

PAY UP

A debt collector struggles to stay out of debt.

BY JAKE HALPERN

The Bailey-Delavan area is one of the poorest neighborhoods in Buffalo. Weeds grow knee-high in abandoned lots, and trash cans are chained to walls; many storefronts are shuttered, and the local real-estate office has two signs in its window, one advertising “foreclosed homes” and the other warning that its premises are “shotgun protected.” The

population has fled, and now, apparently, even its buildings are headed south.

“As I ride through here, I see opportunity,” explained a thirty-eight-year-old African-American man who goes by the name Jimmy. (A former cocaine dealer, he asked that his full name not be published.) We were driving through Bailey-Delavan on a spring day. A hulking man,

he affectionately calls his “raggedy-ass truck.” He told me, “I spent five thousand for this car. The guy I bought this truck from went to jail.”

Buffalo is among the poorest cities in the nation. More than a quarter of the people within the city limits live in poverty—double the national average. The jobs that are available tend to be low-paid and in the service sector: cashiers, nurse’s aides, security guards. When President Barack Obama visited Buffalo this past spring, two disgruntled residents paid to put up a billboard that declared, “DEAR MR. PRESIDENT, I NEED A FREAKIN’ JOB.” There is, however, at least one industry that is thriving: collecting on loans. In the greater metropolitan area, more than five thousand people earn a living as debt



Jimmy said, “I do a job that’s hated by everybody and anybody on both sides of the fence, and it ain’t even doing that well.”

neighborhood’s architectural treasure, a Renaissance-style basilica called St. Gerard’s, was closed several years ago; a group from Georgia plans to disassemble it, brick by brick, and ship its parts to a suburb of Atlanta, where it will be rebuilt. Over the past few decades, as more steel mills, grain elevators, and railroad yards have gone dormant, roughly half the city’s

he is six foot two, wears low-slung pants, and has earrings in both ears; the word “DADDY” is tattooed on his right arm. One of his former high-school English teachers told me that, even though Jimmy is “very, very bright” and has a broad, inviting smile, many teachers were “scared to death of him.” He drives a burgundy 2003 Lincoln Navigator, which

collectors. That’s more than the number of taxi-drivers, bakers, butchers, steelworkers, roofers, crane operators, hotel clerks, and brick masons combined.

For the past year, Jimmy has run his own debt-collection agency. “I feel like I am great at this,” he said. “I have a lot of things that I have been good at, but I am so good at this that I don’t have to break

OWEN SMITH

the law.” At any given time, he has between three and ten employees. His business is in a small office above a pharmacy, but he is often in his car, driving around the city—it “recharges my battery,” he explained. He likes to be “just a stone’s throw away from what’s on the other side of the glass,” because seeing the streets reminds him that “this is exactly where I’ll be if I don’t collect.” He also likes to look out for the next opportunity. He gestured at a boarded-up building where he hopes to open the city’s first drive-through liquor store. “That would be my next endeavor, if the Lord blesses me,” he said.

Driving past a block of run-down one-story homes, Jimmy pulled up alongside a small soul-food restaurant. The owner came out and greeted us. According to Jimmy, the man was an old friend who, like himself, had served time in jail and was trying to stay out of trouble. “I knew him when I was running around out here,” Jimmy explained. Apparently, business was slow, and the man was short on money. Jimmy slipped him a hundred dollars in cash. “I gave it to him because I know what it’s like when you trying to do the right thing,” he told me. But it wasn’t a gift, he emphasized—it was a loan.

As we drove away, Jimmy said, “Man, you right in the underbelly of it.” He slammed on the brakes outside a shabby little house with a gleaming Cadillac in the driveway. “Look at this Escalade!” he exclaimed. “Yo, dog, this is how people think in the hood. These are the opportunities that I’m talking about.” Jimmy glanced back at the restaurant and shook his head. “That guy will more than likely lose that store in the next three or four years—yes, that restaurant—and a motherfucker like me will buy it.” As he put it, “You got two different type of people out here, man. You got people who take advantage of the situation, man, and you got people who just ride with it. I’ve never been a person to just ride with it.”

