Proposal to CBAA: Let's Clean Up Our Own House

Page 1: My position, one issue at a time

What I'm asking for, so there's no confusion:

- **A seat on the board.** Not a committee. The board.
- **A second job on top of it: CBAA's enforcer.** Marco Rubio holds two jobs at once, Secretary of State and national security adviser (AP). I want two as well: a board member, and the Tom Homan of CBAA. Homan worked under six presidents of both parties, starting with Reagan (Patriot Ledger). Love him or hate him, he does the job in front of him as well as it can be done, whoever likes it. His message is simple: I'm going to enforce the laws on the books. If you don't like them, change them. Until then, these are the laws, and I'm going to enforce them. Don't stand in my way. That's the job I want for bail.
- **I'd run a new CBAA unit: Bail Bond Security (CBAA Ethics and Internal Investigations).** Agents report problems to us. We document them, call the company and tell it to stop. A state complaint is the last resort, not the first. Details are in "Bail Bond Security" below. I'll only do this with a board seat behind it; that's what gives it weight.
- **This isn't about politics.** I don't care who's a Democrat or a Republican. I care about the industry.
- **The enforcer works for the industry, not against the board.** I get along with a lot of people, and of course I'd like everybody to like me. But some of these violations are blatant, and there are real victims. I'm sick of it. Somebody has to be that guy for us. I'll be him, as part of the board's team.

With CBAA behind me, I can make a real dent in six problems. Here's where I stand on each one, the proof, and what I'm asking for.

1. Google Maps. Fake listings with no real office and no license behind them are taking calls from honest offices. Clean them up.

- Proof (see the two charts under Issue 1): Star Bail Bonds (about 20 profiles, no licensee found), Bail Bonds DIRECT (listed at my own building; I asked nicely three times over a year), and Absolute (four bail licenses at one Lancaster address, four licenses, not 25 companies, but the Department of Insurance's own license pages attach 25 business names (DBAs) to those four licenses, when the normal rule is one name per license; plus at least 20 more names they advertise that aren't on any of the four licenses, 29 Google profiles and about 36 phone numbers).
- Ask: same as print, and it's that simple. On Google Maps, the name is the company's real name, the address is the real address and the license number is the real license number. Want another company? Open one, legitimately. A different building at a different address can have its own listing. No more one guy looking like five companies, and no more names like "Orange County Bail Bonds" built to grab a city search and crowd out other people's businesses. I'd rather we agree on this ourselves as an industry standard than go make it a new law.

2. Cold calls. Stop embarrassing ourselves. Stop hurting families on the worst night of their lives.

- Proof: a caller using "LA Bail Bonds," a name not on any license, called a family at Pomona PD while their own agent was standing there. In another case, no agent named "Maria" is listed under that company's license at the Department of Insurance. Nobody can tell who's really calling.
- Ask: a member ethics standard (no calls to families unless they asked), a full name and license number on every call, and finish what AB 1927 started.

3. Bond drops. Stop agents posting bonds nobody asked for, and give the defendant a real choice.

- Proof: today the jail only says "somebody's here to bond you out," and everyone says yes, even a DV victim being bailed out by their abuser.
- Ask: back Safe Release, a signed Intent to Post Bond cover sheet. The defendant knows who's posting and who asked, and chooses if two bonds come in.

4. Prop 103 rebates. Rebates are legal and good. Teach them correctly, fairly and legally, and end the haggling.

- Ask: a written rebate receipt in every file showing the price, the filed rate and the rebate category the client qualified for.

5. Education. Most of what agents guard as "trade secrets" isn't secret. Teach the basics openly, and compete on service.

- Ask: make teaching each other a member value, with practical classes from working agents.

6. CBAA itself. The website, payments and education portal don't work, and every board seat should take a position on the hard issues.

- Ask: put me on the board and in charge of Bail Bond Security (CBAA Ethics and Internal Investigations). Let me rebuild the website and payments (private preview first), start a working agents' Facebook group, and set up anonymous voting so every board member and every member takes a position.

Why it matters now. Google has banned bail bond ads since July 2018, and Facebook announced the same ban that year. We can't buy our way onto the page. For most of us, the free Google Maps listing is now the main place families find a bail agent. So every fake listing takes a spot from a real office. In 22 cities near Pomona, taking down one brand's listings would move 160 places up the rankings, and about 98% of that gain would go to other offices, not to me.

