

Dealing with Debt Collectors Seeking the wrong Person

by Kenneth Kuhn

September, 2007, rev. Oct. 25, 2011

Introduction

This is an instructive and sometimes comical story about how to deal with companies calling you concerning some debt that in reality you do not owe (even if at one time you had owed money). A person who has a real debt should be making appropriate payments or arrangements. Other than refusing to be intimidated, the lessons described here do not apply.

The experience gave me a chance to practice skills that I have taught to others about how to handle situations. **Specific lessons are in bold.** Rather than being aggravated by their calls my plan was to have some fun and write an article about the experience. Although my first experience was with the Van Ru Credit Corporation it could just have easily been with any one of several dozen other sleazebag companies who try to collect old debts for their own benefit. Nothing in this article should be interpreted as good, bad, or indifferent about Van Ru in relation to any other similar company. I view all of them as sleazy vermin that should be eliminated from our society.

Commentary

Before I get to the story I must first say some things concerning the pathetic state of what is known as representative government in the United States. It is representative – for the lawyers, debt collectors (they are operated by lawyers), and other crooks in cahoots with your elected representatives. The citizens are seriously under-represented. I did research concerning debt collection and I was shocked at how the government (i.e. the corrupt lawyers the public keeps electing) has made it easy (in the name of reform) for citizens to be bothered un-endlessly by bottom feeders who purchase settled or written-off debt and even imaginary debt and are granted enormous power to harass and even financially ruin the lives of good citizens. This is an example of government **jabbed to** the people rather than government **for** the people. But then our government is mostly lawyers. So we should not be surprised. Throughout history lawyers have always been crooks – and always will be. It would be very simple to write law to eliminate the activity described below. But that can never happen until we quit electing lawyers of either political party to government.

What particularly angers me is that even though I owe no debt (the sleazebags have the wrong person) my phone will be ringing probably for the rest of my life with calls from various sleaze. As one sleazebag gives up on trying to collect from me, that debt is sold to another sleazebag which starts the process over. Other sleazebags will continue this process indefinitely and there is nothing I can do. There is no government process that will help me. A stupid person might point out that I can send certified letters, hire a lawyer, etc. to resolve the matter. I am not so stupid – I am not going to spend one cent

Dealing with Debt Collectors Seeking the wrong Person

on anything that the government should already be doing *for* me – I pay taxes. The absolute most that I should do is to make one phone call complaint to the government. The government should then investigate and require that the bottom feeder show verifiable cause to be calling my phone number and if not the number is to be marked as wrong and never called again with severe penalties for doing so. In the meantime I could be living my normal productive life. That simple. But no. The founders of this country would be abhorred if they could see the pathetic state of things now. We need a people's revolution to oust lawyers from government.

As a child I was pushed around. As an adult I have learned how to push back – it is a matter of principle. There is great virtue in being obstinate at the appropriate times. I deal fair and square with people but I know how to be ruthless if they do not reciprocate. You will observe in what follows that I never yield.

The only option I have to fight this is to be very uncooperative with the sleazebags and give them a hard time. There are times in life when it is appropriate to be rough or even vile with someone. We do not usually get to practice this type of skill and end up floundering when we should have soared. Since I have absolutely nothing to lose in this circumstance I will use this as an opportunity to practice these skills.

The Story

My story begins on Feb. 7, 2007 when someone left a message on my answering machine to the effect, *"I am looking for Kenneth Kuhn. If you are not Kenneth Kuhn then stop listening right now. (pause) If you are still listening to this message then this means that you are Kenneth Kuhn and accept the terms. I am Mr. xxxx with the Van Ru Credit Corporation and we are looking into an unpaid student loan. Please call me at 1-888-337-8331 ext. xxxx."* **First, I would never call a number about anything unless I had detailed information.** The message was not very clear and I could not make out the exact name of the company. A Google search on the name I thought I heard (Van Root) revealed nothing of interest. So I called the number to talk only to the operator and to obtain the actual company name and address. The operator was very cooperative and I was nice to her.

It is interesting that the message contained quasi-legal language that in reality means nothing to any educated person. A less educated person might react differently. **You should always recognize quasi-legal language. It is always a clue to be wary of a trick.**

A short explanation of bottom feeder debt collectors

I then did a Google search on this company and found a lot of very negative information about this company and several dozen other similar companies. Contrary to the "Credit" in the names of various companies such as this they do not deal in credit. They are debt

Dealing with Debt Collectors Seeking the wrong Person

collectors known as bottom feeders that purchase bad debts for pennies on the dollar that have been written off by real debt collection services. In some of cases they are scammed and purchase imaginary debt. They receive little if any paper work on the debt. They then proceed to call people and demand payment. One hundred percent of any money paid goes the bottom feeder, not the original debt holder. I will let the reader do their own investigation (Google is a great method) to determine if there are any conditions in which money actually would be owed even if a real debt had existed – hint: very interesting.

