Social organization of tracing as viewed by the tracers

Glenn Paul Anderson

The University of Montana

1972

Let us know how access to this document benefits you.
Follow this and additional works at: https://scholarworks.umt.edu/etd

Recommended Citation
https://scholarworks.umt.edu/etd/8906

This Thesis is brought to you for free and open access by the Graduate School at ScholarWorks at University of Montana. It has been accepted for inclusion in Graduate Student Theses, Dissertations, & Professional Papers by an authorized administrator of ScholarWorks at University of Montana. For more information, please contact scholarworks@mso.umt.edu.
THE SOCIAL ORGANIZATION OF TRACING:

as viewed by the tracers

By

Glenn Paul Anderson

B.A., University of Montana, 1967

Presented in Partial Fulfillment of the Requirements for the Degree of

Master of Arts

UNIVERSITY OF MONTANA

1972

Approved by:

[Signature]

Chairman, Board of Examiners

[Signature]

Dean, Graduate School

Dec 8, 1972
"I love people that leave some traces of their journey behind them."

(Gray)
## INDEX OF INTERVIEWS

<table>
<thead>
<tr>
<th>PERSON INTERVIEWED</th>
<th>DATE OF INTERVIEW</th>
<th>INTERVIEW NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>John Heddson</td>
<td>3-02-71</td>
<td>A</td>
</tr>
<tr>
<td>George Hemming</td>
<td>12-22-70</td>
<td>B</td>
</tr>
<tr>
<td>Paul Smith</td>
<td>11-07-70</td>
<td>C</td>
</tr>
<tr>
<td>Harry Cutter</td>
<td>12-12-70</td>
<td>D</td>
</tr>
<tr>
<td>Bob Cook</td>
<td>12-23-70</td>
<td>E</td>
</tr>
<tr>
<td>Harry Durham</td>
<td>3-16-71</td>
<td>F</td>
</tr>
<tr>
<td>Dwite Straw</td>
<td>3-03-71</td>
<td>G</td>
</tr>
<tr>
<td>Group Interview</td>
<td>6-09-71</td>
<td>H</td>
</tr>
<tr>
<td>Ed Zorion</td>
<td>3-03-71</td>
<td>I</td>
</tr>
<tr>
<td>Les Blastic</td>
<td>8-04-71</td>
<td>J</td>
</tr>
</tbody>
</table>
# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>CHAPTER</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>I.  INTRODUCTION</td>
<td>1</td>
</tr>
<tr>
<td>II. HISTORY OF THE PROCEDURES</td>
<td>17</td>
</tr>
<tr>
<td>Method</td>
<td>22</td>
</tr>
<tr>
<td>Content Analysis of the Data</td>
<td>27</td>
</tr>
<tr>
<td>III. THE WANTED PERSONS AND THEIR TRACERS</td>
<td>30</td>
</tr>
<tr>
<td>Credit Casualties and Credit Criminals</td>
<td>31</td>
</tr>
<tr>
<td>Getting the Case</td>
<td>35</td>
</tr>
<tr>
<td>Repeated Skips</td>
<td>36</td>
</tr>
<tr>
<td>Trace Log</td>
<td>39</td>
</tr>
<tr>
<td>V.D. Investigations</td>
<td>40</td>
</tr>
<tr>
<td>Mandate</td>
<td>41</td>
</tr>
<tr>
<td>IV. THE TRACE</td>
<td>46</td>
</tr>
<tr>
<td>Figuring it Out</td>
<td>46</td>
</tr>
<tr>
<td>Covering Tracks</td>
<td>49</td>
</tr>
<tr>
<td>Moving Along</td>
<td>51</td>
</tr>
<tr>
<td>V. SOURCES</td>
<td>56</td>
</tr>
<tr>
<td>Neighbors</td>
<td>56</td>
</tr>
<tr>
<td>Children</td>
<td>58</td>
</tr>
<tr>
<td>Landlords</td>
<td>59</td>
</tr>
<tr>
<td>Relatives</td>
<td>62</td>
</tr>
<tr>
<td>Friends</td>
<td>64</td>
</tr>
<tr>
<td>CHAPTER</td>
<td>Page</td>
</tr>
<tr>
<td>------------------------------------------------------------------------</td>
<td>------</td>
</tr>
<tr>
<td>Occupation as a Source</td>
<td>64</td>
</tr>
<tr>
<td>Grocery Stores and Service Stations</td>
<td>65</td>
</tr>
<tr>
<td>Taverns</td>
<td>67</td>
</tr>
<tr>
<td>Some Formal Sources</td>
<td>70</td>
</tr>
<tr>
<td>Post Offices</td>
<td>71</td>
</tr>
<tr>
<td>Record Searches, Courthouse</td>
<td>76</td>
</tr>
<tr>
<td>Health Records</td>
<td>77</td>
</tr>
<tr>
<td>Registrar of Motor Vehicles</td>
<td>79</td>
</tr>
<tr>
<td>School Records</td>
<td>79</td>
</tr>
<tr>
<td>Welfare</td>
<td>80</td>
</tr>
<tr>
<td>Utilities, Power Company</td>
<td>81</td>
</tr>
<tr>
<td>Telephone Company</td>
<td>82</td>
</tr>
<tr>
<td>Credit Agencies</td>
<td>85</td>
</tr>
<tr>
<td>Newspapers</td>
<td>87</td>
</tr>
<tr>
<td>Directories</td>
<td>89</td>
</tr>
<tr>
<td>Contacts and Spotters</td>
<td>90</td>
</tr>
<tr>
<td>VI. OTHER TRACING VARIABLES</td>
<td>96</td>
</tr>
<tr>
<td>Some Temporal Aspects of the Trace</td>
<td>96</td>
</tr>
<tr>
<td>A Time to Quit</td>
<td>99</td>
</tr>
<tr>
<td>Failure</td>
<td>101</td>
</tr>
<tr>
<td>Protecting People</td>
<td>103</td>
</tr>
<tr>
<td>The Rural-Urban Setting and Confidentiality</td>
<td>106</td>
</tr>
<tr>
<td>When to Break Confidentiality</td>
<td>107</td>
</tr>
</tbody>
</table>
CHAPTER I

INTRODUCTION

The human activity of tracing persons and an outline of a method\(^1\) for its study will be presented here. In addition, as a product of that investigation, a description of the tracing process, which may also be viewed as a tracing manual, will be included.

Because of time and financial limitations, this study was focused upon two types of professional tracing—the tracing of credit skips by "skip tracers" and the tracing of venereal disease contacts or suspects by public health investigators. Early investigations had led me to believe that there were a variety of interesting topics which were not displayed in the formal records.\(^2\) Revealing the stories behind the records to the readers should contribute to the understanding of how persons in our society associate. In this study, I would like to share with the reader some of my thoughts and findings regarding the sociological aspects of persons tracing other persons.

It was found during the preliminary inquiry that there were similar patterns of behavior which were visible in all tracing accounts; recognition of these similarities allowed me to consider


\(^2\)Examples of these formal records are found on pages 146, 146-A and 146-B.
tracing as a topic of sociological investigation. For the purposes of this study, professional tracing was viewed as a particular set of activities or experiences which required special actions in everyday life styles which made up or allowed the tracing process to occur. The patterns of the reported trace are the central core of this study.

The Oxford English Dictionary defines the word "trace" as "to follow the footprints of; to pursue the trail of or the course of or the route taken by; to track down; as to trace a criminal to his hiding place or game to its lair." In addition to this definition, several other trace synonyms also appear in the language. These include the words tracking, looking for, seeking, locating, finding, following and trailing. In spite of the word "trace" being commonly used by people in the life and being defined by them, sociologists have—with minor exception—neglected to address themselves to those particular patterns of social interactions and experiences which constitute tracing activities. To my knowledge, no comprehensive classifications, catalogues of natural definitions or models of tracing activity have been developed, analyzed or described.

Let me give you an example of what I would consider to be a fairly typical statement concerning tracing as found in various

3In this sentence "reported" is underlined because it is important to note that the study does not deal with tracing directly but it attempts to investigate the tracing process as told to me by various tracers. This study is based upon an analysis of the accounts or composite recollections of the tracing which they themselves had done.
writings concerning credit collectors.

The account had been closed in January and was turned over to the collector in April. In June, with B in Fort Worth, Texas, the collector secured a $25 payment. Then in July, B "skipped" again. He was traced and in August he was found again in New York City.4

In this example, the writers assume that the readers know what they mean by "traced"—a particular set or pattern of activities which has led some unnamed collector to find a "skip" in New York City after he had left Fort Worth. What the collector did in his search for B and how he managed to deal with the tracing situation was never made clear elsewhere in the book. They left it up to the readers' own experiences or imaginations in tracing to give meaning to what they said.

Tracing itself is actually an exceedingly common activity and may range from the seemingly simple act of a mother looking for her toddler who went wandering off somewhere on the block to the highly-complex tracing activities of the F.B.I. The term trace or one of its synonyms is used by people during ordinary conversation. It is not unusual to hear persons say, "I went looking for Bill and I finally found him playing over in Mike's basement," or "I completely lost track of him," or "my wife followed me down here," or "who is it that you are looking for?" In all of these expressions the concept of tracing has been employed. Clearly, tracing is a very common and practical activity, so

common that it is a constitutive feature of everyday activities and one upon which numerous occupations are built. As an exceedingly common activity, it has received little formal attention by sociologists.

Psathas and Henslin have approached the study of tracing behavior in their monograph on the locating activities of taxi cab drivers in St. Louis. In their study, they were concerned with how cab drivers got dispatched to particular locations and how they went about locating the person or place to which they had been dispatched. It appeared in my investigation into tracing that locating activities were naturally included in most tracing attempts—and in all successfully completed ones. Let me illustrate this with a quote from a commercial skip tracer, who was talking about a man whom he was attempting to find in order to make a collection. The informant said, "He had left Butte without a forwarding address but I traced him to Great Falls where I located him working in the smelter." Locating represents the last set of activities of a successfully completed trace. When a search for somebody is made and that person is found, it is always in the last place searched.

The lack of existing literature dealing directly with tracing did not present a great obstacle as the type of study that I have

---

5For example: law enforcement officers, mail carriers, draft boards, collection agencies and credit bureaus.
7Interview A, p. 17.
done was intentionally "exploratory" research. As the study progressed and particular patterns emerged, I was able to relate them to the particular substantive areas within the discipline to which they logically and naturally belonged. This allowed the study to proceed without this researcher being unduly coarctated by a priori convictions and theories. This does not mean nor should it imply that I had no prior convictions or notions about the tracing process but that those ideas were not rigidly structured by the investigations of others—in which case this study would have been one of verification and not exploration.

The reason that tracing was chosen as the thesis topic is that I have been professionally involved in tracing persons as a public health field representative for over two years; and through this research, I had hoped to understand more fully the social process involved during a trace and, practically speaking, to become more effective as a tracer. In addition, my work has afforded me the opportunity to gain considerable first-hand knowledge and insight into tracing. I was able to "speak the language"\(^8\) of tracers so that I knew "what they were talking about" and they were able to understand my questions regarding technical aspects of the work. This tracing experience also allowed me to get rapidly and directly into the technical aspects of tracing without spending a great deal of time during the early interviews developing background information.

\(^8\)See page 138 in the Appendix for a glossary of tracing terms.
My decision to choose tracing as a sociological topic was also due in part to the suggestions of my thesis advisor and other faculty members who pointed out that I ought to address myself to a topic which could be studied as a natural part of my daily work activities. As I was doing public health epidemiology, they felt that a topic relevant to that type of work should be chosen. Consequently, a decision was made to do this. At the outset, an occupational study of the venereal disease investigators was considered. Preliminary investigations indicated that the central features of such a study would be how a V.D. investigator tracks down or traces persons who are either infected with a venereal disease or may have been exposed to it.

During these early interviews, several related topics such as identifying, searching, checking, finding and tracing emerged. For example, when a V.D. investigator began his search he had to first identify as accurately as he could the person for whom he was searching. After the investigator felt that he had made a good identification, he began the process of tracing the person or tracking him down. If the wanted person was located, the investigator did more checking to make certain that he had found not only the person that he was looking for but also that the person located was indeed the right individual to look for in the first place. If his checking process was satisfactory, to himself at least, the V.D. investigator could then initiate steps
which could be called bringing to examination or treatment. It would have greatly simplified this study if each of these topics, or indexicals, would have been completely independent from the others and would have occurred in the simple sequence that I have just outlined. These topics were highly interrelated; their recurrence throughout a trace forced me to focus upon the entire trace.

I was aware that there were other occupations which also involved considerable tracing work. Police trace missing persons, criminals and stolen goods; private detectives may trace the movements of husbands and wives concerning divorce cases; credit bureaus and collection agencies trace "deadbeats" or "skips" and recover or repossess merchandise or money; draft boards trace potential and actual draftees; the post offices trace mail recipients and so on. In attempting to reach a clearer understanding of what this tracing process involved, it was necessary to go beyond the tracing behavior of venereal disease investigators and include some of the other tracers as well.

At this point a tentative decision was made to proceed by making a comparative analysis of the tracing behavior of three occupations which were both heavily engaged in tracing people and were easily available for study. The occupations which were

---

The underlined words are viewed as indexicals, or features of the experience of tracing that are brought to notice in the ordinary language of the informants. Harold Garfinkel has an excellent discussion of the "indexical" character of daily life in his opus, Studies in Ethnomethodology, (Englewood Cliffs, N.J.: Prentice-Hall, 1967).
chosen were, in addition to V.D. tracing, credit "skip" tracing and law enforcement tracing. After considering the limitations of time and the desired scope of the study, the investigation of law enforcement tracing was given up during the research. V.D. tracing was chosen as one category for reasons of background and experience in it and because of the accessibility of other V.D. investigators as informants. I knew what was within the "system" and I was "one of the boys" in the field of public health investigating. This meant that I was a bona fide member with an understanding (verstehen) of many problems, languages, and meanings of V.D. tracing. Skip tracing was chosen as my second category because there were a large number of people in Montana who did this type of tracing, and I found through early interviews that they were willing to tell me about their experiences and, even more importantly, that their experiences of tracing differed in many aspects from the accounts of the V.D. investigators. Therefore, comparison of the two types would yield valuable insight into tracing in general.

Early interviews had suggested that there may have been several related topics which emerged during conversations concerning tracing. It appeared that persons who were being traced either by a V.D. investigator or by a skip tracer--because they were the object of one or the other of the tracers--were in some sort of "trouble". Was it that they were being traced because they were in trouble or were they in trouble because they were being traced? What was the nature of this trouble and what were the informants' natural theories about it? Also, there existed several natural topics which were directly related to the concept of trouble which needed exploring. Included here would be trusts, suspicions, protection and confidence.

I was naturally concerned with what constituted a successful trace and what was a failure and in whose eyes lay the right to say what was a failure or a success. Did traces routinely deal with or cause crises for other people? If they did, what were the natures of these crises? What was the nature of the tracer's sense of mandate; his mandate to intervene in the lives of other people? What were the background expectations and beliefs shared by persons who professionally engaged in these two types of tracing behavior? Were tracers persons who were doing "dirty work" for others, and what was the nature of the tracers' "dirty work"? As I examined

---

11 Many of my questions were based upon suggestions read in: Everett Cherrington Hughes, Men and Their Work (Glencoe, Ill.: Press Press, 1958), pp. 49-50.
the unenjoyable aspects of this type of activity, I also had to look at the sources of job satisfaction.  

There seemed to be a division of labor according to sex in professional tracing. In the initial interviews, I had found that, in commercial tracing, women very rarely made personal contacts relying instead upon the telephone, mail or telegraph to make contact with the public. In fact, there even seemed to be particular divisions of labor when using the telephone. For example, a skip tracer said he had his secretary make the calls, "When I think I've worn myself out, ah, I might say, 'you make the phone call, Helen, because I think that he'll know my voice and know me. You make the call.'"  

There also appeared to be considerable difference between the V.D. tracing and credit skip tracing along the dimensions of time and secrecy. The V.D. trace, it appeared, seldom extended longer than two or three months. The commercial skip tracer pursued his "skip" for as long as five years which is the maximum length of time allowed by law. In terms of secrecy, the V.D. investigator and the skip tracer both used covert approaches and cover stories, but the V.D. investigators used them as a matter of routine and would go to great lengths, if necessary, to keep the nature of their activities unknown to others. The skip tracers, on the other hand, used cover stories only when necessary in order  

---

12 These topics which I have listed were included in a beginning list of questions for informants.

13 Interview B, p. 18.
to get information from people; but they did not, as a matter of policy, act as "secret agents" as did the V.D. investigators. In fact, one might even say that the V.D. investigators were "secret agents" for the departments of health—particularly so when one considers the subterfuge, deception, secrecy, and guilty knowledge that the V.D. investigators participated in which one would normally think of in relation to "secret agents".

Also of considerable importance was the amount of damage to the lives of other people which might occur if the wraps of secrecy were uncovered and the true nature of the tracers' mission were found out by certain significant people. For the skip tracer, being uncovered might have only resulted in the loss or denial of locating information; but if the true nature of the V.D. investigators' business were discovered by certain significant people, grave consequences might follow—not to the investigators themselves, necessarily, but to others such as spouses, lovers, and contacts.

Preliminary interviews indicated that there were certain types of individuals, organizations, and institutions which served as helpers of one kind or another to the tracers. They varied as to the type of locating information that they could provide and to their accessibility to the tracers. To give an example, the skip tracer, it appeared, had easier access and utilized more frequently the credit bureaus than did the venereal disease investigator. The V.D. tracer, on the other hand, seemed to have better access to such things as school records, post offices, and medical records.
than did the commercial tracer. This should not imply that one
type of tracer did not use the other's type of helpers but that
each type of tracer had certain kinds of informants which he
ordinarily turned to. Both types of tracer, in fact, had common
kinds of helpers which they both freely used. These were neigh-
bors, bartenders, waitresses, gas station attendants, neighbor-
hood grocery store employees and so on.

On page 146 in the Appendix, the reader will find two forms
which are examples of what the final formal record of both a credit
skip trace and a V.D. investigation may yield. They represent what
the average person would find if he were to look at the record.
These documents reveal little of what went on during the traces.
Most noticeably they fail to tell the story of how the records were
produced. They give no insights into how the tracer found out that
some of the people being traced were deliberately trying to avoid
him and how he was able to overcome their avoidance and locate them.
The records rarely mention the people that the tracer necessarily
must go to for locating information, nor do they give any explana-
tion as to why that information was provided. Nowhere on the records
does one find mention of the schemes and ploys that are used to get
people to talk or to keep people from learning too much about the
tracer or the reason for the trace.

Sources of locating information, ways by which people are ap-
proached, as well as the types of people to avoid approaching, are
seldom if ever described. How guilty knowledge and the importance
of confidentiality in the trace are handled is never made clear on the records. For example, the record of a V.D. investigation may show that a man's wife was named as a contact and had been brought in for examination. But the story behind the record may indicate that she was indeed brought in for examination, but two days later her husband found out the nature of her medical check-up and decided to file for divorce.14 Or the record may simply note that the tracer was "unable to locate" the person being sought. It does not give any indication as to the stops the tracer went through nor does it give any account as to why or when the tracer decided to give up. The formal record may only note that the tracer was "unable to locate" the contact.

What the formal records show then is only a very brief abstract of what had actually happened. A further purpose of this study was to give ordinary persons the story behind the record. In order to accomplish that goal I want to tell the story of how the tracers themselves viewed the formal features and practical problems of people doing the work; an account of the social organization and the experiences of persons who trace other people. In addition, during the process of data collection, I have developed a classification scheme of tracing behavior. Through the application of ethnomethods,15 I proceeded to develop a classification scheme of the tracing process which hopefully will be of use not only to

14 Interview A, p. 10.
15 For examples of studies done by ethnomethodologists, see: Sudnow, Passing On; The Social Organization of Dying; or Cicourel, The Social Organization of Juvenile Justice.
sociologists, but to tracers themselves. The way these objectives were reached is described in the next chapter.

In order to understand more fully the nature of the tracing process, a description of the type of people that I interviewed who do this tracing and the organizations for which they do the work is necessary. For this study, I interviewed both federal and state public health venereal disease investigators, bank employees and the operators of two collection agencies.

All of the tracers were males, all over 21 years of age, but under 50 years of age. All were directly involved in the tracing of people, either as a public service or for monetary profit. The V.D. investigators were employed by either the state or the federal government. State V.D. investigators, although working for the state, were ultimately paid by funds allocated to the state by the Department of Health, Education and Welfare, U. S. Public Health Service. In addition to paying for the salaries of the V.D. investigators, the federal government was responsible for the investigators' training in V.D. epidemiology and the technical aspects of "contact interviewing", and follow-up. Although much emphasis is placed upon "contact interviewing", which is supposed to produce the names of possibly infected people as well as the locating information to find them, little attention is given during these training sessions to the practical aspects of locating individuals once they have been named. For the most part, the ability to trace people competently is developed by working with other V.D. investigators or by trial and error while doing field investigations.
The credit skip tracers that were interviewed were all men who worked for either banks or collection agencies. These were men working for private business, the making of profit being their major concern. The collection agencies that the interviewees worked for were independently and locally owned and they served fairly well-defined areas of the state, i.e., western Montana, or central Montana. The size of the organizations was small with less than ten people employed in each. Only two or three of the employees at each collection agency actually would go out and attempt to physically locate people. The others would use the telephones and mailing in their searches. The collection agencies also accepted accounts from people outside of the state. For example, if a firm in Florida had a problem collecting payment from someone who moved from Florida to somewhere in Montana, it would contact a Montana collection agency to do the locating and collecting. The collection agencies were members of a national collection agency association and were listed in their national directory.

The banks were also members of a loose association or referral system. According to my informants, between 80 and 90 percent of all the banks are part of that system. Member banks are listed in a directory and a member bank may call upon any other member bank to do credit skip tracing and collecting at its request. For example, if a skip had traveled from Missoula to Butte, the Missoula bank would notify a participating Butte bank that a person wanted
by the Missoula institution was thought to be in Butte and that they wanted assistance in locating and collecting. Of course, the Missoula bank would reciprocate if a Butte concern initiated the request.

The training that bank employees receive concerning skip tracing is informal and on-the-job. Skip tracing for them is learned from the more experienced, knowledgeable workers and is based upon learning an established routine. It usually happens that in any given bank only a few employees are involved in the tracing process. These persons are usually assigned to the installment departments. They are responsible for both granting the loans and seeing to it that they are either paid off or the collateral forfeited or some other adjustment made concerning the loan.

As in other commercial collecting the tracers are paid by their respective businesses and function to help the company continue to make a profit.

Through my own experiences as a tracer and through the interviews, I have found that even the workers themselves do not talk, that is, display, to each other how they are doing the work. As already pointed out, the formal records generated by the tracers reveal little of the human activities that took place in making those records. Therefore, I shall explore and describe the story behind the records with particular attention to the topic of being in trouble and its related subtopics of guilty knowledge, sources, secrecy, confidentiality, protection, trusts, and suspicion. In the next chapter I shall discuss how the study proceeded.
CHAPTER II

HISTORY OF THE PROCEDURES

In the introduction to this study, I have discussed the manner in which the thesis topic developed and its focus. It was mentioned that my thesis advisor as well as other faculty members were helpful in clarifying the nature of the problem and suggesting a suitable method for its investigation. In this chapter, I would like to present a chronological outline and accompanying comments on the way the study developed and unfolded.

By October of 1970, an occupational study of venereal disease investigators was chosen as the thesis topic and some beginning readings in The Sociology of Work were begun. In early November of 1970, I met with Dr. Driessen at his home and discussed at length with him my ideas about the proposed study and how the study should proceed. To assist me in getting started with the field work, i.e., interviewing and bringing out pertinent areas of interest which I may have overlooked. I persuaded Dr. Driessen to interview me as if he were the researcher and I the informant. We did this for several reasons. Because of my experiences in tracing, I could not actually go out and play the completely uninformed investigator. Initially, my knowledge of tracing had to be kept separate from the reported accounts of tracing by the informants.

Two works were particularly helpful in providing several key concepts which I used in framing portions of the interviews. The works were: Theodore Caplow, The Sociology of Work (Minneapolis: University of Minnesota Press, 1954); and Hughes, Men and Their Work.
In order to develop the interview as if posed by a person who knew absolutely nothing about my work, that is, to ask questions that any ordinary person might ask about my work which I may have had a tendency to overlook during the course of my interview, I was interviewed by a technically ignorant tracer but expert interviewer. By doing this I was able to orient myself to the frame of reference of the uninformed researcher.

This interview was also desirable because I realized that Dr. Driessen had considerable expertise with this type of interviewing and would be able to demonstrate his method of opening the interview, keeping it moving and techniques for uncovering or drawing out topics of further clarification. In addition, it was hoped to utilize portions of this interview in developing beginning questions for the interviews that I would be making. This interview was tape recorded and transcribed verbatim. Besides using it to help develop beginning questions, it was periodically referred to at times during the search and from it I was able to gain additional hints as to how to proceed with subsequent interviews.

It was during this meeting with Dr. Driessen that the idea of doing an occupational study of V.D. investigating was discarded and a decision was made to focus upon tracing using the three comparative categories of law enforcement, V.D. investigating, and credit skip tracing.

Later in November, after a series of meetings with my thesis advisors and Dr. Roy Anderson, also a member of the Sociology
Department, it became clear that an adequate study including a comparison of three large categories would require more time and financial resources than I had available. Three categories would have been too large to have been manageable and, on the other hand, pursuing the investigation of a single category would probably have failed to develop adequate insights into the social organization of tracing. Therefore, it appeared that it would be more fruitful to settle upon two types of tracing and, comparatively speaking, analyze them for their descriptions of the tracing accounts.

During the first half of December, I met with a bank manager in Lewistown. In an informal conversation which was not tape recorded——although notes were kept of it——I was able to get some basic knowledge of the operations of credit skip tracing. It was during this first conversation that it clearly emerged that the strategies and the techniques of V.D. tracing and credit skip tracing were different enough to allow for good descriptive comparisons and yet were similar enough to be included under the overall subject of tracing. The notes that I made during this first interview were included as data and used to continue building the early interviews.

