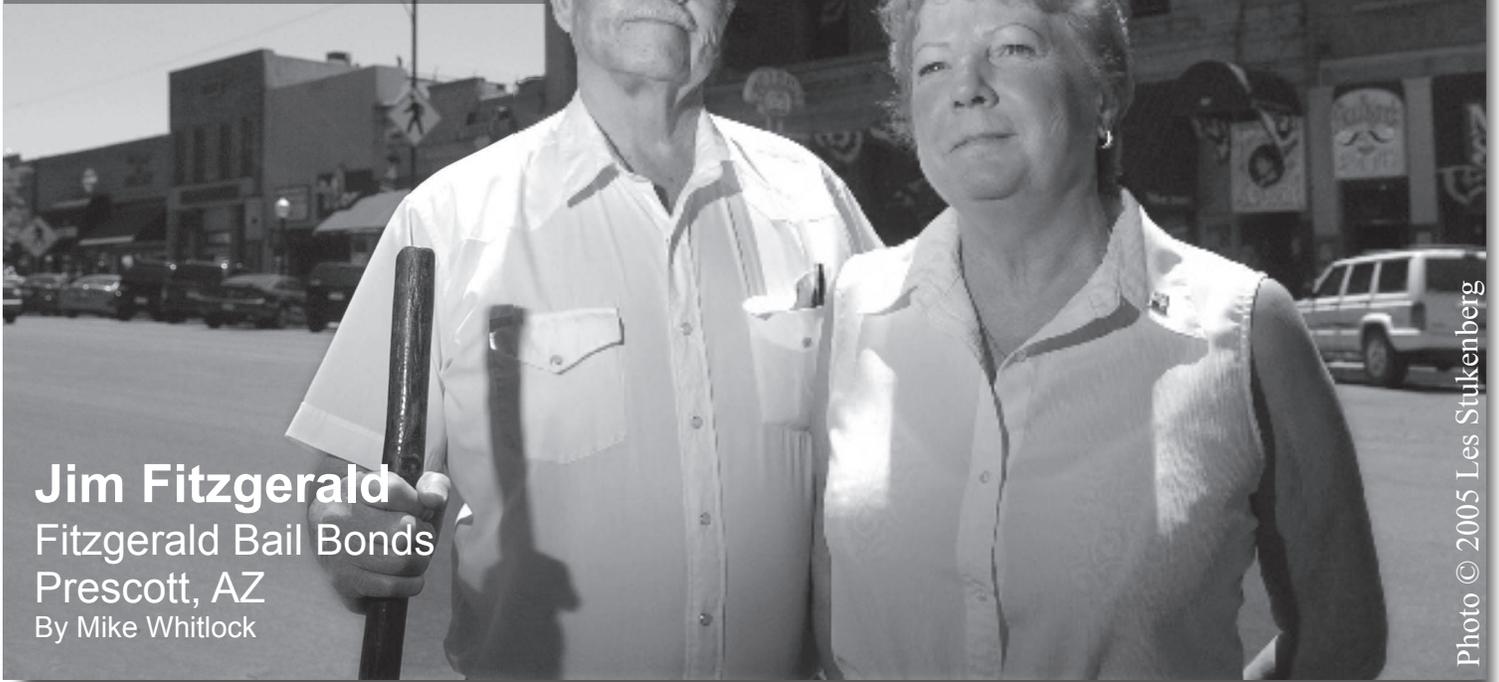




Only blue skies ahead



Jim Fitzgerald
Fitzgerald Bail Bonds
Prescott, AZ
By Mike Whitlock

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Bail is an honorable profession and there is no more honorable ambassador than Jim Fitzgerald. A veteran of 30 years and a 2005 inductee into the PBUS Hall of Fame, Jim always set about writing bail the right way, with good collateral and firm supervision.

Running a business was nothing new to Jim when he began writing bail around 1975. With a B.A. and a J.D. from the University of San Diego and having operated Mother Cow operations in Nevada and Arizona he had the vital business knowledge necessary to succeed in any small business.

Having the business skills did not make it any easier writing in a state which had very few rules governing bail and those that existed were open to interpretation. Jim was able to adapt quickly and stake out his piece of the market in Prescott and the surrounding counties. This was done through hard work and endless hours writing bail along-side his wife Sue, also a licensed bail agent and partner in Fitzgerald Bail Bonds.