If people do not pay then these companies may go to court to obtain a judgment. Such a judgment gives them legal rights to your income/assets so a court summons should always be taken very seriously even if you owe no one any money. A fictitious claim can turn into a real financial problem if you do not defend yourself. They hope that you will not show up in court. In fact, a common tactic is to use an old or wrong address for the summons so that you will not know there is a case against you (this should not work at all but strangely it does – failure of government again (see the next paragraph) – and countless people have been real victims). Another tactic is to sue you in a court several thousand miles away so that it is impractical for you to appear even if you know. That judgment is then transferred to the state in which you live so that your assets can be attacked at a future date – there is no statute of limitations. Once a suit has been filed against you there are certain rights you have – but the law is rigged against you – you must do certain things in a very short time. If you will use these rights correctly then there is virtually a one hundred percent chance you will prevail in court even if you actually have owed money. Failure to use your rights correctly could be a big disaster (for starters, your bank account can be frozen and the bank is not required to inform you and all checks and electronic debits will bounce and you are stuck with the fees) so seek competent legal advice. **The key to winning is to realize that the company probably has no loan papers of any sort that could be used against you.** Any documents they submit would tend to fall into the category of nebulous or forged – do some Google searches for numerous examples. Basically, if you show up in court then they have embarrassingly little standing and will promptly lose when they are unable to submit anything to the judge that says you owe anything.

One aspect of this deserves special note. Exactly one hundred percent of judges who award default victories to debt collectors when the defendant is not present are criminals who should have their heads cut off. This may sound extreme but isn't. It is just. Why? The sleazy tactics of the debt collectors are widely known among legal types (they made the rules to legalize and profit from sleaze). A real and competent judge, who is expected to be knowledgeable about the scams, would either not hear the case or at the very least hold the evidence (or lack thereof) to the same scrutiny as if the defendant were there. Research what is expected of a judge and the concept of balance. The plaintiff could then win the real cases and lose the scam cases. Judges have argued that they do not have the time for this as the courts are clogged with such cases. **BULLSHIT!!!!** If judges would take the time to do their required job (i.e. not be guilty of nonfeasance) the courts would not be so clogged. The real reason is that judges rule in favor of their own crooked kind, lawyers. If you do not believe me then try suing a debt collector in small claims court –

Dealing with Debt Collectors Seeking the wrong Person

just make up a claim (like they do). See if the court even accepts the case. If the defendant does not show then you should automatically win your amount without presenting any evidence – Right! I doubt it very much – your case would probably be thrown out for lack of evidence or either the firm would be granted another chance to show. Even if you won (fantasy land) you have no power to collect. So the concept of legal balance is bogus. America is a system of lawyers, not a system of justice. The judges are guilty of malfeasance (misuse of power) which is why I strongly believe that a head and body separation is a just and good solution. It worked well for the French two hundred years ago.

Back to my story

I obtained a free copy of my credit report to make sure that there were no issues that I should be aware of. As expected, the report showed perfect credit history and no loans. In these days of identity theft you can not be too careful.

I checked and the telephone number provided seems to be for student loans only but the location also handles bankcards, telco, and healthcare. Since the very first call mentioned a student loan then I presume that is what this is all about. Another check I did indicated that there are several people with a name similar to mine around the United States who in theory might have a student loan issue. If I can do this kind of simple investigation I would think that so-called professionals could do it too.

Now armed with information my action is to ignore the call. I figure they will probably call back and keep calling back. I do not know for sure what they want other than something related to a student loan that I never had but my research on the company indicates that it could only be money. They are not about to call me with good news about giving me money or anything else for “free”. On Feb. 15, a different person at Van Ru called and left a message on my answering machine to call their number. That message was much shorter and was to the effect, “*This is Mrs. xxxx with the Van Ru Credit Corporation. Please call me at 1-888-337-8331 ext. xxxx.*” I ignored that call too but I knew this would be far from over.