What's behind this. For each item there's a case file with screenshots, Department of Insurance license records, Secretary of State records and Google search records. It's built like a court exhibit binder, so anyone can check every line.

Why I'm bringing this

Our industry is changing, and not for the better. More and more of it is run by sales desks: people who have never written a bond start to finish, never sat with an attorney, never done a jail interview, never gone out to bring their own defendant back. They know one department, and that department is the phone.

Everyone says they don't like the calls to families the night someone gets arrested. Everyone says they don't like the rebate haggling under Prop 103, the Maps listings at addresses where no one works, or the old DBAs dusted off to add locations. And more and more people do it anyway, because "if you can't beat them, join them." Next it's AI programs calling every family on every booking sheet. That's not a business we should be proud of.

Let's go back to how this is supposed to work. You own a company, you list your company, and when a family calls someone in the bail industry, that company is a real company. We should all be able to know it's real.

Think about this for a moment. We're bail agents. We own bail bond companies. We're independent owners, and big or small, most of us go through the same things every day. We don't have to be haters. Nobody has to resent the guy who got bigger or did it better. There are good guys and bad guys in the big companies, and good guys and bad guys in the small and midsize ones.

But some of what I'm talking about isn't just the elephant in the room. It's the elephant in the room with a monkey dancing on its back, clanging cymbals, and we all just stand there and let it happen. Everybody knows about the Google listings. Everybody knows the fill-in-the-bubble renewal course doesn't help anybody. We all know.

So I'll ask you: didn't you say you want our industry to do better?

I'm one of the old guys, the ones who did it all: sales, writing, court, jails, interviews, recovery. In sports they call the legends who've been around for years "the GOATs," the greatest of all time. Shaq is one. Mike Tyson is one. In bail, the GOATs are the guys who do it all: answer the 2 a.m. call, sit with the family, post the bond, handle the paperwork and get the defendant to court. We deal with it every day.

Look, guys, the GOATs are us. If we don't do something now, bail is going to be changed forever. Think about how we were 20 years ago. We knew each other, we taught each other, and a family could trust that the voice on the phone was a real, licensed agent. That's worth fighting for.

I'm not asking anyone to like me. I'm asking us to take care of our own problems before someone else does it for us. If a rule is wrong, let's change it. Until then, let's enforce it, the same way for everyone. Our industry needs someone willing to walk in and say it out loud, the way Tom Homan does his job no matter who's in charge. I want to be that person for bail.

I'm not a rogue guy. I know the board wants to be sure whoever it brings on will work well with everyone. I'm not angry at the world, and I'm not looking to fight anybody. I'm older and calmer now, with more skills, and I'm better at sitting down, talking and debating. John Savage can speak to that; we've had a good working relationship for about 15 years. I'd guess most of the board wants the same things I'm talking about. A few may want the solicitation calls to continue, and that's fine; we can debate it. There are things I'd like to do too, and I don't do them, because they're against the rules. The Homan attitude is for the blatant violations that hurt families, not for my own board.

This isn't about going after people. It's about everyone playing by the same rules, me included.

Bail Bond Security: CBAA Ethics and Internal Investigations

Why we need it. Right now, when you ask a company nicely and it does nothing, the only place left to go is a complaint to the Department of Insurance. Every one of those complaints is a public mark against our industry. That's a self-inflicted scar, and it comes back to bite us the next time someone wants to get rid of bail and goes looking for ammunition. We shouldn't need a pile of state complaints to clean up our own house. We should handle it ourselves first.

Why nobody does it now. People are afraid, and they have reason to be. Some people in this industry are rough and nasty, especially the ones doing the worst things. Go against them and you can expect:

- One-star reviews dumped on your profiles.
- Fake bond calls to try to record you saying something that gets you in trouble.
- Fake "client meetings" just to waste your night.
- Back when pay-per-click was allowed, people clicked on competitors' ads to burn their budget. When Google caught their IP addresses, they switched to their phone, their wife's phone, their kids' phones, their laptop, their iPad, work and the side of the road.

So no single agent wants to put their name out there. That's exactly why it has to come from the association, with one person willing to take the heat.