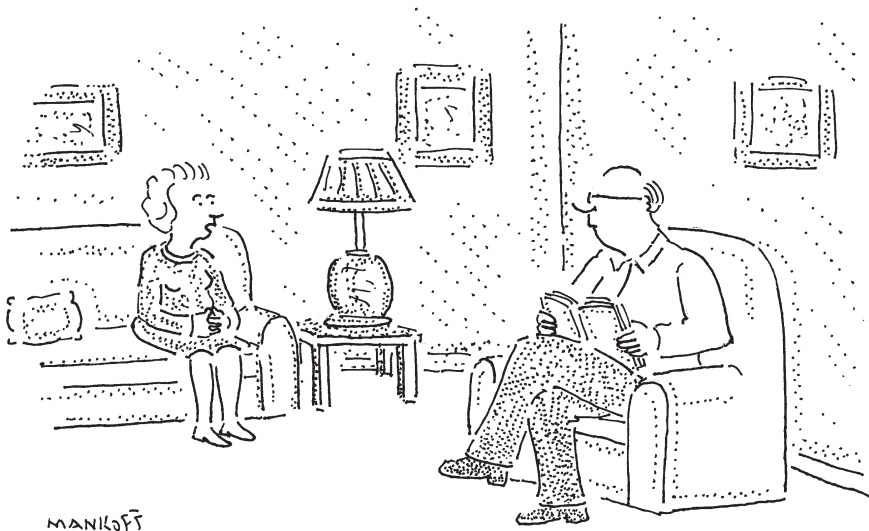
To succeed, a collection agency needs good “paper”—slang for debt that banks, credit-card companies, and loan agencies have tried, and failed, to collect. Typically, this debt is “charged off” and sold to collection agencies, for pennies on the dollar. There is little publicly available data on the debt-buying industry, but *Collections & Credit Risk*, a trade

journal, has estimated that a hundred billion dollars of credit-card debt is sold annually. Some of the agencies that collect such debt are large organizations with hundreds of employees, but many are tiny operations.

Jimmy’s collection agency is on a busy thoroughfare in a rough area. A week before I visited, a man was fatally shot two blocks down the street. The agency occupies office space in a former karate academy. Just inside the entrance is a long check-in counter, of the type found at any run-of-the-mill gym. Mirrors still line the walls, and marooned exercise equipment clutters the space. Vinny, a lean twenty-six-year-old with a heavy five-o’clock shadow, sat behind the check-in counter. He is the only white employee, and is second-in-command at the office, though Jimmy occasionally complains about his immaturity. Vinny likes to goof off and, as Jimmy put it, “holler at broads, which is cool, because I was probably doing the same thing when I was his age.” Jimmy went on, “But it’s hard to have a corporate structure, man, when you don’t have a corporate structure.”

When I asked Jimmy why his home town had become a collections hub, he said, “Because Buffalo is broke!” He added, “And a lot of people aren’t qualified to do much more—or their background stops them.” By the time Jimmy had turned nineteen, he was dealing large quantities of cocaine. Eventually, he was arrested, on a felony gun charge. He served six months at the Wende Correctional Facility, in Alden, New York. Upon his release, he promised himself that he would never resort to crime again. He took a job at a big collection agency, which, as he put it, liked to “hire life’s undesirables.” He explained, “They take your money from you and then they tell you, ‘You know what type of records you got, and you know ain’t nobody else going to hire you, so you shut the fuck up.’”

Jimmy hated his work environment, but he was making more than ninety thousand dollars a year, which helped him support his five children. He had a young set of twins, a boy and a girl, and a son and two daughters in their teens. Jimmy was raising the twins on his own, because their mother was serving a four-year sentence in jail, though Jimmy refused to tell me why. “Man, I was Mr. Mom,” he re-



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“By the way, if you’re involved in some sort of sex scandal I’d rather find out about it from you than from the media.”

called. “I’m breaking down crying, ironing these little-bitty-ass pants at five o’clock in the morning, trying to get these kids ready for school. Like, man, if you let them oversleep they going to have a rough day, man. You got to get them *up*. That was worse than any street situation I was in, but the reward was so good, man.”

