

# The Roche Times



VOLUME 3 ISSUE 3

SUMMER 2013

## Roche Mission:

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



*Shannon Roche,  
President Roche Surety*

**"Roche Surety & Casualty gets a new look!"**

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## President's Page

Wow, Summer is already coming to end. We hope you were able to spend some relaxing and enjoyable time with your family and friends.

Roche Surety & Casualty gets a facelift – see **page 2**.

Learn about a fellow bail agent who once bowled a 300 perfect game on live television during the final match of a tournament - See **page 4**.

See **advice from a successful long-term bondsman** on page 3.

**Is it ethical to surrender a defendant** because he bonded with another agency on another charge? Page 5 has some interesting discussion.

**Need marketing answers? SCORE and Elisabeth Osmeloski** team up to provide you with great marketing information. Make sure you click on the link for the entire article.

**Our 5 Winners of the \$100 Visa card** are on page 6. Congratulations! You can still log into your agent reports and forms by clicking the link: [www.rochesurety.com](http://www.rochesurety.com) and then going to the "agent login area".

**We greatly appreciate the opportunity to serve your needs** and always welcome your feedback, suggestions, and comments! **Please tell us how we are doing** servicing your needs and if there are stories or other information you'd like to see in the newsletter.

**Current and Archived Newsletters now at:**

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

## Roche New Logo & Website

We recently **updated and launched our new website and logo**. "We want to better serve our agents, potential agents, and the public" said Shannon Roche. As you will see **we have more content, agent testimonials**, industry news, agent forms and reports in the secure agent login section and much more!

You will **begin seeing our new logo** on all forms and support materials in the near future.

Visit our new site and tell us what you think!

<http://www.rochesurety.com>



## Industry News

### TN Law Creates Concerns:

Some Judges and defense attorneys do not like a new law recently passed in Tennessee. **It changes a bondsman's liability** from time of release until sentencing to time of release until plea or finding guilty. Bondsman say the law is necessary because **liability greatly increases after a defendant pleads guilty or is found guilty**. It can be many weeks until sentencing providing a guilty defendant the chance to run. Judges and defense attorneys argue that it would be too costly to house defendants in jail during the sentencing phase and that it wouldn't be fair for a defendant to have to post bond again. [TN Law](#)

### Cameron County Collecting More from Bondsmen

Cameron County (Brownsville, TX) **may collect twice as many outstanding bail bonds** this year compared to last year due to a change in regulation. In 2012, bail forfeitures were reviewed on a case-by-case basis. In 2013 bondsmen have set timeframes to return a defendant who did not appear. If the bondsman cannot return the defendant within the timeframe, the bondsman must pay the forfeiture. **"The purpose was to be consistent and avoid any claims of favoritism"**, said Cameron County District Attorney Luis V. Saenz. He added the goal is not to make money. **"I want the defendant in court**. I don't see my collection process as being a money-making scheme for the county. I see it as my way of forcing these companies to bring the defendant to court". Saenz said. "I don't want your money. I want the guy in court. That's my priority. My priority is to get the defendant in court because I have a case to prosecute." And at the same time, Saenz says he doesn't want to put bail bond companies out of business because **they are an integral part of the judicial process**. [Brownsville Bondsmen](#)



*"...bondsmen are an integral part of the judicial process."*

## Renee's Bail Bonds – It's Your Baby



Twenty-three years ago Vince McDuffie started in the bail business when his Mother, Renee, brought him in to help with some office work. As with many bail bond businesses, Renee's was and still is a family business. Though Mr. McDuffie bought his mother's business years later, he had to work his way up. He did not have anything handed to him and had to work all areas of the office before he could apply for his bail bond license at age 18.

Now Renee's has three agents and one temporary agent covering a rural area in north Florida. His wife is an agent and also helps in the office. In addition to bail, Renee's has been successfully providing home arrest GPS monitoring services to the courts and customers. It is a great alternative to the high cost to house a non-violent offender and it supplements the bail business.

Mr. McDuffie believes his and his company's success is due to his faith in God, taking care of his customers needs, and being loyal to them. Being in a smaller community, he knows his clients and their families. Knowing his clients along with background checks helps him should he have to track down a skip. He also donates to several charities as he believes in giving back to the community and helping those in need.