How it works:

1. **Report it in.** Any member reports a problem: a fake listing, a cold call, a bond drop, a name or address that isn't theirs. Reports come through the CBAA working agents' Facebook group or a private form.
2. **Protect the reporter.** I'd rather people put their names on reports, but we'll protect their identity whenever we can. Before we act, the reporter and I agree in writing on whether their name is used.
3. **Check it and document it.** We pull the license record, the listing, screenshots and the call details, the same way the three cases in this proposal were built.
4. **Contact the company.** I call and send a written notice from CBAA Ethics and Internal Investigations: here's the problem, here's the rule, fix it by this date. That could mean fixing the address, taking down the profile, adding the license number or stopping the calls. Everything gets documented.
5. **Most will fix it.** When the call comes from the association, with the board behind it, companies know it's serious.
6. **If they won't, we move forward.** We report the listing to Google, then refer it to the Department of Insurance, with a complete file. That only happens after the company was told and given a fair chance.

Why me. I'm not afraid to take this on. I've already built three full case files on my own. My rule is the same as Homan's: these are the laws and rules on the books, and I'm going to enforce them. If you don't like a rule, work with us to change it. Until then, don't stand in the way. Put me up there and let the industry know: there's a new sheriff in town for bail, backed by the board, and we're not going to put up with this anymore.

Protecting CBAA. Before the first letter goes out, CBAA's attorney should approve the notice template and the process. The letters should state facts and cite the rules, the same standard as everything else in this proposal. That protects the association, and it protects me.

Issue 1: Google Maps

My position: if you advertise on Maps, have a real staffed office, use your licensed name and show your license number. Same rule for everyone, me included. This isn't about competitors. It's about removing dishonesty and unlicensed people so every honest office gets seen.

Here's what it looks like. One brand, Star Bail Bonds, shows up in the Google Maps top 10 in 20 of the 22 cities searched around Pomona on November 22, 2026. In Azusa it holds 4 of the 10 spots. In six cities it holds 3, and in six more it holds 2. It's #1 in four cities (Chino Hills, Ontario, Upland and Azusa), and #1 or #2 in eleven. In all, it holds 41 of the 220 top-10 spots. Reviewers say it isn't even at those addresses. It has about 20 of these listings, and every place it puts an address, it's doing it to the honest offices right around it.

Why Google Maps is the battleground

We can't buy Google ads. Google announced on May 7, 2018 that it would ban ads for bail bond services, with enforcement starting in July 2018. The policy is still in force today. It covers bail agents, bail financing and bounty hunters, worldwide. Google said it saw "evidence that this sector was taking advantage of vulnerable communities," and that year it took down over 531,000 bail bond ads. Facebook announced the same ban.

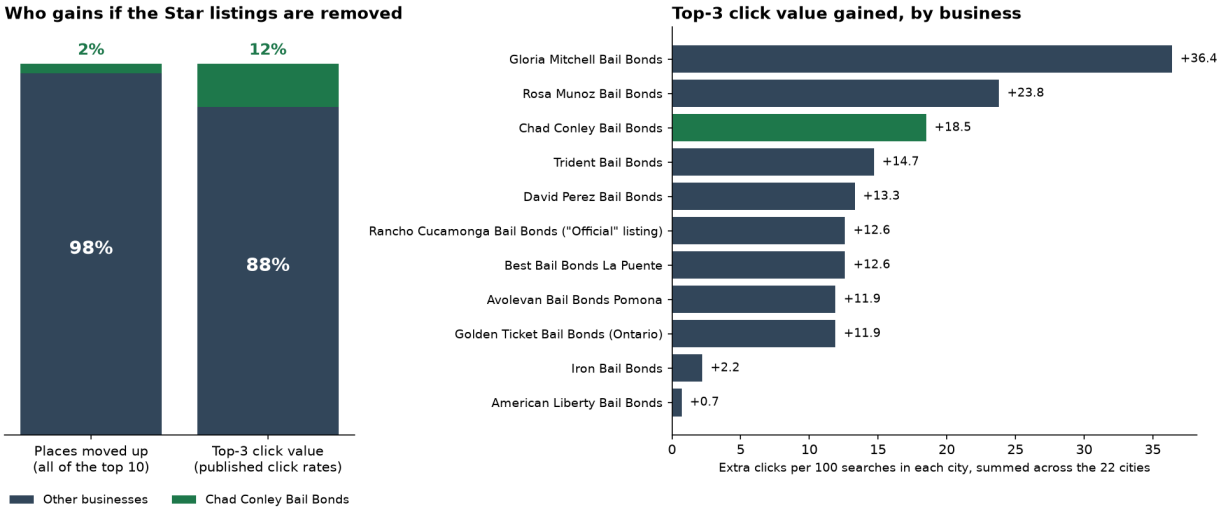
- Sources: Google announcement, current Google Ads policy, Google 2018 ads report, Axios on Facebook.

