



YOUR JOB SEARCH AND FUTURE PROSPECTS WILL BE DETERMINED BY THE COMPANY YOU KEEP

Earlier in the week I was interviewing a guy and I just started to get a bad feeling while talking to him. Something looked *off* about him and I just sort of blurted out: "Have you ever been to prison?"

"Well, if you must know ..." he began. He then told me that he had just finished serving four years in a federal prison for some incredibly complicated crime involving computers, wire transfers, Pakistanis and the Taliban. It took him at least 20 minutes to explain his story and I had no idea what he was talking about at around 3 minutes in. None of these items were on his resume; I can assure you I would have remembered it if they were. There was just a time gap there that went unexplained-until I inquired.

"I hope this will not prejudice you against hiring me," he also said. Of course it did.

No company in its right mind would hire these people and give them a second chance. You might ask: How do I know this? Well, around a decade ago, I used to be the type of employer who took in lots of lost sheep like this, to give them second chances (I have hired two drunk drivers before), and in every single instance these people repeated some sort of indiscretion once hired. The person who hires these people will likely be making a big mistake.

For years I have had the annoying habit of grinding my teeth when I go to sleep. It is not something that actually wakes me up, or bothers my wife; however, over the course of my life it has resulted in some of my teeth being flatter than others. I have a mouth guard for this, which I wear when I sleep, but I guess it is something that I do during the day as well.

A couple of years ago I was at the dentist and he recommended I go see a periodontist to potentially reset my jaw to stop me from grinding my teeth. When he told me the periodontist might have to break my jaw my ears really perked up, and I decided that this was something I needed to investigate. I suddenly had images of a guy in a lab coat rolling up his sleeves while he hauled me off, punching me in the jaw until the bones finally broke. I was not in any sense excited about undergoing this process, mind you; I just thought I should investigate and see what the concept was all about.

I have no idea how I found *my dentist*, but he is really uptight and detail oriented. He used to walk by my office at the same time every day and his entire office was a model of organization, detail and sterility. He was obviously cut out for this sort of thing. As I was standing there to pay for a tooth cleaning session, in perfect hand writing he wrote down the name of a couple of guys who he said would do a good job of breaking my jaw.

"Which person is better?" I asked.

"I'm afraid I cannot tell you that," he said very sternly but in a way that remained friendly.

For the next few minutes I stood there trying to deduce through a series of questions which one he thought was better. I really trusted his opinion since he was so uptight and anal. It looked like he probably spent at least 10 minutes shining his shoes every morning. Looking at him I also could not imagine how his dry cleaner could possibly work with so much starch. You could probably break his shirts in half. Finally, I hit on something:

"Why did you put this guy first? It looks like his name would not be alphabetical," I said.

"Well, I am not sure why I did that....It must be an error."

"Logically, the rest of these guys are in alphabetical order. Additionally, you must realize that I would probably call the first guy on this list."

So I called the first guy on the list per my dentist's recommendation. Unlike my dentist who I generally had to wait six to eight weeks to see, this guy's appointment scheduler invited me to come right over.

"I have this afternoon at 2:00, 3:30 and 4:00," she said the first time I called. I scheduled an appointment for the very next day. When I got to the periodontist's office I was really surprised by how nice it was. The furniture and the entire surrounding made for about the nicest dentist office I had ever seen. Naturally, my immediate thought when I saw this was that my procedure was going to be pretty expensive.

The doctor called me in. He walked right in to greet me as I found myself a seat. I noticed that his teeth were the whitest things I had ever seen, but they were also pretty crooked. I would learn later from one of his dental assistants that he had purchased a whitening machine few years ago for several thousand dollars and he would have his staff use it regularly on his teeth. It seemed to be working really well; his teeth were so white I could barely believe it. An assistant took some x-rays of my mouth and jaw, and then I sat waiting for 25 minutes. When the doctor finally returned he told me that my back teeth were ground down and that he was going to need to take some impressions. 10 minutes later I was sitting there having all of my teeth imprinted on wax, my mouth filled with these God-awful metal trays. I was then instructed to set an appointment to return to have my jaw fixed-in a few weeks. When I got to the front desk the receptionist asked me for a credit card and told me she would be charging me \$1,000 today and would be putting this money towards the final bill. I did not ask any questions about what was going to happen from there on out, and should have paid a lot more attention than I did.