**Vince McDuffie of  
Renee's Bail Bonds**

Advice he would give to a new agent: "It's not a get rich quick business. It takes a life-long commitment so make it a career. It's your baby. It won't prosper if you don't take care of it". He also added that there are some agents who are not charging proper rates. Many times they will only take what is needed to pay the premium and BUF leaving them with no money for business related bills and profit. They think they will make it up later and never do.

### **Large Bonds**

Please remember to **call Roche for any bonds above your underwriting** authority. Simply call the office during regular business hours or the **after-hours** number nights, weekends, and holidays - **(888) 426-2417**. Remember to leave a message as we may be assisting another agent. Rest assured, **we will promptly return your call**.

**Please have as much information noted on the large bond approval form as possible prior to calling.** For more **Large Bond Approval Information** click the link: [Large Bonds](#) and scroll to page 6.

Stay in touch with bail and industry news and updates by liking our Facebook page at: <https://www.facebook.com/rochesurety>



## Bad Boyz Bail Bonds – Bowler, Builder and Bondsman

Bob Benoit, owner of Bad Boyz Bail Bonds, was the first professional bowler to roll a perfect game in a televised title match. He went on to win 5 PBA and 11 regional titles in a career that spanned the 80's and 90's.



After deciding he had enough bowling, he opened a successful home building company. When the housing market crashed in 2008, a friend with a bail bond company said he should try bail bonds and he's been a bondsman ever since. Though his bail business is successful and continues to grow, he still builds and remodels homes and rebuilds old muscle cars.

Bad Boyz consists of 3 agents covering 28 counties in Kansas. He built his bail business by being honest with people and always answering his phone. He is a "night owl" so he has no problem answering the phone late at night. When asked about his success, Mr. Benoit stated the key is being surrounded by great agents and people in his businesses.

He also advertises in many different forums: online through search engine optimization (SEO), Social media, phonebook, defense attorneys, leaves business cards at restaurants and other businesses, and sponsors baseball, bowling and race cars.

Advice he would give to a new bondsman: "Answer the phone". Many times he gets a new client because his competitor did not answer the phone. Also, do not judge people. It is not the bondsman's job to determine innocence or guilt. A bondsman should be concerned with risk assessment.

Bob still bowls in several leagues and is an avid race car fan.



*Bob Benoit of Bad Boyz Bail Bonds*



## **Transfer Bonds**

**All Transfer Bond requests must be completed through the Transfer Bond Manager** by calling **(877) 906-7683**. Please make sure you have all information needed for the Transfer Bond Manager to begin the process when you call.

### **Minimum information needed:**

Defendant: name, address, birth date, race, sex, citizenship status, collateral if any, bond amount and charges. Indemnitor: name, address, city/county where bond will be posted.

For more **Transfer Bond Approval Information** click the link: [Transfer Bonds](#) and scroll to page 6.



## Roche Agent Stirs Up LinkedIn Discussion

**When it is ethically and legally justifiable to revoke a bond when a defendant bonds with another company?** Mike Miller, a Roche Agent and LinkedIn group member asked the question. His company recently bonded out a defendant who was already out on bond with another agency. "The next day the defendant called me scared because the other agent called him threatening to revoke the bonds he had him on because he bonded out with us", Miller explained. **"I think it is wrong for a bondsman to revoke someone's bond solely for bonding with another agent/agency."** The question quickly became the group's most popular discussion. **Mike's question is below:**



I have a scenario, Should a bondsman be allowed to revoke/surrender a defendants bond on the basis of the defendant bonding out on an unrelated charge with another bondsman, but will not revoke the bond if they bond out with him/her again. Please send in any feedback.

A number of issues are brought to light in the discussion, including whether this is a case-by-case discrepancy, the potential reasons the defendant did not call back on the second bond, increased liability, working with other bondsmen, and the question of whether or not this qualifies as extortion. Many bondsmen acknowledged that the situation can be a difficult one to handle, as there are many potential explanations and scenarios that come into play. A bondsman can typically surrender a defendant if there is a new charge. The financial risk a bondsman accepted when writing the first bond has changed when a defendant has additional charges.