One Feb. 22, someone from Van Ru called during the day and my wife answered the phone. The person told my wife that they were trying to reach me at my cell phone concerning my personal financial business and were having problems. The person provided the cell phone number, xxx-xxx-xxxx. This sounds innocent enough but it was very likely a trick. The provided phone number was probably made up – the hope was that my wife would be cooperative and provide the correct number. **It is human nature to want to help and correct errors but beware of being used.** I had previously alerted my wife to not provide them any information no matter how small. **It is important for information to flow only from them to me – no information should flow from me to them.** The Navy has a saying – loose lips sinks ships. **Be very careful with giving any information no matter how subtle.** A good adversary can use subtle information to his advantage.

Dealing with Debt Collectors Seeking the wrong Person

I answered the phone that evening and the caller asked if I was Kenneth Kuhn – the voice sounded like that of the second recorded message. I responded, “What is your business?” She replied with her name and that she was with the Van Ru Credit Company. She then asked if I was Kenneth Kuhn. I responded, “What is your business?” She responded snappily, “*It is a real simple question. Are you Kenneth Kuhn, yes or no?*” I responded in the same snappy tone, “It is a real simple question. What is your business?” She responded, “*Are you Kenneth Kuhn, yes or no?*” I responded, “I am his agent.” Her response was a frustrated, “*You are his agent. (pause) Well, I am not authorized to talk to you.*” She hung up the phone.

There is much to learn from the previous conversation. Note that I had full control of the conversation. It is clear very early that I am not providing any information. I am keeping the ball in her court to provide me with information. Note that she tried to pin me with a yes or no answer. A common tactic by questioners is to pin you between two answers and leave you no option for any alternative. **I teach that when pinned between two answers then always provide an orthogonal answer.** The reason is that there are an infinite number of orthogonal answers and it is impossible for the questioner to have considered them all and have a come-back for each. They always have a prepared come-back for the two answers that they provide. You have to prepare yourself mentally to think orthogonally. The orthogonality is that my answer was neither yes nor no. I deliberately gave that answer because I knew it would frustrate her efforts. The record shows that it clearly did. Victory is sweet! Some other examples of orthogonal answers for this situation include, “maybe” or “it depends” or “why?” **The key is to provide no information.** Part of my training for doing classified work included answering any question from outsiders with, “I will neither confirm nor deny the question.”

In that short exchange she provided me with some information about her side of the court (information should flow to me). Apparently, they require that the person receiving the call identify themselves (which may be part of a quasi-legal trick to bamboozle the person into thinking they have legally acknowledged a debt) or there will be no discussion – i.e. they can never tell me how much money they want from me. That is great! I will use that to my advantage on future conversations. One bit of information did flow from me to her assuming she was smart enough to pick up on it. Can you identify that prior to reading the next sentence? Very simple – I am a tough opponent. It will be a waste of time to apply standard methods on me. My expectation is that they will call back with someone more seasoned in dealing with tough customers. I look forward to that contest. I do not know for sure what it will be but I know it will be fun and I know that I will win. I already have my next move ready.

On Feb. 28 a different person from Van Ru called and left a message on my answering machine. The exact text of the message is, “*This message is for Kenneth Kuhn. If you are not Kenneth Kuhn please hang up now or if this message has been recorded, stop at this point. By continuing to listen to this message you acknowledge you are Kenneth Kuhn. (pause) This is not a solicitation call. This message is from Van Ru Credit Corporation, a debt collector attempting to collect the debt and any information obtained*”

Dealing with Debt Collectors Seeking the wrong Person

is used for that purpose. Please contact us at 888 337 8331 ext. xxxx. Thanks for your cooperation.” Of course I did not return the call.

On March 8 a still different person called and asked, “*Is this Kenneth?*” Suspecting that this call was from Van Ru again, I asked, “What is your business?” The person responded, “*I am Mr. xxxx with the Van Ru Credit Corporation. For security reasons I have to verify that I am speaking with Kenneth Kuhn. Are the last four digits of your social xxxx?*” I responded, “No.” The caller then asked, “*Is your date of birth xx/xx/xx?*” I responded, “No.” The caller then asked, “*I am looking for Kenneth Kuhn, the last name is spelled xxxx.*” I responded, “Which one?” The caller replied, “*Kenneth D. Xxxx.*” I responded, “I do not know who you are talking about.” The caller responded, “*Well, thank you very much.*” Then the caller hung up.

This call is interesting because for the first time a lot of helpful information flowed from Van Ru to me. The information clearly indicated to me that I am not the person they are looking for. Rather than being confrontational the caller was cordial and I was cordial in return – amazing how that works. Neither the four digits nor the date of birth matched my actual information. Neither the middle initial nor the spelling of the last name provided by the caller was a match either although the pronunciation would be practically identical. This last point raises a question as to how they determined my phone number with a wrong spelling of my last name. It might be as simple as a sound-alike data base which is often provided in telephone directories. Or, perhaps there is some information I have not yet determined. I will be alert. Interestingly, a Google search using the new information revealed nothing even after trying a number of variants.

