

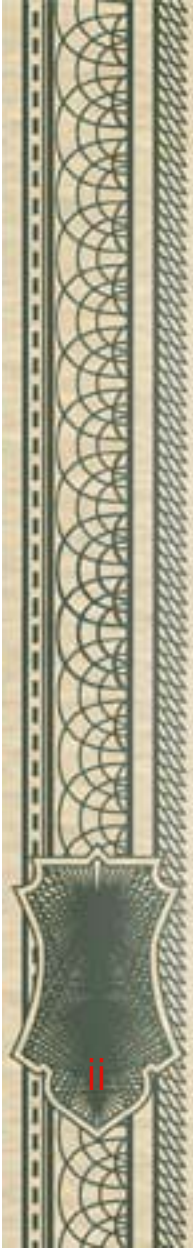
DEBTSMANSHIP

**HOW COLLECTORS COLLECT
HOW YOU CAN FIGHT BACK**

GEORGE TRINKAUS AND STEVE KATZ

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*Are bill collectors harassing you? Know your enemy, for he's become well armed, and he knows you. **Debtsmanship** says that you, too, can become well armed. Collection today is an aggressive, rip-off, high-profit business, with you, the debtor, as its target. Also targeting you is an intense advertising campaign by a loan industry posing as debt and credit counseling but really out to sell you more debt. Also targeting you are lawyers with bankruptcy schemes.*

***Debtsmanship** says no to all of that. This is the new version of the very first consumerist book on bill collectors, completely revised by the original author in tandem with former bill collector Steve Katz, who knows all and tells all. Has your telephone become your enemy? The bill collector assumes you are ignorant, but if you know how he works and how he thinks, you can take control and get that nuisance promptly off your back. Here are all the strategies, and how you can sue the bill collector and make money in this fight.*

Debtsmanship

**HOW COLLECTORS COLLECT
HOW YOU CAN FIGHT BACK**

by

George Trinkaus and Steve Katz

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This is an extensively revised, updated version of a work originally published in a trade edition in 1974 as *Strategies for the Harassed Bill Payer* and also published in mass-market paperback in 1975 as *Tactics of The Bill Collector and How to Fight Back*, by George Belden (Trinkaus).

Regarding Legal Advice

The authors, who are not lawyers, give advice in this book about how a debtor can defend himself against lawsuit and levy. The reader is urged to seek the counsel of an attorney whenever possible, but, in many instances the dollar sums involved preclude undertaking the expense of an attorney, so the layman authors have done their best (with the help of legal minds who have reviewed the text) to educate the reader about how to represent himself. Federal acts, like the Fair Debt Collection Practices Act, empower the layman citizen himself to be the enforcer of the law.

Acknowledgement

Author Steve Katz acknowledges the following, who have contributed to his knowledge through their internet postings over the years, including Christine Baker, and many known only as screen-names: nonlawyer@AOL and the frequent posters on consumer-credit boards, such as Creditnet, Debtorboards, Creditinsiders, Creditinfocenter, the now-defunct ArtofCredit: Butch, Jlynn, Psychdoc and others.

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George's preface

Debtsmanship is the reincarnation of the first book on bill collecting for consumers. The original was published back in the era of “consumerism” (1974) by a big New York publisher as *Strategies for the Harassed Bill Payer*. Like this new book, the original took a close, hard look at the bill-collecting industry, how it works day-to-day: its ethics, tactics, its real power or lack thereof, and how you, the debtor, might exploit this knowledge to gain a strategic edge in a system wired against you.

Collectors expect you to roll over and submit. *Debtsmanship* (a term coined for the original) means the knowledge, the skills, and the will to resist. Debtsmanship assumes courage in the debtor-actor. If you can act decisively and forthrightly in your own self interest, the strategies of debtsmanship will work for you.

My original book did not have the benefit of a tell-all insider like ex-collector Steve Katz. I was looking at the business from the outside, unprofessionally, as a debtor with some bill-collector hassles of my own. It seemed to me, though, from my own experience, that the industry was hugely dependent on bluff, on phony intimidation, and on debtors who were naive about a collector’s true clout. If I looked behind the curtain, what would I find?