"This can be a touchy situation," group member Jay Lindsey shared. "Knowing the client and his/her history, your indemnitor and collateral, and exactly who posted the new bond can usually explain the situation." But member Sherry Rogers disagrees. "Of course a bondsman can drop a defendant's bond for using another bondsman on a new charge," she said. "The financial picture that the bondsman viewed while accepting to do the first bond has changed when the defendant is charged, arrested, and bonded again." Rogers shared that she believes it should be a requirement for the defendant to notify the first bondsmen and obtain permission before bonding with someone else.

Miller respectfully disagrees with Rogers' stance, except in the financial aspect of the bond or increased risk and liability. **"No one should be threatened to be put back in jail just because they choose to bail with another bail agency."**

Group member Cheryl Williams notes that the kind of charges in both instances can be a factor. "If both charges were felonies then your liability has just increased," Williams also noted. "Two back-to-back felonies is a good enough reason to come off a bond, but not just because you are upset that he used another company." She notes that if both charges are misdemeanors she wouldn't rescind the bond.

"To threaten to revoke someone's bond if they do not use your business is certainly extortion," Jason Armstrong adds. "However, a risk-based decision may be made to revoke the first bond depending on the circumstances." Armstrong provides the circumstance of having written a bond for a DUI and a second bond being written by another company for attempted murder. "A decision to revoke may be made completely based on risk," he said. "The first bond would have been written with underwriting relative to the risk that the defendant was facing given the penalties for a DUI, and obviously that risk has risen dramatically if one is charged with a much more serious crime."

As you can see, there are many differing opinions. **To join the discussion, go to:**

<http://www.linkedin.com/bailbondprofessionals>

You will need to have a LinkedIn account to view and participate.

## PBUS 2013 Summer Conference

July 28 -31 – The Summer Conference was held at The Royal Sonesta Hotel in New Orleans.

The opening session featured Dr. Robert Morris who published a study regarding PTA rates in Dallas County Texas. His research revealed commercial bail is the most successful method of getting defendants to appear in court – see link to the study [Dallas study](#). There was much discussion on Pretrial Services. Other hot topics discussed were: Marketing, Fugitive Apprehension, E-Bail Bonds (sending electronic bonds to the jail), and skip tracing.



*Brittany O'Berry, Blair Harvey,  
Andy Baggenstoss, Bob Dawson,  
Pam Dawson, Quang Nguyen*



*Dr. Robert Morris  
presenting his  
research to  
Opening Session  
attendees*



*Armando Roche, Carla Jones,  
Derrick Jones, Shannon Roche*

The **2014 Winter Conference** will be held at Planet Hollywood in Las Vegas. See you there!  
For more information click:

<http://www.pbush.com>

## Win a \$100 Gift Card Winners!

**All you had to do** was go to <http://www.rochesurety.com> Click on "Online Web Reports". Log in by entering your user name and password – If you do not have one, contact Linda Linet at 1-800-789-3899. Click on a report and you could have won **a \$100 gift card**.

There may be another chance in the future! Keep reading the Roche Times for your chance to win.

**And the winners are:**

**I.T. Bail Bonds – Toni and Ira Thornton**  
**Anderson Bail Bonds – Laura and Walter Anderson**  
**Moose Bail Bonds – Elizabeth Waisner**  
**Liberty Bonding Agency – Jennifer Ahlberg**  
**Aztec Bail Bonds – Lilia and Manny Ceballos**



## SCORE – nonprofit association assisting small businesses

For more than 50 years **SCORE has been dedicated to helping small businesses** get off the ground, grow and achieve their goals through education and mentorship. Because SCORE is supported by the U.S. Small Business Administration (SBA), and has an extensive network of 12,000+ volunteers, **SCORE is able to deliver their services at no charge or at very low cost.** See some great information recently posted on SCORE by **Elisabeth Osmeloski** a key leader for two of the leading trade publications in the digital marketingplace:

**Q: Do Internet search/habits still differ significantly by age group?**

The usage gap is perhaps not as much as some would have you believe. According to the Pew Internet & American Life Project research group, approximately 77% of the 50-64 age group are online compared with 94% of 18-29 year olds; the age group in the middle sits at a compelling 89%. And for those over 65, there's a 54% adoption rate. However, it's clear that the younger generations have more readily embraced the mobile Internet and use smartphones more heavily, but that gap is beginning to close as well with the proliferation of mobile devices.

