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## **For bail bonding companies, crime pays (<http://times-news.com/local/x1019715875/For-bail-bonding-companies-crime-pays>)**



Ken Smith stands in front of his bonding company, A-Above Average Bail Bonds, on Liberty Street in Cumberland. The building sits across from Allegany County District Court, where several other bonding companies have located since the courthouse was built about two years ago. Steve Bittner

**Vicinity of District Court building popular spot for offices**

**Jeffrey Alderton**  
**Cumberland Times-News (<http://times-news.com>)**

— CUMBERLAND — Stacey Vollmerhausen has been in and out of court countless times, and she isn't complaining.

"I've been in the bonding business for five years and at this location for the past year," said the Cumberland native who operates A Regional Bonding on Pershing Street. The company is based in Martinsburg, W.Va., and has operated in Maryland, West Virginia and Virginia since 1993. The Cumberland office opened 10 years ago.

A Regional Bonding is one of several bonding businesses located in the Cumberland area.

For bail bondsmen, crime does pay.

"It's an extremely lucrative business. I have a pretty good client base in Maryland and West Virginia and I'm on call 24-7," said Vollmerhausen, who is licensed in property and casualty insurance.

Under Maryland law, the bond fee charged by bonding companies is 10 percent of the bond amount set by the court. The fee is nonrefundable. Bonds at A Regional Bonding can be paid by cash or credit cards with 5 percent down and 5 percent paid in installments.

"Normally a bond is set at thousands of dollars for a defendant and they get the bond back when they appear in court if they've paid it themselves. Normally, they can't afford it and that's when they get a bail bondsman. Bonds through a bonding company are made to the court through a power of attorney provided by a surety company. The bond obligation is relinquished when the defendant appears in court for disposition of charges," said Vollmerhausen.

However, not all defendants keep their court appearance dates.

"At the most, we have about 2 percent of our clients that skip court. Most times, the failure to appear cases involve people who forgot their court date or they didn't get their notice to appear in court. We do good background checks and get really good family and contact information. We take them back to court again after they fail to appear and bond is set again.

“We do find our man or woman and we do bring them back. We have trained skip tracers or bounty hunters but it’s rare that we have to use them,” she said, noting that her firm provides a “much-needed” service in the community.

If a client fails to show for court, he becomes liable to pay the full bond amount to the bonding company.

“We try to work with everyone so that they have a chance to bond out of jail, which is their right. I’m in court all the time and they have a great staff at the courthouse. The commissioners are fair in what they do. I get to work with the greatest people — inside and outside of the court system.”

In Allegany County, three local companies reportedly handle the bulk of the bonding business.

However, in recent years, a number of out-of-town firms have entered the local market. Some are sought out by clients who may have been represented previously by the bonding company. Some are contacted by word of mouth advertising and referrals from clients.

Vollmerhausen said she handles about a dozen cases a week in Maryland and the Potomac Highlands, W.Va., region. She’s made four trips to Keyser in one day taking care of business.

But the bonding business, she said, has been down a bit.

“The bail bonding business has been slow in the last year. We have more bonding companies here now that have moved in from the metro areas and that could be a factor. You also have people who post their own bond and don’t need us and defendants who are released on their personal recognizance without requiring a bond.

“But when the weather warms up, I’ll be busier,” said Vollmerhausen. “And every time there is a hippie festival I get really busy.”

Ken Smith of Tregoning Bail Bonds Inc. in Frederick operates his office on Liberty Street across the street from the Allegany County District Court.

The veteran licensed insurance agent has been in the bonding business in Cumberland since 1998. His company was founded in 1987 and employs 10 agents throughout Maryland.

“All of the bail bondsmen at one time here worked for Tregoning Bail Bonds, which is one of the oldest companies in the state, and I’ve been in the business in Cumberland longer than any other bail bondsman.

“I was the only one in business for quite a long time. I was approached by the late Red Lewis, who was a retired parole and probation officer who was here for the inception of this business. He wrote bonds up until the time he passed a few years ago. Red trained me and I learned the business from him.

“You don’t have to have a Ph.D. to do this business. We’re on call 24-7. When people get arrested, they want to get out of jail and they have a constitutional right to bond unless it is found otherwise by the court such as in cases of a violent crime.

“We monitor our clients and make sure they know their court dates. Our service is very good for the state of Maryland and the people of Maryland. We employ a bounty hunter if a person fails to appear in court,” said Smith, who deals locally and in Garrett County as A-Above Average Bail Bonds. He averages about two customers a day over the course of a year.

The presence of bonding companies within throwing distance of Allegany County District Court followed construction of the new court building that opened about two years ago.

After one bonding company opened an office next to the court building, two more companies followed suit, apparently in an effort to compete for business.

Contact Jeffrey Alderton at [jlalderton@times-news.com](mailto:jlalderton@times-news.com) (<mailto:jlalderton@times-news.com>).



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Cumberland Times-News 19 Baltimore Street Cumberland, MD 21502