Jimmy encouraged his older son to excel at school and go to college. But the boy didn’t listen to him. One day, when the boy was eighteen, he justified his poor grades by announcing that he would be content to work at McDonald’s. “I was hurt more than anything else when he said that,” Jimmy said. “I turned around and walked away. He was like, ‘Dad, you don’t know what it’s like out here, man.’” For Jimmy, his son’s suggestion that he was out of touch—that he didn’t understand the realities of life in the ghetto—was enraging. Jimmy felt that his son had lost respect for him because he was working a nine-to-five job instead of “wearing a chain” and “standing up on the corner.” Jimmy said, “I lost it, dude. My son, mind you, is six-two, three hundred and twenty-five pounds. You understand what I’m saying? I picked up a crutch—there was an aluminum crutch around here—and I beat his ass.” Jimmy said that it wasn’t a severe beating; he didn’t “bust him in his head,” and his son “wasn’t bleeding.”

After this incident, the police came

and arrested Jimmy, and put him in jail for three days. When Jimmy’s bosses at the collection agency learned of his arrest, they fired him. Jimmy told me that, after three years at the company, he was ready to leave: “I seen how much corporate money that they was making, and I know they was making it off the sweat of my back.” For a year afterward, Jimmy said, he was broke and unemployed. He began thinking of starting his own collection agency. In the fall of 2009, he opened his business, after borrowing ten thousand dollars from his three siblings, who are all professionals with college degrees.

The first thing that Jimmy needed to do was to buy his own paper. A wide range is available for sale. Paper that comes directly from a bank or a credit-card company is “fresh,” because it hasn’t been worked by too many collectors. Often, paper is bought and resold many times. Jimmy buys fresh paper, but it’s not the best kind, which tends to come from reputable credit companies such as American Express or Capital One. Jimmy gets his paper from debt brokers—middlemen who buy debt from the original lenders. Jimmy’s broker specializes in payday loans, which are typically taken out by people in desperate need of cash. If a borrower is scheduled to be paid, say, four hundred dollars in two weeks, he writes a postdated check

for that amount to the payday lender. In return, the payday lender might offer three hundred and twenty dollars, keeping eighty (the equivalent of an annual percentage rate of five hundred and twenty per cent). Once the postdated check is cashed, borrowers often find themselves broke again and must take out another payday loan, getting stuck in a frantic cycle. Payday loans are illegal in New York, and so Jimmy collects by phone from debtors who live elsewhere.

Payday loans are considered “scummy” paper, as one agency owner told me, because the balances are small and the debtors often don’t pay or can’t be found. Jimmy would rather buy higher-quality paper—whose debtors have jobs and permanent addresses—but banks and credit-card companies usually won’t deal with operators like him. “I’ll never get hold of that type of paper,” Jimmy said.

Collecting on defaulted payday loans is labor-intensive. Often, the biggest task is tracking down the debtors, many of whom have multiple aliases, phone numbers, and addresses. This job gets done in a back room of Jimmy’s office, where his “point callers”—mainly young African-American men in their twenties—work in cubicles. One of them was a twenty-four-year-old former crack dealer named Jamal. “I really do want to live a law-abiding life,” he told me. “I got a wife and two sons—I am trying to live for them.” Jamal told me that Jimmy was his inspiration: “I always watched Jimmy as a young boy doing the wrong thing, and now I am watching him as an adult do the right thing, and I’m still trying to follow his lead.”

One morning, a twenty-year-old called C.J., dressed in jeans and a wife-beater, walked into Jimmy’s office and asked for a job. It was the third time that C.J. had applied. “I see a couple dudes working here, and they are getting their money,” C.J. explained. “I’m trying to get some money, too. I got a mouthpiece on me, you know what I mean?” I asked C.J. if he had any other job opportunities. “Hell, no!” he said.

Jimmy told C.J. that in order to be hired he would need to learn to talk the way he did “when you were in trouble with the principal at school.” C.J. nodded. Afterward, Jimmy told me, “The lessons that I’m going to give him when

he do come in here is not only going to help his little twenty-year-old ass in here, it's going to help him in life."