So the Maps listing is the storefront. With paid ads off the table, a family searching "bail bonds near me" at 2 AM sees free Maps listings and regular search results. Only a few Maps listings show at the top. Whoever fills those spots gets the call.

Fake listings make Google's 2018 reasoning look right. Listings at apartments, virtual offices and other people's buildings are exactly what critics point to when they call our industry deceptive. Cleaning them up protects every honest agent's reputation, along with their phone.

And it isn't only fake listings. Watch for the ".org" lookalikes. There's a growing number of websites set up to look like a nonprofit, a helpline or an official organization, often with a ".org" address. A scared family thinks they've found someone neutral who's there to help. In reality, many of these are referral services that pass the call to whoever pays for it. They pull at people's heartstrings on the worst night of their lives, and the family never knows who they're really talking to. I'm not naming anyone here. But if a website looks like a charity and works like a lead seller, families deserve to know that, and so does the Department of Insurance.

Who moves up if the fake listings come down (one brand, 22 cities, searched November 22, 2026):

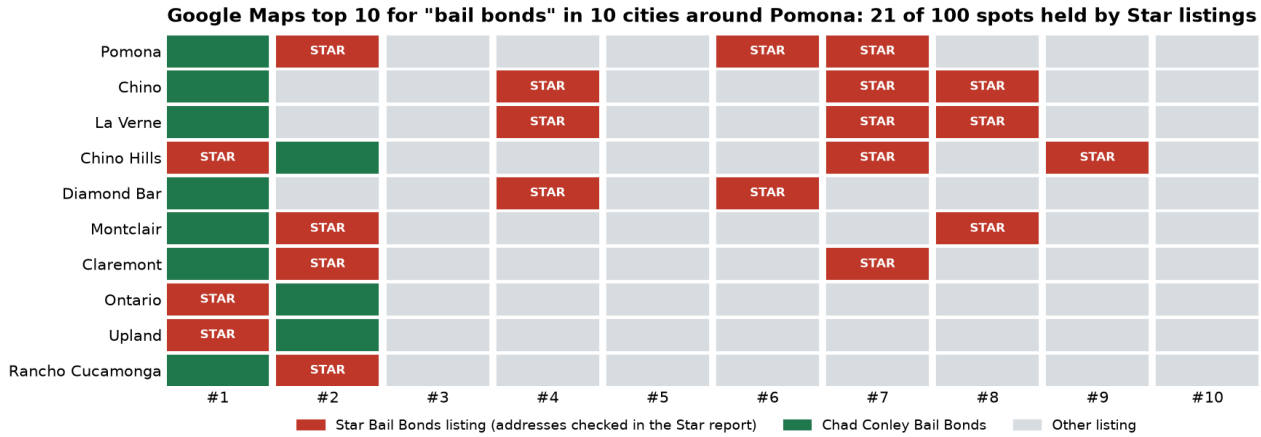


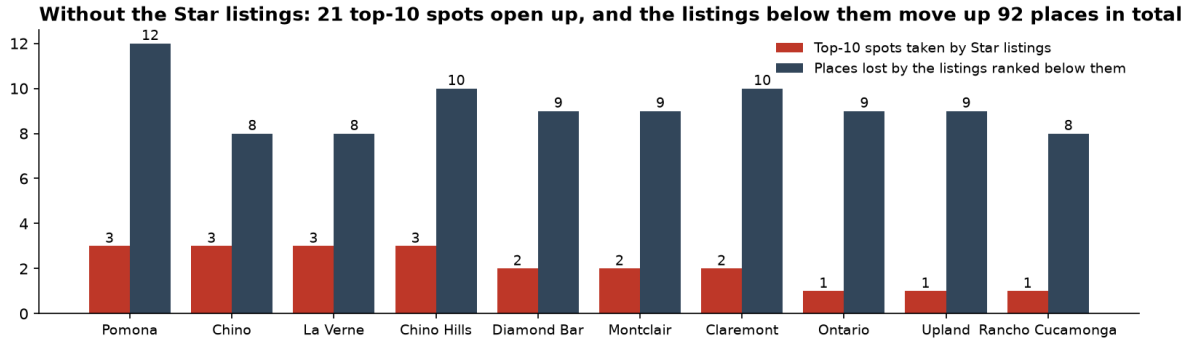
Based on the Nov 22, 2026 Google Maps searches in 22 cities. With Star removed, the listings in each top 10 move up 160 places in total; Chad Conley Bail Bonds accounts for 4 of them (Chino Hills, Ontario and Upland #2 to #1; Walnut #4 to #3). Outside the top 10, Chad also moves up in Covina (#19 to #15), Glendora (#14 to #11), Azusa (#29 to #25), Fontana (#19 to #17), Rowland Heights and Eastvale (one spot each), which is not counted here. Click rates: First Page Sage 2026 (#1 14.8%, #2 12.6%, #3 11.9%). The 40 freed top-10 spots also go to businesses now ranked #11 or lower. Some listings that would move up are under separate review.

