

A small number of the accounts that I'm assigned to repossess deal with what are basically ordinary decent people who've made some mistakes or had bad luck, and fallen on hard times. More commonly, my company deals with what I'll call the scofflaws. It seems like it's pretty easy these days to buy a car you can't afford, and when I go pick up a high-priced car in a low-rent area, I often wonder if those folks did some "creative writing" when they filled out their loan application. Naturally such people get behind on their payments, and in some cases never even intended to make any payments. Then there's the third type of repo subject, who keeps seeming to run afoul of creditors (among others) because he or she is – how shall I put it? – kinda dumb. Sometimes these turn out to be my most memorable assignments, and you're about to read an example of why that is.

The job was to repossess a large, late-model pickup truck from a model citizen who wasn't making payments and had disconnected the phone number that the bank had on record. Since the last known address was in my local area, and since my regular local driver had taken a few extra days off for Thanksgiving, I decided to work the account myself. I drove past the address listed looking for signs of life. The house was clearly being lived in, but a knock on the door revealed that there was nobody home. Or at least nobody willing to admit they were home. In this case the house was dark and quiet, and so I was fairly sure there really wasn't anyone home, sure enough that I took the risk of having a look around. There was a garage, more like a barn, with padlocked swinging doors facing the driveway, and covered windows – a possible indication of someone trying to hide a vehicle. Even if I could see the truck in there, though, it wouldn't be legal for me to break in and get it. So I left to go about my other errands.

Later that day it snowed a little, and I decided to pass by my subject's purported residence for another look. This time there was obviously someone home – lights on, and a figure visible moving around in the front window. A half mile down the road I turned around, waited a few minutes, then drove slowly by the house again for another look. Something was bothering me about the picture I was seeing. The residents of the house had obviously arrived since I was there before, but there was no car parked in front of the house, and even more interesting, no evidence of tire tracks in the fresh snow leading up to the garage. There was no evidence of the garage doors having been opened, no footprints in the snow leading up to the front door.

It was clear that I was dealing with someone who not only had a back entrance, but also the sense to use it. To put it another way, it's possible the debtor had some reason to believe a guy like me might already be after him. And in this case, he was right. I considered the possibility of staking out the back entrance of the house, waiting day and night for the truck to emerge. But I wasn't looking forward to sleeping in my car, especially in winter. More important, staking out a back entrance of a house in the country can be tricky; it's difficult to appear unobtrusive when you're the only car around, with no obvious reason to be there. Assuming the stakeout was successful, I would then have to hope I could tail the truck to a place where the driver would park it long enough for me to go get my tow truck (imaging trying to be unobtrusive if you're in the only tow truck around, with no obvious reason to be there).

This was all starting to seem more like an episode of The Rockford Files than any reality that was likely to happen, so I decided to go with the direct approach. There didn't seem to be much to lose by starting there, so I went right up to the door and knocked again. This time a woman answered the door, and rather promptly, I thought, for someone who might be hiding out.

"Hi, my name is Pete. Is Mr. Smith here?" I've changed all the names to protect the innocent.

"No, he'll be back later," said the woman. "You here to buy some firewood?"

I don't know if it's experience or just instinct on my part, but sometimes opportunities present themselves in very subtle ways, and I picked up on this one without skipping more than a beat or two.

"Umm.....yeah! Yes. Yes, I'd like to find out about possibly buying a load of firewood."

"Nothing to find out, really. Give me your address and phone number. Smith will call you with the price and when he can deliver. It'll probably be next week, what with the holiday and all."

"Well, I'm kind of in a bind. I told my wife I'd get the firewood stocked in time for Thanksgiving, and now here it is Tuesday already. If he can make some time tomorrow to deliver it, I'd be willing to pay a little more. Say a \$50 bonus?"

The cynical side of me always think it's funny that I say something like "make some time" when I'm talking about someone who doesn't appear to have a steady job taking up any of his other time.

"Maybe could do that," the woman answered. "Gimme your address and number and he'll call and let you know."

I gave her the information and went home. Now only time would tell if I was about to be evaded by a saavy scofflaw, or if the dumb-guy trap I was trying to set would pay off. Smith called me promptly that night and we made a deal for a truckload of firewood. Even with my \$50 "bonus", it was a pretty good deal for wood, and he said he would come by my house at the crack of noon the next day to deliver. In poker terms, I was drawing to an inside straight. I was making a low-odds play, and hoping to get lucky.

It would be an understatement to say that this time around, luck was on my side. Just before noon the next day, a large, late-model pickup truck full of firewood pulled up my driveway. Just to be clear: the guy I was trying to find so that I could repossess his truck had just showed up at my house with a load of firewood, in the truck I wanted to repossess. I went out and told him to pull into the carport at one end of my garage, so that I could stack the wood at the back of it. While he maneuvered into the confined space, I had time to casually climb into my tow truck and pull it in front of him, blocking his exit.

It is always the most touchy phase of the interaction when you surprise someone with a repo, and you have to have a plan of action to get the former owner away from the vehicle and off the premises efficiently before an incident can develop. My method of choice is to be nice, very nice, to the subject whenever I can. So, I apologized to Smith for tricking him, and explained that the bank had hired me to repossess his truck. But it wasn't completely a trick: I paid Smith for the firewood, including the extra \$50. Then I called a cab and paid for it to take the man home. In the face of all that reality, and not wanting risk losing his free ride, Smith accepted his situation, got in the cab, and left without incident.

So now I'd recovered a vehicle, and gotten a load of firewood in time for Thanksgiving. It turned out to be really good firewood, too. I wish Smith had found a way to keep up his payments; I'm low on wood again, and if he had a means of delivering, I'd place another order. Just for the wood this time, though – pickup truck not included.