Both Jim and Sue have had to battle various health maladies which they have been able to overcome. Due to problems with his feet Jim began using a five foot wooden staff to help keep his balance. Anyone who has ever attended a bail convention has seen Jim walking with his big stick.

A 20 year member of PBUS, Jim understands the value of staying involved with the bail industry. He held the position of area direc-

tor for a number of years with PBUS and was regularly involved with Arizona's bail agent association.

Jim and Sue recently sold their agency to one of their producers and are looking forward to life after bail. Writing bail affords little opportunities for travel, so travel they will over the next few years.

I got with Jim recently and asked him a few questions, and as always received very direct answers.

ASC - You attended the University of San Diego where you received your B.A. and J.D. and you also attended Tulane University and the University of Virginia. Most people would not associate a bail agent with this much education. Has your education been useful in the bail bond business?

Jim - You can't teach entrepreneurial spirit, desire or ability. Any education, whether it be academic or on the street, can only enhance that with which you are born. My education academically was and is a tremendous benefit. Having been born into a family of seven Attorneys and Judges, I was immersed in the system at an early age. I can remember going to the old San Diego Jail with my dad to see clients when I was 5 years old. Not a day goes by that I don't benefit in some way from my education.

Q - You served in the Navy reserves for eight years. What were your responsibilities and when did you serve?

A - I enlisted shortly after my 17th birthday while I was still a senior in high school. I went to boot camp that summer. Shortly thereafter the Navy placed me on an inactive status and I enrolled in college. When I graduated I was not interested in a commission. A few years later, after a total of eight years, I received my honorable discharge.

Q - You ran a mother cow operation in Nevada and Arizona. How does this business work and were you able to apply any of this knowledge to bail?

A - Well, you baby sit cows just like we do defendants. Of course, there's a lot more bovine excrement with the bail bond business than there is with cows! A common thread seems to run through all businesses. Generally speaking, if you tend to business you do well.

Q - How did you get started in bail?

A - A friend of mine was leaving Kingman, Arizona for greener pastures and asked if I wanted to take over his business. Although I was involved in two other businesses at the time, I said "sure." At best it was a part-time business. Shortly after it began to grow, kind of like Gerald Monks refrigerator story, first person in town gets a refrigerator and then everyone has to have one (at times it seemed like everyone in Kingman needed a bail bond).

Q - You recall taking any missteps that you were able to learn from?

A - You know Mike; the Irish have a pre-disposition to either step in it or on it. One is embarrassing, the other hurts. Yes, you learn from your missteps. If you don't you don't survive. God was kind enough to give me the ability to communicate with people on almost any level. Over time we have become confidants for defendants and indemnitors alike, playing

the role of attorney, psychologist, priest, etc. (probably in violation of some law). But the main thing you better learn in this business early on is that the most important aspect of the bail bond business is the exoneration, not the fee. You get the exoneration; you enjoy life and never go broke. Concentrate on the fee and Katie bar the door?

Q - Have you ever had a partner and if so how did that work out?

A - Yes I have and it has worked far beyond my expectations. My partner is a female, which is great. I have such strong feelings for the fairer sex that I married one (listen up Massachusetts). Without my partner I could not have enjoyed the success that we have. We are hardly ever apart, which works for us, but wouldn't for everyone. In our partnership there are many ancillary benefits – for instance we sleep together. Yes, my partner is Sue.

Q - Do you have any advice for men and women entering the bail bond business?

A - Mike, this answer could use up all your copy in this issue. But we'll see how brevity works. First, you had better have a passion for the business and our system of jurisprudence. I don't think I have ever been involved in any business endeavor that I didn't like. My theory is that if you don't enjoy it, it's not worth doing. Keeping good and complete records is extremely important. Also, report to your surety on a consistent and timely basis, do it for yourself not your surety. We find once a-week, every week, is best for us. Another thing, we Americans are notorious for our poor savings habits. Think seriously about raising your BUF contributions. Don't worry, it's your money. We've weathered the bankruptcy of three sureties and never lost a dime. If you do increase it, just forget about it (except when your statement comes). Oh, and don't forget to pay taxes

on your BUF.