Part of what Jimmy's young employees like about him is that, even though he works in an office, they see him as tough. "Jimmy was never the kind of person you fucked with, and he still ain't," Jamal explained. "Don't take his kindness for weakness. The street shit is always gonna be in you."

When he makes a new hire, Jimmy tutors him in the art of debt collection. He usually explains it this way: "You give a fiend five dimes and they don't pay you for them? How you going to feel?" The standard reply, Jimmy says, is "Oh, man, I'm going in that motherfucker's house, I'm blowing their phone up." The career collector must be less emotional. "You can't take it personally," Jimmy says. When his point callers get frustrated by debtors who refuse to pay, he offers them this analogy: "When you buy a pound of weed, you know the seeds and the sticks in the weed? You paid for that, right? Well, every account we not going to collect. So don't get discouraged. . . . The buds are the people that *want* to pay you—that's what you need to focus on."

The job of the point callers is simply to find the debtor, get him on the phone, and then transfer the call to either Vinny or Jimmy. Jimmy explained, "I can sound a little bit intelligent, or what you would call 'white,' on the phone. It would take you a minute to catch on that I'm black." He gestured to the point callers, all of whom were black, and said that they generally couldn't do that. (Vinny, for his part, sounds like a cast member of "Jersey Shore.")

"If a nigger call your house, the first thing you're going to think is he's trying to steal something," Jimmy said. "Because that's the stigmatism for black people. 'I don't trust this motherfucker—he don't sound like me.'" Jimmy said that most of his debtors are white, but that even black debtors are more likely to trust a white collector. As Jimmy put it, Vinny had "the complexion for the connection." The point callers, Jimmy noted, work on commission, which means that they get paid only if Jimmy or Vinny succeeds in the talk-off and persuades the debtor to pay up.

One afternoon, Jimmy had a talk-off with a woman who had taken out a payday loan for three hundred dollars, in

October, 2008. Jimmy confirmed the details of the loan and said, brusquely, "You never paid it back."

"You don't need to give me an attitude, O.K.?" the woman said. "I'm trying to figure out what this is, O.K.?"

"Ma'am, you know what it is," Jimmy said. "It's a payday loan."

The argument escalated, and eventually Jimmy told her, "Our next call is going to be your sister." (The sister's name had been listed on the paperwork for the loan.)

The woman became more upset. "No, no, no, no," she said. "Are you going to listen to me?"

"This is a refusal," Jimmy continued, talking over the woman's voice. "You don't want to pay your bill. This is going to be considered first substantive contact. We're going to contact your sister and forward this as a refusal. We gave you an opportunity to pay it, and you didn't want to take advantage of that. We wish you—"

"Listen to what I am telling you!" the woman demanded.

"Best of luck, Ma'am," Jimmy said, and hung up. He explained his strategy. "If I'm sitting here begging for money or begging for her to pay this bill, it puts a chink in my armor. If I hang up on you, like I don't want anything from you, nine times out of ten—especially a woman—they going to call back, because a woman don't like to be hung up on. Period."

Moments later, the woman called back.

Vinny took the call and tried to calm her down. "Ma'am, you never spoke to me, O.K.? Can you stop using profanity? You're on a recorder line. Please, act professional."

"I'm trying to get information on this shit, and you hang up on me?" the woman said. "That's very professional?"

Vinny said, "This is a litigation claim pending, Ma'am. Attorneys and investors bought your debt. O.K., we're only trying to offer you an out-of-court settlement. Very simple."

"I understand," the woman said.

Vinny hit the mute button and declared, with a grin, "I'm the good guy now. Love it." Turning off the mute, he explained to the woman that although she had borrowed only three hundred dollars, her current balance—with interest and late charges—was seven hundred and

forty-seven dollars. “And that’s without any court costs if it goes into litigation.” Then he made his offer: “You can settle for three hundred, and it’s going to show you paid it in full on your credit reports.”

The woman thought it over, then said that she didn’t have the money. Vinny ended the call. Jimmy was frustrated, but said that he’d call her again. “We might still have her,” he said. “Because if she does have any care in the world for her credit, and if she has any morals, she’s going to want to pay this.”

