

A CLOSER LOOK AT THE RECOVERY AGENTS BENEFIT FUND & IT'S INDUSTRY SUPPORTERS!



Talks of the unification of the recovery industry have come and gone over the years...and get revisited often by different groups. As quickly as these discussions start, it seems they end; most of the time in a bitter exchange where the groups involved often blame each other's inflexibility as the root cause. More often than not, it is not inflexibility but the differences between the groups' core values and goals that prevent everyone from coming together. One has to think if this is the case that the groups truly have different goals and visions for the industry, perhaps it is best to work independently to achieve the group's respective goals.

One area where the industry can and should stand united is when it comes to the Recovery Agents Benefit Fund (RABF). This non-profit charitable organization is bigger in purpose

and more important than any one person or organization.

The struggles of the repossession industry will continue until such time that your services stop being undervalued by clients (lenders and forwarding organizations) and by yourselves as an industry. Until then, it is extremely unlikely that a majority of repossession agency owners will be able and willing to provide the type of protection for their businesses and employees that they would actually like to provide.

This is where the RABF comes in. Since 2002, representatives of the organization have been assisting repossessioners families in their time of need. Twenty-seven families have been assisted with well over \$140,000.00 being distributed from the fund. 26% of these cases are where the fund was called upon because violent actions were taken against the repossessioner while attempting to complete a repossession, 3 of these cases resulted in the repossessioners death.

These are alarming statistics. Just as alarming, but perhaps not providing as much shock value, is the fact that another 37% of the fund's disbursements have been made because of death relating to the general health of the repossessioner. Due to the nature of the job, many repossessioners fail to properly take care of themselves; many are smokers, are overweight because of poor eating habits, lack sleep and are carrying a lot of job-related stress. All of these factors lead to conditions like diabetes, hyper tension, stroke and heart disease.

We give you this information so you can see all of the different scenarios that can and have happened to your fellow repossessioners since the fund has been in existence. In several of the cases where the repossessioner died, the fund had to provide money directly to the funeral home because there was no burial or life insurance to respond and help with these expenses.

In 2011, the Board of the RABF established an advisory committee comprised of volunteers from the industry, representing all of the major trade groups, so the purpose and message of the fund could be shared across the industry hoping to eliminate the political ties that bind us all. The RABF now actively fundraises at many of these groups' annual conferences and continues to work with the trade groups to bring industry wide acceptance of the fund.

But we all still need to do more. Imagine if every employee of a repossession company, field or office staff, were to give \$10, \$5 or even \$1 per pay check to the fund. The potential here is enormous. We sincerely appreciate every donation that is received – regardless of the amount.

None of the individuals or families assisted by the fund woke up thinking that particular day may be the last they have on Earth or that day may be the last they are able to work in their chosen profession. The point is they did not know “it” was going to happen to them...and neither do you. You never know when you may be next to receive the call in the middle of the night that your husband, wife, child or employee was injured or killed; none of us know when our number will be up.

What we do know is...that as long as the RABF can, we will respond in these moments of tragedy. We also know that we cannot continue our mission without your support.

Speaking of support, the Recovery Agents Benefit Fund would like to take this opportunity to express our sincere thanks and appreciation Dynamic Manufacturing and their CEO, Anthony Gentile for their continued support and generosity.



Over the years, while charitable organizations continue to suffer as a result of the poor economy, Dynamic has remained a loyal supporter of the Recovery Agents Benefit Fund by donating wheel lift units to the various industry associations who have sold raffle tickets for the unit and donated the proceeds to the Fund.

While individual donations to the fund dwindle in the current economy, Mr. Gentile and Dynamic have ensured that industry associations have been able to motivate their members and event attendees to purchase these raffle tickets, allowing the RABF to continue its mission of helping those in the repossession industry during some of their darkest hours.

Our most sincere thanks and appreciation are extended to Mr. Gentile and everyone at Dynamic Manufacturing for supporting the RABF and building a sought after product that people are willing to pay for tickets to take a chance to win!

We'd also like to thank Mr. John Michel of Web Weaver USA for his donation of creating and maintaining the website for the RABF. His support of this industry and the fund have proven invaluable as we try to keep the RABF organization current and present in the industry.

The RABF is a 100% volunteer organization. No one receives any compensation for their time or participation. Everyone involved with the fund donates their time because they believe in the fund's purpose and goals. Their contributions to the organization are greatly appreciated.

The RABF is a recognized 501c3 charitable organization and donations are tax deductible. You can make a donation via credit card today by going to our website www.recoveryagentsbenefitfund.org or by mailing your check to PO Box 4102 Manassas, VA 20108!