There was no need to provide orthogonal answers to the first two questions so I answered those directly. Had his information matched my identity I would have given orthogonal answers. My “which one” response was orthogonal because I am not going to reveal any information about me. The caller responded correctly with more information to me – that was my intent of the response. My final response was an open invitation for more information but the caller seemed convinced that I am not the person he was seeking. That is fine.

So it would seem that this brief saga should be over. But I would not be surprised if I receive another call in roughly a week. Wednesdays and Thursdays seem to be their favorite days and evenings to call. Technically, the conversation did not prove anything. The real person could just as easily provide the identical answers. Information from my wife is that some recent callers have asked for a Kenneth E. and a Kenneth M. This variation in the middle initial is interesting and probably means that more is to come.

I was right! On the evening of March 12 things became more comical. The conversation that follows is the best that I can recall – the actual conversation was much more heated and involved a lot of simultaneous talking. Someone called around 6:20 PM CDT and asked, “*Am I speaking with Kenneth?*” With suspicion I asked, “What about?” He responded, “*This is Xxxx Xxxx with the U.S. Education Department. I am looking for Kenneth D. Kuhn.*” Here is where having some basic knowledge and having done

Dealing with Debt Collectors Seeking the wrong Person

research on my opponent paid off. I had no doubt what this was about and I also knew that no one from the U.S. Department of Education would call me particularly after their working hours. So I now know the sleazebag would lie to me. I responded, "Are you with the government?" The caller used the tactic of ignoring my question and asked, "Are you Kenneth D. Kuhn?" I responded, "With regards to what?" He responded, "It involves personal information and I have to know that I am talking to Kenneth D. Kuhn, xx/xx (birth date)." I responded, "I am not going to tell you anything until you tell me what you want." He said, "You mean that you want me to divulge personal information about you to someone I do not know? Is that right?" I responded, "I could be Sam Smith and identify myself as Kenneth D. Kuhn and you would not know the difference." He then said, "You see, that is exactly the reason I need for you to identify yourself." I said something to the effect, "I first need to know what you want." He responded something to the effect, "Why do you want me to reveal personal information?" I said, "You owe it to me." He said, "I owe it to you? Look, let me give you a number that you can call when you are ready." I responded, "I do not call people." He said, "You do not call people? Then why do you have a telephone?" At this point the conversation degenerated into a lot of simultaneous talking consisting mostly of sentence fragments and fragmented reactions. At one point I called him a nitwit. I kept cutting him off with queries for information from him and he finally gave up and said, "OK, OK, enough of your fun and games. Let me give you a number to call when you are ready or pass it on to Kenneth. Do you have a piece of paper ready?" I said, "Yes, go ahead." He then said, "Call Xxxx Xxxx at 888-337-8331 ext. xxxx." This is proof of what I already knew so I said, "I know that number. You are not with the government. You lied to me." He asked, "How do you know that number?" I said, "Because I have investigated the company. Why did you lie to me?" He chuckled, "You investigated the company? Well, I have some other phone calls to make. I will talk with you later." He hung up the phone.

Here is an analysis of the conversation. This was the first time the caller never identified themselves as being with the Van Ru Credit Corporation. Even worse, the caller lied about his identity (my research shows this is very common). To my credit, I knew that immediately. Since the tone began with a lie then this is definitely not going to be a cordial conversation. So I am going to really keep the ball in his court to provide me with information – information that I know he is actually not going to provide but no matter. One bit of information he did provide corroborated the previous caller's information about the birth date, xx/xx, and the middle initial of the person he was seeking. So I did not leave empty handed. My "I do not call people" response was intended to baffle him and it did. People sometimes let their guard slip when baffled. To the caller's credit, he was clearly seasoned at being tough which is something I have been expecting. But to my credit, I maintained control and dominance of the conversation throughout. The record shows that it was the caller who gave up, not me. My "I know that number" response was intended to goad him into more conversation where perhaps more information would be revealed to me but that did not work. My response did give him some information concerning me that he/others may or may not use. My evasive tone probably conveyed the (intentional) misinformation that they have found their person. So there are sure to be follow-up calls. I anticipate that whoever calls next will try a different angle since previous angles have not worked. This call was a very

Dealing with Debt Collectors Seeking the wrong Person

different angle than used previously – an experiment that did not work but no matter – they know a lot of methods. I anticipate that at some point they will try a cordial tangential approach with some kind of good news information leading up to my identifying myself. It is an obvious thing to do which is why it is obvious that I will be watching for it. There are other tricks they can pull too and I am not naïve. Let the contest continue. I think the score now stands at Ken: 3, Van Ru: 0.