Measure	Chad Conley Bail Bonds	Every other office
Places moved up inside each city's top 10 (160 in total)	4 (about 2%)	156 (about 98%)
Share of freed top-3 click value	about 12%	about 88%
Freed top-10 spots (40 in total)	n/a	all 40 go to offices now ranked #11 or lower

- **Biggest gains (estimated clicks per 100 searches, summed across cities):** Gloria Mitchell Bail Bonds +36.4, Rosa Munoz Bail Bonds +23.8, Chad Conley Bail Bonds +18.5. Next come Trident, David Perez, Rancho Cucamonga Bail Bonds, Best Bail Bonds La Puente, Avolevan and Golden Ticket.
- **Near Pomona I already rank #1 or #2,** so taking the listings down changes little for me there. Farther out I move up a spot or a few, like everyone else.
- **Bottom line:** Nearly all the benefit goes to other honest offices and to the families who reach a real agent. This isn't about my rankings.

What the top 10 looks like today in 10 cities around Pomona: Star listings hold 21 of the 100 top-10 spots. Take them out, and every listing below moves up, 92 places in total.





Source: Google Maps searches, signed out, Nov 22, 2026, 6:16-6:17 PM PST, run twice with identical results. Only the top 10 were recorded, so the businesses that would move into spots 11+ are not shown. Prepared by Chad Conley, Chad Conley Bail Bonds. Screenshots: "Google Maps Search Record: Star Rankings Near Pomona."

- **Method and caveat:** These are live Google Maps searches, saved as exhibits. Click value uses a standard estimate of how often each position gets clicked, so it's an estimate, not a call count. Some offices that would move up are under separate review.
- **Exhibits:** Google Maps search record (22 cities), "Who Benefits If Star Listings Are Removed (22 Cities)" chart, click and call estimate.

Case 1: Star Bail Bonds (massive map abuse, no licensee found)

- 20 Google profiles, all "Open 24 hours," all pointing to starbailbonds.com. No license number, owner or description on any of them.
- Addresses include a Regus suite (Montclair), a virtual office (Cupertino) and an apartment building (Ventura).
- The Department of Insurance license search for "STAR BAIL" returned no licensee.
- Reviews: "This company does not exist here, it's an apartment building." "They are not really at that location." One reviewer said calling them triggered calls from several LA bail companies: "a lead funnel."
- Search records show these profiles outranking real local offices in 22 cities.
- Reported to Google (case 9-5480000042026). Waiting on Google.
- Exhibits: Star listings log, Google reports, rankings records, impact chart.

Case 2: Bail Bonds DIRECT (listed at my own building)

- The Google listing shows 8350 Archibald Ave, Rancho Cucamonga. That's my office building.
- The building owner says they are not, and never were, a tenant.
- Their Department of Insurance license (#1M48933) lists 2311 E. 17th St, Santa Ana.
- Their own website history shows the Archibald address from 2015 to 2025.
- I asked them at least three times over about a year to remove it. They said they couldn't reach their web person.
- I haven't pushed it further. I don't want to turn people in, and I'd rather fix it agent to agent. That's exactly why this needs CBAA: when asking nicely doesn't work, an honest agent has nowhere to go but a complaint.
- Exhibits: listing screenshot, license record, website archive copies, autocomplete and search records.