**Q: How can locally-focused businesses improve their Internet visibility?**

At a minimum, list your business information with Google+ Places and Bing.com/local for free visibility in local search results. In addition, there are several commercial services available (GetListed.org, Universal Business Listings, Yext) to ensure your business Name, Address, and Phone number (NAP) is correct across many directories and Yellow Pages sites.

**Q: Google is obviously the dominant search engine today, but are there special considerations for being found on Bing and other search engines?**

Bing, like Google, has many ranking factors; but both are primarily interested in ranking trustworthy and authoritative sites. Both offer "webmaster tools" where you can verify ownership of your website and gain insight into how they see your site, and report on any technical errors they find on your website, which may make it difficult for users to find your website in search. Likewise, you should manually "claim" an official business page on the other big platforms (Facebook, Foursquare, Twitter, Yelp, and YouTube). You can utilize the aforementioned services to match up NAP details across the broader landscape.

**Q: What are some common myths about SEO/SEM, and what is the reality?**

This is a difficult question to answer, but for many small business owners, SEO/SEM doesn't have to be as complex as some may make it out to be. At its core, it's about providing useful information about your products/services to both users and search engines. And, it's just one component of your business's overall marketing plan. Yes, there are technical components of online marketing and there are a lot of details that might bog you down. That is when you might need to consider additional help. But there certainly are several things you can easily learn to do and maintain yourself if you're so inclined.

**Q: What emerging technology trends should a small business be monitoring closely?**

Mobile technology should be a strong consideration going forward, as consumers of all ages become more dependent and engaged with their tablets and smartphones.

For the entire article click: [SCORE - Expert Answers](#)

## Your Money

### Tax Strategies



There are many tax strategies available to small business owners. Your tax strategy depends on what you are trying to accomplish. Whether it is individual or for your business, you should review your goals annually with a professional tax planner. By doing so you can:

- Reduce the amount of taxable income
- Lower your tax rate
- Determine the time when taxes must be paid
- Claim all available tax credits
- Determine the effects of the Alternative Minimum Tax
- Avoid many common tax planning mistakes

To effectively plan, you will need to estimate your personal and business income for the next few years. Your estimate should be based on historical sales and planned growth documented through a realistic business plan. You need to do this since many tax planning strategies will save tax dollars at one income level, but will create a larger tax bill at other income levels. Once you know what your approximate income will be, you can then take the next step: estimating your tax bracket.

It may be difficult to project realistic estimates since many factors could change your plans. The economy and changes in legislation could have a drastic impact on your projections. The better your estimates, the better the odds that your tax planning efforts will succeed.

### ERA – Offender Electronic Monitoring Systems

Whether you are ready to try electronic monitoring for the first time, need to expand your present program, or require a new solution for your existing program, ERA is here to help you succeed. ERA provides:

**(GPS) Tracking Device**  
**Mobile Drive-By Units**  
**Remote Alcohol Testing**  
**Cellular & RF Monitoring Systems**  
**Biometric Voice Verification Surveillance**  
**Domestic Violence Solutions Covert GPS**

**For more information:** Call 954-703-6033 or go to:

[www.eramonitoring.com](http://www.eramonitoring.com)

### The Roche Team

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Shannon Roche	<i>President</i>
Linda Roche	<i>Corporate Secretary</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>Court Liaison</i>
Rochanda Monroe	<i>Loss Prevention</i>
Jeannette Winkelmann	<i>Loss Prevention</i>
Rosa Meehan	<i>Loss Prevention</i>
Vickie Barrionuevo	<i>Sr. Accounting Clerk</i>
Michelle Vasta	<i>Accounting Clerk</i>
Blair Harvey	<i>Agent Support</i>

### Upcoming Events

<b>Association Event</b>	<b>Date</b>	<b>Website</b>
Florida training	ongoing	<a href="http://bailbondedu">bailbondedu</a>
PBAI - Idaho	Sept 10-12	<a href="http://pbai">pbai</a>
SCBAA - South Carolina	Oct 23	<a href="http://scbaa">scbaa</a>
OBAA - Ohio	Oct 4-5	<a href="http://obaa">obaa</a>
PBT - Texas	Oct 17-18	<a href="http://pbttx">pbttx</a>
TAPBA - Tennessee	Nov 14	<a href="http://tapba">tapba</a>
MSBA - Mississippi	Sept 10	<a href="http://msbail">msbail</a>