Adapt to the situation you find yourself in. That doesn't mean if the detention officers in your jail chew tobacco that you should too. But it does mean if the attorneys and judges all wear suits, the message is clear. The reverse is also true, if they all wear Levis, go for it.

In your career you're going to meet many fine detention officers, many of whom will become casual friends. The ones who are not so great you need to treat as you would others. Don't argue with them or antagonize them! They can make your life miserable.

Get to know the criminal attorneys in your area. Don't enter into a financial arrangement with them, ever. Get to know the competent and honest attorneys and the ones who look out for your best interest with respect to your mutual client. Don't make deals with inmates. You'll find it terribly expensive and not very rewarding (attorney fees and possible loss of your bail license).

Don't give individual gifts to helpful officers. If you want to do something to show appreciation, do it at the appropriate time (Christmas) and with the sheriff's okay. We help Warren Buffet's Berkshire Hathaway's bottom line every Christmas by purchasing 100 plus boxes of See's Candy. But it's for everyone, attorney's offices, sheriff's offices and law enforcement. Seems to please everyone.

Last but not least, if you marvel that you're having fun and getting paid for it - you're there!

Q - Did you steer your kids away from bail or were they just not interested?

A - Sue and I feel everyone should make their own decisions, assuming those decisions are reasonable, moral and legal. We feel blessed that all but two of our nine children earned at least a bachelor's degree and all of them are either self em-

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ployed or employed in management positions. One of our sons worked for us for four years before deciding the bail bond business was not for him.

Q - You were an early member of PBUS and served as a regional director for many years. How does PBUS 15 years ago compare with PBUS today?

A - The stud ducks are still there (male and female). But I don't see the replacements. In addition, as successful as most of us are, we shouldn't have to feed our own egos. Our accomplishments speak for us. I think that is reflected on some of the focus of PBUS in the last several years. I think PBUS needs to (and may have started) refocus a little.

Q - I know your wife, Sue, has and continues to be an integral part of your life and your business. What is your position on married couples working together in this business?

A - How can I improve on my answer to the earlier question? Provided you both want to work together, great, otherwise spool it up.

Q - Vacations are almost a joke to the bail agent because one is seldom taken. When did you decide that even though you may lose money you have to take time for yourself?

A - It was probably in the late 80's and with increasing frequency thereafter. The further in distance or remote locations are the best. It's hard to communicate. It forces you to relax and then reality sets in and you grab the phone and call the desk clerk or the concierge, just to be talking to someone. Seriously, if you stay away long enough you can relax and enjoy. I don't worry about money. If you need more you can always go out and earn more. Actually, you don't lose money if you never saw it in the first place.

Q - Both you and Sue have overcome some major health problems at different times. How did you two make it through those difficult

times?

A - I hate to sound maudlin or mundane but love, faith and commitment come instantly to mind. We're pretty closed mouthed about our physical problems but some are readily apparent. But so what? We believe if you have your mind set you can, with God's help, endure anything. Count your blessings because many folks don't have any, and never quit! But just to cover all bets we'll probably go to Lourdes.

Q - You were one of the first agents who signed with Underwriters Surety, Inc. back in 1986. You had known Jack Whitlock for several years prior when you both had an association with Allied Fidelity. I know we have valued our long relationship, how would you describe this longtime relationship?

A - From a business standpoint I rank it an uncontested second behind of course, my relationship with Susan. On a personal basis I rank our relationship with your dad, Jack Whitlock, a long standing privilege and to somewhat a lesser extent, Bill Carmichael, who is not Jack any more than Jack is Bill. I won't comment on our association with you, Mike, reference my previous comments regarding egos.

Q - Switching subjects, you and Sue have recently sold your agency. Was this a difficult decision?

A - It's made me physically ill, and I don't mean an upset stomach. It has been a tremendously difficult decision and seeing it through will be even more difficult. But I'm getting used to the idea.

Q - What is in store for you and Sue now? What will you do with all your free time?

A - Although I am sometimes saddled with the Irish curse of "fay" it never applies to me, so God only knows. I hope and pray we have no free time. I would like to be more active in the Market; our rentals occupy some of our time, fishing, hunting and traveling ought to close any gap, and perhaps, a little writing. ■