesurety.com

Amherst Bail Bonds – “My Company is My People”

If you ever have the opportunity to speak with Joyce Weeks, owner of Amherst Bail Bonds in New Hampshire, about what it takes to be successful in the bail bond business she'll tell you to **“Answer the phone. Answer the phone. Answer the phone.”** If you don't answer the phone, you've just missed an opportunity. She'll also tell you how important it is to have great employees and agents. She has three agents and one part-time admin who **all understand how powerful customer service is.** Superior customer service leads to referrals and retaining clients.

Amherst Bail Bonds keeps their forfeitures extremely low by questioning and listening to defendants and indemnitors. **Careful underwriting** has been the key to keeping forfeitures extremely low. It starts with the initial phone call. Rather than rush through the paperwork to get on to the next bond, Amherst agents take their time. They give defendants and indemnitors time to provide their “life story”. They listen for any inconsistencies or other information that could be a sign that a defendant or indemnitor is hiding information or lying.

The final point made by Ms. Weeks is to **establish great relationships with the court clerks, jail personnel, and law enforcement.** Having these great relationships ensures the entire bond process goes as smoothly as possible.



*Ted Cusson, Joyce Weeks,
Bob Powers, Bill Desmond of
Amherst Bail Bonds*



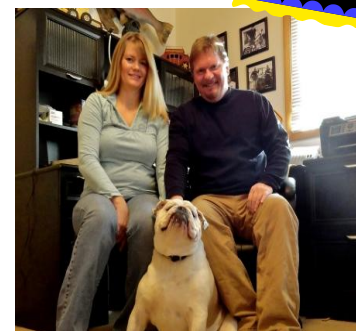
Bulldog Bail Bonds – “Say what you mean; mean what you say”

After working with at-risk youths within the school systems in Spokane, WA, Adam Bogle, owner of Bulldog Bail Bonds, wanted a new challenge. He still wanted to continue to help people so he entered the bail industry about eight years ago.

Mr. Bogle attributes much of his success to his faith in God as well as always being honest. He also understands that **being the biggest isn't always best.** “Bail is a tough business with pressures and variables. Don't try to grow too quick”. If your business gets bigger than your ability and desire to manage, the business will suffer.

Even when he had 3 agents, he tried to spend some time with every defendant and indemnitor so he could ask questions and listen to their answers. **Having a solid interview process** provides him with the opportunity to get to know his customers, educate them on the process, and assist with underwriting.

When Mr. Bogle has some free time (which isn't often) he enjoys riding his Harley, four-wheeling and fishing. He's also a groom to be! **We wish you many years of happiness and prosperity!**



*Adam with his fiancée
Cindy and his
appropriately named
Bulldog: Bondzo*



AAA Right Away Bail Bonds LLC – “Save Your Money”

Glenn Johnson of AAA Right Away Bail Bonds in Hillside NJ has some very good advice; and not just for the bail bond industry. **“Adjust to the times, live modestly, and save money”**. Just think of how much better the US economy would be if Congress lived by this advice. As a young entrepreneur, Mr. Johnson started a business within the cleaning industry. While looking for more business for his struggling cleaning company, he answered an ad to do some work for a bail agent. The agent convinced him to work for her as a bail agent and shortly after; AAA Right Away Bail Bonds was born.

Mr. Johnson doesn't just speak advice. He lives it and **it's enabled him to get through the slow, rough times**. His mission is to help people in need and treat them with respect regardless of their situation. He looks at every bond, regardless of the size, as a risk rather than a bond. If he thinks there's any chance a defendant will intentionally skip court, he won't write the bond. Another of his best practices is to get as many indemnitors as possible. The more indemnitors, the more information he can find about a defendant who misses his court date.

Law enforcement budget cuts leading to fewer arrests, lower bond amounts set by judges, more competition, technology, and lots of other influences and changes put tremendous pressure on the bail industry. Therefore, it's important to be flexible, try new approaches, and adjust to change. And most importantly; **“save your money to get you through the tougher times”**.

Mr. Johnson's wife, Sadeqa, just published her first book entitled **Love in a Carry-on Bag** which is based on their long distance relationship while she worked in the publishing industry. Now, the Johnson's are getting ready to celebrate their 10-year wedding anniversary. **Congratulations on your wedding anniversary and your book!**



Left to right, Sadeqa, Miles, Lena, Zora and Glenn Johnson

Quarterly Estimated Taxes – To Pay or Not to Pay

As a small business, must I pay quarterly estimated taxes? **The answer is “Yes”** with very, very few exceptions. **So get your checkbook out to avoid IRS issues!** Estimated tax is used to pay income tax and self-employment tax, as well as other taxes in lieu of withholding tax. If you do not pay enough through estimated tax payments, **you may be charged a penalty**.