March 19. On the evening of March 19 someone called and asked, “*Is this Kenneth?*” I responded, “Regarding what?” She responded, “*A business matter. I need to verify that you are Kenneth.*” I asked, “What kind of business matter?” She responded, “*An educational business matter.*” I asked, “What kind of educational business?” She responded, “*I can not give you any more information until I verify that you are Kenneth.*” I asked, “And you are...” She said, “*I am Mrs. xxxx with the Van Ru Credit Corporation. Are the last four digits of your social xxxx?*” I responded, “I would not know who that is.” She responded, “*I need to verify that you are the right Kenneth. Those are not the last four digits of your social?*” Again, I responded, “I would not know who that is.” She said, “*Well, I will just mark your file refused.*” Then she hung up.

This conversation was cordial. The caller did not try any tricks and I was not in a mean mood. I kept pressing her for information and got some which corroborated what I already knew. Notice that she was looking for a yes or no answer regarding my social security number and that my response was essentially no but answered in a non-confirming way. This is a variation of the orthogonal answer known as skewed where you provide an answer that is correct and practically corresponds to the binary intent but leaves things unsettled. It causes frustration. I probably left her with the impression that she is talking to the person she is looking for. No doubt there will be more calls. I think next time I will try a different tack as this repetition is becoming boring.

As expected, on March 26 someone called and asked to speak with Kenneth Kuhn. I asked, “In regards to what?” The person responded, “*This is Mr. xxxx with the Van Ru Credit Corporation and I am trying to get in touch with Kenneth D. Kuhn.*” I was ready to try a new tactic so I responded, “*I am either the person you are looking for or I am not. What if I tell you that I am the person you are looking for?*” The person responded, “*I would have to verify that with information such as your birth date and social security number.*” I then responded, “What if I tell you that I am not the person you are looking for. Then what?” I forget the response but it was to the effect that Van Ru would check its data bases and if this was a wrong number then they would stop calling. I said, “Well I have twice indicated that I was not the person you are looking for.” Then he said that someone had called on March 19 and had talked to Kenneth Kuhn and then asked if the last four digits of my social security number was xxxx and then said, “*Then you are Kenneth Kuhn?*” I responded, “I did not say that. How do you spell the last name?” He responded, “K u h n.” (this is interesting – they have spelled it differently before) I then asked, “Suppose I was the person you are looking for but claimed that I was not?” The person responded to the effect that this was an important business matter and if I was that person then I should say so. He then went on to say that they try various means to contact an individual typically either mail or phone and each works only a certain

Dealing with Debt Collectors Seeking the wrong Person

percentage of the time. They have other means to track down the person such as where they work, etc. He told me to think about it and if I was Kenneth D. Kuhn that I should just fess up. He said that he would be in touch with me later and then hung up.

This conversation was cordial as he properly identified himself and answered my questions. I am not going to be ugly with some arbitrarily. If any kind of trick is pulled then the gloves come off. What I got out of the conversation was a bit more information and I communicated to him that I had twice before indicated to previous callers that I was not the person they were looking for. I will be expecting another call in about a week. I think the time has come to end the saga so I will clearly tell the next caller that I am not Kenneth D. Kuhn. In theory then there should be no more calls.

As expected someone from Van Ru called on April 2 and asked for Kenneth. I responded, "Is this Van Ru?" She said, "*Yes it is.*" I then asked, "You are looking for a Kenneth D. Kuhn?" She said, "*Yes.*" I continued, "And he has a problem with a student loan?" She said something to the effect, "*I can not reveal personal information until I verify the identity by using the last four digits of the social.*" I said, "That would be xxxx." She said, "*So you are Kenneth?*" I said, "I did not say that." I went on to say, "I have some information for you but first I must comment that your investigative skills are very amateurish. You have been calling this number since the first of February looking in the wrong place. Over a month ago I tracked down two Kenneth D. Kuhns." She chuckled and said, "*We do not need to hear from you about how we do our business. We need for you to confirm if you are Kenneth D. Kuhn.*" I responded, "Three times I have told you that I am not and you keep calling. That is very amateurish." She made another comment about not telling them how to run a business and then said, "*This call is terminated.*" Then she hung up. This tells me that they will call back in a week. Next time I will have to be rough with them as they do not seem to understand.