Case 3: Absolute Bonding / "LA Bail Bonds" (four licenses, more than 40 names)

How it started. On November 21, 2026, a family was at the Pomona Police Department with their hired agent. The father's phone got a call from (213) 762-5125. The caller said he was "Richard Seng, S-E-N-G" with "LA Bail Bonds" and that he was the licensed agent. He said the arrestee had called them, and that they don't cold call. The arrestee had called only his parents. The Department of Insurance shows no licensee named Richard Seng and no license called "LA Bail Bonds." That name led to Absolute's own website.

One address: 45100 Yucca Ave, Lancaster. Four bail licenses:

- **#1841120 Absolute Bonding Corporation.** Corporation active. One man is CEO, CFO, secretary and sole director.
- **#1724243 Michael Lee Bench.** Individual license.
- **#1840876 Statewide Bail Bonds.** The bail license is still active. The corporation has been **suspended** by the Secretary of State since 10/1/2018 (Franchise Tax Board).
- **#1841423 ABetter Bail Bonds, Inc.** The bail license is still active. The corporation **dissolved** on 8/8/2011. Its license number still shows on a website today (victorvillebail.com, 40 of 40 pages).
- **Bonds:** all four license bonds come from the same surety with back-to-back numbers (BA-2293 to BA-2296). ABetter's was issued in 2017, six years after it dissolved.

To be clear about where these names are on file. When I say "listed," I mean the Department of Insurance, not the county. These are four licenses, not 25 companies. The 25 names show up on the bail licenses themselves, on the Department of Insurance's own License Detail page, where it says "DBA:" under the license holder's name. We have not checked county fictitious business name filings. That's a separate record, and it isn't what we're counting here.

How many names is a license allowed? Normally, one. The Department of Insurance's own FAQ says "Each licensed agent or business entity is allowed one approved fictitious (DBA) name," and any more must be "by right of purchase," meaning you bought another licensee's business and its name (CDI Business Entity FAQ). The law lets the Commissioner refuse a name when a licensee already has more than two names counting its true name, with an exception of up to two more names for each business it lawfully bought (Ins. Code §1724.5(e)). That rule applies to bail licensees too (Ins. Code §1841). That's exactly why 16 names on one license stands out.

So how does one license end up with 16? Either Absolute bought out a long list of other bail businesses, or the names got through some other way. We don't know which. The Department of Insurance can check its own purchase records. Either way, it shows how far the system has drifted from "one name, one license."

DBA names listed on license #1841120 (Absolute Bonding Corporation) at the Department of Insurance (16):

- Absolute
- Bail Bond Store
- Bakersfield
- Barstow
- Big Bear
- David Ortiz
- Floraine Ortiz
- Happys
- Lancaster
- Long Beach
- Michael S. Phelps
- Penny
- Riverside
- Tiny's
- Van Pool
- Victorville

Plus 5 DBA names listed on Bench's individual license (Bulldog, Bail Bond Binger, Carl's, Andy Moreno, Adams), 2 on Statewide (Jack Wilson, V.C. Van Pool) and 2 on ABetter (Apple Valley, High Desert). **That's four licenses, not 25 companies, with 25 DBA names attached to them at the Department of Insurance, where the normal rule is one name per license.**

Names they advertise that are NOT on any of the four licenses at the Department of Insurance (20). Some of these may have county filings. We haven't checked.

- LA Bail Bonds (the name the caller used)
- Los Angeles Bail Bonds (222 web pages; this name belongs to a different licensee)
- Absolute Los Angeles Bail Bonds
- West Los Angeles Bail Bonds
- Glendale Bail Bonds
- Santa Ana Bail Bonds (Bench told the Department of Insurance in 2023 it was his nephew's)
- Orange County Bail Bonds
- Visalia Bail Bonds
- Fresno Bail Bonds
- Fresno Bail Bonds Bulldog
- Palmdale Bail Bonds
- Palmdale Bail Bondsman & Bail Bonds

- Martinez Absolute Bail Bonds
- Martinez Bail Bonds
- Contra Costa County Bail Bonds
- Lynwood Absolute Bail Bonds
- Modesto Absolute Bail Bonds
- Salinas Absolute Bail Bonds
- San Bernardino Bail Bonds
- Tulare Bail Bonds

Also advertised without approval: Porterville Bail Bonds and Adelanto Bail Bonds. And "Bail Bond Store in Orange County," the exact name and website from the earlier Department of Insurance case.

Names listed on the licenses but advertised without the true name: Absolute, Tiny's, Lancaster, Long Beach, Bakersfield, Riverside, Victorville and Bulldog. On 2,355 web pages checked across 12 websites, "Absolute Bonding Corporation" appears on only 2.