Who Must Pay Estimated Tax?

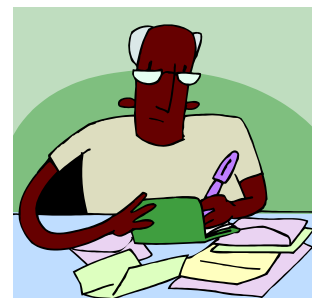
If you are filing as a sole proprietor, partner, S corporation shareholder, and/or a self-employed individual, you generally have to make estimated tax payments if you expect to owe tax of \$1,000 or more when you file your return. If you are filing as a corporation you generally have to make estimated tax payments for your corporation if you expect it to owe tax of \$500 or more when you file the corporation's return.

When Do I Pay Estimated Taxes?

Estimated taxes are **due four times a year**: April 15, June 15, September 15, and January 15.

We all hate paying taxes, however, **you'll hate paying penalties, interest and back taxes** even more. Also, if you do not pay enough by each due date, You may be **charged a penalty even if you are due a refund** when you file your tax return.

For more information regarding estimated taxes consult with your CPA or follow the link to the IRS: <http://www.irs.gov/businesses/small/article/0,,id=110413,00.html>

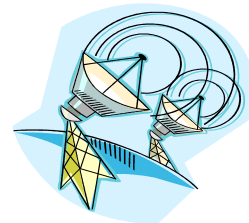


R.A.D.A.R. – What is it?

By now you should have received your first two **R.A.D.A.R. – Roche Agent Data Analysis Reports**. This **report was created to assist you** with tracking bail data that's important to you and your business. The information it provides should help you better forecast trends within your agency, help you understand how forfeitures are effecting your business, know how much outstanding liability you have and other useful information.

We are pleased to provide this information to you and hope it will assist you with better understanding your business.

If you have any questions or suggestions regarding additional information that may be useful to your agency, please contact Ken Berke at 813-623-5042 or ken@rochesurety.com



Charity Pays Off

Why spend the time, energy and effort organizing, working, and advertising an Annual Christmas Toy Giveaway? Just look at the pictures below and you'll understand why Lilia and Manny Ceballos of Aztec Bail Bonds put forth the effort. It's all about giving back to the community that supports their business.

Aztec Bail Bonds has 2 locations; Las Vegas and North Las Vegas. They had over 1500 people show up to the North Las Vegas location with families waiting in line 4 hours before the event started! They gave away over 600 toys to local children who were not going to have a Christmas this year due to financial hardships and economic times.

The goodwill associated with this event is immeasurable. The great feeling after giving a child a toy that the child otherwise would not have had: Priceless!

Kudos to Lilia and Manny for truly embracing the Christmas spirit!



Know of a great charitable story? We want to hear it and share it!
Send stories and pictures to ken@rochesurety.com



Roche Warriors in Pink

Breast Cancer Awareness

For the past 25 years, October has been National Breast Cancer Awareness Month. With more than 230,000 new cases each year in the US alone, you can see why donating for a cure is so important. The Warriors in Pink were out in full force doing their part. The NFL has nothing on the Warriors!

Top Row Left to Right: Johannah Braughton, Michelle Vasta, Melisa Martin, Rosa Meehan, Lindsey Emanuel, Zaida Arroyo, Shannon Roche, Jeannette Winkelmann
Bottom Row: Batina Perez, Kayla Perez, Stacy Andrews, Rochanda Monroe, Vickie Barrionuevo

In Memory:

We're extremely saddened to learn of the passing of two long-term agents and friends:

Ace Hardy of Ace Bail Bonding Inc. in Charlotte, North Carolina

Lecrecia Evans of Evans Bail Bonds in Tulsa, Oklahoma

May you rest in peace...

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www.eramonitoring.com

Upcoming Events

Florida CE & 120 training	January 2012	www.rochesurety.com
NCBAA	January 18	www.ncbaa.com
SCBAA CE Training	January 18	www.scbaa.org
OBAA	January 20	www.obaa.org
PBT	January 26-27	www.pbt.com
TAPBA CE Training	February 9-10	www.tapba.org
PBUS Winter Conference	February 20–23	www.pbus.com

The Roche Team

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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</i>
Nilda Martin	<i>Transfer Bond Manager</i>
Linda Linet	<i>Operations Manager</i>
Zaida Arroyo	<i>Agent Services Rep.</i>
Johannah Braughton	<i>Agent Services</i>
Lindsey Emanuel	<i>Operations Assistant</i>
Stacy Andrews	<i>Receptionist/Secretary</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 Barrionuevo	<i>Sr. Accounting Clerk</i>
Michelle Vasta	<i>Accounting Clerk</i>