During the weeks of April 9 and April 16 they called during the day and briefly talked to my wife but no information was exchanged.

April 22: They called on a Sunday morning and my wife answered. They asked for her information. She told them, "I am not telling you anything." Then she hung up on them. This is strange – why would they want her information?

May 1: They called twice and my wife answered the phone both times. On the first call they told her that I (i.e. the person they are looking for – they think it is me) was in default on a student loan and asked for my Social Security number and address. My wife refused to give them any information and hung up on them. The second time they called they gave her the first three digits of the Social Security number of the person they were looking for. This is neat – I am learning more and more about the guy! As is proper, information flows from them to me, not the other way around. My wife also hung up on them.

May 3: I answered the phone on Thursday morning and the caller asked to speak with Kenneth. I asked, "In regards to what?" She answered, "*An important business matter.*"

Dealing with Debt Collectors Seeking the wrong Person

I asked, "About what?" She replied, "*A very important business matter. I have papers in front of me now.*" I asked, "What company is this?" She replied, "*Van Ru Corporation.*" I said, "You should have identified the company first but I will overlook that. We are going to talk company policy first and then we will get to information." She replied, "*I don't understand. Are you Kenneth? I need to speak to Kenneth.*" I said, "We will get to identifications after we discuss company policy. It seems that your company is in violation of its policies. The question is what happens when you call for someone and the person indicates that they are not the person you are looking for?" She replied, "*We remove that number from the system.*" I said, "The reason I ask is that this will be the sixth time I have indicated that I was not the person you are looking for." She said, "*This is the first time I have called.*" (True – her voice was new) I said, "Check your phone logs. You people have been calling for a long time." She replied, "*I am taking your number out of the system as we speak.*" I could hear some computer keyboard activity in the background. I said, "That means that you will not call again." She asked, "*What is your name?*" I replied, "My name could be Sam Houston for all you know." She replied, "OK" and ended the call.

It would appear that the saga is over. But time will tell. I will not be surprised to hear from them again within a week.

But it was the last time. On June 25 I received an automated call asking me to press "1" if I was Kenneth Kuhn and then went on to give other numbers to press for various situations. I pressed nothing and hung up the phone. I did not know who this was but I had no doubt as to what it was about. A number to call was given but I did not write it down.

July 7. I received an identical automated call. This time I wrote the number to call, 1-800-827-2507. Again I did not press any buttons and just hung up. I Googled this number and found the company's name and web site (www.cavalryportfolioservices.com). It is clear that Van Ru lost (i.e. I won) and sold the debt to another company, Cavalry Portfolio Services. Further research indicated that automated calls are their tactic and that they do not stop calling even after the person indicates that they are not the person sought. Now that I have information about my new opponent I can plan my strategy. On the next call I will press the '1' key in hopes of getting a real person to call.

My plan is to first dupe the company into giving me more information and after I have what I want I plan extreme verbal abuse until they give up – I am tired of playing. The point might be made that the real person who calls me is not the one responsible for the dilemma I am in and is just trying to earn a living – why should they be abused? My answer is that if one is employed as a whore then one should expect to be f****d. It goes with the job and gives me a free opportunity to practice abusive skills. I hope to never actually have to use these skills but I want practice just in case. In the games of life, preparation is everything. One of my favorite sayings is, "Chance favors the prepared mind."

Dealing with Debt Collectors Seeking the wrong Person

July 11: I received the same automated call. I am asked to press a number key corresponding to the following options: (1) I am the person, (2) Hold while the person comes to the phone, (3) The person lives here but is not present at the moment, (4) The person does not live here. I pressed the '1' key and the phone immediately hung up before I could press anymore buttons. I expect a human to call in a couple of days. I am preparing for the extreme verbal abuse I will give that person after I dupe them into supplying confidential information.

As of Sept. 14, 2007 I have not heard from anyone about this matter. Perhaps it is finished – but you never know. I am always ready to resume.

New information added on May 27, 2011 (as before, all privileged information is shown as XXXX)

On May 16, 2011 my wife received a call from a Cynthia Daniel asking to discuss “some business” with me. The caller also asked my wife to verify the last four digits of my social security number. Fortunately, my wife was smart enough to refuse to tell the caller anything – never give any information without knowing to who and why and then only if it is truly necessary. After a brief conversation my wife just hung the phone up – so there was no phone number or company name to refer to. Suspecting the saga had resurfaced I did a Google search on the phrase, Cynthia Daniel, and word, debt, and sure enough, similar calls have been placed to other people. The dates of the Google results were from 2009 (and so may not be applicable to today) and the company was Accelerated Financial Solutions, a debt collector. My wife was surprised as to how I could determine that but **minimalist information and a hunch can lead to more information – information is powerful** – if you know how to use it. I expected that this saga would continue someday.