License numbers that belong to someone else:

- "Penny Bail Bonds" showed #1582196, the license of a different agent, inactive since 2017.
- "Victorville Bail" shows #1841423, the dissolved corporation's license.
- "Palmdale Bail Bondsman" shows no license number on any of 222 pages.

Phone numbers and listings:

- 29 Google Maps profiles under different local brand names, with the same reply wording across brands.
- About 36 different phone numbers across those profiles, the websites, BBB and Yellow Pages. One Google profile, "Palmdale Bail Bondsman," uses (661) 272-0151, the main number BBB lists for Absolute Bonding Corporation.
- Some profiles share a building with an "Absolute" profile one suite number apart, for example 924 Court St Ste 02 and Ste 200 in Martinez, and 14420 Civic Dr in Victorville.

They've already been told once. In October 2025, Bench and Absolute admitted to the Department of Insurance that they advertised under a name the Department of Insurance hadn't approved and without their true name. They agreed to "obey all laws and regulations" (Order VA202300001). The same website was still publishing in May 2026.

What we're not saying: We don't know whether the caller works for, or was paid by, any of these licenses. That's for the Department of Insurance to check. The name counts stand on their own without the call.

On the case page: the full report with exhibits (194 pages).

What I'm asking CBAA to do on Maps

- **Same as print, as a member standard.** On Google Maps, the name is the company's real name, the address is the real address, and the license number is the real license number. That's it. If you want that to be the name of your company, go open another company with that name. If you have a different building

at a different address, it can have its own listing. Do it legit. But no more names like "Orange County Bail Bonds" or "Bail Bonds Orange County" built to grab a city search. When one guy makes it look like there are five companies, you're suddenly only one-fifth or one-sixth of what's out there. He's competing against himself and you, to take it all. We all see it every day, and it's unfair. Members commit to this and to reporting violations.

- **Treat the internet like print, as our own standard.** The rules we already follow for print ads (licensed name, license number, true name next to any DBA) should be the minimum for websites and Maps listings too. The law doesn't clearly say so today. It could be fixed with a new law or rule, but I'm against adding new laws when we don't have to. I'd rather we agree on it ourselves, as an industry standard every member signs on to. (For reference only: CDI's 1996 bulletin reads "print advertisements" as words on paper, which is why the gap exists.)

Issue 2: Cold calls to families

My position: stop the cold calls. Stop embarrassing ourselves. Stop hurting families on the worst night of their lives. If agents really want to defend them, let's put it to a vote (see Issue 6).

Case: the Absolute / "LA Bail Bonds" call

On November 21, 2026, a family at Pomona PD with their own hired agent got a call from (213) 762-5125. The caller said he was "Richard Seng" with "LA Bail Bonds," the licensed agent. The Department of Insurance shows no licensee named Richard Seng and no license called "LA Bail Bonds." The name led to Absolute's website (full case under Issue 1, Case 3). We don't know whether the caller works for any of those licenses; that's for CDI to check.

Nobody knows who's on the other end of the phone

This is the real reason the system doesn't work. In the call above, the caller gave a name that isn't on any license. In another case, the caller said her name was "Maria," and no agent by that name is listed under that company's license at the Department of Insurance. A first name and a business name prove nothing. Anybody can sit there, make a hundred calls, and say they're me, and I'm the one who looks bad. The family can't check, the company can deny it, and the state has no name to look up.

The law already says only licensed people can solicit bail. But it doesn't matter if nobody can tell who's calling.

My position: anyone who calls a family about a bond gives their full name and license number on the call, every time. If they can't, the family should hang up and look it up. No license number, no conversation.

What I'm asking CBAA to do on cold calls

- **Member ethics standard:** no calls to arrestees' families unless they asked to be contacted.
- **Name and license number on every call.** Members commit to giving their full name and license number on every call about a bond. CBAA backs a rule making it the law, so a caller with no license number is a

caller to report.

- **Finish what AB 1927 started.** The original CBAA bill banned unsolicited contact with families. The final law (Penal Code §538j, effective 1/1/2027) covers only impersonators. It makes it a crime to pose as a licensed bail agent while soliciting, including by robocall or text, and to hire someone you knew or should have known was doing it.
- **The courts are on our side:** People v. Martinez (2023) 15 Cal.5th 326 said bail rules exist mainly for "sound jail administration and fair competition in the bail bond industry." Ngu v. City Bail Bonds (2021) gave a consumer back the full premium for unlawful solicitation.