George's preface

After a review of the scant literature in the area (which included *The Poor Pay More* by Caplovitz, *Buy Now, Pay Later* by Hillel Black, and A.M Tannrath's *How to Locate Skips and Collect*), I ventured into original research and proceeded to interview all sorts of bill-collectors, both collection agents and in-house collectors. How did I penetrate their secret world? I simply introduced myself as the writer of a yet-to-be titled book about their work. The industry was less hard-nosed back then, and most were willing to talk.

suppression

The resulting book was my first, and the last I would do with a corporate publisher. Myself an editor in New York at the time, I had some connections, and was able to insinuate the controversial project into the system. (This status in the business is why I chose to publish under "Belden," my middle name.)

The publisher gave mixed support. The editing did not make me feel too much censored. The subsidiary rights people sold some of the hotter chapters, incredibly, to *Family Circle* (circulation: seven million). The publisher's legal-eagles vetted the manuscript liberally. They also defended the book vigorously when it was censured by the Massachusetts Bar Association, a phenomenon I equated with being banned in Boston, and the first clear instance of suppression.

George's preface

The publisher's in-house publicist performed well. UPI did a news story on *Strategies* picked up by fifty dailies. Some syndicated money-columnists wrote it up. *The New Republic* reviewed my opus at length as a decadent social phenomenon. The publicist sent me off on a little promotional tour on radio and TV, including KFI radio in LA with Hilly Rose, KGO in San Francisco with Jim Eason, morning TV shows in San Diego and San Francisco, and other media fun. But my tour came to an abrupt end.

I might call my story "a funny thing happened on the way to the *Tonight Show*," for I was talking then with the producers of Johnny Carson, as well as with the producers of Tom Snyder's *Late Night* NBC news show. The producers called me, which is what can happen if you are plugged into the mass-media system through a major publisher. If you are not, that system does not trust you, and it renders you invisible. But that can happen anyway, for the system may decide suddenly to turn on you and shut down your message, and that's exactly what did happen.

I was scheduled for *The AM Show* in LA. Soon to move up to network status on ABC, *The AM Show* with Ralph Storey was a heavier production than the other West Coast morning TV shows. It would have launched my tour into the networks. The show's sponsors were big California savings-and-loans, which should have been a big red flag.

George's preface

First question from cute lady-co-host (frowning, challenging): “Surely you are not saying that if I’m behind on my bank loan I can do anything but pay?”

I begin, “Actually there are many recourses that a debtor behind on a bank loan needs to know about...”

No opportunity to expand. Cut to commercial. When show comes back, author George is gone. No more calls from producers. Publicist goes silent. Media tour is over.

On that tour I got the impression that the publisher had done little to get the book into the stores, the support that really counts. Later, royalty statements confirmed this.

Leaving the whole thing behind, I’m surprised a year later when I happen upon a mass-market paperback edition. It has a new title, *Tactics of the Bill Collector and How to Fight Back*. Ironically, on the yellow cover printed large in red, is “Uncensored.” The paperback publisher turns out to be a subsidiary of the original. It’s an in-house deal. Why this sensationalized revival, when reports showed the trade-edition sales to be unimpressive?

George's preface

Later I hear that the publisher, paperback operation and all, got itself acquired by a conglomerate called American Financial. Was my controversial book used to help leverage the merger? Appreciate anyway that, behind any big publisher, always stands a banker.

Let me boast that, if full publishing justice had been done to my original work, I might have coasted through the rest of my life on the royalties. The experience sent me on a course of independent publishing.

If you create a work as challenging to the system as *Debtsmanship*, you had better control the publishing process yourself or find that rare independent publisher whom you can trust. Otherwise, one way or another, the system will find a way to send your opus down the memory hole forever.

rebirth

Thirty years later, the experience a dim memory, I get a call from a Steve Katz. "Your book changed my life," he says. "I'm an ex-bill-collector" Steve explains. "What kind of collector was I? This kind: I knock on the lady's door. This is a walk-up apartment in Brooklyn. She opens up; two kids cling to her skirt. I wave paper at her. 'If you can't pay your bills, then how can you be a responsible mother? Get your coats, kids. You're coming with me.' Of course, she runs in terror for her checkbook. I'm there to dun her for a \$30 furniture installment. That's the kind of collector I was."