Later during December, I interviewed two other skip tracers. One was the assistant vice president of a Missoula bank. I had known this person for several years and by making a telephone call
to him was able to set up the interview with him at his home.\textsuperscript{17} He had spent four to five years skip tracing and collecting for the bank and he was a very good informant—as were the rest of the skip tracers. A week later I arranged for an interview with the owner of a collection agency in Great Falls. A friend of mine was affiliated with a finance company there and was helping in setting up the meeting—which we had in the agency owner's office.

Based on these interviews, the first draft of the thesis proposal was completed and submitted in January, 1971. In February, after consulting with Dr. Gold and Dr. Driessen, I submitted the second draft and also interviewed two V.D. investigators in Helena. These two interviews were arranged when fellow V.D. investigators for the Montana State Department of Health and I were called into Helena to attend a staff meeting.

During the first week of March, I traveled to Kansas City, Missouri, to attend a national conference on immunizations. Also attending that conference was a large number of people who either were currently doing venereal disease investigations as part of their job or who were now doing only immunization work but had previously been V.D. investigators. For the most part, these persons were federal employees assigned to the various states. Of the

\textsuperscript{17}One problem with interviewing in a person's home is the number of distractions which occur that break up the line of questioning. Telephone calls, children running in and out, and friends dropping by all tended to interfere. After this interview, I avoided interviewing persons in their homes.
three interviews obtained there, two of the informants were introduced to me and the third was reached by looking in the telephone book and calling the local health department. I simply asked for the person in charge of the V.D. investigations and after explaining who I was and what I wanted, an interview was scheduled in his office.18

Shortly after my return to Montana, an interview with the manager of the time-pay department at a Missoula bank was arranged. I had known him previously and after a telephone call to him we were able to meet in the bank's coffee room. This turned out to be a good arrangement as he had bank records and directories available that he allowed me to examine and selectively copy.

On the twelfth of April I met with Drs. Gold, Driessen, and Nakamura, the three members of my committee, to present formally my thesis proposal. Suggesting minor improvements, the committee approved the proposal and told me to proceed. The committee meeting was also tape recorded, and I periodically reviewed the transcript of it in order to proceed in concert with the guidelines of the committee.

During this same time period, while doing V.D. investigations myself, written logs of several traces were kept. These accounts, I found, differed significantly in form from the accounts provided

18I found that telephone calls frequently interrupt the interviews that were made in a person's office. Except for a single interview, I was unable to conveniently arrange for other interview sites and had to put up with these types of interruptions.
by the other tracers. They were basically objective logs of each particular trace and they lacked the composite reflections which were so valuable in providing insight into tracing behavior. The only application that I was to use these trace accounts of mine for was to have a written record of traces which could be reviewed and compared with the accounts of other tracers and from this to formulate questions to present to subsequent informants.

In June I was able to arrange for two other interviews. One was with a bank's time-pay officer at another Missoula bank. As I had known him earlier, it only took a phone call to arrange for the interview--held in a conference room in the bank. The last interview, a group interview, was more difficult than any of the others to carry on successfully. I had hoped that at least six people would be able to attend the group interview. I had invited two time-pay officers from each of the three local Missoula banks as well as the managers of two local collection agencies. A V.I.P. conference room at the University Center was rented and tape recording equipment was brought in. In spite of promises to participate in the group interview by all of the persons whom I had approached, only the manager of a collection agency and a single bank employee showed up. Undaunted, we proceeded with the interview. As it turned out, the two informants had experiences in tracing which totaled over twenty-five years and, consequently, provided a wealth of insight and information.

Method

Essentially qualitative methods were employed in this research.
I did this for several reasons. As indicated by Cicourel, Kaplan, Denzin, Blumer, Garfinkel, and Glaser and Strauss, I strongly held that the best way to do a sociology of the story behind tracing was by employing qualitative methods. While working as a field health representative, I had the opportunity to interview a large number of persons throughout the state. These experiences familiarized me with certain interviewing techniques and allowed for direct face-to-face contact with informants.

The tracing accounts for this research were collected in a series of tape recorded interviews with informants who were engaged in either venereal disease investigations or credit skip tracing. These people were residents primarily of Montana, particularly western Montana. The interviews made out of state were those recorded in Kansas City, Missouri. When interviewing informants, two interviewing techniques were used. A nonstandardized interview was employed during the preliminary research. From these early interviews and conversations with my fellow V.D. investigators, I developed a nonscheduled standardized interview to continue the

---


research. This way, early informants were able to provide topics of inquiry which were initially unanticipated.\(^{21}\)

The problem with much of the social research that has been done is that, once the investigation has begun, ideas are limited to the initial format. Creativity, then, has been either allotted to serendipity or stopped. The members' knowledge which is made visible during each interview cannot be prestructured nor can it be related only to some previous frame of reference. Therefore, to get the story of tracing new ideas had to be allowed to emerge naturally.

Because of the lack of literature dealing with tracing activities, I had to rely upon my own experiences and knowledge when developing questions for early interviews. Some of the questions raised were fairly general and pertained to such things as the types of people being traced, what it is like to trace people, some of the problems in tracing, and the important features in tracing. After I had completed the nonscheduled standardized interview, I did not discard the nonstandardized interview but, continually modifying them as the search developed, used both. In this way, I was reasonably assured that specific accounts were collected from each informant and at the same time the interview structure remained flexible enough to be open to nonscheduled topics as they emerged. Proceeding from broad general conversation dealing with tracing,

\(^{21}\)A list of these questions was kept and referred to in subsequent interviews.
the interviews gained greater depth, with more specific, technical information, as the search continued. The topics for these subsequent interviews were based upon the salient themes which had emerged during the preceding interviews. Particular points or topics which remained unclear after early conversations were brought out for further clarification in ensuing interviews. I structured the interviews so that they took on the appearance of informal friendly conversations. Naturally, each interview had to be approached to suit each particular respondent. As Macoby and Macoby point out, it is easier to get at the informant's ordinary knowledge, his meanings and definitions, when interviewing in an open conversational manner; this fact makes the unstructured, nonstandardized interview well suited to exploratory research.

During the course of the interviews and during their analysis, a continual process of classification had to take place. The most critical problem in classification is to ascertain what common properties there are in the things one is researching. To cope with this problem, I decided to classify in terms of what I thought were the categories which included the various shared characteristics of the phenomena being studied. In order to do this through personal interviews it was necessary to find out how the people under investigation classified the same phenomena.

For instance, consider the topic of secrecy during a trace. The tracers, as well as myself, held various notions concerning secrecy.

---

The informants' attitudes or ways of viewing the need for secrecy and how, why or when to maintain secrecy naturally differed from my own. The differences among our life styles and experiences accounted for part of this variation, and the particular needs and requirements of the job could possibly explain the rest. The members' knowledge of the functions of secrecy complemented my notions of it, and what they said about secrecy forced me to classify it within the expanded context based on a synthesis of the new information that they had provided and my previous understandings of the topic.

In order to take various viewpoints on secrecy and mold them into an inclusive classification scheme, these varying viewpoints had to be placed within a classification scheme so structured that my ideas and those of the informants could agreeably fit within it. I was able to reach agreement on how to classify the data concerning secrecy by asking the informants how they felt it should be classified and by comparing what each informant had to say about it with what I had learned from personal experience and other informants.

To generate the data for the classification schemes presented in the next chapter, the interviews with the tracers were tape recorded and then transcribed verbatim. The interviews ranged in length from one hour to one and one-half hours. All transcriptions were made in long hand and I was the sole transcriber. From the beginning of the data collection, I was alert to reappearing topics in conversations with informants which became the salient features of the story. A description of this classification and analysis follows.
The Content Analysis of the Data

I started the classifying by first reading a transcript from the beginning and continuing until I reached a topic which was noted by both the informants and myself to be important. I then underlined that topic in the transcript. That topic would be noted upon another piece of paper and the transcript number for that topic noted also. I would then continue reading, looking for other references to the topic which was earlier underlined. All other references to the initial topic would also be underlined and noted when encountered until the end of the transcript was reached. I would then return to the beginning and read until a second topic was isolated and, underlining it, would proceed throughout the rest of the transcript as with the first topic. I would continue isolating topics and searching the transcript for their corresponding references until the entire transcript had been searched.

After I had reached the point in the search where I was ready to start classifying, I met with Dr. Driessen, in August of 1971, to review his classification schemes and to see how his ideas concerning classification were actually applied. Also I met with Julene Pyfer, a fellow graduate student, who was using a similar methodological approach in her thesis work. I have drawn heavily upon these two people for ideas in developing a classification procedure.

Here the term "topic" refers to the subject of a conversation in which informants focused their interpretations and descriptions of their tracing experiences.

I was able to decide on the "importance" of topics because of the amount of time the informant spent talking about an experience and because of my past experience as a tracer.
After completing the topical index\textsuperscript{26} and the topical analysis of the initial transcript, I took the transcript and beginning with the first underlined topic cut out the information concerning it throughout the transcript. On 3 x 5 inch file cards the cut out pieces of transcript were stapled and coded by interview number and by topic number as indicated by the topical index. These cards were then placed in a file. I then took the second topic and repeated the procedure, exhausting the content of the talk surrounding each topic until all the content of the transcript had been classified.

Upon completing the analysis of the topics of the first transcript, I continued to the other transcripts and compared them for similar topics as well as searching them for new ones. As I moved along with this process of classification I constantly reworked the classification of topics and made them respond harmoniously to introduction of new topics.

At the outset, no arbitrary limits were set upon the number of interviews that were to be included in the comparison groups. This was not done because at that time there was no way to predict at which point in the search the accumulation of data within categories would reach saturation;\textsuperscript{27} accordingly the sampling remained

\textsuperscript{26}This is the piece of paper on which were recorded the topics and an index of the references to the topics as found throughout the transcript.

\textsuperscript{27}For a detailed discussion of attaining and recognizing the point of saturation see: Glaser and Strauss, The Discovery of Grounded Theory, Strategies for Qualitative Research, op. cit.
open. By saturation, I mean that data collected during later interviews added nothing noteworthy to knowledge of a category gained in earlier ones. It became apparent that a category was adequately saturated when similar accounts or descriptions keep recurring. When the categories became saturated and the data became repetitious, I had then reached the point where I was able to turn to the categorized interviews and begin displaying, for the reader, the story behind the formal trace records. It is in the following chapter that I will proceed to present that display.
CHAPTER III

THE WANTED PERSONS AND THEIR TRACERS

As a review of the tracers' occupational background has been presented in the introductory chapter, I will proceed directly to a description of selected aspects of the individual types of tracing which tend to set one type of tracing apart from the other. Presented first will be a review of the reported salient features of skip tracing, followed by a similar discussion of V.D. tracing.

The people who skip are usually people who have failed to establish roots28 in the community. They frequently are ones who are sporadically employed and who never make much money. If they have drifted in from some other area, they are just as likely to drift on to some other place. They will move into a community, try it for a while and then if things don't work out, they take off. According to my informants, the typical skip is usually between twenty and thirty years old, newly married, and has lived in town for less than six months. People who have lived in a community most of their lives usually don't become skips.

Quite often the person who skips out is the type of person who goes to the lower class bars and lives in a low rent house.

28 By roots, I mean that they have established social ties to various institutions such as the schools, churches, and developed numerous primary relationships within the community. They have reached the point where they are well known by their neighbors and by the people they trade with. They are no longer "strangers" in the community. They have money in the bank and meet their financial obligations.
This type of person is always looking for the greener pasture, always drifting on trying to find the one job that he feels will make him rich. As a consequence of his drifting, he will usually be fairly poor because he never stays long enough to cultivate a good job. It is seldom a professional type of person who is skipping.

Some of the factors that contribute to a person being a potential skip, in addition to his mobility and rootlessness, are the ways in which he lives and in the numbers of problems that he may be facing. Marital problems, excessive drinking, or loss of his job all may contribute to a person's taking off. When problems become overwhelming the answer, to some at least, is to simply take off and try to get a fresh start elsewhere. Being in trouble and skipping often go hand in hand. "Usually the ones we are really looking for are always in some kind of trouble."  

Credit Casualties and Credit Criminals

In talking to skip tracers I learned that there were at least two main types of skips, the credit casualty and the credit criminal. They are distinguished by their intent at the time they "take off". The credit casualty is a person who, through various unplanned causes, finds that he is in a financially difficult situation and is unable to pay his debts. He then decides that the only course of action for him is to leave and make a new start elsewhere. This person has every intention of paying his bills but just wants relief from the

---

29 Interview B, p. 3.
burden of making payments for a time. In the words of one bill collector:

They give up. They panic. They say, 'Well, I've got to get a new start--I can't make it here. This is bad. My boss doesn't like me. It cost too much to live here. It gets too cold in the winter, too hot in the summer, the dust blows and the pulp mill smells, and the roads are crooked and I don't like the mayor.' You name it and they have got a reason to leave. They leave the place dirty and walk out in the middle of the night thinking, 'Well, I'm going to pay for this.' And he will if somebody finds him and nails him down and forces him to pay. 30

The skip in this example did not have any idea at the time he obtained the loan that he would be "taking off" without completing his payments. Outside events finally drove him or one could say that he drove himself to the point where he was forced to take off. He became a "casualty" from his inability to cope with financial problems.

The awareness of being in some kind of trouble is also one way to distinguish between the credit casualty and the credit criminal. Although both types of skips are in "trouble", it is the point of view that makes the difference. The credit casualty's problem is immediate and critical. The bill collector is going to take something away from him or attach his wages, or send out the sheriff, or his utilities will be shut off, or something else unpleasant. Perhaps, if his wages are attached, he will lose his job and if he loses his job, then he will be unable to make payments on other things. His position is somewhat like a financial house of cards; any stress will cause it to cave in around him. He knows

30 Interview H, p. 45.
that he has a problem and that he has got to do something to get himself out of it, and in the case of the skip, this means taking off.

The skip moves and sometimes changes his name as well, but he often does with the expectation that he will eventually be found and possibly forced to pay his debt. One skip tracer summed up this attitude when he said:

I've had people that I have skip traced and when I found them, their opening comment was, 'Well, you found me.' They know that you are looking for them. 31

The credit criminal, on the other hand, is "in trouble" too, but his trouble is remote and not as immediate. The credit criminal doesn't have to worry about the car being repossessed, or his wages being attached. He borrows money and charges things and never makes more than one or two payments, if any, on them. He is in reality a thief and his trouble is with the law, but even then the risk of arrest reportedly is not too great.

One type of credit criminal is the person who is called a "deadbeat" by the skip tracers. According to them, a deadbeat is a person who preplans his skips, borrowing money and charging purchases with no intention of ever paying his bills. Perhaps the following tracer's account will help to describe this type of skip:

'A deadbeat is a fella who sits around for thirty days figuring how to take you down the track. He knows every move he's going to make, but probably more important is that he knows every move that you are going to make. This makes him smarter than you are.' 32

31 Interview H, p. 5.

32 Interview H, p. 1.
This type of person usually has no job and no other assets that can be attached for collection. The deadbeat is usually free from the problems that would confront the credit casualty, such as possible loss of job and/or repossession of merchandise.

A type of deadbeat that is seldom, if ever, found is the professional skip. This is a skip artist that has skipped so often that he is an expert. The creditors never really know his name, nor the type of car that he drives, nor even if he drives one. According to the informant, this is the type of person who will also forge checks and use stolen credit cards. Because this type of person has time to think and plan his moves, it is unlikely that he can be successfully traced. In describing these persons a skip tracer said:

There's one thing that I bear in mind all the time, and that is that there are very few people that can successfully leave without any tracks. Now the one that can is the professional. He's done it so many times... This is the fella that came in John Jones. He charges John Smith. He might even rent a couple of motel rooms as Andy Schnordburger and he leaves as Freddy Fudd.  

This type of skip has set down no real roots and has established no identity in the community. The creditors don't know who he really is, nor have they taken the trouble to try and find out before extending credit. And on the level of the skip tracer, trying to find a person that they do not even know the name of is almost a hopeless task. However, this type of skip is very rare, much to the acknowledged relief of the skip tracers.

33 Interview H, pp. 8-9.
Getting the Case

In credit skip tracing the creditors recognize that they have a skip on their hands through a variety of indicators. The chain of events begins, of course, with the extension of credit to somebody, and the payment schedules set at regular intervals. The first sign of trouble may occur when the payments begin arriving late and the account is put into the "slow box". This is a term used by creditors to describe a file in which they place the paperwork that involves persons who are delinquent in their payments. When a payment is 10 days delinquent, a "past due notice" is sent to the borrower. If the notice is returned marked "no longer at this address--unforwardable", they know that they have a skip. This returned mail is usually their first indication that their customer has taken off.

Another way that the creditor realizes that his customer has skipped occurs when a past due notice is sent and it does not come back but neither do the payments come in. At 30 days past due, checking turns up the fact that the skip's telephone had been disconnected and a visit to the borrower's residence turns up a vacant house. The skip has severed many of his ties or roots to the community and has left. His children have been taken out of school, he has quit or been fired from his job, his regular mail can no longer reach him and his telephone and power services have been shut off. His ties to the sources of food, shelter, and educational and communication systems have been severed. The customer has skipped and sought a new life elsewhere. Most of the cases
in which mail is returned as unforwardable are not skips. In actual practice, the majority of those persons have simply moved and have forgotten to fill out a change of address card for the postal service.

When the creditors have an account that is past due, they are naturally concerned. When they don't hear from the customer, and can't reach him, their concern heightens as it is silence that makes people in the credit business wary.

That's (silence) what makes people nervous. It gets back to the old unknown. You got them in a town with a past due and you don't know if they are going to pay or not and all of a sudden they are gone.

Repeated Skips

According to the informants, the persons whom they trace because they are credit skips, or because they are in some way involved in a venereal disease chain, are people who often times find themselves repeatedly in some sort of trouble. For example, in the commercial field the person who skips is quite often prone to skip again another time and has probably skipped on earlier creditors.

One particular type of skip who falls within this category is the one who is frequently in the collectors' slow boxes. He is the type of person that the collectors are continually trying to locate. If they have found this kind of skip then they are constantly pressing the person to make his payments. Because of the necessity for frequent contact with this type of skip, the tracer often becomes very familiar with the skip and the skip's family. This is the guy that I always call by his first name because I feel that I know him so well.
Not only do the skips themselves tend to be repeaters, but at times this trait is passed on to their children. Similar to the chronic welfare dependency that may extend from one generation to the next, the habit of skipping may also be passed down.

I've had accounts against John Jones and now I have accounts against John Jones, Jr. whose attitude hasn't changed a damn bit from his father.\(^3^6\)

The apparent life style of these persons, lacking roots and exhibiting patterns of frequent mobility, also includes being in trouble with others. It is not, according to the informants, unknown to have located a married skip through the skip's lover.

I've run into this more often than not. You'll find where the guy is actually running around. I've found people through the girl friends that he is supposed to be going with.\(^3^7\)

The skip violates the trusts that a creditor has placed in him when credit was extended and so it is not surprising to find marital trusts, such as pledges of fidelity also violated by the skips.

In one respect, even the fact that a bill is turned over to a collector by a creditor means trouble for the skip. The creditor has exhausted all of his means of locating the skip and collecting the loan. Most creditors do not feel that they can devote the time, money or facilities to continue working on the accounts past a certain time. They are willing to sacrifice a portion of what they would be collecting themselves in order to have a collector handle the account. To the skip this means that his account will be turned over from part time tracer to one who is much more likely to locate

\(^{3^6}\)Interview B, p. 3.

\(^{3^7}\)Interview H, p. 48.
him and to collect from him as well. In addition, unlike many creditors, the collector has the legal right to bring suit against the skip. Not only are the skip's chances of evading the tracer lowered, but he now faces the probability of having his wages or other valuables attached through the courts.

When the tracer has realized that there is a person who should be traced, either for public health, or for credit reasons, there are some beginning steps that he must go through. First of all the chase must originate for a reason: in these instances, either because a debt is owed and it must be settled, or an infectious person must be kept from spreading a disease.

In the case of the credit skip tracer, when the tracer receives an account, either from another business or originating within his own business organization, he looks for several critical pieces of locating information. Much of this information is usually found on the buyer's statement. It is filled out by both the creditor and the borrower. This sheet tells the skip tracer the same kind of information that the V.D. investigator would be asking about a contact during a patient interview; it includes the person's place of employment, telephone number, residential address and names of friends, age, who he is employed by, who his previous employer was, trade references, who he is banking with, who else the borrower owes money to.

The buyer's statement also has a section on the person's relatives. There is a column for his wife and his nearest living relative with whom he is not presently residing. There is also another
section on the husband. Of particular concern to the skip tracer are the husband’s nearest relatives that are listed. It is to these relatives that the tracer usually will first turn to in attempting to locate the skip.

In addition to relatives, the references which are listed are often used to help locate the skip. The following comment by this skip tracer is a typical statement on the value and use of these references.

I remember that there was a saying that was going around when I was taking credit applications. Of course, every time that you extend credit there is a potential loss, so I think that one of the purposes of a credit application is to eliminate the obvious losses and part of that is getting references. And I say that if a person skips and you are setting there with one reference, your chances of finding him are something like 30%, but if you had two, your chances are 50% and if three, now this is personal references and not somebody that lives next door, your chances of finding the guy are something like 65% to 70%. I really think that that is true because finding people depends on one thing and that is how many sources that you have to ask. If you are standing there with nobody to talk to, the chances of finding this fella are pretty minimal.  

After the tracer has looked at the background information on his skip, he will usually attempt to telephone some of the people listed on the credit application or buyer’s statement. If that is not successful, the next step is setting up the trace log.

Trace Log

Because most tracers will be attempting to locate several persons at the same time and also to make certain that no important information is forgotten, trace logs are kept. A trace log is a record of

---

38 Interview H, p. 22.
all of the things that the tracer has done while doing the trace. Everyone who has been talked to and a summary of what they said is entered. It is a running list of the information collected and is a very valuable tool to the tracer. As some cases may be worked for as long as from one to five years, a log is indispensable. There is yet another reason for the trace logs, and that is the tracers themselves realize that they may not be able to finish the trace. Something may happen to them which would require another tracer to complete the search. As one collector said, "I write my notes. I may die tomorrow. I don't know, I have to leave tracks too."

When a business turns an account over to a collection agency, they also pass along their trace log on the account. The collector is then able to pick up the chase with at least some knowledge of what has been done in the chase.

V. D. Investigations

In V.D. tracing there are usually three reasons why a person is going to be sought. One, the person has a reactive serology for syphilis from some source such as a premarital blood test or a routine hospital admission blood test or perhaps a routine test because the person was a blood donor. Two, he may have been named as a contact by some source or, three, he is a suspect because of his association with known contacts. Because the reactive serology is a highly reliable means of indicating if a person is, or has been,

---

39 Interview H, p. 9.
infected with syphilis, V.D. investigators probably follow more of those types of cases than they do any other types, although contact investigation is thought to provide almost as many cases.

Gonorrhea, the other venereal disease in which contact investigations are routinely investigated, involves the tracer mainly through contact investigation. There is no blood test for this disease. It would be uncommon that a person suspected of having gonorrhea would be traced. This is due to the comparatively low priority placed upon it as compared to syphilis by public health authorities.

Mandate

The government has an obligation to protect its citizens and their aggregate health if it is able to. Since contact tracing has been demonstrated to be effective in controlling V.D. in the general population, the government pays for these services. This type of investigation, however, requires that the investigator enter into a situation where he is talking to persons about exceedingly intimate and, often times, potentially damaging things. This often places the investigator in a dilemma; does he refuse to delve into people's private lives and possibly allow a serious communicable disease to continue to spread within a population, or should he pursue his investigation and in the process create problems for both the infected person and that person's associates. In order to cope with this problem the investigators attempt to become as detached and objective about their work as they possibly can. They tend to
view their work not as interfering in people's lives, but as helping people and providing them with a critical service. To underline this point one V.D. investigator stated that:

We never approach it with the standpoint of interfering with people's lives. This is an extremely negative correlation. We simply attempt to, in the most objective terms possible, bring this person to medical evaluation for: 1) their own good, and; 2) for the public health good. They have lesions, they are unattractive, they lose their jobs. It destroys morale. This is compounded in a pregnant female. Here, you may be involving a totally innocent individual in the infection who may pay for it for the rest of his life in a congenital birth. 40

The investigators feel that there is a need to protect the public and, when working with venereal disease, they feel that they are not working with only a single individual but with all of those who may become infected if the disease is allowed to spread.

Thus the public's need for protection leads to the involvement of the V.D. investigators in the private lives of individuals. Recognizing the potential for damaging people's reputations, they proceed with their work making every attempt to minimize their potential for damage.

The question of the public's right to be protected versus the individual's right to privacy is dealt with by investigators by placing each half of the problem on a separate level. As an over-all strategy the public's need for protection gives them a reason to exist in their particular occupation. It is a strategy that allows for their involvement in persons' private and intimate lives. The other half of the problem, the right to privacy, is solved by viewing

40 Interview I, p. 11
it as a technical or tactical problem which places the investigator in the position of doing something primarily for the person that they are tracing and secondarily for the public at large.

A distinction can be made between the credit skip tracers and the venereal disease investigators in terms of their attitude toward the people that they are tracing. The skip tracer often feels that the skip is "in trouble with" the skip tracer. The tracer knows that his actions will probably lead to forcing the skip to "face the music" as it were. It is the skip tracer whose mission it is to "keep the skip honest". The V.D. investigators realize that the persons for whom they are searching are only in trouble in a personal sense. If their infection is not treated, it may do them serious harm, although they may bring harm to others by passing on their disease.

The V.D. investigators report that they tend not to view themselves as a possible source of the contact's trouble. Although the persons that the investigators usually search for are in some kind of trouble, it usually relates to something other than being examined for V.D. It's generally not the person's V.D. problem that forms the basis for the person's fear. The individual may be a drug user and feel that, if the investigators find out, then the police are also going to find out. The same thing may be true in regard to welfare fraud. Perhaps there is an adult male living with a woman who is receiving aid to dependent children and if the V.D. investigator learns of the situation the welfare department will also learn about it and cut off financial aid.
In V.D. investigating the background information on the contact is usually elicited during the patient interview. The investigator asks the patient for the contact's name, address, telephone number, age, race, and marital status. This information is recorded on a trace log or "epi-form", which also serves as the investigator's trace log. In addition, there are spaces on the form for a physical description of the contact and his place of employment and residence. If the information is not adequate to locate the contact, the patient may be reinterviewed as often as the need for new locating information exists. As the investigator moves along in his chase, he records his tracing activities on the back side of the epi-form.