On another call, Jimmy spoke with a man whose original debt was two hundred and sixty-eight dollars. The man claimed that he had already paid another agency nine hundred and eighty-seven dollars to settle the matter. Jimmy didn’t seem surprised by this. When he opened his agency, he worked with a debt broker who—unbeknownst to Jimmy—had placed the same debt with several agencies simultaneously. Jimmy likened the situation to street hustlers who sell bootleg versions of a movie. “You don’t know what you have until you start working it,” he said.

The debtor had nothing in writing to prove that he had settled the debt. “You made, you know, a bad judgment in reference to paying that debt without any sort of written correspondence,” Jimmy said firmly. “Pay the actual claim voluntarily or we’re going to process it as a refusal.” After getting off the phone, Jimmy said that collecting the debt was legitimate, but he suggested that the government should better monitor his industry.

Each year, the Federal Trade Commission receives a hundred and twenty thousand complaints about debt collectors, surpassing the number of complaints that it gets about any other industry. Reilly Dolan, an assistant director at the agency, told me that the commission does not have the resources to investigate all the complaints. In any case, he added, such detective work does not fall within its purview. When I asked him how many complaints were actually read, he replied that there was no way to know for certain.

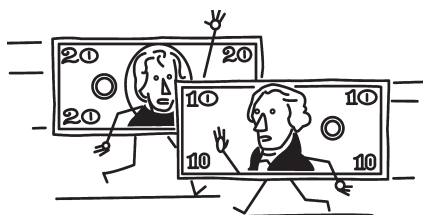
As Jimmy and I drove through the Bailey-Delavan neighborhood one afternoon, we passed some young guys who were shooting craps on the corner. “Everybody is looking for opportunity to get out the hood,” he said. Even the debt collectors were desperate. And when a

collector is broke, Jimmy said, “it’s easy to go right over to that gray area and tell somebody, ‘You’re going to jail if you don’t pay me’”—an illegal threat.

Over the past few years, Buffalo has become home to some of the nation’s most disparaged collectors. According to the regional Better Business Bureau, nearly half of the collection agencies that it has evaluated in the Buffalo area received a grade of F. The National Better Business Bureau has reported that roughly one in ten of its complaints about debt collectors originate in western New York. Collection agencies point out that no one likes being nagged to repay a loan, and that many of these complaints may not necessarily reflect any wrongdoing.

Jimmy’s agency was so new that it had not been graded by the Better Business Bureau, but he said that he was being sued by five debtors. The main source of the problem, Jimmy said, was a former employee who had left “illegal messages on people’s phones.” He wouldn’t go into details. Jimmy estimated that it would cost several thousand dollars to settle each lawsuit. The current climate was tough for people in his field. As he put it, “Right now, New York State got a hard-on for collection agencies.”