A few days before my appointment the doctor's office called to confirm the appointment. I started asking questions at that point. Then they told me to bring \$4,900 along with me.

"What are you going to do, break my jaw? That seems like a lot of money to break my jaw." I said.

"No, we are going to file down some of your teeth and install temporary crowns and then take impressions before ordering the permanents."

"New teeth? I am not interested in that. I am going to have to think about this," I told them.

"But we already ordered the temporaries," the assistant said to me.

"But I never asked for new teeth in the back of my mouth and no one said anything about that. This is not that big of a deal. A mouth guard costs a few dollars at a sporting goods store. There is no need to spend so much money. Let me think about it."

I canceled the appointment. The periodontist called me once or twice to reschedule and I would not agree to a date. I was really put off by the idea of having some guy drill down the back of my mouth due to a bad bite. I was not at all interested in having mouth reconstruction due to some teeth grinding.

After this episode I completely forgot about the periodontist. I had paid him \$1,000 and, although I figured that it was way too much, I had learned a powerful lesson and knew I would remember this for some time.

About a year later, though, I returned from summer vacation with my wife and I checked my answering machine. There were multiple messages from a guy named "Brian Cash" on my work voice mail. In fact, the guy had been leaving messages at least two or three times a day.

"You're going to have to pick up or take my calls one of these days!" he said. His messages grew increasingly bothersome and they simply never stopped. I had been on a 10 day Alaskan cruise with my wife and I had to plod through at least 20 of these things. I was positively amazed that anyone could be so persistent in tracking down a person.

I called him back eventually. According to Cash, my dentist was saying that I owed him \$5,000 for some molars he ordered for me and he was available any day to do the medical procedure. I was really at a loss for words and explained to Cash that I had not ordered any new teeth. There was no contract or anything for the work, and I had never agreed to the procedure. I was sort of at a loss for words about the entire situation.

"I'll keep calling until you pay!" Cash promised.

since the dentist was local to Pasadena, I decided to call him and get to the bottom of everything right away.

"I do not know how we got to this point. It makes no sense to me," the doctor said. After some discussion we came to an agreement that was comfortable for both of us, which would also make Cash stop calling. However, the more I thought about Cash the more I realized that he could probably help me quite a bit as well. As it was, at the present I was owed more than \$1,200,000 for services rendered by one of my companies. It occurred to me that recruiting Cash for these collections might be a good idea.

Around a year ago I offered a special financing service through two of our companies, Legal Authority and Employment Authority. These are [job search](#) services that have never been really all that profitable, which help people track down jobs by doing targeted mailings to various employers. Essentially, what these companies do is research all of the employers that match a person's career interests within a given area of the country, and then they redo the person's resume and cover letter and help bulk mail the materials out in unsolicited fashion to all of the prospective employers.

For example, when someone is interested in being a [corporate attorney in Las Vegas, Nevada](#), the service can assist in identifying all of the law firms with corporate groups in Las Vegas. When you go to a traditional job site you might only see a few openings (if any) for corporate attorneys in a city like Las Vegas; however, there may be 100 or more law firms that have corporate practices. Clients of these services have their resume and cover letters redone and then mailed out to these employers. This is extremely effective because, although most of the time the employers do not have any openings, they are receiving letters from people ostensibly interested in working for them. The letters are addressed to the people in charge of hiring for these organizations; of course, the service researches all this information before sending out the letters. Very few job seekers do mailings to employers like this, which make for a very unique and effective service. In addition, the service allows the job seeker to cover the entire market at one time by mailing the entire universe of prospective employers. I think very highly of this service and believe it is among the most effective ways out there to get a job.