The investigator will often want to add to or verify the background information that he has collected. He can do this by checking the city directory which may indicate the family situation of the contact. For example, it may list the person as being married or living with his parents. This information will often determine which approach the tracer will employ. For example, when a contact is living with relatives, the person is approached more obliquely than if he were living alone.

If a person is married, the investigator may try to keep the spouse ignorant of what is going on. This is particularly true if the contact is living with his parents. This caution is necessary because of the repercussions that may follow if the nature of the investigation became apparent. If, on the other hand, the city directory lists the person as living alone, the investigator is freer
to approach the person with much less chance of embarrassing the contact or others.

If the tracer knows the name of the town that the wanted person lives in, the telephone directory for that area will also be checked. This is done by reading through the directory personally or by asking the telephone operator to search her listings.
Figuring it Out

All tracing involves a continuous process of collecting leads, analyzing the information, and acting upon the information in such a way that the wanted person is either located or more information is collected. In V.D. tracing the process usually begins with the E.R. or Epidemiologic Report Form. The information on it determines the next step in the trace.

For example, if the telephone number of the contact is listed then little more may be required than dialing the number to locate the person. If the person's general physical description and a town are the only locating information on the E.R., much more work is necessary.

What the tracer must do is to talk with persons who have shared social interaction with the person. To accomplish this he focuses his searching within the same social class as the wanted person. In skip tracing, for example, since most skips are reportedly persons who are poor, the skip tracers tend to focus their searches in the poorer areas of the community. Economic conditions eliminate the need to check for leads in more expensive night clubs, apartment houses, or social clubs. The tracers report that the average skip will not be sharing that type of lifestyle. The tracing of persons is normally concentrated in the social class to which the skip appears to belong.
The basic idea that the tracer keeps in mind when searching for leads is that he wants to talk to the people who are most likely to know the information that he is seeking. The social and economic situation of the wanted person must be taken into account when information sources are tapped.

In some areas, for example, a ten dollar prostitute would be a very cheap and low class of prostitute and in searching for such a contact the V.D. investigator would concentrate his tracing within that class of people. In addition to focusing the search on the particular class of people to which the contact seems to belong, the tracers often look for leads from people who would belong in the contact's same age band. It frequently occurs that it is the similarity in the age of a person as well as his social class which makes him a possible information source. A good example of this is described by a V.D. investigator:

As I was getting out of my car in front of the house, I noticed a man that was about the same age—about 35 years old—coming out of another house, the house next door. And before I even went to the address where she was supposed to be living, I asked him, (her name was Mary Louise), I asked him if he knew her and he said, 'yes' and looked at me kind of funny. I didn't identify myself in any way, but, you know, after thinking a second or so, he talked to me. He knew her but the address that I had was wrong, and he pointed out a house about five houses down the street where she was living. And so I just walked down there and sure enough she was there. 41

In this instance, the tracer was able to locate the contact because he encountered a person in her neighborhood who was approximately the same age as the one he wanted. The tracer might

---

41Interview H, p. 2.
have been given the same information by any of the other neighbors, but the chance that this person would know her was probably good and he was the first person encountered.

When collecting and analyzing leads it is often a matter of going to the suspected area and making a guess as to which house or apartment the tracer feels that the wanted person is living in and making contact with somebody there. The person that the tracer talks to might not be the person being sought but he is a potential source of leads. This is especially true if the wanted person is living somewhere in that neighborhood. As one tracer said:

It's just a matter of going to an address, asking if so and so lives there and, if they don't, asking where they do live...and from there playing it by ear.42

The tracer usually has several pieces of information concerning the wanted person on hand at the beginning of the search, and as the search proceeds, he collects more leads and moves along as the information allows. Eventually the leads will reach a point at which they begin to fit together in such a way that the location of the wanted person becomes apparent.

The piecing together of the information is accomplished by talking to people. A neighbor may tell the tracer that the skip had told her that he was thinking of looking for a new job in another town. A visit with the skip's co-worker may reveal that the skip had talked to him about taking a job in the same town.

42 Interview H, p. 1.
that the neighbor had mentioned, which confirms or "fits" with what the first informant had said. The collected information must have an internal consistency. If the information does not "fit", the tracer has an indication that something has gone wrong, and that he has to go back to his sources and be corrected.

Covering Tracks

I think that the average skip, a person who leaves for various reasons, does leave some tracks. And some of them... might be unintentional. I think that most of them are left simply because he doesn't think about it.43

Most of the people who are traced have left some ties or residues of their social relation with other persons. It is through these roots that a tracer is able to locate people. In some instances, however, tracers are confronted by persons who attempt to cover their tracks hoping to evade their pursuers. The tracers reported that many of the people who are wanted for either skipping or for public health reasons are quite often wanted by other persons as well. Because they are being traced, and they are aware of it, they may make deliberate attempts to cover their tracks. Two of the most commonly reported methods of covering tracks are using aliases and frequent moves.

Let me give an account of how a person used an alias in an attempt to keep from being found by the bill collector. During his routine daily search of the local newspaper the skip tracer read that the skip had been arrested for driving while intoxicated.

---

43 Interview H, p. 9.
When the tracer checked with the police, he found that the skip was driving a car which had been licensed under the alias. This, the skip had hoped, would prevent the skip tracer from tracing him through the Registrar of Motor Vehicles. As the tracer recalls:

I called Deer Lodge and picked up the title number and had them pull the Abstract and tell me who was owning the car right now. We were looking for but he turned up a credit criminal.44

Another example of using aliases which is not uncommon among skips occurs when utilities are registered for by delinquent customers. In one tracing account the tracer described how he had gone to a house to collect on a bill for the telephone company. While there he noticed that a telephone was ringing. He returned afterward and, by claiming that he wanted to call back later, was able to get the phone number from a son of the skip. After checking with the Credit Bureau and the telephone company, the tracer found that the person had remarried and was getting telephone service under her husband's name.

During another trace the informant said that a skip had used his brother-in-law's name to obtain a loan, then he skipped. When the skip tracer attempted to call him by telephone he reached the brother-in-law who knew nothing of the loan but said that the skip had done this to him once before.

44 Interview B, p. 4.
To give the reader an idea of how actual traces unfold, a few typical traces will be described. This will help to illustrate in a professional manner some of the methods of collecting and analyzing locating information during tracing.

Case No. 1:

When this skip tracer received the account, the first thing that he did was to go to the city directory and identify the people who were neighbors of the skip. He then called them on the telephone. None of these neighbors were of help. Following this he called the only relative which was listed on the buyer's statement, again without results, other than learning that the skip suddenly "just took off".

At this point the account went into the tracer's "chase route". He then drove out to the skip's residence and found it empty. He also called upon the skip's neighbors in person again without finding anything out. He wanted to find out if they knew if the skip had moved in a moving van, a rental truck, a trailer or the back seat of a car. He was hoping to locate the movers or the rental agency and trace from there. He checked neighbors in the entire block behind the skip's house, across the street and on either side without learning anything significant.

His next step was calling the truck and trailer rentals and the local moving companies to see if they had done business with the skip. None of them had. Assuming that the skip had used a
false name to rent a moving vehicle, he went through the rental's records knowing that the skip would have had to list a residence to move from. Once again nothing turned up.

From the Credit Bureau he got a list of the skip's other creditors and called them on the telephone. None of them even knew that the skip had taken off so they were of no help.

The skip tracer's next move was to attempt to find the skip through the skip's children. He reasoned that the children had to go to school and that the school records would be asked to be forwarded to their new school. When he went to the school and attempted to see the children's records, he was confronted by the school's principal who told him that he had no right to see files and told him to leave the school.

At this point I will leave this trace and go on to another. Again with the idea in mind to show how the pieces are uncovered and put together during the trace.

Case No. 2:

This is an account of a V.D. investigator's search for a man with a positive blood test for syphilis. In this instance, a person had sought health care in a V.A. hospital in Wyoming and while hospitalized had a routine blood test. The test was positive and he also had symptoms of secondary syphilis, which a doctor had diagnosed. He was treated with penicillin and shortly had a classic reaction following the treatment which tended to confirm diagnosis.
The report of the case to the investigator was delayed for one month for some unknown reason. After the investigator received the report, he called the reporting physician and obtained permission to interview the patient. His next problem was to locate the reported individual. The information on the report form listed a street address in a Wyoming community. The investigator went to that address several times before he was able to find anyone at home. When he was able to finally talk to someone there, they turned out to be two older men who were unrelated to the patient. He learned that the patient had lived there before and was continuing to use the address for his mail deliveries. The two men said that they knew the wanted man and that they thought that he lived north of Cheyenne, Wyoming, working as a ranch hand on a Hereford ranch.

The investigator then went to the county agricultural agent and to some ranchers in the area and drew up a list of Hereford ranchers north of Cheyenne. As the area in which he was looking for the patient covered almost 10,000 square miles, he called the ranchers on the telephone. Through these telephone calls, he was finally able to locate his man, interviewed him and began the search for his contacts.

One contact was thought to have been the probable source of his infection. The patient was able to provide a great deal of locating information or leads on the contact, but he was unable to remember the woman's name. It was the opinion of the investigator that if the leads were followed up, it would have been impossible
not to locate her. For example, he knew where she worked and where the patient would take her home after a date. He also learned of an extremely close personal friend of the contact who would always know the address of the contact. And he was able to find out where this friend was employed.

To locate this person it was a matter of checking out these leads until the person was found. In this instance, a personal visit to her residence was sufficient to find her.

Case No. 3:

The third and last account that is presented here is a V.D. trace. This episode occurred in Alaska.

The investigator received an epidemiologic report on a contact with secondary syphilis. Included on the form were the contact's name and description, age, weight, height, sex and race. The address listed was only Alaska. Alaska is a state with a very large geographical area with numerous small communities and a few large ones. The investigator reasoned that any newcomer to the state would probably be in one of the two largest cities, Anchorage or Fairbanks, because that is where most recent arrivals first go.

The investigator happened to have been in Anchorage at the time and so he began his search there. He began by checking the state Registrar of Motor Vehicles to see if the person had applied for a driver's license or auto license and turned up nothing. He also checked with the banks to see if the person had opened a checking account, without any luck. His next stop was with the Credit Bureau and there he learned that the contact had made an
application for a loan which was rejected. The Credit Bureau
gave him an address which the investigator visited and found
an empty house. This left him at a dead end. At this point,
he said, "I stood out in the middle of the damn street scratch­
ing my head. I couldn't think of anywhere else (to search)."45

While standing there he noticed a small print shop about
one half way down the block and since he had already gone that
far, he thought that he might as well see if anyone there knew
about his contact. When he entered the shop he was met by a
woman who turned out to be the contact's wife. The contact
himself was found working in the back room.

The investigator said that he thought that it was more
than coincidence that he was able to locate the contact at a
shop only a few doors away from his last known address, as the
person had been living in the house because it was close to
where he worked.

45Interview A, p. 18.
CHAPTER V

SOURCES

In the previous examples several sources were mentioned that tracers often turn to during their searches. The accounts were presented to illustrate the process whereby the tracer moves from one information source to another on his way to locating someone. This paper does not hope to present all possible sources of leads but, from the tracer's experience, a good description of the most typically used sources can be outlined.

These sources include neighbors, relatives, employers, landlords, grocery stores, bars, gas stations, post offices, government records, schools, welfare, law enforcement, utilities, other creditors, and publications. Each of these sources can be called upon by either type of tracer, but certain sources are more commonly used by one type than the other. The function of sources during a trace will follow in the next section.

Neighbors

In skip tracing, as previously mentioned, the tracer before even leaving his office will attempt to identify and contact the skip's neighbors. He does this because it is common that the neighbors will be able to tell the tracer something about the skip which is of value in locating him.

The tracer's approach to the neighbors may be made either personally or by telephone. When tracers make a personal visit
to the address of either a skip or a V.D. contact and . . .

. . . if he's not there, maybe we will call a
neighbor on each side and say, 'Do you know John
Jones?' and they say, 'Oh, yes, he lived there.'
And then we will say, 'Well, do you know where he
went?' And sometimes they will tell us and some-
times they won't. 46

When talking to a person's neighbors, the tracer will often
ask who the person's landlord was, as they often will be able to
give the tracers clues to the wanted person's whereabouts. In
apartment buildings, the manager can serve this same function.

The tracers report in rural areas they are able to approach
almost anyone as a starting place in their search. By visiting
any convenient farm house, the tracer is usually able to learn not
only that his man is or is not working there but also which of the
neighboring farms might have employed him. The possibility that
the wanted person is living on certain of the neighboring farms
can be eliminated because they know everybody who is living there.
Others can be crossed off as possibilities because they know the
size of their neighbor's operation. The rancher might tell the
tracer that the person could not be living at a certain ranch
because the owners don't have any hired hands because they are
small. And then, the rancher might go on to suggest checking at
some larger ranches where he knows that they are using hired
hands.

The rural neighbors are able to block out whole sections of
area for the tracer because they know, not only about their own

46Interview B, p. 1.
circumstances, but what is happening on the other ranches and farms around them. They will recommend that certain places be checked, not necessarily because they know that the wanted person is there, but because they think that it is a possibility that he is, or that someone there would know where to find the person. The ranchers might suggest that the tracer go to a certain ranch because they have so many hands working on it. Or they might suggest that the rural mail carrier, whose route takes him through certain other areas, be called on. They might also add that they know that the mailman is also the auctioneer and that he knows a lot of people in town besides.

By visiting with a few of these rural neighbors, the tracer is able to uncover a great deal of information dealing with the area's social connections, connections which are extremely useful in the social organization of tracing.

**Children**

The children in the neighborhood are often used as sources of locating information. This is especially true if the wanted person had children himself. The tracers report that the children will tell other children in the neighborhood more than their parents will tell their neighbors. Quite often if a skip is involved who is trying to cover his tracks, they will tell their neighbors that they are going some place entirely different from where they actually intend to go. The children, on the other
hand, reportedly tend to tell the truth. When it comes to choosing between believing the neighbors, or the neighbor's children, the investigators say that they tend to believe the children.

The following quote is a typical response by a credit skip tracer when asked about using the children to gain information.

Little Johnny has told little Billy that they are going to move to Tulsa, Oklahoma, and everybody else thinks that they are going to Muskeegan, Michigan. I have a tendency to believe the kids.47

The children are believed more readily than are the adults because of their supposed naivete. They probably have developed few inhibitions against telling the truth, or any great fears of talking openly to strangers. They are also valuable sources of locating information because they will usually pay attention to people who are out of the ordinary. They seem to notice people who have unusual cars or dress or appear peculiar.

In general, tracers feel that neighbors are quite helpful and that they will provide a surprising amount of locating information. Not only do neighbors tend to be good informants, but they often do so without asking anything of or about the tracers, and to many tracers this is a very good thing.

**Landlords**

If the neighbors themselves are not able to tell the tracers where the wanted person might be, quite often they will at least

---

be able to tell him who owns the house that the skip had been renting. This source is a good one because landlords often know the location to which the renters have moved, and they tend to keep track of their property and the persons who reside within it.

Sometimes, however, friendships develop between the landlord and renter. Some landlords, even if they do know where the renter has moved, will not give the address to the tracer. This friendship, however, can be compromised if there is a chance of earning money. One banker told of an instance where he was told by the landlord that she thought that she knew where the skip had gone, but that she wouldn't tell him where. A little later she called the bank and said that she would tell them the skip's address for ten dollars.

In a smaller town, tracers usually try to identify and contact the major landowners. This is done on the assumption that if a person is new to a community, he will most probably be renting a home or apartment instead of buying one. It is not uncommon for one or two persons to own most of the rentals in a small town. These people tend to know who is moving in and out of the community and tend to be quite helpful to the tracer.

In the cities the apartment manager may serve in this same function. Here again is a person who is keeping track of the persons who are coming and going in the apartments that he is caring for. The managers obviously have to know the renters
and they often are given forwarding addresses by the renters when they leave.

In the urban setting, V.D. investigators will often try to avoid using the landlords as a source of locating information. They do this because they have found that when V.D. investigators become identified with people who pose a potential threat to the person that they are trying to reach, they often encounter resistance in attempting to gain information. Very often the landlords are disliked by people in their neighborhoods and, if the people find that the V.D. investigator had worked through the landlord to find them, they may refuse to cooperate with the investigator.

The farthest many V.D. investigators will go when attempting to locate somebody through a landlord in a city is to talk with a clerk in a rent office. In spite of the fact that landlords usually know to whom they are renting, the V.D. investigator often will forego using them as sources. As in the case of being identified with bill collectors and policy, the association with landlords can lead to problems when tracing. By utilizing these sources, the tracer can become obligated to them. For example, if the investigator goes to a landlord, the landlord may say that turnabout is fair play. He may ask the tracer to help him find the person so that he can collect back rent. Or if the investigator has asked a policeman for locating information, the policeman might help him find the person, but he also might ask
the investigator to tell him where the wanted person is if the investigator locates him so that the policeman can get him too. By placing himself under these kinds of obligations, the V.D. investigator may lose the confidence and cooperation of those people (that is, the people with V.D.) that he is trying to serve.

Credit skip tracers, because they serve a special interest group and not the public at large, are not under any such constraints. They do not worry about losing the confidence of those they trace as none is usually ever developed. To the skip tracer law officers can be and often are utilized in tracing skips. This is especially true in rural areas where the sheriff is usually familiar with the people living in his area and those who have recently moved in.

Relatives

In tracing, relatives can often be an important source of locating information. One of the first sources that a tracer turns to during his chase is the relatives. They do this simply because relatives usually keep track of one another.

According to one tracer, relatives are probably the best leads to skips. Although relatives usually know where to locate each other, they are often reluctant to pass this information along to the tracer. This is particularly true when the relative is a parent. Parents tend to protect their children from being pressed by bill collectors. Parents often know if their son (or daughter) has been delinquent with his payments and when asked
where he might be often reply, "I just don't know, he is gone."

If the relatives prove to be uncooperative, skip tracers may employ various artifices to get the information from them. For example, the tracer might tell the parents that he had an insurance check for the skip or he may send the skip a money-gram.

Sending a money-gram is particularly useful when dealing with parents. What this amounts to is sending ten cents by wire. The parents don't know that it is only for ten cents, nor who it is from. They only know that it is a money-gram for their child, so they give Western Union the skip's address and Western Union will in turn give the tracer the address where the money-gram was delivered. The skip gets ten cents, it cost the tracer a couple of dollars and the tracer gets the skip's address.

Some collection agencies attempt to overcome relatives' tendencies to protect one another by using letterhead of a dummy company when writing to them. This is used only on mailings and the name of the actual collection company does not appear anywhere on the stationery or envelope. This letter is a request for locating information and does not hint at why the information is sought.

The value of relatives as a source increases during holiday seasons. This is especially true during Christmas time when persons exchange Christmas cards and letters with other family

---

48 Interview D, p. 6.
members. Realizing this, many skip tracers will check with the relatives of skips during January and ask them if they had received a Christmas card from the skip which might indicate his whereabouts.

**Personal Friends**

Personal friends of the wanted person are also used as information sources by tracers. Although relatives and friends both may attempt to "protect" the wanted person, the friends seem to be more willing to provide the tracer with locating information than are the relatives.

**Occupation as a Source**

Four of the tracers that I talked to said that they will often search for leads through the wanted person's occupation, either past or present, to obtain locating information. This also includes labor organizations to which they might belong. For example, if the wanted person was a welder, the tracer might assume that he belonged to a union, and a check would be made at the local union office. When a union member moves to another town, he must transfer his union membership into his new local. By contacting that local, the tracer will often be able to find out where the person's membership had been forwarded and, by checking with that local, can find out where the wanted person is employed. Some skip tracers will not attempt to use the unions as a source. They have learned that the unions often refuse to
cooperate with the tracers because they are collecting dues from the members and they feel obligated to protect their members. Because supervisors often tend to know a good deal of background information about their workers, they tend to be good sources of information. A typical example of how a tracer goes through the supervisor and the union was given by one informant,

... he (the skip) ran a lathe at an aircraft factory. I had talked to his foreman. Of course a company as large as Boeing or Beech the personnel department knows nothing about the men and could care less, but I did get his foreman's name through the union and I met him. I bought him a couple of beers one morning as he got off at 1:30 a.m., just to talk to him. . .

The informant went on to add that in this case the foreman knew quite a bit about the skip, but he had no idea where the skip had gone.

One tracer said that he tended to approach employers by using a form letter if the case was not high priority. If it is a high priority matter, he will usually telephone the company's personnel manager hoping to obtain the person's last known address. This informant felt, however, that these addresses were of little value. If the person had left the company for any length of time, he had probably moved on again.

Grocery Stores and Service Stations

The owners of the neighborhood-type grocery stores usually know many of the people living in the neighborhood because many

---

49Interview H, p. 18.
of them have purchased their groceries on credit. The grocer has an obvious interest in customers who owe him money. Because these are usually people who have been in the neighborhood for a while, the neighborhood grocer is more apt to be a better source to the V.D. investigator than to the skip tracer. The reason for this is that skips usually do not seem to stay in a neighborhood long enough to develop credit at these neighborhood stores.

The people who are well established in a community are not likely to be skips. The skips, it was reported, are usually casual to a neighborhood, renting rooms by the week. They don't usually get to be well known by the grocer and, consequently, he does not learn where they are living. The cases in which the grocer is able to assist the skip tracer are those in which the skip has lived in the neighborhood and had charged groceries there prior to skipping. The same thing is true of the neighborhood service station. Before he extends credit, the manager will want to know the person's background, particularly his reliability.

According to the informants, the neighborhood grocery stores, the service stations, and the bars are places in which the tracer is trying to find someone with whom the wanted person might have carried on a casual conversation. In most cases the skip tracer tries to find the person who would have listened to the person's complaints, someone who might hear the person say:

I'm going to get the hell out of this town and move to Oregon City because they tell me that they have a big construction job there and I just can't make a living here.\textsuperscript{50}

\textsuperscript{50}Interview H, p. 45
Taverns

The investigators also realize that the bartenders and barmaids can be good sources of leads. Because bartenders are often suspicious of people who ask a lot of questions, they must be approached to provide information in such a way that they are not backed into a corner. One informant said that, when working with bartenders, he does not expect them to say to him:

Well, yes, I know so and so and I will put you in touch with him, or I'll give you his address.  

What usually happens, he reported, is that the bartender will say:

Well, I might know so and so, it sounds kind of familiar, I know somebody who looks like that.

What the investigator usually does then is to ask the bartender to take a note for the wanted person which includes the investigator's telephone number. This allows the bartender's customer the option of making contact with the tracer or not. And the bartender is able to act as middleman without betraying his customer's trust in him.

If the investigator insists that the bartender give him the information, and appears as a threat to the customer, frequently he will not receive it. The bartender depends upon his customers for his living and if he thinks that there is any chance that there

\[51\] Interview A, p. 28.
might be trouble involved, he usually refuses to help the investigator in his search. After a V.D. investigator works with a bartender over a period of time, the bartender tends to become more helpful and open. He has probably learned from experience that the investigator will not cause him to lose business by hurting his customers. The first time, however, that the tracer attempts to make contact with the bartender he cannot be too insistent upon getting all of the information that he seeks.

Because bartenders realize that skip tracers often may pose a real threat to their customers, they, at first, often are reluctant to talk with them unless they get to know more about them and can trust them. In order to develop trust by the bartenders, tracers may make a point to buy two or three drinks there once or twice a week. By doing this, a friendly customer relationship may be developed. Once this relationship has been established, inquiries about other customers can then be made.

When establishing himself as a customer, the tracer will try to dress for the part, wearing a suit only in the better bars and work or casual clothes in the less affluent ones. Dress alone does not make a person appear as a customer; a drink or two must be bought. It's not important that the tracer drinks it. What is important is that his purchase changes his status from a person who has walked in through the door with a lot of questions to a patron. As one skip tracer put it:

It's amazing how well you blend in when you are carrying a beer around just making small talk. It takes you out of the category of a guy who is just asking questions. 52

52 Interview H, p. 46. -68-
In places employing barmaids, most likely the tracer will talk to them before he talks to the bartender. The tracers report that they do this for at least two reasons. First, the barmaids are usually the first persons who will talk to the customer in a bar, and for the sake of convenience the locating questions will be directed towards them. The other reason why the tracer likes to talk to the barmaids instead of the bartenders is that the barmaids are often easier to talk to. By easier to talk to the informants said that they meant that the barmaids are not as suspicious, not as worried about getting someone or themselves into trouble. They are less inclined than the bartender to think that the tracer is a policeman. This is especially true in bars where the bartender knows that there is prostitution or gambling connected with the tavern.

Because barmaids are continually being hustled by the customers, they will often say almost anything just to get rid of an inquisitive customer. To cope with this problem, some skip tracers wait until the barmaid is not too busy and they begin their conversation by making it clear that they are not trying to make a pass at the woman. As one tracer put it:

... if you can start off by getting rid of the idea that you are trying to make out with her, a lot of them (barmaids) expect it, particularly if you are a stranger. You might ask her, "I wonder if you have been here long enough to know a guy," or "Do you happen to know a guy, Joe something," and she'll get involved in it if she knows and probably finish your statement for you.\textsuperscript{53}

\textsuperscript{53}Interview H, p. 46.
As far as utilizing the other customers in the bar as information sources, they usually are not able to be of much assistance. In this situation the informant is most often a person who has been drinking and who thinks that he knows a lot more than he actually does about the matter. As one informant put it:

They will say some of the wildest damn things that you have ever heard of in your life. What they are worth, I don't know.\footnote{Interview H, p. 23.}

Some Formal Sources

In addition to the informal sources such as neighbors, relatives, employers, landlords, grocery stores, bars and service stations, there are at least ten other information sources which tend to be more formal in that they are agencies or businesses whose relationship to the wanted person is basically a secondary one.

The information which they are able to provide the tracer is usually in the form of a written record or is based upon written records. A few examples of these sources are post offices, schools, welfare agencies, utilities and publications.