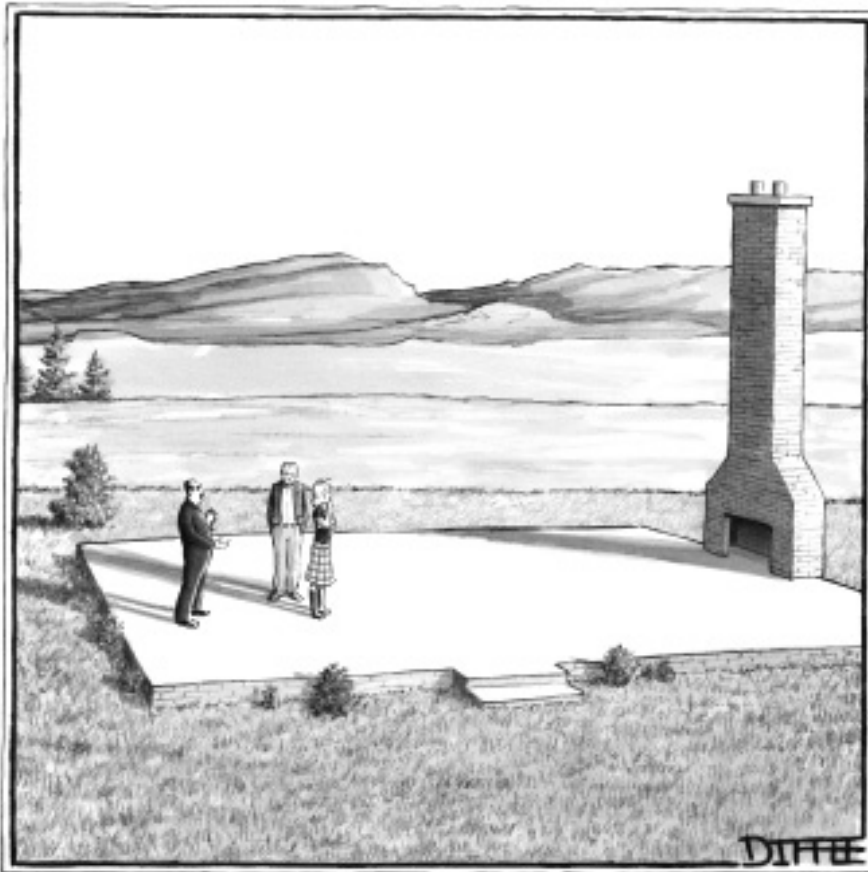
New York State’s Attorney General, Andrew Cuomo, has been zealously prosecuting a number of collection agencies. In 2009, he filed a lawsuit against a company known as the Benning-Smith Group, which comprises thirteen separate collection agencies. Workers at these agencies allegedly threatened to arrest, and even physically harm, consumers who did not pay up. According to Cuomo’s office, one Benning-Smith collector “kept repeating the name of a consumer’s daughter, describing various sexual things he would do to her unless the debt was paid.” Cuomo found that there were more than a thousand incidents in which the Benning-Smith Group had violated state and federal laws.



Cuomo’s most visible target has been Tobias (Bags of Money) Boyland, a convicted felon who spent thirteen years in prison for armed robbery before opening a series of collection agencies in the Buffalo area. Boyland and his associates allegedly coerced consumers into paying debts—which had often been artificially inflated—by threatening to arrest them in front of their children and by telling them that their children would be handed over to social-services agencies. Boyland settled with the State of New York for a quarter million dollars and agreed to stay out of the debt-collection business. Recently, he was sentenced to fifteen years in prison for the illegal possession of firearms. (He is appealing the ruling.)

Jimmy remembers Boyland well; they had the same barber. “Every time I seen him walking in the barbershop, man, I left,” Jimmy said. “I couldn’t even stomach looking at this boy, with his Harley-Davidsons and ten-thousand-dollar belt buckles and stuff. You know, every time I seen this man I looked at him like, Man, you taking food out of my kids’ mouths.” Jimmy loathes Boyland for making a mockery of collection agencies. “We are professional nags, not con men,” Jimmy said. Boyland did more than hurt the industry’s image; he made it harder to collect, because many debtors assumed that collectors were affiliated with Boyland or someone like him. “That shit ruined it,” Jimmy said.

Whatever the reason—whether it was the Tobias Boyland case, the bad economy, or the quality of Jimmy’s paper—business had been especially slow lately. On a good month, Jimmy said, his business earned between four thousand and seven thousand dollars in profit; but business had dropped off precipitately. His agency had generated a little more than a thousand dollars in revenue the previous week, and \$1,859 the week before that. Jimmy estimated that he was spending roughly twelve hundred dollars a week just to cover his rent and his phone, Internet, software, and technical-support costs. In short, he was barely making a profit. “If I let everyone know we were teetering on the edge of financial destruction, they would start jumping ship,” he confided. On one afternoon that I spent with Jimmy, his point callers sent only a sin-



"You've got termites."

gle call his way. "If you want to be a rogue agency, you can leave certain messages—like 'The police is coming to get you right now'—and these phones would be ringing off the hook," Jimmy said. "But, you see, whatever messages that we are leaving are not creating a sense of urgency, because the phones are not ringing."

Jimmy said he worried that his point callers might start getting more reckless, in the effort to intimidate debtors. The previous week, he had had to fire a point caller, a woman. Inside her cubicle was a memo with her talking points, which included "The call is concerning a hearing being filed in your county" and "Did you get served a summons for anything?" The first statement was almost certainly untrue, and the second was misleading. As soon as Jimmy understood what was happening, he told the point caller, "Baby girl, this your last day." Jimmy told me, "You got to separate yourself from those type of people—you got to. You know what I mean? But, for some bosses,

you looking at it like, Man, shit, this the bitch who's getting the money."