On May 27 the phone rang about 11 AM when I was home. Normally I do not answer the phone but let the answering machine screen the call but a clairvoyant gut feel told me that this would be the debt collector and it was. Bingo!!! Now is my chance to obtain a lot more information about this case using information I acquired previously. Information is powerful and this saga is a classic example! The caller asked if I was Mr. Kuhn. I asked who the caller was and she gave her name but nothing else. Bingo, that is the classic sign! I answered that I could be. She then asked if the last four digits of my social were XXXX. I told her that I am looking at that (I was – it is posted on the wall next to my phone). She then told me that she worked for West Asset Management, a debt collector. I asked her to give me the entire name of the person with correct spelling. She gave that but there was no middle initial. I asked about the middle name and she gave an odd name I have never heard of, particularly for a man. But I now have the latest version of the middle initial (Note from earlier in the piece that the middle initial has been not definite).

Now I am ready to trick her into giving me the middle two digits of the guy's social security number. I told her that to confirm her identity that I would supply the first three digits and then she should supply the middle two. I gave her the first three and she responded with the middle two – just as I had previously planned! Now I have the entire

Dealing with Debt Collectors Seeking the wrong Person

number! With this confirmed I am now in a position to obtain more details about the debt. I asked what the amount of the debt was and she told me \$XX,XXX.XX (Wow, that is a lot! No wonder the collectors have been after that.). I asked what school the debt was in association with and she told me XXXX. I asked what the date of the debt was and she said 1985 and that no payment had been made since 1995 and that had been a tax write-off instead of an actual payment. Now I have all of the information I need. She then asked me when I would be able to make a payment. I told her something to the effect of never. She then said that interest and penalties are accruing daily and that it would be in my best interest to make a payment. I told her that I knew that but it did not matter to me. Perplexed, she asked why.

At this point I now have to make a decision. I have been waiting for this day but have been undecided as to which strategy I wanted to use. Strategy 1 was to make them think that I really was the person and then pursue forceful collection just so I could learn more about that process. Strategy 2 was to inform them that I was not really the person they were looking for to hopefully bring this saga to an end. After a quick thought I decided to opt for strategy 2 as I am so busy that I do not have time to mess with strategy 1.

I told her that the reason is because I do not owe the debt. There was a little more conversation getting nowhere so she transferred me to a manager. The manager continued and I told her that I am not the person they are looking for. She asked me if the last four digits of my social were XXXX. I said no, but I am looking at that (referring to the number posted by my phone). She was confused (I understand – that would be perplexing). She asked how I knew these digits if I am not that person. I told her that this has been going on for years. She then said that there was no way that information came from their company and that they had just received the file. She was probably referring to my knowledge of the entire number although the caller had provided the last four plus the middle two – so she was not totally correct. After a brief conversation she told me that she would strike my phone number from the list and that I would not receive any more calls. I said that would be great. But I have heard this before so we will see.

I will point out that all of the conversation was cordial. I never claimed to be the person and gave evasive answers when asked – evasive in a way so as to trick them into thinking I am their man. Social engineering can work in reverse.

Oct. 24, 2011: The saga continues

On Monday evening I was expecting a call from a friend so I answered the phone. I heard some noises typical as from an automated phone bank so I became suspicious. A fellow came on the line and asked to speak to Kenneth Kuhn. I responded, “This is he.” He gave me his name and said that he was with Professional Finance Company and continued by saying that the company is a debt collector. I knew it! This time was different though. He said that he was calling about an energy debt (around \$280). I asked him when the debt was incurred. He told me on March 10, 2010. I asked him who the debt was with and he told me the name of some energy company. I asked where the