George's preface

As we talk on, visions of book are dancing in this publisher's head and in Steve's too, and a few weeks later I'm reading Steve's scope of revision. What he says in there about the state of the collection industry I find shocking, because the world of credit and collection I had ignored and had abstained from by personal commitment for three decades.

brave new world

Steve awakens me to a brave new world in which all the tendencies of the 1970's have gone out of control. Historically, consumer credit began in 1856 with Isaac Singer's invention of installment buying to sell his sewing machines. He immediately tripled his business. Other businesses followed the example. Then banks expanded beyond their traditional boundries of mortgage and business loans into personal loans. Soon, with the advent of auto-financing, the credit concept boomed.

In 1919, General Motors, in order to compete with Ford and sell its line of fancier, more expensive cars, started a credit war. By 1930 the auto industry was selling two-thirds of its cars on credit. It soon was making more money on financing than cars. The tail began to wag the dog. The big player, General Motors Acceptance Corporation, expanded beyond auto loans into other financial "products," including mortgages, and GMAC's phony growth is why GM auto went into crisis.

George's preface

By the 1970's the new business culture of credit-selling had matured, driven by sophisticated advertising and marketing. Lenders sent unsolicited plastic with generous credit lines to millions by direct mail. A brainwash transformed the national psyche. Soon gone was the thrifty American who had a savings account and was embarrassed by indebtedness. The new norm made it respectable to be at least a few grand in the hole at 18 percent. Nobody knew what true annual interest they were paying anyway. Credit-card contracts had become inscrutable works of legalese. Now consumers are learning the hard way, as banks jack up the rates capriciously. Then the payday loan set a new standard of usury.

The industry has seduced the consumer into "a fraudulent entrapment in debt" (Kathryn Austin Fitz). Bill collectors are the police who maintain entrapment in an economic prison. They turn the screws.

The consumer has become accustomed to his bill-paying behavior being closely monitored, a big step in corporate privacy-intrusion. The surveillance power of credit bureaus expanded with the data-processing boom. The internet facilitated data-mining and streamlined the art of skip-tracing. The credit-granting machine was streamlined. The judgment of bankers as to a borrower's credit-worthiness was replaced with the hallowed FICO score, which became almost the sole standard, and made possible the selling of credit on a gross scale. Meanwhile, consumer

George's preface

rights were trashed. There is no way a citizen can remove a bad mark from his credit report without going to war with the system (recommended).

By the 1980's, all lending regulation had disappeared along with all state usury laws. Historically, some usury laws have always existed in civilized societies. Until the 1970's, state usury laws set the interest cap at 7 percent. However, the federal Banking Act of 1854 set no interest cap. A Supreme Court decision liberated the industry. Mastercharge started out life at a usurious 18 percent. Once loan-sharking was unrespectable and illegal, but now payday loans can charge 300 percent with no shame and no restraints. It's arguable that the present financial collapse is entirely attributable to unbridled usury.

Credit-card issuers contrived to make delinquency profitable with rip-offs like nuisance fees, default interest rates, cross-default, and universal default. The art was picked up by student lenders and payday lenders. Credit-repair scammers moved in on a new crop of debtors. Usury had no regulation whatsoever.

Meanwhile Congress passed laws to protect consumers against abuse by the bill collectors, the credit-reporting houses, and the credit-repair companies. (The Fair Debt Collection Practices Act, The Fair Credit Reporting Act, The Credit Repair Organizations Act), but collectors ignore the law, confident that debtors are oblivious to their rights.

George's preface

The consumer himself began to adopt the risky behavior of the investment banker. By buying on margin, the average Joe could “leverage” a fantasy lifestyle with minimum payments on his credit cards. Like the big boys, he learned how to kite money from one credit-card account to another in moments of stress. The sub-prime lender, liberated from all regulation, induced the consumer into leveraging a fantasy home by means of a small down-payment extracted from credit cards or maybe no down payment at all. Soon he can leverage the house into an ATM through equity loans. Before the fantasy housing market inevitably went bust, his precarious debt is sold into novel investment products, which, under the guidance of an all-knowing stock broker, the good consumer buys for himself on thin margins.