People who work for these sources provide the tracers with locating information on people that they usually do not know and have never met in person. They can provide the tracer with such bits of information as where mail is being forwarded or records transferred to, or give various background histories on the wanted person.
Post Offices

Post offices serve as a good illustration of this type of source. Their usefulness to tracers, however, often depends upon whether the post office is located in a city or in a rural area. Postmasters in urban areas are usually poor information sources for two reasons. One reason is that they do not work directly with the mail. They do not receive it, sort it nor deliver it. The chances that they will know something about the individual who is receiving mail in their community are not very good. In addition, post office regulations prohibit postal employees from giving out information on the people served, except in specific ways. This usually means that the post office can furnish only the last known address if the person is still receiving mail, or if he is not, the listed forwarding address and any address to which mail has been forwarded.

Attempts by tracers to gain locating information from the urban postmasters usually are unsuccessful, except as mentioned above. The rural postmasters, however, are often most helpful as an information source. All of the tracers which were interviewed confirmed this.

In rural areas the post offices are quite often combined with other businesses. It is not uncommon to find the town's post office, grocery store and gas station combined under a single roof. The postmasters know almost everyone in their areas and if they do not know the particular person, at least they will know if any strangers have moved into that area. In addition,
rural postmasters, or more likely postmistresses, usually "are the gossip type anyway and like to know what is going on in a community." They usually don't ask who the tracer is or why he is looking for a particular person. They also tend to disregard the prohibitions against giving out information and are usually willing to talk. Although, as one V.D. investigator said:

Once in a while they'll say that they can't give out that kind of information. Then I'll show them my identification and right away they will help if they know the people.56

A skip tracer added that:

They usually never ask why, you know, and so I just usually call them and say, gee, I want to get ahold of John Jones and do you know where I could reach him, and usually the postmaster will say, "yea, yea, he's out on so and so's ranch."57

In the smaller communities where the post offices are smaller, the postal workers are reportedly more open and friendly than their urban counterparts. The post office is usually located on the main street of town and it is common for people to stop there and ask for directions. The postal workers are used to answering people's questions. They are willing to tell people that a particular person is receiving his mail at that post office.

Quite often in the small post offices the person who sorts the mail, who boxes it, who handles it, is also the postmaster.

55 Interview H, p. 30.
56 Interview E, p. 4.
57 Interview B, p. 10.
He knows the people in the community and the ones who are sending and receiving mail. He knows the people and is in the habit of helping strangers. As one tracer put it:

Rural postmasters are just friendly folk, you know. So I just go in, and I need help. Where could I find Susan Brown? "Well, Susan Brown lives with her folks, have you tried her folks?" Well, they live out on the ranch, or they live over in the green house behind a blue house. You know, they just tell you. 58

In the cities or larger communities, there may be dozens of persons involved in handling the mail. The postmasters at the larger post offices will have a separate office and will not directly handle the mail nor know many of the people being served.

The urban postmaster will usually not cooperate with the skip tracers and the skip tracers know it. The V.D. investigators, however, can usually count upon receiving assistance from them. But in order to get their help, the investigator must show the postmaster his identification card and say that a health problem is involved.

The postmaster in these urban cases usually will not know the person for whom the investigator is searching. What he will do, if he decides to help, is to walk into the back room and talk to the postman who handles that route or anybody else working there who he thinks might have the information the tracer wants.

The key point that the informants seemed to be stressing is that when dealing with postal workers, use a very friendly approach. This is true not only with postmasters but with the mail carriers

58 Interview E, p. 4.
as well. One major drawback to using the carriers as sources is that the tracer usually has to go out to the route to talk to them. In many searches the tracer does not have the time to make such a visit.

Besides acting as active sources of information, the postal system is used by tracers in another way. This is done by using the mail system itself and letting the postal service do the tracing. This approach is more commonly used by the credit skip tracers and to a much lesser extent by V.D. investigators. A typical method of tracing by mail was outlined by one informant with which three others agreed. He said that it works in the following way: A letter is sent to the last known address of the skip which has ADDRESS CORRECTION REQUESTED stamped on the envelope. The mail carrier attempts to then deliver it and if the skip is no longer living there, the postal workers will search their files for a CHANGE OF ADDRESS CARD on the person. If they have a record that the person has moved, the post office will send a card to the sender listing the skip's new address. (This costs the tracer ten cents.) If the letters do not come back it probably means that the skip has moved again.

When a tracer sends a letter requesting a forwarding address or address change, he is in effect telling the post office that he

59 See example on p. 148 in appendix.
60 See example on p. 148 in appendix P.O.D. Form 3547.
wants to know the address where the wanted person is now living, or where he is receiving his mail. Using this process, the tracer can have the post office act as the tracer and receive a formal record of its trace.

There are two situations that the tracers may encounter when using the mail for tracing which present a problem. These are cases in which the person's address is a post office box number or in care of General Delivery. In these instances, the tracer realizes that he is probably dealing with a transient person. This is particularly true of the general delivery cases. These people may not even stop in that town, or check to see if they have any mail if they do stop. One avenue of approach used by the tracers in these cases is to send a letter to the wanted person in care of General Delivery and hope that the person picks it up. The results from this method, however, are usually poor at best.

On occasion the tracers will have only a person's name and a post office box number and no other information. In these cases, two approaches can be used. A letter can be sent addressed to the P. O. Box, or as is usually done, the tracer may call the postmaster and ask if the wanted person is listed as the box renter or if any other address is listed. He may also ask if the wanted person is receiving his mail at that box number even though it may be rented to someone else. If the person is getting his mail through a third party, it may be possible to locate the person
through the intermediary. As one tracer said:

Sometimes by following this back I can go to a relative or a friend and find out that the person is living out of town 15 miles and gets into town once a month to pick up his mail.\(^6\)

Another way in which the tracers reported that they use the mail system to locate persons is by looking at or in mail boxes to verify that a particular person is living at an address. In apartment buildings most of the residents have their names listed upon their mail boxes. This also is true, but to a much lesser extent, of private residences, except in rural areas where the mail boxes will also exhibit the owner's name. Some tracers said that when the person's name is not listed on the outside, they will sometimes look inside the mail box to confirm that the person is getting mail at that address. In some instances, the skip tracer will check the return addresses on any mail that he finds there so that he can contact the senders to see if they can provide leads on the wanted person.

**Record Searches, Courthouse**

When some tracers run out of information as to where a person is, they often go to the courthouse to see if there are any records concerning the skip on file there. The Treasurer's Office has a file listing all of the persons owning real property in the county. If the individual is listed, a lot number and the addition in which the property is located will be shown.

\(^6\)Interview E, p. 5.
From there the tracer may proceed to the County Assessor's Office to verify that the records in the Treasurer's Office were up-to-date. Records in this office will show if the person still owns the property. The assessor also has a list, in alphabetical order, of every person who licenses or owns an automobile, boat, trailer house, airplane, or any other taxable item. These records are usually in the form of an I.B.M. card and on it the tracers can find a receipt number and a license number of the taxed property. The tax payer's address, however, is not listed. To obtain it, the tracers said that they have to take the license number to the Department of Motor Vehicles, also in the Courthouse. By looking at the tickets there they can find out where the person lives and if the property had been financed, the name of the lienholder. The tracer is then able to go to the lienholder and get any locating information that he might have concerning the skip.

Health Records

There are three kinds of records that the V.D. tracers have access to which skip tracers do not. These include, 1) the reactive register, which is a cumulative list of all the persons with a reactive blood test for syphilis who have come to the attention of the Health Department; 2) the hospital; and 3) the birth records. The names of infected persons processed during previous V.D. investigations are kept in the "closed files" of the register. The persons are listed in a first and last name file, as well as in a nickname file.
These files often include useful locating information. In reference to them, one investigator said:

People may have several diagnoses and all of them from different addresses at different times. But somebody at those different addresses knows who that individual is living with. They will list the same address and even if they have never lived there, a friend or a relative lives there or someone that they make everyone go through in order to get to them.62

Hospital records may also be a source of information. People tend to know if their friends or relatives have been recently hospitalized. In the process of talking to these people, the investigators try to find out if the contact had been in a hospital within the previous year. According to one informant, if the contact had been in a hospital during the last six months, it is likely that the tracer will find a "good" telephone number, relatives specified, next of kin or addresses in the medical records. These files can be seen only after the V.D. investigator has identified himself to the medical librarian and would not be open to skip tracers except those working on hospital cases.

One V.D. investigator told me that many of the people that he traces have had either a recent delivery or a prenatal examination. If they had a registered birth, even a still birth, they are on record. These records are usually good sources because people need some sort of proof of who they are when they enter the hospital. They cannot be admitted on their word only. Also, when a woman's children are involved in the hospitalization she will tend to give

62Interview I, p. 5.
more accurate information because she wants to make sure that her doctor can reach her again if he has to.

Registrar of Motor Vehicles

According to four of the informants, the Registrar of Motor Vehicles can be of use in locating people. In these cases the tracers trace a person's automobile and by locating it can often find the owner. When a person moves to another state, it is required that his automobile title be transferred to that state. If a tracer asks that a "stop" or "watch" card be placed on the wanted person's file, he will be notified when and if the title is sent and the state to which it has been forwarded. By contacting the Motor Vehicle Department in the other state, the tracer can then determine the address that the wanted person has listed as his residence.

Within a state, the tracers report that they are sometimes able to locate persons through the license numbers of their cars. For example,

If a person does not even know the name of the contact but says that he is driving a nice big Eldorado...and you say to her the next time that your boyfriend comes by you get his license number even though you don't know his name or anything. You get his license number and we'll tell you who he is.63

School Records

Another source open to V.D. investigators but not normally available to skip tracers is the school records. If a skip had

63 Interview I, p. 8.
children in school, their school records have to be sent on to the new school. This required transfer of school records is similar to the required transfer of automobile titles. By tracing the children, the tracer is able to trace the parents.

Because school records are not supposed to be available to the public, skip tracers, if they want to obtain locating information from the schools, have to approach the schools obliquely. If the tracers can talk to a new clerk who is not familiar with the rules or policy, they can often convince her that she should provide the information.

Similar to post offices, the availability of school records seems to be a function of community size. As one skip tracer revealed,

Normally the smaller the communities are, the easier it is to get information from the schools. In communities the size of Missoula, they have to set up strict guidelines because they would be hounded to death for it if they said that they would give out that type of information. But in small towns there are not that many people trying to get information on people in that area.64

Welfare

Although none of the skip tracers said that they used welfare departments as sources, they were reportedly utilized by the V.D. investigators. The informants revealed that there are both benefits and drawbacks to using them. On the positive side, if a contact is on welfare the investigator is almost guaranteed that he

64Interview D, p. 8.
will be able to locate the person. In most localities an individual's aid check is mailed to him, and the address must be certified that it is indeed the individual's residence. So the tracer knows that the contact is either living at that address or has only moved within the last ten days. If the contact has moved, his case worker will almost always be able to tell the investigator the contact's new address.

The reported problems with using the welfare office as a source are that using it usually requires a personal visit, which is too time consuming. Also, V.D. investigators tend to shy away from this source because of the legal implications for the tracees. Some people collect welfare illegally. Some recipients of aid to dependent children have a man who sneaks home after dark. In many states a woman cannot collect welfare if her husband is living with her. By going to the welfare department, the investigator places himself in the same position as he does when he goes to the landlord or the policeman. Instead of helping persons in trouble, he may find himself in the position of being a source of trouble for them if he starts exchanging information with these other sources.

Utilities, Power Company

There are two public services that most people utilize and which are provided by the telephone company and the power company. Two of the informants mentioned that they use these sources, but only occasionally. The trace reportedly has to be going quite poorly, and it has to be an important one before going to these
companies. A skip tracer gave this typical description of this relationship:

Utilities are private but they will usually help us sometimes. I never try to abuse it. I only do it when it's a real emergency...you might say, where we got to find somebody. Utilities report to the Bureau, and I usually go for that "green sheet" but I only use the utilities when I'm just stuck and I don't know where to find the person.

Telephone Company

The informants also said that the telephone company was usually not very cooperative with tracers unless they were looking for somebody on a telephone company account. When telephone company accounts are involved, the company will not only furnish any of the skip's addresses that it may have, but all of the telephone numbers to which the skip had placed calls. The tracers can then make person-to-person calls to those numbers asking for the skip. Usually, it was reported, at least one or two persons can be reached in this way who are able to tell the tracer where the skip is.

In this procedure, by calling person-to-person, the telephone operator acts as the tracer, asking the persons called if they know how or where the skip can be reached. Not only does she collect leads for the tracer, she also follows them up by calling the numbers that the previous ones called suggested. There is an additional benefit from having the operator make the calls. The people

65The Local Credit Bureau.

66Interview B, p. 10.
who are called have no way of knowing who is attempting to reach the skip. They only know that it is a long distance call and may be important. As they do not know that it is a skip tracer who is behind the calls, they are much less apt to try to protect the skip and deny any current knowledge of him.

The telephone is probably the single most important tool used in skip tracing, as tracers feel that they could never get anything accomplished if they could not use telephones. One tracer summed up the importance of telephones when he said:

...we make the money off the phones really. We just get on the phones and sometimes we will be on the phone almost all day. Almost all of the work is done by phone.67

Tracers will almost always try to work the case without leaving the office. The only way to do so, aside from mailings, is by using the telephone. At its simplest, if the tracer has a telephone number on the wanted person, he may dial the number and if everything goes well, he has reached the person he wants.

The process becomes more involved if only the name of the town and the person's name are known. For example, a tracer may be looking for a John Jones in a particular town. Going to the telephone book the tracer will go down the Joneses, one after another, and call them. He will ask each person who answers if he knows John Jones until..."finally you hit one of them and they will say, 'oh, yea, he is my cousin', or 'he's my uncle.'" At this point, the problems with using relatives come into play but at least the tracer has located a lead.

67Interview B, p. 8.
Besides saving time and being a good tracing tool, the telephone call has at least two other uses. According to a V.D. investigator, he will often leave his telephone number with someone who he thinks will give it to the contact. If the contact did not return the call, the V.D. investigator can begin a confrontation process when he finally has located the person. He can say to the contact that the message said that it was extremely urgent that he call back, and he wants to know why the message was ignored. At this point, the informant said that he is able to

...assume the relationship of the driver and the horse. You are able to put yourself in command; you can steer and mold the individual toward some goal. You are working him instead of him foxing you. Until then he has been playing the cards.68

The skip tracers also have a telephone technique that they use to urge certain persons to give them locating information. This is used when the tracer is trying to locate a married skip. The tracer will have a girl call and if a woman answers, say "Is Bill there? Oh, he's not. Will you have him call this number and ask for Nancy?" The caller then leaves an unlisted number of the tracer's office.

It usually takes a little time for that telephone to ring with the wife calling to find out who is this Nancy who wants to see her husband. This time, however, it is the skip tracer who answers the telephone. He tells the caller that he is Nancy's husband and that

68Interview I, pp. 14, 15.
he wants to know who is calling. Then

...there is a lot of gulping and a lot of stuff.
And I say, "Yea, I've heard of him (the skip),
where is he?" Boy, you can get some conversations
going that you don't know what to do with... You
sure can create a lot of interest in what is going
on.69

Credit Agencies

Credit skip tracers have access to information sources which
the V.D. investigators normally do not use. These sources are
other skip tracing agencies, other credit or loan agencies, and
local credit bureaus. As was mentioned earlier, the credit bureaus
issue what is called a green sheet, or bulletin. This is published
once a week and is sometimes referred to as the "scandal sheet".
It lists the names of persons who are being sued, divorced, or
have changed their address. It also includes the names of those
persons who have applied for marriage licenses or have obtained a
loan. If a person has pledged collateral when the loan was ob-
tained, the financial statement will also be included. If a person
moves and applies to the power company for service, the power com-
pany will give the new address to the credit bureau for listing.

Because the bulletin lists such large amounts of locating
information and processes so many people, skip tracers or their
employees routinely search it for names of persons that they are
tracing. Because the credit bureau in effect acts as a full time
tracing agency, it is an essential place that a skip tracer will

69Interview H, p. 47.
check in his search. Quite often, if a person moves to another town, the credit bureau in that town will write to the community that the person last lived in asking the credit bureau there for a credit report on the person. A skip tracer, by calling the credit bureau, can pick up the name of the town from which a credit check had been requested and therefore know to which town the skip had moved.

The American Banking Association publishes the Installment Lending Directory which lists all of the member banks. Each of these banks will do certain things to locate skips and collect for the other member banks. Some will not only help another bank locate a skip, but will also send someone to personally visit the skip and either collect payments or repossess the collateral. Others will attempt to locate the wanted person only by writing letters and other banks will only make telephone calls. In most cases, they will send someone out to pick up the money or make the repossession, once the person has been located.

When a skip tracer, employed by a bank, has located a person in another town, he can look in the directory for the member bank located in that community and write the bank requesting their help. In addition, the tracer will send along a 'hold harmless agreement' which says in effect that if the helping bank incurs any costs or law suits in the process of locating and collecting, the original bank will cover the costs. An exception is made, however, if the costs are due to negligence or unauthorized acts by the helping bank.
The skip tracer may also decide to check the local banks to see if the skip had a checking account at one of them. If a skip's checking account is located, by examining the cancelled checks for out-of-town endorsements, the tracer may discover the name of the location to which the skip had moved.

The people who trace for collection agencies also can call upon a nation-wide skip tracing association for help in locating people. If the tracer thinks that a skip has moved to a particular city, he can send the account to a member agency in that city. The collection agency there will attempt to locate the skip and, if he cannot be located, they will put a watch card into the skip's file and will work the case if new leads turn up.

Newspapers

A major source of locating information to tracers is the newspapers which, it was reported, are even more productive than the credit bureau bulletins. One tracer said that he daily reads the obituary section to see if any of the people that he is looking for are listed as survivors. His interest lies not so much with the dead, but that the relatives are usually listed as well as their home towns.

All of the skip tracers that I talked to said that they made it a habit to read the newspaper daily looking for the names of persons that they are searching for. Births, deaths, marriages, divorces, law suits and criminal court proceedings are all listed. Not only are the principal parties listed, but oftentimes the persons' relatives and their addresses are also given.
The section concerning court proceedings, especially police court, is usually carefully scrutinized. As one tracer related:

We read it (the newspaper) for names. I read almost every column and just sift names because they (skips) will almost always turn up in the newspaper...in the justice's court where they are being fined or in the police court.70

The fact that skips can often be located through the newspaper accounts of their court appearances tends to support the notion which has been alluded to earlier that persons being traced are usually also in other kinds of trouble as well.

To give a typical example of how a person might be located through a newspaper article relating to him, the following account by a skip tracer is emblematic.

We were looking for some people and read in the newspaper that they were getting a divorce. Well, that is all that it says. Well, we go (to the courthouse) and check the file and it tells you the names of the attorneys. So what we usually do is, if we are looking for the husband, go to the wife's attorney and he will usually tell us where ________ is.71

An additional benefit is often realized by tracers when searching the newspapers for locating information. Perhaps the person has already been found but he has told the skip tracer that he had no money to pay on his account. When the tracer reads a week later that the person was picked up for drunken driving and paid for his fine in cash, the tracer makes a note of it on the person's file. The next time that he is collecting from the person and is told

70 Interview B, p. 3.
71 Interview B, p. 3.
that there is no money available to pay on the bill, the tracer can confront the skip with the recent history of being able to afford to go out drinking and to pay for a resulting fine.

Using Directories

There are two directories that most tracers will routinely turn to in their searches. They are the telephone directory and the city directory. The telephone directory will list, except the unlisted numbers, all of the persons in that service area who have telephones. By checking in the telephone book, a tracer can possibly find a wanted person's telephone number and his address. The tracer may also use the telephone book to verify a person's address. In addition, the telephone company has an information service which provides the names and telephone numbers of the subscribers who have not yet been included in the directory itself.

The city directory is another source of information about the people living in a community. In some ways it is a better source than the telephone directory as it provides a cross reference between telephone numbers and street addresses. It also lists those people who are not listed in the telephone book as they have not subscribed to telephone service. City directories usually list in alphabetical order most of the people in that community by household and address. In another section of the director, the streets are listed in alphabetical order and the names of the people living at each address on that street are listed in numerical order by street number.
The city directory is especially useful if the name of the wanted person is not known but his address is. In these cases, the tracer looks up the address in the city directory and obtains the name of the person living there. Then by looking up the person's name in the telephone directory, his telephone number can also be obtained. By using these two directories, the tracers may be able to begin with only a person's address and determine both his name and telephone number.

Contacts and Spotters

The informants reported that some tracers, while working in particular areas, eventually get to know certain persons working or living there whom they are able to regularly call upon for help in locating people. These areas may range in size from an entire community to a single bar. The helpers usually occupy positions in the community which either bring them into contact with the public or force them to have special interest in what the people in the area are doing. The fact that they might be aware of what others are up to, however, does not in itself make them useful to the tracer. If a person has both information on a number of people and is willing to repeatedly share that information with the tracer, he is considered to be a "contact" by the tracer.

72 These "contacts" should not be confused with V.D. "contacts" who are not resource persons to tracers, but are persons named as having been exposed to, or have had contact with a person infected by a venereal disease.
A tracer may have a wide variety of these contacts. For example, a service station owner may be his contact in town A, a banker in town B, and a bartender in town C; or if the tracer is working in an urban setting, his contacts may be found in various occupations in different areas of the city. What each contact has in common is their availability to repeatedly provide tracers with locating information on a number of persons.

Realizing the value of these contacts, tracers often maintain what is called a "personal reference sheet". This is an ad hoc accumulation of names of people who have been helpful in locating persons in the past. A typical listing of such a contact might be "Rick-tends bar 9:00-4:00 at such and such a club". One tracer said that he likes to

keep a list of these people who have been cooperative. And they are quite literally a fountain of information... they are very helpful to us so we keep a listing of them and the very narrow area that they serve.\footnote{Interview I, p. 4.}

As to why these people act as contacts for the tracers was unclear to the informant. He suggested that they may help because either they appreciate the work that tracers do, or the concepts under which they worked, or perhaps the contacts were people who were vindictive.

Other tracers added that although they did not know why people acted as contacts, they knew that force was not a factor. They provide information voluntarily and usually with no demand for
payment, although, money may sometimes indirectly enter into it. For example, one tracer said:

I've got a barmaid that I personally paid off a thirty dollar hospital bill. She has been a barmaid in this town for twelve years. I told her, "Look, I'll pay the bill if you keep your eyes open for me." She says, "done". She has been a pretty good source for me.74

The tracers said that they attempt to maintain at least one contact in each area in which they are working. By having a contact in a community, the tracer can go to that contact and discreetly inquire about the various persons that he is searching for. Without a contact, the tracer, and particularly the skip tracer, would find himself in a difficult position. As one skip tracer pointed out:

Do you have any idea of the kind of reception that you'd get if you stood there saying, do you know where John Smith is, do you know where Bill Jones is? There is just no way. That's why you have got to have contacts.75

There is another class of helper that tracers reported that they used which is distinguished from the contacts. These people are referred to as spotters. According to the tracers, they are people in the neighborhood who have the facility to sit down and know when you moved into town, and how many kids you've got, and why you are there, and why you had to leave, where you came from, and you have never spoken to them in your whole life.76

74 Interview H, p. 40.
75 Interview H, p. 27.
76 Interview H, p. 41.
A spotter reportedly is the kind of person who can usually be found sitting on a park bench, on a porch swinging, in a lawn chair, or peering out a window. He appears to be a person of habit who

...comes out the same time every day, sits there and goes in about the same time and if anything is happening, he knows it.77

Another added that quite often these spotters are women.

In the urban area, particularly in the summer time, there is a little old lady who sits on the porch. There's got to be at least one on every block. She might be an old granny that has got a bunch of grandkids that live in the neighborhood, but she spends a lot of time looking out the windows, or on the porch, if she has one. She may have some neighbors and they stand outside and gossip and they see everything that happens.78

The informant went on to say:

Sometimes it's a little old man, but usually it's a lady. In my experience, there have been people like this in virtually every area that I've ever worked in. This is a very common thing.79

Tracers will usually try to find one of these spotters when they think that they are in the area where the wanted person may be living. The spotters may be located by driving around the block and looking for the house with some chairs on the front porch or in the yard. Or the tracer may just watch the windows of the houses as he drives around the block looking for a person peering out the window.

77Interview H, p. 29.
78Interview A, p. 30.
79Interview A, p. 32.
For example, a tracer may be looking for somebody in a block with perhaps twenty houses on each side, one right after another, most of which are multiple dwellings. He may also know that the person is living somewhere in the middle of the block. He is not able to identify the house because all of them look very similar. He also knows which side of the block the person is reportedly living on, and he might also have the person's description and his first name.

To locate a spotter, the tracer will search the opposite side of the street on the same block and if he thinks that he has located one, he will stop and knock on her door,

...because if they live on the north side of the street, they can see the whole south side and they know who goes in and out of every door.

He may say to the person:

"I'm trying to locate somebody on this block", and I lay it right on the line for her. I tell her that I don't know much about the person. All I know is her first name and I have a description and I am not even certain that the person lives on this block, I'm desperate and in need of help.

In certain ways, the "contacts" are also spotters, in that they are aware of what is going on in the area and follow closely what others in the community are up to. Spotters, however, are usually not "contacts". Spotters are people that the tracer is able to approach for the first time and find out something about

---

80 Interview A, p. 31.

81 Ibid.
other people in the neighborhood. Contacts are reportedly used as sources and comparatively lasting relationships are developed with them. Spotters, on the other hand, are transitory. They are usually approached only once and then never seen again.

The preceding list of information sources is not intended to be exhaustive; hopefully it represents the major or most common sources used by tracers. In the next section, other constitutive elements of tracing will be discussed. Included will be the length of the trace and the time to quit.
CHAPTER VI

OTHER TRACING VARIABLES

Some Temporal Aspects of the Trace

The amount of time spent on tracing a skip may range from a few hours to several years. In some cases, the trace may continue for as long as five years, which is the maximum amount of time allowed by law. Credit tracers reported that they operate on the assumption that when a business turns an account over to them, it is expected that they will actively and continually work the account until the skip is found. If the skip is not located in a short period of time, the tracers will begin making periodic rechecks of the credit bureau, the courthouse, relatives, if any are listed, and former employers.

During this time, the tracer also rechecks with the client to see if anything on the skip had turned up. Surprisingly, the businessman who had asked for help in tracing down the skip sometimes will have encountered the person and never notify the skip tracer that he had. This was revealed by one skip tracer when he said:

"We'll call the client and say, and you would think that we wouldn't have to do this, "Have you seen John Jones?" "Oh, yea, I saw him walking down the street the other day." And usually I feel like saying right then, "Well, why in the hell didn't you pick up the phone and tell us?", you know."