One evening after work, we parked in a vast lot surrounding a cavernous brick building. As Jimmy got out of his Navigator, he grabbed a small black bag, unzipped it, and pulled out a Bible. "This is my new gun," he joked. We were outside a church. "This is where I go to blow off steam, when I got to look deep inside myself for the energy to keep it going," he said. We spent the next hour or so singing hymns and participating in Bible study. At one point, when the entire congregation was singing "Show Yourself Strong," with a choir and a band, Jimmy glanced across the aisle and saw a kid doing his homework. He was moved nearly to tears. "This is positivity," he said.

After church, Jimmy drove me through the neighborhood where he grew up, on the East Side of Buffalo. On almost every block, street signs were adorned with wilting flowers, deflated

balloons, and weathered Teddy bears. Attached to each sign was a plaque hand-painted with the name of someone who had died. Jimmy said that these "hood markers" memorialized the spots where people had been murdered. He stopped in front of a friend's marker: "REST IN PEACE DOUGLAS E. WEBSTER, AGE 33." "That's my man Little Doug," Jimmy said.

We drove past a house where Jimmy himself had once been shot. (Jimmy told me that, in his youth, he had robbed a drug house, and the dealer who lived there had "put a hit" on him; Jimmy was shot in the arm, but wasn't seriously injured.) Eventually, we ended up back in the parking lot behind his collection agency. Jimmy turned off the engine, sat back in his seat, and sighed.

"I got two hundred fucking dollars in the bank, and payroll is tomorrow," he told me. I asked him what he was going to do. For starters, he said, he wasn't going to be able to pay Vinny his weekly salary, which was more than a thousand dollars.

"Everything be all right," he said finally. "I think I'm just telling myself that right now because I'm in a bad fucking place, bro. I do a job that's hated by everybody and anybody on both sides of the fence, and it ain't even doing that well, man. I got people that's depending on me. My mama, my kids and shit, and even these employees, man. And every day I be just trying to think of how to keep shit afloat, bro. And wondering when they going to come knocking and shut shit down, man. You know what I mean? And I hold my head so high that people don't see the pain."

He said he didn't have to be broke. He could pick up the phone and, like that, he could have "ten keys"—or kilos—of cocaine. But, he vowed, this was something he was not going to do.

Jimmy said he wasn't sure if he would even have the cash to take his kids to the movies that weekend. "They deserve to go see 'Shrek' tomorrow, man," he told me. He began to weep. "My son has got the highest average in the fourth grade. I got good kids, man."

Cheektowaga is a suburb east of Buffalo. One afternoon, I drove out there to visit a prominent debt-collection agency named Northstar. Northstar tends to work with fresh, high-quality

paper. Its clients are mainly large credit-card companies; Northstar works for them on consignment, meaning that the agency doesn't own the debt—it simply provides its services, much the way an advertising agency would.

The inside of the Northstar facility, lined with cubicles, looks like a typical call center, unless you happen to visit on the fifteenth of the month, as I did. At 2 P.M., the agency began celebrating Bonus Check Day. The lights dimmed; a disco ball began to spin; blue, green, and red lights flashed; noisemakers sounded; confetti was dropped; and four hundred debt collectors began to cheer. One of the agency's executives, Maggie Long, grabbed a microphone and called out to the crowd, "Are you ready for some bonus checks?"

There were hoots and whistles as Long announced the month's top ten earners, those who had collected more than twenty-five thousand dollars in fees. (Northstar says that it typically earns fees of twenty per cent on collected debt.) The mood was euphoric. As one manager later described it to me, "You feel the energy running through you—it's like walking down the Strip in Las Vegas."

The top earner was twenty-seven-year-old Jason Poeller, who had collected \$51,123 in fees. Long handed him a bonus check for ten thousand dollars and the kind of boxer's belt that heavyweight champs wear. The crowd cheered. Poeller, who was delivering pizzas before he started working at Northstar, three years ago, told me, "I've been hoping to do this since I first came here."