The problem with the service is that it costs money. It costs a couple of hundred dollars to have the resume and cover letter redone, and then a couple of dollars for each letter that the person sends out. This means that the service can cost anywhere from around \$500 to a couple of thousand dollars. Because many people using the service are unemployed, paying for the service is not something high on their priority lists. So, a couple of years ago I decided to offer people financing, if they wanted, in order to [find a job](#). In addition, I offered people free financing while they were in school to use the service with zero interest until they got out of school. I felt like this was a good thing to do because it would make the service affordable to a lot of people who otherwise would not use the service. As I quickly found out, though, extending credit is a completely separate business from helping people find jobs. While most people gladly paid for the service, the amount of people that did not pay quickly built up in number. Pretty soon we were owed \$1,200,000+ from people who never made a payment! The worst part about the whole thing is that this business, even charging people the full amount, never made a lot of money either.

\$1,200,000 is quite a lot of money and because my focus is on getting people jobs, it had never occurred to me that enlisting the help of a guy like Brian Cash might be a good idea. However, the more I thought about it the more I realized that using a collector like him to push people to make payments, or pay off their balances could be a great idea. Within a few days I was on the phone with Cash and we were negotiating having his Minnesota company going to work collecting debt on our behalf. For the past six months or so we have been using Cash to collect money owed to us from various job seekers around the United States. The process has been working fine overall, but recently things started to go terribly wrong.

A few weeks ago Cash stopped returning our phone calls.

On Friday of last week his website disappeared.

On Friday of last week his number was disconnected.

In trying to figure out what happened we discovered this:
International Collection Services license suspended

[Printable Content](#)

For Immediate Release: June 11, 2009

Minnesota Department of Commerce Summarily Suspends License Of International Collection Services-Bloomington collection agency charged with misappropriating client funds

(St. Paul, MN) - The Minnesota Department of Commerce suspended the collection agency license of International Collection Services (ICS) of Bloomington, MN, charging the company with using customer funds to conduct the agency's business instead of remitting the money to their clients within thirty days of collection as required by Minnesota law.

Bloomington Police Department officers and Department of Commerce investigators executed a search warrant on Tuesday, June 9 and recovered financial records and computers from the company and its owner, Tim Peters. The search warrant was necessary because Peters refused to grant access to the company's records, another violation of Minnesota law.

The department received complaints from two out-of-state clients of ICS alleging they had not received money owed to them after ICS had collected on accounts due. Based on the complaints, investigators conducted an audit of the company's trust accounts and allege that ICS has misappropriated over \$125,000 from clients within the past three years.

The company allegedly used that money to pay for operating expenses and to pay off Tim Peter's personal credit card bills.

"Consumers have an expectation that when a collection agency collects your money to pay a bill, they actually pay the creditor on your behalf, not spend the money on their own bills," said Minnesota Commerce Commissioner Glenn Wilson. "When a breach of trust like this occurs, we suspend the license and shut down the agency."

The Department's [order for summary suspension](#) of International Collection Services' license will be considered at a hearing in front of Administrative Law Judge Eric L. Lipman on June 29, 2009 at 9:30 am in St. Paul

And then we also found this:
State shuts down Bloomington collection agency

by [Elizabeth Baier](#), Minnesota Public Radio

June 11, 2009

St. Paul, Minn. — The Minnesota Department of Commerce has suspended the collection agency license of Bloomington-based International Collection Services, accusing the company of misappropriating more than \$125,000 from clients in the last three years.

According to the department's allegation, ICS used customer funds to conduct business instead of remitting the money to its clients within 30 days of collection, as required by Minnesota law.

Officials with the Bloomington Police Department and Department of Commerce executed a search warrant on June 9, and recovered financial records and computers from the company and its owner, Tim Peters.

The search warrant was necessary because Peters refused to grant access to the company's records, another violation of Minnesota law, according to officials with the Department of Commerce.

Multiple phone calls by Minnesota Public Radio to the International Collection Services went unanswered Thursday.

On its Web site, the company says it works on a contingency basis and only gets paid if it collects on a client's debt.

"We are so confident in our ability to collect that we will attempt to collect your debt for FREE," according to a message on the Web site's homepage. "If we can't collect, then you owe us nothing!"

We of course realized a short time later that "Cash" is actually Tim Peters. The entire matter is now being investigated by the authorities. Our estimates for how much money we lost range from a few hundred thousand dollars to perhaps more.