Dealing with Debt Collectors Seeking the wrong Person

debt was incurred. He gave me an address in Louisiana (I could not write fast enough but it was something like 6821 Maywood Drift Lane?, and I missed the city – Google maps does not show anything like that to exist). He then asked me if the last four digits of my Social Security number were XXXX. Having the real guy's full SSN in front of me I asked if the first three digits were XXX. He said yes. I asked if the middle two were XX and he said yes. So he now thought he had found his man. I asked him how my phone number was determined. He said that he was not involved in that and did not know (I believe him). I said that the reason I ask is that I am a long ways from Louisiana. He asked if I had ever lived in Louisiana and I said no. He asked if I had ever cosigned a note for anyone in Louisiana and I said no. He then said that I should send them a written notice that I was contesting the debt. He asked if I had been the victim of identity theft and I said no. I then told him that the Social Security number was not mine but that I have been called for years by various debt collectors regarding debts of an individual with that number. He then told me that he would take my phone number off the list and that I should not worry if I was to see an inquiry on my credit report from Professional Finance Company. I told him that there was no problem since they did not know my Social Security number so they would not be able to access my credit report anyway. He said, "Oh that is right." At this point the conversation was finished.

This is interesting. The guy is apparently a real deadbeat and is still around running up bills he has no plans to pay. I will say one positive thing for this debt collector. He promptly identified himself and that he was a debt collector and was cordial throughout. Since he followed my rules for proper conduct I saw no reason to give him a hard time and was cordial in return. He got some useful information for his investigation and I gained some more information about the debtor. Observe how well things can go if you work with people rather than try to bully them.

Since the debtor still around and running up more debts there is no doubt that this saga will continue.

Conclusion

Most of the points I made here about dealing with a sleazy kind of business should not be applied when dealing with a truly legitimate business. You might have a dispute but that should be handled cordially. **The key thing is to be armed with information before you initiate or accept any contact as there are scammers spoofing legitimate businesses all the time.** Google is a powerful tool that can greatly assist you if you ask it the right questions. Telephone books can also be very useful for verifying contact information. **Never identify yourself to a caller until they have identified themselves to you and have answered sufficient questions for you to confirm they have legitimate business with you.** All legitimate businesses understand this and will have no problem.

Over the years I have experienced the usual situations of wrong charges on my credit card, missing bank deposits, etc. In every case I handled the situation very cordially and

Dealing with Debt Collectors Seeking the wrong Person

per the established procedures. In every case there was a prompt and successful outcome. I preach to **always work with people. Do not make enemies of people who should be your allies.**

But there is a huge difference between working with a legitimate business even if you have a dispute and being abused and extorted by an illegitimate business. You are under no requirement to be nice to crap. There are times in life when the proper thing to do is to be extremely ugly and obstinate. You never have to accept abuse. You always have the power to counter abuse anyone calling you on the phone attempting to harass or abuse you. It can be as simple as hanging up the phone or being obstinate or out doing them with your own verbal abuse. I prefer the last two options because I have a feeling of satisfaction afterwards – i.e. I do not have the feeling of wishing I had been mean. I have had feelings of regret when I felt that I had not been mean enough. The following story explains it.

There was a good movie some years ago called *Sometimes a Great Notion*. It was about the logging industry and took place in a small town in the northwest where a private family kept on logging and took a lot of abuse from the union which was on strike. In one circumstance one family member drove to the logging site only to find the equipment smoldering from a fire. He got back in his truck and drove to town and parked in front of the union headquarters. He went in carrying his long logger's chain saw and walked straight to the president's office. While his father was away the young son of the union president was sitting in the fancy chair behind the large mahogany desk – probably dreaming of the day he would inherit all of this. The logger cranked up the chain saw and sawed the desk in half while the president's son looked with wide eyes and the receptionist outside was speechless. As the logger walked out he said, "I know that does not help anything, but I sure feel better." I have always fondly remembered that scene.

Although you might want to, you should never call anyone to communicate abuse, threats, or any ill-will. It is tempting to call the 800 number and give someone a hard time and maybe there is a time and situation for that but generally that is a bad thing to do. Their caller ID tells them exactly who you are (the code you press to block your caller ID does not work for 800 type calls). It is wrong and you could have legal problems if you went too far. But, if they call you then all gloves can come off. Be as abusive as you want but do not make threats or say or do anything counter to the law – contrary to myth, extreme profanity/abuse is not illegal to be used against a caller – only the caller is required not to use it. Counter-abuse works best if you never let the other party complete a sentence. Keep the attack changing orthogonally on many fronts to keep them unbalanced. That is what they are trained to do to you. **Know thy enemy and turn their tactics against them.**

Dealing with Debt Collectors Seeking the wrong Person

Appendix:

The following information are various data I collected and are encrypted with an algorithm known only to me. I store them here just in case I ever need to refer to them in the future.

0325

866 (old had been 941)

22326

13

25 (old had been 35)

73

44,,1472,,76.98

bea

marYlnd#Nstitut^coLlg\$0f&arT