As I write, the entire leveraged system, institutional and consumer, has encountered the inevitable margin call and cannot meet it. No one can find any solid ground to stand on. No one knows where the bottom is. Credit has frozen. Into collapse go big investment banks, mortgage lenders, insurance conglomerates, auto-makers, brokers, and players of hedge funds and derivatives, who leveraged fragile deals at margins of thirty to one. This margin-call challenge is promoted as the latest national crisis, in a system of rule by crisis, and radical zillion-dollar solutions are demanded from taxpayers. Banks use the federal windfall to finance mergers and acquisitions. Blamed for the whole disaster is the lowly deluded subprime-mortgage debtor, and on comes the new crisis: the consumer-debt crisis, to be blamed on the lowly deluded credit card borrower.

George's preface

Meanwhile, snapping at the heels of a new generation of beleaguered debtors, is a new generation of ruthless bill-collectors and predatory junk-debt-buyers. There is no institutional protection. The debtor must protect himself. Into this environment, we launch *Debtsmanship*.

George Trinkaus

*This is a excerpt from *Debtsmanship: How Collectors Collect, How You Can Fight Back* by George Trinkaus and Steve Katz. You can purchase and download the complete e-book from:*

Good Idea Creative Services/Wheelock Mountain Publications.

Steve's preface

Would you play a game in which only the other team knew all the rules? Chances are you do it every day. It's a game called Debt. The creditors and their hatchet-men, the bill collectors, do their best to keep you in the dark. They rely on your not knowing your rights or how to enforce those rights.

Many years ago I was a bill collector. I was good at it. I violated the debt-collection laws with impunity, knowing that debtors would not take me to task. We bill collectors depended on this stupidity.

My bill-collecting career went into the 1970's, and in 1974 co-author George's *Strategies for the Harassed Bill Payer* was published. I bought the book and still have it. As a collector I found it gave interesting insight into my mind and the debtor's mind as well.

Twenty years later, due to unforeseen events beyond my control, I found myself on the receiving end of the collection call. Now, suddenly, I was the target debtor. I discovered that my professional bill-collecting background was of little help. I had to re-learn the field from this new perspective of the debtor. I looked at my old copy of George's *Strategies*, but the text had become out-dated (a new book is needed here, I thought), but *Strategies'* core concept, the debtor can fight back, still pertained.

Steve's preface

Like many debtors, I searched the Internet for ideas about how to deal with the collector. On several message boards devoted to consumer-credit issues, I asked questions, read, and learned. Then I put my new-found knowledge together with my old professional experience and started fighting back, on the message boards and in the courts as well.

The same questions kept repeating on these boards. I proceeded to compose my own answers to these persistent questions in a systematized series of essays on the collector: how he thinks, how he collects, and how to fight back. These essays first appeared on Credit Net, then on Art of Credit, which allowed me to put them together in one place and sort them by topic. "The Flyingifr Method of Aggressive Credit Repair" was born (flyingifr being my screen-name on consumer-credit boards).

Next came my own website, **Debtorboards**, which is modeled around my Flyingifr Method, and organized as a research tool as well as a message board, which, after four years, is averaging over a million page-views per year. People are using the knowledge on Debtorboards to fight back and to level the playing field in the collector debtor wars.



*Thank you,
collectors!*

Steve's preface

A few years ago I located co-author George, and from our phone conversation emerged the plan to rewrite the 30-year-old *Strategies*. This work, which is a total re-creation more than a rewrite, is the product of that telephone call and three years of effort. As with my Debtorboards, the timeless concept of *Strategies* is here coupled with 21st century technology, empowering debtors to take control, as collectors are learning to their dismay.

Steve Katz

The Authors

Steve Katz is an ex-bill collector who knows all and tells all. He is the creator of the popular website debtorboards.com. Bill collectors hate Steve Katz.

George Trinkaus is a writer and publisher. He wrote the first book on bill collectors. Published by a New York major in the 1970's, the controversial book was ultimately suppressed. *Debtsmanship* is its totally new uncensored successor. His [full biography](#) can be found at his website teslapress.com. Trinkaus' next book is underway at his blog orthocracy.wordpress.com.

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