---

82 Interview B, p. 7.
When confronted with this question, the clients reportedly would explain that they did not notify the tracer about the skip because the clients thought that the skip tracers were working the account and that they already knew that the skip had returned.

Because people have a tendency to return after having skipped, the tracers try to make yearly, or at least periodic, rechecks at the various sources. Although time is an advantage to a skip when he takes off, it eventually may work against him in that the skip tracer has the option of waiting the skip out. He may simply decide to wait for the skip to return, instead of actively tracing him down. Of course, if a large amount of money is involved, the client will demand a more active and rapid form of tracing.

The V.D. chaser does not have the option of "waiting people out". The chaser must locate the contacts or suspects wherever they might have gone. He cannot wait hoping that they will return eventually. The investigator is forced to be concerned with the critical time period of infection. His concern is not necessarily focused upon the particular individual in himself, but with that person as a carrier of a disease which is in an infectious stage. Naturally, the investigators want to locate the person and cure him before medical complications develop. But, as one investigator disclosed:

...your primary goal is to find him as soon as possible before he enters this infectious stage or as soon after that as possible. So simply waiting for him to return so that you can save your case does nothing for the control of the disease. So you have got to determine how you can find a person most rapidly, not simply find him.\textsuperscript{83}

\textsuperscript{83}Interview G, p. 11.
In V.D. tracing, investigations of any particular case will rarely extend over six months, with 45 days being the administrative limit. Two main reasons were given for this. First of all, V.D. investigators deal with a very high number of cases.

There are always hundreds of cases coming down, both in terms of positive bloods and contacts to cases. There's simply too much work to play around with it.  

It was also pointed out that there is little that the V.D. investigator can do after 45 days that he hasn't been able to do earlier.

The second major reason for the relatively short tracing time period in venereal disease work is that the immediate reason for finding that person begins to disappear. If the wanted person had been infectious, he has probably passed out of the infectious stage by the end of six months. If, for example,

A person who is highly infectious and has infected several people, by the time that the people that are infected have developed their symptoms, have come to us to be treated, the original patient is probably not infectious any more. The damage has been done.  

Sometimes, however, it is not possible to quickly locate a person or even find him at all. In those cases, the tracer must decide whether or not the trace ought to be continued or if it should be stopped. Why the tracer decides that he should terminate the trace will be discussed in the following section.

---

84 Interview A, p. 37.
A Time to Quit

In both types of tracing that have been presented in this dissertation, eventually a point is reached in certain traces when it is no longer prudent to continue on with the search.

The number of cases that a V.D. investigator is carrying, as well as the nature of his cases, is a variable which serves to influence his decision to what extent he will pursue his particular traces. For example, if an investigator had to locate ten persons who were named as contacts to early syphilis, he might

...make a visit trying to find the person and if I couldn't find him and could not confirm the fact that he even lived there, I might come back again, because I'm trying to work these other nine contacts too... If I had two contacts and no other real important work pending at the same time... I'd be tempted to spend a lot more time before I gave up.86

Why some cases are worked for the full 45 days and others are dropped early in a trace depends upon how the information checks out when the tracer begins going to his sources and following up on his leads. If nothing seems to fit, and if it can be confirmed that the locating information is erroneous and there is no other way to learn the correct locating information, it is time to give up on that trace. As one informant said:

I would give up just as soon as I reached that point, even after just 20 minutes.87

86 Interview I, pp. 11, 12.
87 Interview G, p. 12.
If the investigator has checked out all of the leads and has been unable to locate the person, the paperwork on the contact may be sent back to the original interviewer for a reinterview in order to obtain more locating information on the contact. But, until the original patient is reinterviewed, and new information elicited, the trace is temporarily dropped.

The decision to drop a trace, of course, also depends upon how critical it is that the wanted person be located. In venereal disease investigating, the importance of a person may depend upon the person's chances of being infected. A typical illustration of this variable was given by an investigator when he said:

Suppose you are trying to find the wife of a person with secondary syphilis and the guy has been having regular sex relations with her every week for the past six months. The chances that she will be infected with be extremely high. So that the amount of effort that will be involved in attempting to find her will be much greater than somebody with whom the person has had sexual exposure six months ago.88

The amount of money involved determines the importance of the wanted person to the skip tracer. Although no actual figures were given by skip tracers which would serve as a base line above which they would consider an account as important or below which the case would be regarded as low priority, they did point out that the amount of the loan was important. Two typical quotes may help

88 Interview A, p. 20.
to explain this. A bank employee told of his attempt to collect on a small loan out of state. He said that

...we have one guy, he's up in Alaska and he owes us $43.00. To make a long distance phone call to get a hold of him costs $5.54, and a bank won't take the referral from Montana up there for that small amount. So you write him a letter and hope that he pays.  

At the other extreme, a collector said that he will continue to work the important cases no matter how long it takes. As he indicated,

...usually when money is involved, I try not to give up until it hits the statute of limitations, and then we are all done, and that is five years.

In credit skip tracing, however, it was reported that it is seldom that a skip is never found. The problem that skip tracers are more likely to encounter is being unable to make a collection after the skip has been located. As one skip tracer recalled:

Of course you charge the loan off after a short period, but I can't think of one that we have never found. Quite often you'll find the guy, but it doesn't do you any good.

Failure

While talking to tracers about why they give up on certain traces, the notion of success and failure arose. In one sense, every case is a failure simply because it occurs. In terms of preventive public health work, tracing itself can be viewed as

---

89 Interview F, p. 7.
90 Interview B, p. 7.
91 Interview I, p. 88.
an admission of failure. If the persons charged with eradicating venereal disease were totally effective, no cases of V.D. would be occurring and hence there would be no need to perform V.D. investigations.

There is another built-in failure in V.D. tracing which may be a reflection of serious weakness within the interviewing process itself, and this refers to those persons who are not traced. For instance, there are whole categories of contacts who are not often considered during the patient interview. As one investigator pointed out:

How about incest? How much do we interview for incest? For children? Do we say, how many times have you had sex with small children? We don't; not to mention homosexuality, which is a much larger percent of cases than people are willing to admit.\(^9\)

As the interview process often fails to take certain types of contacts into consideration, it is probable that some of these contacts are infected and can continue to extend the chain of venereal disease infections because they are not followed.

In another sense, perhaps it is just as well that the investigators overlook tracing certain contacts who may have been infected through deviant sexual behavior. Because of the possible social ramifications, if exposed as some sort of sexual deviancy, these types of contacts may react to the investigation in radical ways.

\(^9\) Interview I, pp. 19, 20.
One investigator, when describing an administratively successful trace, but yet one which he considered to be a failure, reported that the case was

...an instance of when a homosexual is pushed way the hell too hard by someone for contacts and the person got the contacts, but the homosexual committed suicide that night. Ninety-five percent of this was attributable to what he went through that day. He saw his world crashing in on his head.\(^9^3\)

In order to reduce the possible impact of the tracer on the lives of the people that he is supposed to be helping, a standard of confidentiality has been established. Why the need for confidentiality exists and what the investigators do to maintain it will be discussed in the next section.

Protecting People

In the last section, it was pointed out that a V.D. investigator's involvement in a homosexual's life seemed to contribute to that person's suicide. Other possibly less drastic or dramatic consequences may also result from V.D. investigators' involvement in persons' lives. Divorces, beatings, and job loss are only a few examples. In order to minimize the risk of damaging persons' lives, V.D. investigators attempt to make their traces or investigations in secret.

This attempt at maintaining secrecy is most often referred to as confidentiality by V.D. investigators. In venereal disease investigations, there are usually two people whose confidentiality

\(^9^3\)Interview I, pp. 19, 20.
the investigator has to observe. The first is the original patient to whom the investigator had made a commitment of confidentiality during the interview; the second is the person named as the contact.

Although it was reported that sometimes the V.D. investigator's informant, i.e., the patient, may not care if the others learn of his infection, the sensitivities of the contact must still be considered.

Quite possibly your original informant might not give a damn if you go out and put it on a billboard, but that may not be the feeling shared by the individual he exposed.\(^{94}\)

This V.D. investigator went on to explain that a person's concern for confidentiality is usually apparent and that the investigator will proceed accordingly. For example, if the persons involved in the chain of infection take a flippant attitude about their disease, then it is probably true that maintaining secrecy is not too important to them. Confidentiality tends to become more critical in sensitive situations involving such people as those who engage in homosexual or extramarital sex.

To others, confidentiality may be unimportant because they may feel that there is little that the investigator can do which could make their lives more troubles. The loss of confidentiality may be insignificant compared to being threatened with arrest, or the repossessing of their automobile.

\(^{94}\)Interview I, p. 12.
If they are going to throw them out of an apartment, if they are going to take them down and put them in a lock-up, this is a hell of a lot worse than someone coming in and saying, "You've got V.D."\(^{95}\)

Regardless of the attitudes of the persons directly involved, the investigators reported that they routinely attempt to maintain a sense of confidentiality. This is done not so much for the sake of secrecy itself, but to avoid embarrassing either the wanted person or the patient in some unforeseen way. One step the tracer may take is to not appear as an investigator. V.D. tracers do not wear special uniforms or drive cars with health department signs painted on the side, and they say that they try to avoid telling people that they are from the health department unless they are asked specifically who they are, because people don't want their friends to know that people from the health department are out looking for them or even talking to them.\(^{96}\)

Among certain groups of people, however, it does not appear to be a problem if the other members learn of one another's venereal infections. One investigator said that when he is talking to persons during a trace who would appear to be hippies, he will often show them his health department I.D. card in order to get them to cooperate with him. And he reports that it is not uncommon to be met with the response, "Oh, she's got the clap?"

\(^{95}\)Interview I, p. 13.

\(^{96}\)Interview G, p. 14.
He also told of a "hippie-type" female contact to gonorrhea that he had brought into the health department for an examination. He said:

As she walked into the waiting room, she saw a couple of her friends, and there were a half dozen people in the waiting room, plus nurses, plus the receptionist waiting over to the side, and they said, "Oh, what are you doing here," and she said, "I think I've got gonorrhea," and she said this not quietly.  

The Rural-Urban Setting and Confidentiality

Two of the investigators reported that in addition to social class being a determinant of confidentiality, the geographical setting of the trace also functions as a critical variable. For example, in urban areas, especially if they are low income areas, to the persons with whom the investigator is working confidentiality is usually important only in the sense that people usually don't like to be talked about. As has already been pointed out, certain low income persons may view the fact that they have a venereal disease as a minor problem in comparison to their other ones. In addition, the only time that a health department investigator goes into their neighborhood is when someone there has been exposed to V.D. One of my informants pointed out:

In the ghetto area people know why you are there. As soon as you knock on the door and say that you are from the health department, people identify you as a venereal disease investigator, almost certainly.  

---

97 Interview E, p. 8.

98 Interview A, p. 6.
In this sense, i.e., on the non-verbal level, confidentiality in certain neighborhoods is almost impossible to keep.

In the rural setting, the tracer is able to tell people that he is from the health department and not raise suspicions of the nature of his visit. The reason for this seems to lie in the fact that in rural areas there are other public health reasons for wanting to see persons aside from V.D. Well water problems and livestock sanitation are only two examples. The venereal disease investigator, in rural areas, can present himself as being from the health department with a lower risk that the confidentiality of the traced person will be compromised. On the other hand, the need for maintaining confidentiality becomes greater, and at the same time, more difficult. This stems from the fact that in rural areas it seems to be not only more difficult to keep secrets from one's friends, but interpersonal relationships in rural areas are probably more durable than urban ones. If the investigator does something that might damage a person's reputation in an urban area, that person might develop a new set of friendships within a few weeks and more or less put his past behind him. But if a rural person's reputation is damaged, the affected person will possibly have to live with people who know about his problem for the rest of his life and possibly suffer because of it.

When to Break Confidentiality

Sometimes in V.D. tracing it becomes necessary to reveal to outsiders the reason for wanting the traced person. This is
usually done as a last resort in order to obtain locating information and usually occurs only when the investigator feels that he can trust the person not to pass along the information to others. In each investigation, there is a built-in conflict between the necessity of locating people and the requirements for confidentiality. And each case has to be resolved on its own merits, e.g., how difficult is it to locate the person and how critical is it that the person be located. For example, an investigator may be looking for an infected woman and

Suppose he's got somebody that's not only been named by one person, but has been named by several. In addition to that, they say she's broken out, she's got a rash all over. You show 'em the pictures in the book and they say that's it, that's the stuff right there, and it's a picture of secondary syphilis. Of course, you have an obligation to find her at almost any cost. You may have to break your confidentiality to some degree for the protection of the public.99

A point may be reached during the trace at which the only way to locate the person is to violate confidentiality. For example, there may be a middle man or go-between encountered and it may have come down to the point where he says to the investigator:

Now I'm not saying anything about the individual. I'm not helping you a bit until you tell me exactly what's up.100

At this point, the investigator must decide if he has exhausted all other sources and if this one is truly his last

---

99 Interview A, p. 22.
100 Interview I, p. 11.
possible lead. If he decides that it is indeed his last chance, he still has one further step to take before breaking confidentiality. He must assure himself that the person will actually help him locate the wanted person and that this middle man does not want the information simply to satisfy his own curiosity. If the case is low priority or there are untapped information sources still available, purposeful violation of confidentiality usually will not follow.

Covering

The problem of confidentiality leads to the question of when should a tracer, either for disease control or for business reasons, identify himself to persons along the trace route. This question is important to the tracer for at least two reasons, and these reasons are applicable to both types of tracing. In V.D. tracing, it is a risk that when the tracer identifies himself, confidentiality may be compromised. This possibility must be weighed against the possibility that the investigator may have to investigate the very same people that he has gone to for assistance, and he will have to have their trust at that time in order to do so. If they know that he had lied to them earlier, they may not help him again if he returns. Credit skip tracers also have to question the value of identifying themselves to the people from whom they are seeking help because the latter may wish to protect others from the tracers or they may have a dislike for bill collectors in general and may decide not to assist them.
In this section a description of some of the factors that play a role in determining whether or not to reveal the tracer's identity as well as when and how cover stories are used will be presented.

When dealing with post offices, the V.D. tracers may have to show the postal workers some sort of identification in order to secure locating information from them. One tracer made this typical statement:

Once in awhile they'll say that they can't give out that kind of information. Then I show them my identification and right away (they) will help if they know the people.\textsuperscript{101}

If an attempt is being made to solicit locating information from lay persons, and identification is demanded, some investigators reported that they will show their wallet identification cards which show only that they are employed by the health department and does not mention that they work in disease control as does their calling cards which are used when calling upon other health professionals.

One tracer reported that if the persons with whom he is talking become suspicious of him and want to know who he is, he will not give them a specific answer. He said that if he is friendly and straightforward and acts as if he knows what he is doing, most of the time persons will provide him with information

\textsuperscript{101}Interview E, p. 4.
without asking for identification. He went on to explain that

If they look like they are hesitant to even talk to me, sometimes I'll tell them that I'm from the health department or General Hospital or something general like that.\textsuperscript{102}

Again, the social group with whom the investigator is dealing will influence the decision to reveal that he is working on a health problem. For example, if the investigator is dealing with apparent members of the same social group and these members do not seem to display any particular concern about the subject of the investigator's talk, he can let them make assumptions as to his reason for being there. No attempt is made to correct or change those assumptions, or to deny that they are true.

Usually in these instances, however, he will identify himself as belonging to the health department

...because when you are working with a high incidence group you are going to have to go back, probably to other members of this same group that you have only gone to this time for information.\textsuperscript{103}

If the investigator is dealing with a person whom he will probably never see again, or if he is talking to the neighborhood store owner, or the rent collector, he may use a cover story claiming that he is working for an insurance company and he wants to locate the wanted person to present him with a check. If he is dealing with friends and associates of the wanted person, the investigator is sometimes forced to reveal his true identity to them.

\textsuperscript{102}Interview H, p. 4.

\textsuperscript{103}Interview A, p. 15.
He cannot use fake cover stories with them because he may be required to work with those same persons again in the future, possibly because they have become contacts or patients themselves. If he does return and he has lied to them about his identity in the past, they may question his truthfulness and refuse to cooperate with him. The question then becomes: How can the investigator lie to a person to protect someone else's confidentiality and then expect the same person to be truthful with him at a later time when the fact that the investigator had lied becomes apparent? The solution with these high incidence groups is to have the investigator identify himself as a health worker and to attempt to protect the person's confidentiality through omission and not through deliberate lies.

In credit skip tracing, being identified as a bill collector usually is not perceived as a problem, except when dealing with persons who may want to protect the wanted person. In these instances, either lies are told or the truth is not volunteered. Take, for example, these two quotes by skip tracers. When asked if he told people who he was while tracing someone, the tracer replied:

Sometimes, sometimes not. It depends on the individual. Sometimes you just give them a name; that you have an insurance settlement check for them. You quite often use your real name, but not where you are employed. You lie a lot. 104

104 Interview D, p. 1.
Later during the interview, he added:

Normally you would identify yourself, but in the cases of a relative (that) you are sure wouldn't give you the information if they knew who you were—oh, you don't always tell them the whole story.105

Instead of lying to people outright, skip tracers reported that they attempt to get people to volunteer locating information without asking for identification. One way in which this is sometimes accomplished is by acting as if the wanted person were a personal friend. For example, when telephoning a person, the tracers report that instead of saying something like, "Hello, this is John Smith from Acme Collection Agency, is Mr. Larry Smith there?", they probably would say only, "Hello, is Larry there?"

And if the skip cannot be reached at that number at that time, the tracer may ask whoever answers to have the skip return the call and leave the business telephone number and a cover name. A cover name is used in case the skip knows the name of the person who is attempting to trace him and will not call back if he realizes who the caller is.

Cover stories can be used in either a positive or a negative way depending upon the needs of the tracer. One V.D. investigator said that when he is pressed for identification and he feels that he wants to get out of the encounter he will "pull an escape". By this he means that he will say that the reason that he wanted to talk to the wanted person is to sell him an insurance policy.

105 Interview D, p. 2.
In most cases, he reported, whomever he is talking to will be happy to be rid of him.

Another ploy using insurance as a cover to gain information is when the tracer presents himself to the person's neighbors or relatives as an insurance agent who has insured his automobile and must find him before his policy expires. If the tracer is told that the person has moved to another town, he will tell the person that he will have to assign the policy to the company's agent in that town and that he needs the address to do it. According to one tracer, this method is usually successful in at least uncovering the name of the town where the person has relocated.

Basically, cover stories give the tracer a reason to be inquisitive. They may imply that the reason the person is being sought is so that something good or positive will happen to the wanted person, or to someone else if the person is found. For example, an insurance check is waiting to be delivered, or he is being sought because his auto insurance is about to expire, or a Money-Gram is being sent from some bank. No matter what the excuse used for wanting to find the person, it usually implies that the searcher wants to find the person to do something for him. An exception to this may be when the tracer can convince the person to whom he is speaking that the tracer is really just a nice guy who has been misused by the wanted person and if he can only locate him, everything can be straightened out.
For example, one skip tracer reported that when a point is reached during a conversation with someone that he either has to leave or use a cover story, he usually says:

Well, I hate to tell you this, but you know I had a tool box and this guy was going to work on his car and like a damn fool I let him have my tools, and my wife told me better than that because she's the one who gave them to me. She spent $189.95 at Sears & Roebuck to buy me a set of sockets and wrenches and now this guy's gone and so are my tools, and my wife is madder than hell at me. Now what do you think that you'd do? All of a sudden they are saying, by gosh, I think that I'd be trying to run him down too.\(^{106}\)

Cover stories and display of identification are two useful tools in getting people to talk as well as providing secrecy. In the next section, other techniques or methods of getting people to divulge locating information to tracers will be presented.

Talking to People

Because tracers are dependent upon the locating information provided by others, it is vital for them to be able to find and motivate persons to talk to them and give them useful information. Talk is the basis for all successful traces. Without talking to people, tracers would be unable to develop or follow up leads or to verify information provided by other sources.

It was reported by all of the tracers that each time they leave their offices in attempting to locate someone, they try to at least talk to someone in hopes of obtaining leads. For example,

\(^{106}\)Interview H, p. 31.
a typical response was:

We had to come back empty handed without at least talking to somebody when we do an investigation. Because it happens so many times (that) ... by talking to other people I actually found out some useful information. It is just standard. I always try to talk to somebody.^[107]

The reason that tracers try to "talk to somebody" on their trace is that they may encounter someone who is able to start them in a chain of leads which ultimately ends in locating the wanted person. The fact that a person cannot provide exact locating information is not important. The important thing is that at least a clue may be provided as to either the wanted person's whereabouts or other persons who may also have locating information. Let me illustrate this procedure by the following example: The tracer may ask someone if he knows where a particular person is living and be told that the person's address is not known. But he might also be informed that the wanted person used to drink beer at a particular bar with a certain friend. The next step for the tracer would be to call at the bar and talk to the bartender.

The bartender may not know where the wanted person is either, but he may tell the tracer who the wanted person's drinking companion was. The drinking partner would then be called upon and he too may not be able to tell where the wanted person could be found, but he may know that the person was seeing a particular girl frequently and give the tracer her name and address. This

^[107]Interview I, p. 3.
process of going from one lead to another, talking to the persons involved in the wanted person's life, continues until the person is located or the leads prove valueless.

The value of this process was pointed out by a skip tracer when he said:

...and this one person that you talked to may lead you down the garden path to any number of people, but it's just that much more to talk to. You talk to somebody and somebody is going to drop a little something else.108

The tracers warned that, when attempting to gather information that people might not normally provide, the biggest mistake that tracers can make is to talk too much, to reveal the purpose for asking the questions and thereby causing the informant to be suspicious and uncooperative. A rather oblique and seemingly innocuous approach is suggested. To effectively obtain locating information from persons,

...you can walk up very innocently and make some little statement and get people talking and you'd be surprised how much you can prod 'em on just by nodding your head or just by shaking it in just utter amazement when it gets down to the point where the guy is a bad guy.109

By acting as if he were in need of help and were not a threat to the wanted person, the tracer is usually able to get persons to talk. One theme that emerged during the interview was well summarized by a tracer when he said:

Act dumb, be dumb, is one of the biggest assets that you have when you ask questions. People have a tendency to help you.110

---

108 Interview H, p. 22.
109 Interview H, p. 30.
110 Interview H, p. 47.
And another added:

I think that older people particularly enjoy helping you, but they really enjoy helping you if you are confused. 111

In order to appear confused and in need of help, and to verify the available information, informants reported that they sometimes ask about a person but do not use the entire correct name. For example, if a person was looking for someone named Dave Johnson, he might ask his informant if he knew John Johnson and then go on to describe him. The informant may then say no, his name is Dave and he can probably be found at such and such a place.

Some people, however, are rather reticent and pose certain problems for the tracers. People in high crime rate areas, for instance, are reportedly reluctant to talk to outsiders out of fear of getting in trouble with the law or other outside forces. There may be a warrant out for their arrest or they may be evading bill collectors. In these instances the tracer, and particularly the V.D. investigator, has to be elusive and evasive enough in his questioning that he does not pose a direct threat to them. He is required to "talk around" the nature of the problem because...

...there is always an undercurrent knowledge that everybody knows that nobody talks about...if they don't have to make any admission, they will talk to you on this hidden level...so you get his consent, his help on the undercurrent level and not on the verbal level. If you don't understand this you'll have difficulties dealing with people in these neighborhoods. 112

111 Interview I, p. 27.
112 Interview A, p. 2. -118-
In the business of skip tracing a more direct approach to getting persons to talk may be employed. As was just pointed out, certain urban groups reportedly are reluctant to talk to strangers because they tend to be subject to various forms of harassment by outsiders. To cope with these reluctant types, the skip tracers reported that they might simply go out and take the person's automobile and then talk to the person when he has to come and try to get it back. They may operate this way because they have found that

...through experience that the only way you can talk to them is to go out and take the unit and then talk because it comes down to that possession is nine-tenths of the law and the guy's not concerned if he still has the car.\textsuperscript{113}

This threat of taking a person's car away in itself is often enough to cause them to want to talk to the tracers. One skip tracer suggested:

When there is a car parked outside and we see the person inside, and you knock on the door and you have seen them peeking out...and nobody answers, then you go out with the tow chain and if that doesn't work, have the tow truck come up.\textsuperscript{114}

About the time the tow truck begins hooking on to the skip's car, the skip will usually come out to try and save it.

One skip tracer told of a method that he employed to "squirrel 'em out" when he knew that the person that he wanted to talk to was

\textsuperscript{113}Interview F, p. 5.

\textsuperscript{114}Interview H, p. 44.
at home and would not answer the door. He said that he would:

Go up there in the daytime, and in the summertime it's even better because windows are open and people are more openly...You go over to this house right across the street and knock on that door and when somebody comes out, you say, "Isn't it the greatest day you ever saw in your life?", and they stand there and look at you like you fell out of a tree.

But then you say thank you and walk down the street, right where they (the skips) can see you and knock on the door and say, "Don't you think that this is one of the prettiest days, and do you know John Jones who happened to live right behind," and you point at their house, and by this time they (the skips) are looking out the window at you. And you do this a couple of times, then you start for the car, you know, hesitate and head for another door. Invari­ably, they'll come out and say, "What the hell do you want?"115

These methods of getting people to talk are useful for comparing the two types of tracing presented in this paper. They may be seen as a reflection of the tracer's over-all concern for the welfare of the persons being traced; this would include as has previously been described, the mandate to trace and confidence. These just mentioned examples may also be indicative of how the two different types of tracers deal with what Hughes called "guilty knowledge",116 which will be examined in the following section.

Guilty Knowledge

Both venereal disease investigators and skip tracers may incidentally uncover things about persons while on a trace which

115Interview H, p. 44.
116Hughes, Everett C., Men and Their Work (op. cit), pp. 49-50.
may be damaging to persons if that information were to be passed on to others.

Some skip tracers feel that any guilty knowledge that they might uncover is simply nonrelevant unless it directly applies to the trace itself. Others may take a different stance. For example, one skip tracer reported that he does not hesitate to turn in to the authorities the people that he encounters who cheat on their property taxes. As he said:

When I go out and I find that somebody has a mobile home out here (without a tax sticker) and is cheating on his taxes, I turn him in...