Around four or five months ago something unusual happened. We had originally paid my dentist over the phone with an "echeck" to settle our disputed debt with him. We paid him the day that we had reached our settlement over the phone. However, six months later he attempted to submit a charge with an echeck for the same amount again. We caught this, called the dentist office and they claimed that the entire thing was an error.

But the more I think about this, how could have it been an error? In addition, it seemed to me very unusual that the dentist referred me for collection-for a procedure I did not even approve. What I should have noticed and what I should have understood from all of this was that the dentist was a dishonest guy. In my experience,

- (1) dishonest people generally do business with other dishonest people, and
- (2) if someone takes advantage of you once, they are likely to take advantage of you again.

My first reaction when I started speaking to Bryan Cash was that he was a very good collector. He called and harassed and harangued me like crazy. He was working for a guy, however, who was trying to collect from me for a questionable transaction in the first place.

Generally, people who commit unsavory acts, associate with other people who commit unsavory acts. There is a reason for this: It generally comes down to the fact that most people doing business with one another are smart enough and decent enough to ask questions to understand if a transaction is honest or dishonest. Here, for example, Cash was attempting to collect on a debt which was not valid. He should have easily known the debt was not valid because there was no contract associated with it. Any honest debt collector would likely ask questions about the legitimacy of a debt in this situation. Cash simply went forward trying to collect the debt. This should have been a clue to me right away that he might not have been an honest guy.

Dishonest and nefarious people typically pal around and do business with other dishonest and nefarious people. This is just the way it is. It has probably always been this way and probably always will be.

Another thing that I should have picked up on was the dishonesty of my own dentist. Once I'd paid him with a check over the phone, I should have realized that he might try something dishonest again. This is exactly what happened when he tried to bill me a second time.

For the most part (although it is not always the case), certain people have a certain nature that they simply will not change. Throughout my life I have preferred to give myself the benefit of the doubt and to believe that most people are honest and decent. I also like to believe that if someone does something dishonest once, that he or she deserves a second chance because he/she might have made a mistake the first time. However, I continue to learn that this often is not the case. Most dishonest people will be dishonest again and if you encounter someone through one bad person, the odds are that the person you encounter will also be a bad person.

If someone lies or takes advantage of you one time the chances are high that they will do it again. You also need to understand that you are likely to meet bad people through other bad people. There are just certain rules that you should follow in terms of anybody you meet-including employers.

In this month's *New Yorker* there is a good article about Angelo Mozillo, the disgraced former Chief Executive Officer of Countrywide Mortgage. I read this article with considerable interest yesterday, wondering how I would have felt working for a company if I knew that Mozillo was lying to the public, to bankers, and to others about the quality of the mortgages he was selling. I think I would have been very afraid of the situation and would have gotten out of there. This is what some people did before the company exploded. They got out because they were uncomfortable.

Good people will generally leave bad situations. Good people simply do not want to be associated with people or organizations that are involved in nefarious dealings. Being associated in any way with questionable or unethical behaviors will taint you, and most people want to stay clear away from people of questionable or unethical repute.

For example, if you put on your resume that you used to work for a company that makes pornography, your odds of future employment are probably going to be tainted. I know this because I have interviewed several people before in our Los Angeles offices who have worked for pornography companies in one capacity or another (accountants, sales people, receptionists and so forth) and they always try and cover up or downplay this fact on their resume; however it generally ends up coming out when I interview the people. I am not comfortable with this track record of employment. Many employers will not be, as it calls one's character into question.

It is not ok to go into interviews and talk about the things you have done wrong. It is also generally not a good idea to work for companies where something nefarious is at play. You should not trust someone who has acted unethically or dishonestly once, because the odds are they will do so again. *Your job search and future prospects will be determined by the company you keep.*

This article was originally published in www.aharrisonbarnes.com. A. Harrison Barnes is the founder and CEO of CareerMission.com, the parent company of more than 100 job search websites, employment services, recruiting firms, online employment news magazines and student loan companies. Harrison also writes daily articles to inspire and motivate job seekers. Log on to HarrisonBarnes.com to read many more such inspirational articles.

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