Joel Castle, Northstar's founder, was present for the ceremony, and he told Poeller, "You broke the office record."

Poeller, swallowing hard, made no reply.

"This is a record year for us in profits," Castle later told me. "Our business is up thirty-five to forty per cent."

Abruptly, the overhead lights came back on, the disco ball stopped turning, and the collectors returned to their desks. As work resumed, I chatted with Lashari Huling, a thirty-eight-year-old African-American woman who has been in collections for more than a decade, and now works as a manager at Northstar.

"This is an excellent, excellent place to work," she told me. One of the keys to

success, she said, is that "you have to empathize with debtors but not have sympathy, because if you have sympathy you don't get paid." She told me that, a day earlier, she had been attempting to collect on a defaulted auto loan. The debtor was a disabled veteran who was paralyzed from the neck down. "I listened and I let him go through how he had fought for our country," Huling recalled. "I let him vent how he didn't get the veterans' benefits that he was promised." She inquired if there was anyone who could help him. Eventually, she managed to reach the veteran's ex-wife. "I spoke with her," Huling said. "She wanted to help him, and she transferred the debt onto a credit card that she had."

She said that when she was a novice she used to get very emotional about her work. "I used to cry—oh, yeah," she told me. "It still touches home sometimes. But I have to work."

Payday at Jimmy's agency was more sombre. That morning, he had tried to cash several postdated checks and credit-card payments provided by his debtors. They were small amounts, ranging from a hundred to two hundred and fifty dollars. Five hundred and fourteen dollars' worth of payments cleared, and another seven hundred and forty-seven bounced. Jimmy said that he hadn't earned any money the previous day. "I am fucking disgusted right now," he told me. In the coming weeks, business picked up a little bit. He ended up making \$2,327 in profit for the month of May. (Since then, business has been weak.)

In the afternoon, Jimmy's point callers came by to pick up their commission checks. One of the callers, a former car salesman named Ted—at fifty-eight, Jimmy's oldest employee—received a hundred and fifteen dollars. Another employee, Robert, made just eighty-eight dollars.

"Now I got to go home and tell the kids, 'O.K., well, we're short on cash because Dad didn't make any money today,'" Robert told me. "I'm going to take the little money I have, and I'm going to take my kids to the zoo and enjoy the rest of the day. That's how I'm going to resolve this matter."

After his point callers were paid, Jimmy said he wanted to take a drive, and

he invited me to come along. "Now you see why people break the law to get money in this business," he told me. "That's why agencies open and close so quickly. They're either operating illegally or they can't keep up."

We drove past the soul-food restaurant owned by Jimmy's friend. The man waved. Jimmy waved back, shook his head, and said, "That motherfucker never gave me back my hundred dollars!"

Jimmy tried to turn on the car's sound system, but it didn't work properly, and he cursed the car for being such a "hoopty." He pulled up next to a bank. The security guard, a large young man with a beard, came over to us.

"You look like me," Jimmy said, with a smile.

"You look like me," the young man replied. It was Jimmy, Jr., the son whom Jimmy had once beaten. For the moment, at least, they had resolved their differences. "He only got a job because he seen me working," Jimmy had told me. "That's my reward, man." He said, "I just want him to keep a job and keep his head strong. You know what I mean. We talk back and forth in reference to what he want out of life and what it's going to take in order for him to get it."

Jimmy, Jr., joked to his father that he was happy to be outside: "It's like eighty degrees below in that bank! Those women working in there all have menopause." He then announced, "I want an Audi—I like it."

"That'll cost you a note," Jimmy warned. "Four hundred a month. You really want that?" Later, he told me, "I don't push him. That car will absorb his whole paycheck, but he is eighteen. The same thing that we have been talking about—debtors and the mistakes they made—I'm trying to teach him."

The previous night, Jimmy told me, "I hope that God blesses me to move on to other things—more secure things for me and my family." He wasn't sure if the agency could last much longer. "After this, bro, with my record, I'm not getting no job nowhere else. No matter how smart I am, or whatever the case may be, the only thing I'd probably be able to do is work in another collection agency—unless I work for myself. You know what I mean? This *it*, bro." ♦