Also, we check a lot of license numbers and if we find where John Doe has an old 1960 or 1952 Ford out in back that he's buying plates for but he's putting on say a 1969 Ford, we turn them in.117

But another skip tracer employed by a bank reported:

Of many people who are filing on cars outside of the county, this happens all of the time. They ask you if you mind if they file up in Lake County because it's cheaper up there...I don't give a damn...I tell them, if you get caught, you know what the responsibilities are.118

Although it would appear as if the skip tracers are indifferent about this guilty knowledge that they uncover, if it became necessary to use it to either locate or collect from a skip, they probably would do so. I think that the typical skip tracer's attitude toward using guilty knowledge was described by a skip

---

117 Interview B, p. 5.
118 Interview H, p. 32.
tracer when he said:

I might (use it) as a last resort, not a matter of routine. Even though I'm in this kind of business, I do have certain scruples. If it got down to a point where I was going to either use this or see my client go unpaid, there's a lot of things that I'd probably do.

Each time a V.D. investigator interviews persons he is asking them to tell intimate, personal details of their lives to a complete stranger, and usually a stranger who is also removed from them by economic, racial and cultural barriers. However, the investigator's interest in that information is reasonably transient in that the information gained is treated so objectively that within a short period of time it passes from the investigator's awareness. The information is not used for any profit or gain by anyone. It is only used, or needed, at any given time to locate someone so that a face-to-face conversation with the person may come about.

V.D. investigators usually operate from a medical and not a legal or monetary standpoint. In addition to functioning under the guidelines of confidentiality, which demands secrecy, they said that they work with the attitude that things they uncover, unless directly relating to the medical aspects of the case, are academic. Sex crimes are frequently the type of guilty knowledge that the investigators refer to when talking about discovering illegal activities of the persons involved in their investigations. The typical attitude in these instances is to ignore what
they have found out. Reporting criminal violations is con-
sidered to be outside their area of jurisdiction which is
public health.
CHAPTER VII

SUMMARY AND CONCLUSIONS

This study has focused upon two forms of tracing activities and their social organizations. The stories of the traces which lie behind the formal tracing accounts or records served as the data for the investigation. These stories were presented in tracing accounts by the tracers themselves.

The patterns of the reported traces, that is, the story of how the two types of tracers go about locating persons, contained various social processes which may be common in a variety of societies and that may be generalized to all societies. Descriptions of these social processes emerged in the process of investigating (or attempting to reach) several secondary aims of the research. Included among these secondary aims were certain salient constitutive features of tracing such as:

1. theories of trouble;
2. descriptions of success and failure in tracing;
3. tracing emergencies or crises;
4. division of labor according to sex;
5. the functions of time as a critical feature during the trace;
6. the relationship between secrecy, guilty knowledge, covering tracks and confidentiality; and
7. a description of the types of helpers that the tracers normally turn to and the practicalities of utilizing them.

In addition to these aims, allowances for the emergency of other unanticipated suggestive propositions were made. The study has
shown that these aims were based upon and represented what actually took place in the act of doing tracing.

To recount, concerning the constitutive feature of being in trouble, it was useful to use the notion of being in trouble to distinguish between the credit criminal and the credit casualty, with the credit casualty having a greater sense of being in trouble than the credit criminal. To the skip tracer, both types of skips were "in trouble" with him. As far as V.D. investigations were concerned, the tracers reported that their traces were not viewed as "being in trouble" because of their infection or possible infections. Although it was felt at the outset that the notion of trouble would be a major element in the study, it simply was not reported as such by the informants.

Successes, failures and emergencies in tracing were analyzed. The successful traces, of course, were those in which all of the wanted persons were located. Failures were not so simple to describe. In venereal disease investigations, at least three types of failure occur. First, in one sense each case of venereal disease that occurs represents a failure simply because it has occurred. If the investigators were totally effective, no case of V.D. would exist. The second type of failure occurs when the tracing process does not take into consideration certain persons as contacts. The failure rests with the interviewer and occurs at the beginning of the investigation. Persons who are contacts to V.D. and who have not been named as contacts will not be traced and the chain of infection will continue to spread. The third
type of failure in V.D. tracing takes place when the investiga-
gator's actions or interference with other persons' lives re-
sult in damage to the lives of the persons being investigated.
In credit skip tracing, failure was recognized either when a
skip could not be located or, when located, money could not be collected.

The tracers reported that emergencies were precipitated by
a combination of time and priority of the case. In V.D. trac-
ing, the infectious stage of a person and the duration of the
infection were critical. The more highly and obviously infected
a person was, the greater was the need to locate him. In skip tracing, the amount of the loan determined the urgency of locat-
ing the skip. Also, time was important in that the skip could, if he moved quickly, do certain things to both cover his tracks and/or take legal steps to protect his property from liens being placed upon it.

The elements involved with the division of labor along sex lines were not clearly outlined by the informants. Although the informants reported that they were aware of women investigators, tracing, for the most part, was reported as a man's occupation.

The dimension of time was seen as a critical element to the tracers. As time passes, the need to locate a wanted person tends to diminish. In V.D. tracing, a person will eventually pass out of the infectious stage and the need to locate him in order to protect the public will have greatly diminished. In credit skip tracing, the loans are either eventually written off

-126-
or the statute of limitations is reached whereby the tracer can no longer collect on the debt.

In skip tracing another aspect of the time element is that when a person first skips, a certain amount of time will usually lapse until it is even learned that he has skipped. This allows the skip the opportunity to take steps to keep from being located if he wishes.

The problems with confidentiality, secrecy and guilty knowledge were dealt with quite extensively in discussions with the public health tracers. They pointed out that due to the possible repercussions which might follow the disclosure of their activities to outsiders, they took precautions to not only do their tracing with as much secrecy as possible, but to make certain that information obtained during investigations was not released for others to use. There was a practical reason for maintaining such a posture. If it became general knowledge that V.D. investigators were unable to keep the information regarding intimate aspects of persons' private lives confidential, then persons would soon refuse to cooperate with them in the tracing process and the investigators' ability to effectively trace would terminate.

Skip tracers, on the other hand, were not as concerned with guilty knowledge or confidentiality. They did have a certain concern for maintaining secrecy of their actions in certain cases where they felt that if certain persons, such as relatives or friends of the skip, learned that a skip tracer was looking for someone close to them, no help would be given.
A description of the types of sources most commonly utilized by tracers was also presented. These nineteen sources were considered to be either formal, such as schools, banks and utilities, or informal, such as friends, neighbors, and relatives. Differences in the patterns of utilization of these sources were also reported with the commercial tracers tending to utilize certain sources such as credit agencies and banks and the V.D. tracers tending to utilize others such as post offices, schools, welfare and hospital records. Both types of tracers also utilized, in common, a large number of other sources, particularly the informal ones.

In addition, a type of source was described by the tracers which seems to be almost universal. That source was the "spotter". They were reported to exist in every neighborhood and, when located, were reported to serve as excellent sources.

The role of "contacts" in the tracing process or persons to whom the tracers could regularly turn to for locating information were often indispensable to the tracers. Reasons for the contacts providing this help were also suggested.

In addition to revealing the story of tracing, it is necessary to reflect upon the social organization behind it. In the course of the investigation, it seemed that certain suggestive propositions emerged concerning traceability or findability. One of the key aspects, I have been led to believe, is that findability is a critical variable within the social organization of tracing. It was further suggested that the major determinant of findability is
the degree to which the individual wishes to make himself findable.

The data also suggested that people actively organized themselves, through a variety of strategies, to make themselves more or less findable. And this is how they are viewed by the tracers themselves. It is almost as if this social organization is made visible in the accounts of tracers of how they traced. It is possible that only through tracing accounts does the social organization of tracing exist, that is, the actors themselves do not think in terms of social organization. The tracers, however, must make the social organization accountable and visible during their traces since, for them, unlocking the secret of this organization is the key to successful work.

The concept of findability can also be seen to be an important feature of everyday life, upon which rests the making of everyday social relationships. Clearly, if persons are unable to locate specific other persons with whom to carry on social interaction, no "society" can be made. Therefore, as a matter of course, people make themselves findable.

We may explore this a bit further by looking at some of the behaviors of the persons who are either easy to find or hard to find. By comparing the two types of social organizations that these different types of persons develop, a clearer understanding of findability may emerge. As was shown in the tracing accounts, there are both easy-to-find and difficult-to-find persons.

For example, the data has shown that the V.D. contact who
was also wanted by law officers was difficult to locate. On the other hand, a V.D. patient who was also an insurance salesman had a high degree of findability.

What are the standard features of these two types? And what can be said about the ways in which they carry out their personal advertisements? Fundamentally, behind their behaviors are their respective differing attitudes about being found. The salesman wants persons to find him so that sales can be made and the felon wishes to decrease his findability in order to avoid possible punishment.

Although the attitudes of these two types are important in determining why they organize their findability in the ways that they do, attitudes in themselves are of little value to the tracer in his search. His only way of locating persons is by following up the residues of their behaviors or society-making activities that the wanted person has engaged in with others. The more numerous that these residues are, the greater the findability of a person becomes. The types of behavior that commonly distinguish the easy-to-find from the hard-to-find are summarized on the following page.
Findability

Easy-to-find (insurance)

Uses own name
Fairly stationary
Notifies others in advance of move
Leaves forwarding address
Has credit rating
Has multiple institutional ties
Is a family man
Is a "joiner" in organizations
Desires to enlarge the number of social contacts
Tries to expand social ties
Wants to tell people "who he is"
Has listed telephone number

Hard-to-find (felon)

Uses aliases
Frequent moves -- a drifter
Moves without notice to others
Develops no credit
Has minimal institutional ties
Has few or no active family ties
Avoids "memberships" in organizations
Avoids making social contacts
Limited social ties
Avoids telling people "who he is"
No telephone
Not registered for mail, telephone or utilities
In this example, the easy-to-find, represented by an insurance salesman, does things which are expected and accepted in everyday middle-class life. He is the good neighbor; he has kids in school, money in the bank, and a steady job; he belongs to a church and probably most of the civic and social clubs in the community. His telephone number is probably listed in five or six different places in the telephone book and his photograph is probably printed somewhere in it too.

You can expect to find his name on a billboard or two on the edge of the highway coming into the city and his company's advertisement in the local papers will undoubtedly display his smiling face as well as his office and home telephone numbers and addresses. You can usually expect him to be the chairman or at least a participant in some attention getting way in the local fund drives for charities. He wants to be seen and recognized, to maximize his visibility to others, to expand his social ties. He wants people to know who he is, what he does, and, above all, how he can be found. Any steps that he can take to maximize his exposure to persons is just good business. The more he is able to expand his society, the more insurance he is potentially able to sell.

The felon, on the other hand, does just the opposite. He doesn't want anyone, except for a very select and trusted few, to know who he really is, or what he is up to. In order not to reveal his "self" to others, he avoids making all but the most necessary social contacts. He constantly moves; that is,
he is on the run. His work is probably day labor, being paid in cash. He develops no credit ties and usually travels without a family. He directs his efforts at keeping others from knowing much about him, who he really is, where he is from, and where he is going.

By establishing social relationships with people without following the customs of making everyday society, he is able to avoid making residue-producing society. If residues are produced, they are of little value to the tracer because they are built from phony or illegitimate interaction. By illegitimate interaction, I mean that what he presented to others as really himself was false and any residues then built at those occasions were not grounded in actuality.

The hard-to-find person who understands the accepted or usual strategies that persons employ to make themselves findable uses this knowledge to avoid being found. Perhaps we can use the example of the children's game of hide-and-go-seek to illustrate this point. In the game, being found or finding someone is not a means to an end, it is an end in itself. Once the persons are found, the cycle starts again. To play the game, ground rules are agreed upon. They go something like: 1) the seeker has to give everybody a chance to hide; 2) he must count out loud up to a certain number; 3) he must tell the hiders that he is ready to look for them, and 4) he must actively look for them. The hiders must also follow certain rules: 1) they must try to hide, and 2) they have to stay within certain boundaries.
The parameters of the tracing situation are outlined and the players must follow the rules.

What happens when one of the hiders cheats by leaving the tracing territory without telling anyone? What happens to his findability when he violates the rules of that type of interaction? As in the case of the felon, nobody is able to find him. By running and hiding five blocks away instead of the expected and agreed upon one block, he has changed himself from an easy-to-find to a hard-to-find.

Persons in the course of everyday life lay out ground rules to allow others the chance to find them. There are conventional ways of letting others know where a person can be found. For example, the telephone number is listed in the phone book (except in cases involving unlisted numbers where the person does not want to reveal this aspect of "self" to the public but wants to be selective in who gains this bit of information); the post office has an address card; the school and office staff know where he lives and how to reach him. Persons who extend him credit ask for and receive the names of people who know him and so on. As long as a person maintains social ties with others according to the accepted conventions of society, he remains fairly easy to find.

The person who breaks the "rules", who refuses to reveal his true "self", becomes more and more difficult to find -- depending on his sophistication at recognizing and understanding the everyday strategies which people employ to make themselves
findable. It is the task of the tracer to also understand these social organizations and take them into account during his searches.

It is hoped that this study will furnish tracers with not only the story of two types of tracing and their related practicalities, but also provide insight into the social organizations of tracing. Also, the study has described to the reader how it is that findability is a constitutive feature of society.
BIBLIOGRAPHY


-136-


APPENDIX A
GLOSSARY OF TRACING TERMS

Account: A delinquent loan which requires that a skip tracer locate the skip in order to collect on the loan.

Bulletin: Same as the Green Sheet.

Buyers Statement: A listing of a person's outstanding debts, past loans, credit references, marital status, etc., which is completed when a loan is applied for from a lending institution.

Case: A person infected by a venereal disease which requires investigation.

Charge Off: A loan which is no longer considered as collectible, for auditing purposes. This is the point of beginning of a banking related trace. The account then becomes a "non-ledger asset".

Chase Pinks: One copy of the epi. form is pink and it is this copy that the investigator usually uses as a work copy. Chasing pinks usually means doing the activity of V.D. investigations.

Closed File: A file which lists all of the V.D. cases which have been investigated and completed in a given service area.

Contact (V.D.): A person who has been named by an infected person as having had sexual contact with that person.

Contact: A person to whom a tracer is able to repeatedly call upon for assistance in locating persons in certain specific areas.

Epi Form or E.R.: This is a form which the V.D. investigators fill out when starting an investigation on a V.D. contact or suspect. The full name of this form is the Epidemiologic Report Form. It is also referred to as A2936, which is its government publication number.

Green Sheet: A periodic publication issued by local credit bureaus which lists those persons who have recently experienced events which would tend to alter their credit position in a community. This would include new arrivals to the community, those recently married, divorced, sued or died. It also lists anyone who has made any financial contracts within the service area.

Lead: A bit or piece of locating information.

"Initiate" the individual: Write up an Epi form on a contact in order to begin or initiate tracing him.
Patient Interview: Also called the contact or suspect interview. This is an interview of the infected venereal disease patient made by the V.D. investigator in the attempt to determine the infected person's sexual contacts during the critical time period.

P.C. Cards: Personal Contact cards are cards which list, individually, persons that the tracer wishes to maintain a personal relationship with. These are usually the names of the individual tracer's "contacts".

Personal Reference Sheet: A list of the loan applicants' personal references which is attached to his buyers' statement. The persons listed on this sheet are normally contacted by the tracer in the event of a skip.

Reactor File: A list or file of all the persons who have had a positive or reactive test for syphilis in that health department's service area.

Spotter: A person, usually a woman, who watches the persons within her neighborhood and who provides locating information to the tracers. These persons can usually be found sitting on their porches or out on their lawns or just sitting looking out their windows.

Trace Log: This is a written record kept by the tracer of his pertinent activities during each trace.
SKIP TRACING CHECK LIST

Purchaser
Borrower _______________________

Dealer ______________________ Acct. No. _____ Due Date ______

1. Send Certified letter, marked "Deliver to Addressee Only, Return Receipt Requested, Showing Address Where Delivered". Use plain envelope, long-hand addressed, showing return name (initials and last name only) and home address of person if office not known to debtor. This envelope need not contain anything, although a brief polite note may be included, this inviting the purchaser to visit our office with the thought we may be able to arrive at a solution to his problem and thereby save his equity in the car. This letter to be sent simultaneously to last known address, also care of parents of purchaser and care of parents of spouse. A SECOND EFFORT along these lines should eliminate "Deliver to Addressee Only" as friend may sign who has information valuable to us.

   Date Done

1A. Try a change of address order. Make up a 3x5 card showing the customer's name and address and your office return address. Addresses should appear as they would on an envelope addressed to the customer at his last known address. Take this to your Post Office and request that they check for a new address. The cost is five cents per name, minimum $1.00.

   Date Done

1B. In smaller areas, also inquire of local postmaster in the event he may be able to help.

   Date Done


   Date Done

3. Check with local credit bureau, plus credit bureaus where our purchaser previously resided to determine (a) if they have had any recent inquiries from potential creditors, employers or from out of town bureaus and (b) in the event we never obtained a credit bureau report in our initial investigation, whether they have a record of lenders, other references, etc., which information is not included in our file. Additionally, if such service is provided by your local bureau, place a stop card with them so that you will be advised promptly upon receipt of an inquiry.

   Date Done

-140-
3A. Only if a written agency report was obtained prior to purchase, ask such agency to bring their file to date in the form of a current report, as they may have had recent inquiries from sources unknown to us. Call agency attention to the fact that we are trying to locate purchaser.

Date Done

4. Contact landlord AND PAST LANDLORDS to determine:
   (a) If new address known (any forwarding address left with those of whom inquiry made).
   (b) Names of any references given prior to taking occupancy.
   (c) Name of moving company and date moved, they to be contacted for address where furniture delivered or stored.
   (d) Number and age of children and schools attended, such schools to be contacted for record of transfer.
   (e) Physical description - age, size, color of hair and eyes, obvious characteristics.
   (f) If landlord a neighbor, also see certain additional questions pertaining neighbors per #5.

Date Done

4A. Contact Mortgagee, if property was claimed to be owned, to determine:
   (a) If property still owned. If so, determine current residence address of record; also consider reducing balance to judgment immediately to protect our interest; determine from present occupant to whom and to what address rent payments are sent.
   (b) If property sold, name of company who handled closing and from such company, determine present address if known, name of attorney representing our purchaser and name of bank in which our purchaser deposited his proceeds or name of store or party who cashed checks.

Date Done

5. Contact neighbors, local store, gas stations and garages at last known and previous addresses to determine:
   (a) If present address known (possible through receipt of recent letter).
   (b) Name of moving company used and date moved, such company to be contacted for address where furniture moved or stored.
   (c) Number and age of children and schools attended, such schools to be contacted for record of transfer.
   (d) Wife's maiden name and address of both his and her relatives.
   (e) Names and addresses of friends, doctor, dentist, clubs, unions, churches, veterans organizations.
(f) Physical description - age, size, color of hair and eyes, other obvious characteristics.

(g) If neighbors or present occupant of last known address holding mail, obtain name and return address of sender.

(h) Did gas station or garage honor credit card and from what company?

Date Done

6. Contact Gas, Electric, Water and Telephone companies for any record of change of address, and also names of any reference given when account opened. Also contact companies making home deliveries (milk, etc.).

Date Done

7. Check with civil and criminal divisions of local, county and state police on BOTH car and purchaser for present location and past record. If a record found, check with parole officer if one assigned (even though term of parole may have expired).

Date Done

8. Check county and/or local records at last known and previous addresses for:

(a) Current real estate ownership - if any located, follow through per 4A.

(b) Marriage licenses, births, divorces or other vital statistics where such documents may produce leads not before known to us.

Date Done

9. Check all known lodges, clubs, unions, churches, veterans organizations for:

(a) Current address of record.

(b) Record of transfer to another branch, local, parish, etc.

(c) Record of those who nominated, vouched or stood for purchaser.

(d) Record of any other affiliations unknown to us.

(e) Record of any insurance policy and name and address of beneficiary.

Date Done

10. Contact all known relatives and friends (of both purchaser and spouse) to determine:

(a) If present address known.

(b) Name and addresses of other friends and relatives unknown to us.

(c) Full antecedent information that may lead to other areas.
of the country and whether purchaser had talked recently of moving to another area.

(d) See certain additional appropriate questions in #5.

Date Done

11. If male and of draft age, contact local draft board for record of transfer.

Date Done

12. Contact bank if known (if not known, request past employers to review old pay checks and divulge name of bank in which checks deposited or names of stores or individuals who cashed checks - also go back to L/O or CAO copy of deposit slips to determine if that shows a bank number taken from purchaser's personal check):

(a) If bank account located (inquire as to both checking and savings), obtain current address of record and consider advisability of attaching balance after determining balances, history of dates and amounts of deposits.

(b) If account closed, determine (1) bank to which funds transferred or address to which close-out check mailed by bank to purchaser, (2) names of payors and payees not as yet known to us which may be available from microfilm reflecting deposits and disbursements, and (3) names of any references given when account opened.

(c) If loan granted, obtain from their files any information not as yet known to us.

Date Done

13. Contact present and past employers and determine:

(a) If still employed, current address of record, hours and location worked. If a traveling person, get itinerary.

(b) If not still employed, determine:

i. If present address known (bear in mind he must obtain withholding tax form at end of year).

ii. Name of immediate supervisor and interview.

iii. Length of employment, date left and circumstances.

iv. Exact nature of work.

v. Names of friends and co-workers (obtain permission to interview.

vi. From personnel file, all history and references unknown to us, name of bonding company, beneficiary name and address on any insurance policy, name of employment agency if one used, names of potential employers who may have inquired.

vii. If inquiry received from Unemployment Insurance Division and their specific address.
(c) From fellow workers determine names of clubs, unions, churches, veterans organizations, other occupation or business, previous jobs, nicknames or aleas, where he had talked about going.

Date Done

14. Contact trade references, finance companies, banks to determine:
   (a) Date last seen.
   (b) Date Credit last extended and type of loan.
   (c) How paid and whose checks cashed.
   (d) From their file, names of employers, relatives, friends, lodges, clubs, unions, other references.

Date Done

15. If witness to our contract is not a dealer employee, contact and inquire based on certain appropriate questions in numbers 5 and 10.

Date Done

16. Check your state and neighboring states for:
   (a) Current address of record on registration AND operators license for BOTH purchaser and spouse.
   (b) Current tag number and record of PL and PD carrier if such information recorded by state.
   (c) Place stop cards on operators license and registration if state will permit.

Date Done

16A. Supply all office employees with a full description of car.

Date Done

17. File skip cards with the five divisions of National Automobile Theft Bureau.

Date Done

18. Check with principal of selling dealer (or salesman) plus dealer's service manager and mechanics for:
   (a) Any additional information in their files.
   (b) Tag number issued at time of sale.
   (c) Color of car and any unusual features.
   (d) Full details of trade which should be traced back with the state for previous addresses, lienholders, etc.

Date Done

-144-
19. If not located within 60 days, file "Broadcast of Disappear­ance" form with Retail Credit Co. in U.S., request distribu­tion to U.S. offices of R.C. Co., plus Credit subsidiaries (at the time this article is written, the cost for such distribution is $18.00); in Canada, request distribution to Canadian offices of R.C. Co. which includes Credit Subsidi­aries in that area (at the time this article is written, the cost of such distribution is $7.00). If more extensive dis­tribution is desired on a specific case, the charge is slightly higher.

Date Done

20. After a reasonable time has elapsed and you feel that headway is not being made, do not hesitate to offer a reward for in­formation leading to definite location and possession of our collateral. This should generally be done in the process of recontacting all leads on the second or third cycle.

Date Done and
Amount Offered
APPENDIX C
LOAN CHARGE-OFF RECORD

Complete for all Charge-Offs with copy to First Bank System for amounts over $300

Borrower: __________________ Address: __________________

Occupation: __________________ (At loan inception)

AMOUNT CHARGED OFF: $ __________ Date: __________

CAUSE OF CHARGE-OFF:

Remaining Security: __________________ Value: __________________

RECOVERY PROGRAM:

LOAN REVIEW:
1. Amount of Original Loan: __________ Date of original loan: __________
2. Purpose of Loan __________________
3. Repayment Ability: Excellent Good Fair Poor
4. Financial Statement:
   Net Worth Income
   (Additional Detail on Reverse)
5. Personal Investigation by Bank Officer: __________________
6. Previous Bank Experience: __________________
7. Rating by Bank Officer: __________________
   Excellent Good Fair Poor
8. Loan Officer __________________

ADDITIONAL DATA - CONSUMER FINANCE CHARGE-OFF

Dealer: __________________ Make & Year of Unit __________________
% of Down Payment: Cash Trade-In Total: __________________
Overbook __________________
Bank's Dealer Experience: __________________
Dealer Liability: __________________

CHARGE-OFF APPROVAL: This Charge-Off has been reviewed with bank personnel involved and is approved by the undersigned.

—146-A—
A. LOAN WAS REASONABLE WHEN MADE BUT BECAME A LOSS THROUGH UNFORESEEABLE FACTORS.

□

B. LOAN PROPERLY MADE AT INCEPTION BUT BECAME A LOSS THROUGH IMPROPER ADMINISTRATION WHILE OUTSTANDING.

□ 1. Improper Documentation.
□ 2. Unjustified Renewals.
□ 3. Inadequate Control of Security or Source of Repayment.
□ 4. Failure to Keep Properly Informed or Inadequate Collection.

C. LOAN MADE BASED ON INADEQUATE, INCOMPLETE, OR FALSE INFORMATION WHICH PROPER INVESTIGATION, ANALYSIS, AND VERIFICATION WOULD HAVE DISCLOSED.

□ 1B. Lack of Verification (Business)
□ 1R. Lack of Verification (Real Estate)
□ 1N. Lack of Verification (Other)
□ 2B. Lack of Evaluation or Analysis (Business)
□ 2R. Lack of Evaluation or Analysis (Real Estate)
□ 2N. Lack of Evaluation or Analysis (Other)

D. LOAN ON WHICH POOR CREDIT JUDGMENT WAS SHOWN BASED ON INFORMATION ON HAND WHEN APPROVED.

□ 1. Reliance on Non-Liquid Assets.
□ 2. Inadequate or No Secondary Source of Repayment.
□ 3. Inadequate Primary Repayment Source.
□ 4. Insufficient or Unmarketable Collateral.
□ 5. Reliance on Oral or Implied Guarantees.

RECOVERY (for Bank Use)

<table>
<thead>
<tr>
<th>Date</th>
<th>Amount</th>
<th>Remaining Balance</th>
<th>Source of Repayment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
DATE
REGARDING YOUR ACCOUNT WITH: BALANCE DUE

PROTECT YOUR CREDIT AND IT WILL PROTECT YOU

TO AVOID ERRORS PLEASE MAKE ALL PAYMENTS PAYABLE TO THE UNDERSIGNED AND MAIL DIRECT TO THIS OFFICE

NOTICE
Your account listed above has been assigned to this agency for immediate collection and it requires payment in full at once.
To be helpful, action shall be withheld for five days but this must have your prompt cooperation.
Mail or bring payment to this office.

Yours very truly,

By..

YOU MAY ENCLOSE CASH A CHECK OR MONEY ORDER AND MAIL IMMEDIATELY

The following change of address is furnished in compliance with the words ADDRESS CORRECTION REQUESTED which appeared on the mail you recently sent.

Name of addressee

Old address

Post Office, State and ZIP Code

New address

Post Office, State and ZIP Code

ENTER KEY NUMBER HERE
Show all numbers, dates, and code letters.

If no key number is shown, indicate reason:
☐ No Key Number on Mail
☐ Key Number Illegible
APPENDIX D
The following is a verbatim transcript of a tape recorded interview. This interview was made on June 9, 1971, at the University of Montana. It was a group interview with two skip tracers, one a bank employee and the other an owner and operator of a skip tracing and bill collection agency.

This interview should be viewed as a typical interview used in this research.
Talking about deadbeats.

P: The type of person that you are talking about—he's evolved from the credit criminal aspect. He's become what we still call and have for 400 years, as a deadbeat. That's a very large term that is loosely used and most people that use it really have no conception of what a deadbeat really is.

A: I thought that a deadbeat is someone who was slow in paying their bills or wouldn't pay.

P: No, your in the majority of people, see, your thinking is wrong. A deadbeat is a fella who sits around for 30 days figuring how to take you down the track. He knows every move he is going to make, but probably more important, is that he knows every move that you are going to make. This makes him a lot smarter than you are.

A: He is setting up his escape.

P: He is just like Eisenhower when they invaded Europe. He has it planned out. It's a science.

A: Do you run into these guys very often?

P: No, thank God. This is why I say that the word is used too loosely. Every town has their Joe Blow who won't pay. We have several. I suppose that in that category there are a few who are actual deadbeats because their situation, employment-wise and asset-wise, so that nobody is going to catch them anyway. This fella has no conscience. I suppose if you met him on the street and asked him if it was his intention to steal, he might hit you in the mouth. You might really aggrevate him if you questioned his honesty. But at the same time, if a week ahead of time, if you had loaned him $10 and wanted it back, he probably wouldn't pay you.

A: Are they people that stay around?

P: A lot of them stay around. Some of them—the real professional. You never really know what his name is, you never know what he is driving or if he is driving, he seldom will stay any one place for any length of time. He will drop checks throughout the country. This is the kind of guy who will pay $500 for a stolen credit card and run up $2,000 or $3,000 on it before he drops it. He can walk into a vulnerable clothing store and take $1,000 worth of rags off the rack and the store owner is just elated for the huge sale that he made and never will collect. He may even spend the time to have them altered, if the situation is right. Most times he won't.
A: Do you have any luck finding these guys?

P: No. Even if you did, what good would it do you. Would you have him arrested? There is no law in the country against bad credit or not paying your bills. Did you see these guys in the minority. And we are lucky, this guy is much smarter than anybody else. But let's face it, he has all this time to think about it, to plan it all out.

A: How about the amateur who is trying to cover his tracks and he knows you are looking for him?

P: Well, of course, this is the fella who knows that he'll be found. And the only thing that he is doing, really, is taking advantage of really the only thing that he has going his way and that's time. He takes advantage of the time the credit allows him by the creditors sitting here thinking, oh, I know that fella will pay me. Well, he might be right. The fella might pay him, but this could easily be the guy that probably never had a good job, probably has never stayed long enough to cultivate any type of a job. He probably is the type of fella who continually blames everyone except himself for his situation except himself. He probably drives an over mortgaged beat-up car, and he probably frightens easy. Because you back him into a corner by getting too close to him with collections from him, or he might suddenly think, well, my gosh, I'm going to have to pay this bill, it's not that he doesn't want to, but that he's seeking a more opportune time.

He's the kind of a guy that you can talk to 365 days a year and he will say that things are bad. And you know yourself that, if you tell yourself that things are bad long enough, and they soon will be bad, there is nothing you can do to change them. Because when they believe that things are bad they immediately loosen their boot straps. When they get up in the morning they shuffle around rather than working. They give up. Then they panic. They say, "Well, I've got to get a new start, I can't make her here. This is bad. My boss doesn't like me. It cost too much to live here. It gets too cold in the winter, too hot in the summer, the dust blows and the pulp mill smells, and the roads are crooked and I don't like the mayor." You name it and they've got a reason to leave. And he'll drop probably 45 days rent on his landlord, leave the place dirty and walk out in the middle of the night thinking, well, I'm going to pay for this. And he will, if somebody finds him, nails him down and forces him to pay. And he probably will have to force the money out of him. And then you sit him down and convince him that this has to be done, and if you are lucky, and can keep a hold of him long enough, why he just may pay out.
A: Is this the kind of person who is likely to take off again?

P: Oh, yes, he's flighty.

A: You think that the people that you trace down have been tracked down by other people before?

P: Certainly.

A: Have you ever traced the same people more than once?

P: Certainly, he's generally about the same way.

A: Have a name for these people?

P: No, I've spent a lot of time in the finance business. This is the kind of guy who's always in my slow box. Oh, this is the kind of a guy that I'm always looking for. If I'm not looking for him and I have found him, then I'm trying to get money out of him. This is the guy that I always call by his first name, because I feel that I know him that well. I've had people that I've skipped traced and I find them and their opening comment was, "Well, you found me." They knew that you're looking for them. Now why they don't tell you where they are, I can't explain. You ask them, "Why didn't you let me know," very simple you know. It use to be that a stamp cost a nickel and a phone call costs a dime. It's really not that difficult so you ask them. Why didn't you get a hold of me. Well, I don't have any money, well, that doesn't cause your obligations to cease. If anything else, it becomes more critical because when the creditor does not get his money, you better let him know why. Tell him where you are, what you intend doing about it, instead of all this silence. That's what makes people nervous. It gets back to the old unknown. You got them in town with a past due and you don't know if they are going to pay em or not and all of a sudden he's gone. Now you don't know anything cause he's not here and he may not come back here. But peoples' attitudes on this thing, it boils down to one simple thing, we're mobile. It takes not time at all to get across the U.S.

[Enter Larry Durham, break in interview]

P: We had, I guess, $500 worth of appliances financed and this guy lived out on a dry land farm outside of Abilene, Kansas. He had decided that he liked the T.V. set so much that he wasn't going to pay for it. And it really bugged me. So I decided that there was no reason why this guy should be watching my television set. So I knew that he was quite a boozer, and his mother had kicked him out and his wife had left. So I went over there and it was about midnight, lights on in the
house, I thought that he was home. So I knocked on the door and he says, "Come in," so I walked in. I explained his problem to him. Yea, yea he was very agreed. Well, I says, it boils down to one simple fact. Either pay me or give me the T.V. set. This is my last trip over here you know. "Yea, yea," he says. So boy I'm thinking man this is good. So het gets up and walks into the bedroom and I'm thinking, well, the television there, it's working there, so he's getting money, so I'm feeling good about this. As a matter of fact, I grabbed a receipt pad out of my brief case, standing there ready to write and I look up and there comes a shot gun through the door. And I looked at the gun and I looked at him and he's got the wierdest set of eyes because no longer is he the amiable sort of fella that I've been talking to. And I says, "Hey now, what have you got there?" And he just keeps coming til this thing gets right at my chest. So I think that it's about time to back up. So he backs me up into the middle of the living room and I think that I did make some dumb statements like, "Are you going to pay for this, or not." He says, "I think that you'd better leave." And I've been kinda of eye watching anyway and kept looking at those eyes and I couldn't read em. I kept thinking well, $200 for that T.V. set and I've got my life insured for suit and such so I go out the door, and I'm standing on the porch trying to talk to him and he's still got this thing leveled off at me. So I think well, maybe the yard's a better place for conversation, so I'm out on the sidewalk and he's still got it leveled at me so I got out in the car and he walked back into the house. And I sat out there for 10 minutes trying to reconvince myself to go back in there. And to this day, every time I think of this I feel like a whipped dog because he backed me off.

I did go back one more time but he wasn't home and I looked all over that house for some way to get in and steal that T.V. set. But I decided that it's better not to do that.

But things like that don't happen, I've been in this business 15-16 years and it usually doesn't happen.

D: Most of it is bluff and blunder.

P: I've had a lot of guys say, "Well, come out into the parking lot" but you don't, you're not supposed to. But I've only had one guy swing at me, and he was an old drunk that I woke up in a flop house in Wichita, Kansas. I don't know who he was, but he came up swinging.

A: Could you give us a type of trace?

P: Well, from my standpoint now, when I talk about a skip, and that's what we are talking about. There's one thing that I
bear in mind all the time, and that is that there are very few people that can successfully leave without any tracks. Now the one that can is the professional. He's done it so many times, but as we've talked about it before. This is the fella that comes in as Joe Jones. He charges as John Smith. He might even rent a couple of motel rooms as Andy Schmidtberger and he leaves as Freddy Fudd. Now this is the kind of guy that if you do find him, it's accidental. Because you don't know who you are looking for. This is like walking in a dark room and looking for a light switch and none has every been installed. You do a lot of feeling, but you don't accomplish anything. But I think the average skip, a person who leaves for various reasons, he does leave some tracks. Some of them might be unintentional. I think that most of them are left simply because he doesn't think about it.

Now a lot of people have the thought in mind that if a fella moves and you send a letter to him and his mail comes back that he is a skip. That isn't true. He might have simply forgotten to fill out an address change. In our field, the majority of skips fall into that category. But there again, it's a mechanical thing, no matter how you look at it. Now to me, if I started looking for a skip, if I make a couple of calls and I'm not successful, the first thing that I do is grab a sheet of paper, and I keep a log. I keep a log of everybody that I talk to and when, and I put down what they say. I deal with a lot of accounts and I don't trust my memory for anything. I figure paper's cheap, pencils are cheap. I write my notes, I may die tomorrow. I don't know, I have to leave tracks too. But if I'm working on a bona fide skip, the first thing that I do is keep a skip log, because I've worked as long as one year on a skip and I think that the number of people that I run down I think it's the most difficult trace that I've ever made in my life. It took me one year to find em. He was 110 miles away, although he probable traveled 20,000.

A: Could you give us that account?

P: Yea, this happened a lot of years ago when I was with Pacific Finance. We had loaned roughly $1500 to a man and his wife, on paper, credit application-wise, they were good. They had a good job, a couple of kids, they'd been on the job a couple of years. This was during a period when finance companies, as a rule, go to the trouble of really checking out an applicant. This involved talking to the landlord or mortgage holder as to how the person pays his bills. Talking to neighbors to see if the guy stayed sober, if he got drunk all the time, you know, to get a general background cause you are going to loan him money. And very frankly, this fella checked
out good. He did. And lo and behold, six months later, he's gone, and you can't understand it because this guy did not have a background of running. You can generally kind of spot em. Had he been, we naturally wouldn't have gotten out on a limb. But here we are sitting with roughly $900-$1000 worth of account. We are secured by a car and some furniture. Well, these people took off, the mail came back, the phone was disconnected, the account ended in the slow box for the first time, and then it became mine. So through the city directory and so forth, I checked neighbors with no result. Then I called the boss of the job, no results. I think that I had one relative, they didn't know anything other than the fact that they made a statement that scared me, that "they just took off". And that really scared me because they had never done that before. And no apparent reason for it. So this account goes into my chase route. So I'm out there at the house, it's empty. The neighbors know nothing. They couldn't tell me if they moved in a moving van, a rented truck, a trailer, the back seat of a car or luggage in the hand. The time of day or night. They just absolutely disappeared. I checked neighbors in the whole block behind em. All around. I called all the trailer and truck rentals. Nobody. I even went down to most of them thinking that the guy might have left under an assumed name, but he would have had to have a residence to leave from. And you know the people let me go through their files, nothing. I called his other creditors, none of them even knew that he had gone so that was no help. Then I got started on the kids. I figured well, the kids had to go to school. I almost got arrested when I walked into the school house and said is the kids of so and so here. And the principal nailed me. He said that, "I'm going to call the law. You can't do that," and I really can't.

A: Why can't you?

P: I don't really know, Kansas was really funny about things like that. So he kinda threw me out. So I got a hold of a detective that I knew in the Wichita Police Department, and I kinda explained the problem and I asked him if he could possibly check. He worked with the juvenile department. If he could check to see if those school records had been requested that they had been sent someplace. He said, ya, I'll do it. Well, he checked back periodically for six months and the records were never sent for. So I'm interested in this car, so I take the surrounding states, including Kansas; and sent letters out to the motor vehicle departments to see if there was any change, if anything had taken place. Nothing. I got a hold of the motor vehicle department of the state of Kansas and said, can I put a "Watch Card" on this automobile so that somebody can
call me collect if something came in regarding this car. Well, they asked him and he finally said yes. There she was. I continued to look and in the meantime I kept a log, and it looked like the phone book. I'd be out, I'd be on my way home and, I'd think of something and I'd be off to a beer joint to think that maybe the guy had strayed down this way to buy a beer or a package of cigarettes. I checked gas stations. Anything that I could think of.

A: Do you ask for him by his name or what?

P: Sometimes I would ask for him by his name. Sometimes I would say his name was John. I might say, 'I'm looking for Dave Johnson. I don't know if you remember him or not. He was about six foot five and yak, yak, yak, and he used to drive this car. Once in a while you will find a guy who'll say, 'No, that's not his name, it's not Dave, it's John. Yea, gosh, I haven't seen him for a long time,' and this would be the John I'd want to find. Well, one day I got a call from the motor vehicle department. Somebody had applied for a junk car license. I'd found the car. He had the chassis and the motor. The body was gone. I asked him where a guy would get rid of this body. Well, he had the names, you know these guys are on teletype and he did me a favor.

A: The junk car dealer?

P: Yea, he got on the teletype and he's going out to Oklahoma, Nebraska, Colorado and you name it, trying to run this body down and he found it in Lincoln, Nebraska. So I'm checking all my sources. I'm going through utility companies, to try to find this person. So I got a hold of a finance company up there that I had done some work for one time. I got a hold of the collection manager and I said, "Do you remember me, -- yea, yea". I said, "I've got a real problem." I said, "If you ever owed me a favor, now's the chance." And I filled him in. "Yea," he said, "If he's here I'll find him." Well, he didn't find him. He didn't even find a trace of him. He went to the junk dealer and a guy said, "Well, I remember the guy that brought in this car. It was an old colored guy." Well, my fella wasn't colored. So he went and talked to the colored guy. He says, "Yea, some guy sold it to me for $25 or whatever it was."

A: Did he know him?

P: No, they didn't know him. Well, time went on and we're looking at nine months. And we've since charged the account off, and I didn't make this loan, but it's just like a knife in my back. Well, I got a hold of the father again, and I've talked
to him so many times, well, it got to the point where he'd invite me in for a cup of coffee and we'd talk about this bum son of his. I don't mind telling you, the first six times that I talked with him I didn't trust him a bit. Course, this is the thing that you go on, it is not normal for people to keep grandkids away from grandparents; maybe the people might do it, but the grandparents are going to just yank the earth right out from underneath everybody to try and find these kids, to see what's going on. This guy swore up and down that he tried everything. Looking at about eleven months now and that guy, the father called me and he asked me if I could come out and I said sure, so I went out there and he said, "Well, I'm gonna go someplace cause," he said, "I think I know where my son is." And he said, "If you will promise not to place any charges against him, I'll talk to him about the account." This guy he told me that he was going to leave, and believe it or not I knew when he was going to leave and I'm sitting down the block with a full tank of gas and I'm going to follow him to the ends of the earth. And my manager I told him I may never be back, but I'll guarantee you one thing, where this guy goes, I'm going. Well, I did, I followed him clear through Wichita. He hit the Kansas turnpike and got on and started northeast and lo and behold, he drives a lot faster than I do and I can't keep up with him. And I followed him 50 or 60 miles and I lost him and every exit I came to I'd stop and ask did this car get off. So I finally pulled off the road and stopped and I was thinking, well, this turnpike gets off at Lawrence, Kansas and then you pick up another highway and then you go to Kansas City. So I'm thinking this guy must be in jail. So I call the police departments, sheriff offices in Lawrence, Topeka, Kansas City, Kansas, Kansas City, Missouri, and Kansas City, Missouri says, "Wait a minute." And the desk outfit asked me who I was, and that's the only one that asked me who I was, and I told him, "You are talking to a fella who has spent the better part of a year looking for this guy." I says, "I don't want to talk to him, if he's there, that's all I want to know. If he's there, describe him. And I did, I described him, and he said, "Yea, we've got your man." So I called the office in Wichita and we have one of our offices in Kansas City. We had a guy, this guy was probably the best collector, the best skip tracer that I've ever known in my life. I said, "Call him and have him go down there and live there if he has to." This guy went down and he ran into the guy's dad. And his dad said, "I guess that you know." "Yea, we know." Well, the guy was up there on a felony. He had robbed a gas station. He had his family with him, two kids, and the two kids had never been in school from the time that they left Wichita, Kansas, till that time. This guy was in jail. The family was livin' like hobos. Well, anyway, they got a hold of the father, the father called me and said, "Is
there anything that I can do." I said, "Yea, you can come
down here and reaffirm this note, and you pay it." He said,
"I'll do it." So he came back. The kid went to jail, and
this guy took an account for about $900 and we took the
account off the charge-off and put it in a note for him and
he did, he paid it. He got the daughter-in-law and the two
kids back in Wichita, Kansas, and he said that the boy could
stay up there and rot. He took care of the wife, the two
kids, later on the wife went to work, as a matter of fact,
she was in making the payments on the father-in-law's note.
And I think out of the money, I think that maybe the father-
in-law missed one payment, maybe two.

I told him later that I didn't believe him and asked him how
he knew that the kid was up there. And the kid called him
on his one phone call, called him. The father said that he
didn't know where the guy was until he got the phone call.
The guy called and said, "help" cause he knew that he had a
problem. I asked the father why that guy took off and he
said, "I don't know." The wife said that they were having
marital troubles. Nobody was sick, the old boy wouldn't
drink any more than anybody else would. He wasn't fired.
Nobody was pushing him because he was paying his bills. This
was the annoying thing, he was paying everything.

A: Then he shouldn't have been a skip?

P: Most unlikely skip candidate that I've ever seen in my life.
He just went to pot. I don't know why. He wasn't riding a
fat hog, but he paid his way. His wife said that she didn't
know why he did it.

A: What was his education?

P: He wasn't an educated man.

A: Was he a slow thinker?

P: Well, not slow, he ran a lathe at an aircraft factory. I had
talked to his foreman. Of course, a company as large as Goeing
or Beech the personnel department knows nothing about the men
and could care less. But I did get his foreman's name through
the union and I met him. And bought him a couple of beers one
morning as he got off at 1:30 a.m., just to talk to him. And
the foreman said that the guy's a good worker. The guy left
his tool box too, and he probably had $200-$300 worth of tools.

A: The thing that made him hard to find was that he just didn't
put down any roots anywhere.

P: No, sir, none whatsoever. And his father said that the guy had
been in almost every state in the union. He bummed, he panhandled;

-158-
he might take a two-day dishwashing job, he rode in busses, he walked, he hitch-hiked.

D: His wife put up with it?

P: Yea, she went through it all.

A: You mentioned that you stopped at every exit on that interstate and asked someone, who would you see there?

P: Well, you see, on the Kansas turnpike it's a pay as you go type of thing, you get on, you pick up a ticket, but when you get off you pay. It's a controlled exit type thing. And that's what I was doing whipping off to the toll gate and asking those guards.

A: Do you ever use newspapers in tracing? Do you watch those routinely for people?

P: You bet ya, every morning. When I drink my coffee I have a pad of paper and a pencil and I see names that I recognize, I jot em down and when I get back to the office I give em to a gal who checks out the files. Maybe it's something that we already know, such as a marriage, a birth, a death in the family. I always check the survivors on obits.

D: That's the only thing that I ever even look at is the death column. Not to chase a skip, but to see if any of your customers died.

P: Yea, I'm very religious about that because, in the first place, you'd be surprised at how many people that you know of.

D: Ever look at "Good Morning Judge" to see how many customers are paying their fines?

P: Particularly for drunk driving or something.

D: Particularly in your car.

P: You bet ya. I've got a guy who told me, you don't pull it. In Harry's case they are driving his car rather imprudently if they are picked up for drunk driving. How, in my case, maybe the week before the guy's telling me that he can't pay anything. Yet he can go out and get boozed up and the next day he pays a $50 buck fine and that's cash. You can't use a credit card up there. And there again I kinda sock that away in my mind, but I make a note of it and it's posted on file and the next time that I'm talking to this fella and he's giving me all these hard luck stories, I just very quietly jam this right down his throat. If he's having a good time on somebody else's money, he's just going to have to stop.

-159-
D: I find that if you do that to people a couple of times they really get belligerent about the whole thing. Like invading personal privacy. If I want to spend money on beer why the hell should I tell you. You are the mean guy who's trying to take food out of their kid's mouths.

A: Have you ever encountered people who are just down and out who don't go out and party. Ones that you say, "I realize that you have a real tough time and when you get a little backing, well come in and we'll get together."

D: More than the people, the skips think. These skips are the rarities. They are real minorities. These are the ones that you remember cause you work your tail off to get them, but they are real rare. Looking at my accounts, we handle on a monthly basis, over 30 days delinquent, no more than 1 to 1.4 delinquencies per month, and out of that your 60 day delinquencies are less than 1/10 of 1%. Now after your 60 day delinquencies comes your skips, your charge-offs, so you are really talking about a small group, but each one of your 60 day items or even 30 day delinquencies is a potential skip.

P: Yes, they are.

A: It seems to me that after you've worked then at the bank and you give up and you go to the collections, it seems that your chore is much more difficult.

P: Well, in a way it is cause we're in a position that this is our only business and it's just like an account that we get from Harry. See, we know what he's done (Harry). Because he's experienced in credit and he follows a certain routine. Actually an account like that might be a little easier for us than somebody who decides to let somebody have $500 worth of something because he happened to wear a blue necktie that day and believe it or not, this happens. There's a lot of creditors who allow a lot of items to be taken on credit without knowing anything about them.

I remember that there was a saying that was going around when I was taking a credit application, of course every time that you extend credit, there is a potential loss so I think that one of the purposes of a credit application is to eliminate the obvious losses and part of this is getting references. And I say that if a person skips and you are sitting there with one reference, your chances of finding him are something like 30%, but if you had tow, your chances are 50%, and if three, now there is personal references, not somebody that lives next door. Your chances of finding the guy are something like 65-70%. I really think that that's true because finding people depends on one thing and that's how many sources that you have to ask.
If you are sitting there with nobody to talk to, the chances of finding this fella are pretty minimal.

A: You've got to talk to people.

P: You have to have somebody to talk to because they may not be able to, granted you may be able to walk up to somebody and say, "Do you know John Jones?" They may not know where he is. They may not be able to say, "Yea, he's at 157 E. 56th St., L.A." He may not know, but he might say "No, but gosh he used to drink beer with a guy, what was his name," and they start thinking, you know. Well, where did he drink beer. Well, let's see, Joe's Bar. Well, was he a regular customer? Yea, so you call Joe. Say Joe do you know John Smith? Yea, I haven't seen him for a long time. Well, who was that guy who he used to drink beer with all the time. Oh, you mean Fred. So you talk to Fred. Fred may not know either, but Fred may know that John was dingeing around with some little girl or something and this one person that you talked to may lead you down the garden path to any number of people, but it's just that much more to talk to. You talk to somebody and somebody's gonna drop a little something here and somebody else is gonna drop a little something else.

D: Or they drop you back to a certain area.

P: Yea, they can drop you back, maybe to another hangout or another neighborhood or yea, the guy had his transmission go out and Joe the plumber fixed it you know. Of course, it's up to you as the investigator or skip tracer, or whatever you want to call it, to take this info and do something with it. I mean you can get a lot of information. I've seen people who skip trace who really don't understand what they are getting. They might have a world of information, but not know how to use it. Because to me this is all mechanical. There's a lot of work, a lot of work in ...

D: And a lot of intuition.

P: Yea.

D: Can I believe this guy instead of this other guy.

P: Yea, just how valid is this guy. It's just like bars. That's the place you can get the most mixed up info you ever heard of in your life.

A: Why do you think so, is it some sort of protection thing?

P: No, not necessarily. You get a guy who's been drinking, invariably he knows a lot more than he really does and they'll say
some of the wildest damn things that you have ever heard of in your life. What they are worth I don't know. One of the best sources of info that I know is kids. Particularly when the family has children, because children have this one fantastic ability, because they tell the truth on most occasions. And little Johnny has told little Billy that they are going to move to Tulsa, Oklahoma, and everybody else thinks that they are going to Muskegan, Michigan. I have a tendency to believe the kids.

A: Could you mention a case where this happened?

P: There are many cases. I don't keep that close tabs on. In skip tracing you scramble all this information together and kick out an answer if you find him, fine. I'm in a little different line now. My time is worth a lot more now. When I was in the finance business or something, it really did not make that much difference if I spent an hour on one case. No, I have to stop and think. Now I might spend an hour skip tracing, but it may be on six different accounts.

A: All simultaneously?

P: Yea. And it's, unless we're talking about a very serious skip, I think that procedures change quite a little. Basically, you still go after the same thing, but you do it a little more quickly and a little more efficiently and ...

A: What you are going after, you mean sources of information, leads?

P: Yea.

A: You go talk to people for leads?

P: On the phone, particularly in my case because you can cover so much more ground on the telephone. Of course, there again you pick up the telephone and in that long, you can almost tell if the guy's lying to you or not. If he is, I just stop. I stop right there. I don't even want to hear any more of it. And then maybe a couple of days later I may have to go out to the guy's house and tell him I'm Joe Jones from State Farm Insurance and I'm trying to find this 1969 Dodge that belonged to ole Joe Smith because his insurance is running out. "Well, he's not here." "Well, I know it, I was just down to his house and he wasn't home or something." "Well, he's moved," "Oh, he has." "Well, is he still in Missoula?" "Well, no," "Well, I guess I'll have to get me a different agent then. Do you have his address so that I can sign him over to another agent?" You'd be surprised at how many times that you'd come up with at least a town.
A: Do you use a cover very often?

P: Many times you have to. Now in my case, many times I have to. Let's be realistic, I can't pick up the telephone and say, "This is a collector." That's just like throwing Daniel to the lions, you know.

A: This is a problem that I have. A lot of people that think I'm a collector, and they clam up right away. I have to tell them that I'm not a collector, not with the police, they are not in any kind of trouble, I just have to talk to them about something very personal. And if they really push me, I might say that I'm from the health department and I have to talk to them about something personal.

P: Of course, I think that general info-gathering, the less people know about you, the better off you are. The more results that you are going to get. And probably the more truth. Now there's one thing that I've found. Now see, I'm not from this area and I've been up here about three years and I'll tell you something that I've learned very quickly, depending on the area that you go seeking info depends upon how you dress.

A: For instance?

P: I can leave here and I can go up to Thompson Falls or the loggin' county. I carry a set of clothes with me and I generally pull over at that rest area outside of Superior, take off my clothes, put on a pair of dungarees, a pair of shoes and I take off. I can walk in a bar and I look like a logger, I look like a construction worker, anything, I look like a friend. People will open to you a lot better, not only is this true in a logging county, but in a small town. You walk into a small town with a business suit on and you just fall in a category.

D: That's just what I was going to say.

P: They know that you're either a collector from a finance company, you're from a bank ...

D: Or you're a tourist that got lost.

P: Yea, you're a peddler, you're a nuisance, somebody that nobody wants to talk to.

D: This is exactly what I'd do when I went to West Yellowstone. I'd go home and change into my jeans and my mungie clothes. And I know a lot of people up there which helped me quite a bit. I go up there with regular, nothing out of the ordinary clothes, go in and talk to anybody about anything. But you

-163-
go up there with a shirt and tie, they automatically classify you either as a tourist and if it's in the winter time, you are not a tourist. So you are up there either to collect or find somebody to collect.

P: And people aren't dumb. That's why when I go out of town I always take my truck. And I whip into gas stations, and in every town around here I always try to maintain a "contact". Because that's the easiest thing, because you can, well, they can flush you right down the drain when you walk into a town like Thompson Falls with 20 "chase cards" looking for people. Do you have any idea of the kind of reception you'd get if you stood there sayin', do you know where John Smith is, do you know who ______ is, there's just no way. That's why you have got to have contacts. You can drive in and very quietly get as much as you can there so that eliminates the majority, and then you take them one at a time and you remember. Go into the Black Bear Hotel and go into the bar and you look around, you say, the bartender says can I help you and you say, "I don't know, I'm looking for Fred." "Fred who?" "Fred Jones." "I don't know any Fred Jones," "I thought that he always drank in here." From there I walk down the street and from then you're just dumb. You're just dumb and you don't care how dumb people think that you are.

A: They'll help you?

P: Yea, that's the thing that just tickles the hell out of me. I think that older people particularly enjoy helping you, but they really enjoy helping you if you are confused. I was running a fella down out here on Russell St. one time and here's a guy that I bet that I had $3,000 worth of accounts from all over Washington, Oregon, California. They all came in at once, and here's a guy who lived in a box, a post office box. That's bad. So I got to looking, so I got this one, it was about four square blocks and I go out there and I drove out to their house and I didn't know who lived there. I'm standing there kinda looking around, seeing what I should be thinking about here. About this time this lady, she's about 55-60, and she says, "Can I help you." I says, "Lady, you know if I didn't know better I'd think I was in Idaho." She just laughs and says, "What's the matter?" I say, "I'm trying to find such and such an address," that I knew was nonexistent. She said, "Oh, no, that's not right." I said, "You're kidding." She said, "No, there's nothing like this, I live here, they live there and they live there, there's a vacant lot there." I said, "See what I mean, here I am, I shouldn't even be allowed out of the house, I'm not smart enough." And she was giggling. And she said, "Well, who are you trying to find?" And I gave her the name. "Oh, yea," she says. She told me more about those people than the people
A: One of the V.D. investigators that I interviewed in Wyoming said that he'd get to an area like that and he'd drive around the block and would look for some little old lady sitting on the porch or looking out a window. Do you do that?

P: You bet. That's called a "spotter". That guy you can find him sitting on a park bench, uptown on a street corner, on a porch swing, in a lawn chair. You know damn good and well that the chair on the swing hadn't been moved for 30 years. He comes out the same time every day, sits there, and goes in about the same time and if anything is happening, he knows it. I always do that. I'll pull into an area and I'll just look, and there again if it's a right kind of an area, if there's a lot of chairs on the front porch, that's where I'll go; because they are there for a reason. People sit in them or there again if you go up with a hung-dog confused look, you'd be surprised, people would jump all over you just trying to help you.

A: And you don't identify yourself?

P: We never.

A: This is true that very seldom you never really say who you are?

P: I think that one of the biggest mistakes that people can make when they are trying to gather information, that people wouldn't normally tell you, is saying too much. I think people talk too much. It's amazing how easy it is to get people to open up when you're asking them a question, just like we are right here. But you can walk up very innocently and make some little statement and get people talking and you'd be surprised how much you can prod em on just by nodding your head or just by shaking it in just utter amazement when it gets down to the point where the guy is a bad guy. I don't believe that that guy drank, he didn't drink when I knew him. "Oh, yea, he drinks like a fish, he's drunk all the time." "You're kidding." "I haven't seen him for four years now." He's in such bad shape, and so forth. "I can hardly believe that, why, when I knew him he was church-going." People, they don't ask you who you are, unless you get too direct and this is kinda called leaning on people. When you are trying to squeeze info out of people, they do, and there again
everybody is asking questions, gets backed up against a wall. And a lot of times not in smaller towns where you are dressed right, if somebody really gets me pinned down where it's either leave or tell em something, I always say, "Well, I hate to tell you this, but you know I had a tool box and this guy was going to work on his car and like a damn fool I let him have my tools. And my wife told me better than that because she's the one that gave them to me. She spent $139.95 at Sears & Roebuck to buy me a set of socket's and wrenches now this guy is gone and so are my tools and my wife is madder than hell at me now." What do you think they do? All of a sudden they are saying, by gosh I think I'd be trying to run him down too. The whole atmosphere is changed. Now you have a reason to be inquisitive. They may not believe you either.

A: Have you ever been asked for identification?

P: Yea, only one time have I ever been asked for identification, but I said, "Yea, I have identification, but I'll have to go out to the car and get it." And I said, in this particular case, "Are you going to make me walk back to my car one-half a block away just to get some identification? Who do you think I am, J. Edgar Hoover? Do you think I'm the law? You know most of the deputies in this county. Have you ever seen one without a uniform?

A: They were worried that you were a lawman? Were they trying to protect someone?

P: I think that they'd feel a little more secure if they know just who they were telling it to, you know.

A: They have to develop trust in you, right?

P: Right.

D: We had a person in West Yellowstone who drove a white car that we bought that year that was identical to the highway patrol car, except that it had no insignia. He walked in there and was asking about this guy and the guy says, "Hey, come here, you're from the highway patrol, aren't you. Well, in that case ..."

A: In my investigations I uncover things that can be very damaging to people. This is what sociologists call "guilty knowledge". I was wondering if you also uncover potentially damaging things and how you handle them.

D: I just regard it as non-relevant information.
P: I think basically, that you have to consider your reason for the visit. I know in my case that's my prime concern. What the guy does beyond the people that I represent, unless it does directly affect them, for the most part, I don't care. I've been accused, as a lot of collectors have, and probably Harry too, of being in a position where you could blackmail a person and I suppose that's true, if you are really inclined that way. But I can't really honestly think that I have ever held anything over anybody's head that I've found out. On the other hand, I've never reported anything. If I saw the guy was in violation of the law or something, I would have to admit that I wouldn't reach right out and report him.

A: There's only one time that I would have reported things that I've found when I find a customer. Number one in the banking regulations books, the imaginary banking book, as in yours (P), the first regulation is "get the money". This is it. You take care of your accounts and your needs. The customer may have associations with sister banks and even though they are sister banks, take care of your own first. And then notify your sister bank of what's happened, cause you'd expect the same from them. Cause we're all one big corporation trying to make money. I know of many cases where people are filing on cars outside of the county, this happens all of the time. They ask you if you mind that they file up in Lake County because it's cheaper up there. You sit back and I don't give a damn. As long as my lien is legally recorded and that's all I'm concerned about. It's their problem if they get caught. I tell em if you get caught, you know what the responsibilities are.

P: I think probably if anybody, if they actually did run into quite a serious violation of the law, I don't know what that would really encompass.

D: You (me) would probably run into things which are more serious. Of course, you are approaching this in quite a different manner and you'd be more apt to run into something like this.

P: I think that anybody that would come across anything of a serious nature. I've run up on two untagged elk, which could probably be pretty rough on the guy. And I suppose ...

A: Do you use that for your own purposes?

P: I might, as a last resort, not a matter of routine. Even though I'm in this kind of business, I do have certain scruples. If it got down to a point where I was going to either use this or see my bill go unpaid, there's a lot of things that I'd probably do.
A: Have you ever broken the law?

P: Probably.

A: I'm not talking about any big crime.

P: I'm not either, but I'm sure that I have.

A: Could you give me any examples?

P: Well, I do remember one car that I repossessed off of one government installation. This again was in Kansas. It was a matter of urgency, I thought. I was young in the business. We had an account referred to us, a brand new Ford convertible, and this lady and her husband, a sort of a sick fella, had come to Kansas primarily to get into the V.A. Hospital. And the car was two to four payments late and they wanted their car. So I was the chase man. I had an assistant manager, I was the outside man. Well, I called the V.A. Hospital and they wouldn't give me any info. So I drove out there and walked up to the desk and said that I want to see so and so. "Well, he's busy now." So I asked him if his wife had been up. He said, "Well, who are you?" I said, "Well, I'm his nephew." "Well, no, she probably is at home." "Well, where's that? I just got here from Everett, Washington." He gave me the address, so I went out there and, to give you an idea of the ding-a-ling that I'm dealing with, here's a seven bedroom house with five telephones in it, one in each room and it's a small house. Well, I go out there and she wasn't home. I did start talking to a neighbor and she led me to a bar and by this time, it was 6:00 at night and so I go down there and here's this dolly sittin' there and there's my car outside. So I walked in and I told her who I was and I said, "Give me the keys?" "Oh, no," she says, "You're not taking my car," and by this time she's got a couple of playmates sitting there pouring beer down her. She says, "You're not taking my car cause I was just going to pay it off." Well, the company's got a little rule. If they say that they are going to pay, you take the money, the check, which I've always been against anyway. The gal wrote me a check for $1,500 or so and I said, "This isn't any good," and she said "It is too." I said, "Well, I'll tell you what, I know that this isn't any good." It was on a local bank, and I said that "I'm gonna be standing at that banker's doorstep in the morning and, lady, I'm gonna be on your doorstep in the next five minutes, because I know it's no good." The next morning I walked into the bank and laid that thing down and said, "How bad is this?" And the gal said that check is no good. I snatched that thing up and out the door I went. I went down to that gal's house and I roused her out of bed and I'm just screaming. I said, "You give me the keys to that car." "No," she said, "The check's good." And I said, "No, it isn't." I says, "Let's just forget
about the check." Well, she got out of bed and she's mad at me and I'm standing on the outside. She gets in her car and drives out to the V.A. Hospital. She jumps out of the car and goes inside. I go down to the car, and no keys, so I call the boss. I told him that I'm either going to come back to the office without this car, never to go back after it again, or I steal it right now. Well, he says, "You can't do that." I says, "I know you can't." So he says, "Take it if you can get it." So I plunked another dime in the phone and I called the desk sergeant, and I told him who I was and who I worked for and what kind of a car that I was stealing and what the tag numbers were and what color it was and where it was going to be. And I said you'll be getting a call. He says, "Oh, yea, we know her pretty well." Then I called the Red Ball, the wrecker service, and I says, "You get out here as damn fast as you can and I'm gonna be standing by the car. So out comes these two fellas and they're just giggling. I says, "Back up there and hook onto this car." So they get the rear end jacked up and they are starting out the drive and here she comes. And she sees me, she sees the car and hears the wrecker and boy. She just exploded. So I jumped in my car. So I told the guys on the wrecker to take the car where you put it, just get it out of sight. So they hid it and I called the office and Dick says, "Don't come back to the office. Call in, but stay away." So I'm out chasing, I got back to the office about 5:30 and Dick says, "I think that we've got a problem." I says, "Suppose she and her lawyers wanted to sue, suppose they want to go to court. Taking the car off the military reserve was what was wrong."

D: But if it was parked in front of her house you would have been alright?

P: Ah, I've stolen many cars.

A: You call it stolen, it's not really stolen is it?

P: Yea, it is, unless they hand you the keys.

D: According to our attorney, on this thing, you can legally repo a car as long as, even if that car is inside a garage, if the door's open, but if you go in and you take the car out, you want to be sure that you've got somebody with you who makes sure that you take only the car period. Witness, you can legally take it away. Now if that garage door is locked, and you get in there and take it, you have broken and entered and literally stolen something.

A: Have you ever done that?

P: Yea, once, except the car was abandoned. I found the car three months after the people had gone, and the garage happened to be locked.
D: I took one away from a guy, one of our leading lawyer-type citizens, one that went to the lawyers all the time. I got a call shortly thereafter from Mr. Ray Tipp. He's on the phone, "We're gonna sue you and the corporation for taking that car," etc., blah, blah.

BREAK IN TAPE

Rural vs. Urban

P: I think that in the rural areas I think that each area, community or whatever, has its own general source of information. It may be anything from storekeeper to retired school teacher. A lot of times a storekeeper wants to tell you because he assumes that you have a reason for asking that might jeopardize the money that he receives. And there again you find that out kinda quickly because this is the guy that will tell you something but 99 times out of 100 it's not exactly a lie, it's just misleading.

D: This can often happen in banking, too. An example is one that I've done in Wyoming, Afton, Wyoming, population around 800, logging town. Closest city is Idaho Falls one and a half hours away. We called the bank there to work an account for us there. We knew the account was there and we could tell them right where they could go to get this stuff. And they wouldn't do it and they wouldn't do it because they might jeopardize more than just that account. They would give a courtesy letter and that's all. And that's about as good as spitting in the ocean. So we had to follow it up ourselves. This is a bank level of an example of reluctance to give information.

P: Yea, and really you can't blame them because it gets a little exasperating. You're out there and you're anxious to find the party and you find somebody that you know that's covering and it really burns you up. And there's nothing that you can turn up.

P: But actually you'd be surprised at how much information that, in small areas, for me to go to a bank, there is no way.

D: Post offices?

P: Post offices, with the exception are the little lady in Thompson Falls. Boy, there's the toughest woman in the world. She made me mad one day and I asked her when in hell she bought the place, and that didn't help much. Of all things, I went in there with a check for a creditor that we had collected for an account. The creditor was out of business. And I had a check for him for $150.00 or something and I wanted to make sure that he got it, and I didn't know him so I asked the
sheriff's office who ran the thing and he said, "Why don't you try down at the post office?" I walked in there and I said that I've got this check here for whoever's got the Sanders Dairy. "Is that person still around here so that I could mail it to him?" She said, "Who do you think that you are asking a question like that." So I said, "Lady, all I want to know is if I sent this to Sanders Dairy, would he get it." She said, "You can't even ask questions like that." So I got an envelope and addressed it to the dairy and gave it to her. I assume that the guy got it because it never came back.

A: Usually those rural P.O.'s are great.

P: Usually they are the greatest thing going. A great guy in a post office is a guy down at Lolo. I've been in there a jillion times, one of these days, first of all there's a good example. First of they're not supposed to tell you anything, secondly he never has asked me who I am. Never.

A: You ask for all kinds of different people?

P: Of course. He never has come out and said, "Who are you?" And every time I walk in there I think what am I going to say if he asks me.

A: Would you tell him the truth?

P: At this point I think that I would at this point. I don't think I'd like to him cause there's no sense in it anyhow.

D: You'd have to consider him as a contact now because I can walk in there, he'll walk up and say hi. I say do you know if old Sam Trip has got a guy in that trailer court by the name of so and so. "Oh, no, he doesn't live over there, he lives over at the ABC trailer court." "So he's still getting his mail then." "Yea." "Well, what does he show on his card there?" He'll yank that card and it'll show all kinds of crap on the relatives. Walk out and go to the ABC trailer court and talk to the guy. It's great for me. Even though it's not that far away, I can get lost in Lolo.

P: Once in awhile, they'll ask how did you find me. Of course, it's a standard answer to say, "It's my job to find you since you didn't tell me where you went." Believe it or not, those two bars in Lolo are the worst sources of information that I've ever seen. I generally try to lean towards official contacts. I've got a barmaid that I personally paid off a $30.00 hospital bill. She's been a barmaid in this town for about twelve years. I told her, "Look, I'll pay the bill if you keep your eyes open for me." She says, "Done." She's been a pretty good source of
information for me. Thompson Falls, I've got a pretty good friend who's a deputy sheriff up there. Plains, there's a gal who works in a clinic up there who knows everybody. Polson, jailer, Deer Lodge, postal clerk.

D: Is there anything in common between them?

P: No, other than they were receptive to the idea.

A: Are they in positions which would force them to be more keenly aware of people coming and going in the community?

P: Oh, yea.

D: All your people are, Paul, that you go to. He has individuals which I did in the Bozeman area, go to individual people because as you (Larry P.) put it, the spotters. These are all spotters of sorts.

P: They all are?

J: Some people have an amazing facility to just sit down and know when you moved into town and how many kids you've got and when, and why you are there and why you had to leave when you came here. And you have never spoken to them in your whole life. If somebody comes up to you and says, "Do you know Thelma Brown down the street," "Thelma who, down where?" Never heard of her, but she would know you. But to say that one has any characteristics of the other, you can't.

B: Other than they are all inquisitive.

D: In another way. One thing that you are trying to get at is that in no way are you trying to hold anything or have anything you are holding over them.

P: No, no way.

A: A threat of a blackmail. If you help me then I won't tell this.

P: It's just like the people I have as contacts. Very frankly, there's just no way that I could ever repay those people. There's nothing that I can do for them. In Wichita I had good contacts because of the number of accounts that I covered. I had to because I didn't know anything about colored people or how to collect or how to keep track of them.

A: How do you maintain these contacts? Do you pay them anything?

P: I don't pay any of them never. I used to.
A: Do you usually try to set up contacts in each community that you are working?

D: A lot of times it's a banking customer, Seeley Lake comes to mind.

A: Are these spotters and other informers that you mentioned, you said that these informers were also spotters, the contacts were spotters, but spotters aren't necessarily contacts?

P: To me the spotters, you can drive into a neighborhood and you know who's paying attention, every neighborhood has them. These aren't contacts, these are just people that you know that you can walk up to and find out something. You may never see them again, but you can save yourself a lot of walking back and forth, up and down the street and becoming very obvious that you are there for a purpose. You see, you are doing all right, you're doing good when you knock on one door. When you knock on the second door, you go down and when you knock on the third door, you go way down, because don't kid yourself, people are looking out the windows.

A: They're spotting you.

P: Here, here, they are wondering who that nut is out there walking up and down the street knocking on doors. What the hell does he want? Well, if you've got your spotter, you go up to one door, knock on the door and say, "Hi, I just wondered if you've been living here long enough to know somebody that I know." "Who?" "Sam Smith," "Now his name isn't Sam," "You're kidding." "It's Amel Smith," "Oh, well, he's not the one who's married to Joanne?" "No, he's married to Dorothy." "Sorry to bother you, thanks a lot." And away you go.

A: This is your way of checking?

P: Yea, it's verifying what you already know. That's all that you want it for anyway. It's like when I have trouble knocking on somebody's door and nobody comes and you know that they're there. Chances are they know who you are, who you represent. And in a neighborhood, it's always fun to burn 'em out, cause you can do it. Go up there in the daytime and in the summer time it's even better, because windows are open and people are more openly. But like this is the house that nobody answers. You go over to this house right across the street and knock on that door and when somebody comes out you say, "Isn't it the greatest day you ever saw in your life," the sky is blue and this and that and so forth and then stand there and they look at you like you fell out of a tree. But then you say thank you and walk down the street, right where they can see you and knock on the door and say, "Don't you think that this is one
of the prettiest days, and do you happen to know Joe Jones who happens to live right behind" and you point at their house. And by this time they are looking out the window at you. And you do that a couple of times. Now, granted, the people are ready to turn you in as a lunatic, but then you start for the car, you know, hesitate and head for another door. Invariably, they come out and say, "What the hell do you want?" "I just wanted to talk to you." "What were you doing talking to my neighbors about me for." "I didn't, go ask em, ask em if I mentioned your name." It's amazing how you can squirrel them out. Some guys get awful damn mad cause they just know that you're saying, do you know that deadbeat across the street.

D: The only time that we run into this type of situation is when there is a car parked outside and we see the person inside and you knock on the door and you have seen them peeking out at you and nobody answers. You sometimes find the door unlocked and open it and holler, "Hey, is anybody home?" You close it and go out and then you go out with the tow chain and if that doesn't work, have the tow truck come up.

P: I maintain P.C. cards, personal contact cards, and these are on people that I have come into contact with during work and I have them by towns and I may get tired of everything and I walk up and grab Deer Lodge or Anaconda.

A: Personal contacts, these are people that you maintain as contacts?

P: Well, no, these are debtors, ones that don't have phones, they move a lot. You go in and have a cup of coffee and maybe you get a gabby little waitress and you just remember 4-5 names and ask her if she can give you any information about them.

I look at the person, I look at the area he lived in. I look at the car that he's driving, trying to find out where he gets it gassed and serviced. Where he drinks beer, if he drinks beer, if he drinks booze, if he's very regular at it. Now to me, these aren't contacts, they are just leads, information leads. That's all, all you're looking for is a source. If I can find somebody one place where this guy carries on casual conversations, I'm gonna find out something about him. Now, very frankly, I don't want to talk with somebody that does business with him because he won't tell him anything anyway in most cases. But if I can find the service station owner who changes oil in his car who listens to his gripes or complaints, this is the place where he might make the statement, "I'm going to get the hell out of this town and move to Oregon City, because they tell me that they have got a big construction job there and I just can't make a living here." Now that's the
kind of thing that I am looking for.

D: That's why yours is a more subtle operation than mine. Usually I have a buyer's statement that tells me everything that you are finding out by these questions. I go more directly, I go to the human necessities. A man has to have certain things. A man has to eat, receive mail. The first thing, go to the place that sells the groceries, and if there is only one, all the better. And a lot of times the post office is combined with it. And if that doesn't work, go to the post office and be very friendly, ask questions like, "I've been mailing up this way and it has been coming back. I wonder if so and so is still around, or if he is just gone for awhile." Your dress is part of what you are doing. You have to go to the smaller places in jeans and blend in so you don't look like big city coming into a small town. In a big city, it doesn't make that much difference, because they are used to seeing everybody in a shirt and tie. But again, in the big city the same thing applies. If you have a general area, go to the nearest grocery store.

P: And there again, you walk into a bar in flannels, except in a classy one. It is always best to buy a beer. Whether you drink it or not is immaterial. You bought it and you are sitting there and suddenly you are a patron. You're not some nut who walked in the door asking a bunch of questions. You're a patron, and it's amazing how well you blend in when you're carrying a beer around just making small talk. It takes you out of the category of a guy who's just asking questions.

If the barmaid is busy, don't talk to her cause she'll say something just to get rid of you, cause you've got to stop and think about the guys who are making passes at her. But if she's working slow, if you can start off by getting rid of the idea that you're trying to make out with her, a lot of them expect it, particularly if you are a stranger. You might ask her, "I wonder if you've been here long enough to know a guy. Do you happen to know a guy, Joe something?" She'll get involved in it if she knows and probably finish your statement for you.

A: Why don't you ask for the person directly?

P: That depends upon the type of guy that you are looking for. If you're asking about a guy who wants to be hidden, you can count on that he's clued em in not to say anything. Now he might say somebody might be looking for me, don't tell em anything. Act dumb, be dumb is one of the biggest assets that you have when you ask questions. People have a tendency to help you, the good samaritan type thing. A lot of times over the telephone, when I'm skip tracing, I have a girl call for
me on certain calls, particularly if you want to stir up an old girl.

D: Have her say, "Is Bill there, or, he's not, have him call this number and ask for Nancy."

A: How do they react to it, the wives?

P: I tell them that I'm Nancy's husband, who are you? So then there's a lot of gulping and a lot of stuff and I say, yea, I've heard of him, where is he? Boy, you can get some conversations going that you don't know what to do with, cause you always use a dead number when you are calling. An outside number, one that's not listed. You sure can create a lot of interest in what's going on.

A: Do you feel justified in doing that?

P: You bet ya. I feel that the situation is already there.

D: When Larry gets the account it is already a charge-off. We don't feel that we can give the time, money, or the facilities to continue working on the accounts. Larry can bring these guys to suit legally where we can't. So we're willing to sacrifice a portion of what we have coming to us in order to have Larry take care of it. By the time the account gets to Larry he has already proved himself not worth the consideration of a normal human being that should be given.

P: See, he's been given an opportunity many times to correct the situation. When I get em you can almost bet that he decided not to or elected not to. But up to that point, he has violated quite a trust, that the bank placed in him, or any other creditor placed in him when the credit was extended.

A: Do you feel that this person also violates other types of trusts such as marriage vows, etc.?

P: Yea, I do.

H: I have a distinct impression that the people that you skip trace are also the very same people that I get involved with.

P: I think that you are probably right.

D: I've run into this more often than not. You'll find where the guy's actually running around. I've found people through the girlfriend that he's supposedly going with.

P: It seems like this type of person ... I've had accounts against John Jones, and now I have accounts against John Jones, Jr., whose attitudes haven't changed a damn bit.
THE END