Issue 3: Bond drops and the defendant's choice (Safe Release)

My position: the right agent, the one the family actually called, should post the bond, and the defendant should know who's posting and choose. This is how we prove we care about community safety, not just our bonds.

What a bond drop is: an agent cold-calls a family, or someone just asks a question, and the agent takes it as a yes. There's no application and no agreement, and the agent races down and posts the bond. Then the price is whatever they say it is once the person is out.

How it works today: an officer goes to the defendant and says, "There's somebody here to bond you out. Do you want to be bonded out?" The officer may or may not name the company, and most people in custody wouldn't recognize the name anyway. Nobody tells them who asked for the bond. And anyone sitting in jail says yes, because nothing is worse than sitting in jail. That includes a domestic violence victim being bonded out by the person they just accused of hurting them.

The fix: before posting, the agent emails or faxes the jail one sheet:

- Agency name, agent name and **license number**, signed by the agent.
- **Who asked for the bond** (the caller or cosigner) and their relationship to the person in custody.
- **No money on the sheet.** The premium and rebate are none of the jail's business. The jail cares about the bail amount, nothing else.
- **Email is preferred.** It leaves a time stamp, so "we never got your fax" is over.

The defendant gets a real choice. The officer asks the same question, but now can say who is posting and who asked for it. If two sheets come in for the same person, the officer tells the defendant both: "Company A, with your boyfriend as cosigner, or Company B, with your mother." The defendant picks. Nobody is held longer than booking already takes.

Why it matters: say the person who abused the defendant calls a bondsman and gets there 60 seconds before the bondsman the defendant's family called. Today the first bond posted wins, and the defendant never knows who's waiting outside. With the sheet, they know and they choose.

Why it works:

- **It stops bond drops.** No request, no sheet, no bond. The right agent, the one the family actually called, posts the bond.
- **It cuts out unlicensed posters.** The license number and signature are on paper at the jail.
- **It shows we care about the community, not just ourselves.** Bail exists for two reasons: making sure the defendant shows up to court and protecting the community. When people want bail gone, we usually argue we're cheaper for taxpayers. That won't always win. Most people think we just let criminals out. They don't see that we collect family names and addresses, employers and bosses, and who the defendant knows. Safe Release puts community safety on our side of the argument, and it goes beyond protecting our own bonds.
- **It doesn't complicate DV bonds.** Most DV bonds are just a bad day, and this adds nothing to them. In the rare bad case, the choice is already there.
- **It's almost nothing new for the jail.** Same question, one more sentence. Many jails already require a fax cover sheet, and some departments have brought them back.
- **It earns the 56%.** California kept bail in 2020 when 56.4% voted no on Prop 25 (UC Berkeley IGS). Every family that gets a dropped bond and a surprise bill is a future no vote.

Issue 4: Prop 103 rebates done right

My position: rebates are legal and good for clients. Teach every agent to do them correctly, fairly and legally, under the surety's filed plan, with proof in the file.

The problem: rebates under Prop 103 are legal and good for clients. But they've turned into haggling: rock-bottom prices quoted over the phone with no qualifying questions, and the next family pays more for the same bond. Nobody can prove who was offered what, because it's all verbal.

The fix: a short **rebate receipt** kept in the agent's file (not given to the jail):

- The price the bond was sold for.
- The surety's filed rate.
- The rebate category the client qualified for under the surety's filed plan, and why.
- Signed by the client, in English or Spanish as needed.

The law already points this way:

- An agent may charge only the premium at the filed rate, plus listed expenses (10 CCR §2081, §2082).
- A written statement of premium, charges, amount paid and balance is required at release (10 CCR §2083).
- Only one premium is allowed per bond (Penal Code §1276.1).
- Misstating terms in insurance is an unfair practice (Ins. Code §790.03).

The receipt turns "everybody was offered a rebate" into paper. It also protects the honest agent if the Department of Insurance ever asks.

Issue 5: Education (what's a trade secret and what isn't)

My position: teach each other again. Keep competing on service, speed and relationships.

The problem: nobody in this industry wants to teach anybody anything. Everything you ever learned gets treated like a trade secret. Meanwhile, the people coming in are changing. More of them sell used cars half the day and bonds the other half, in penny loafers, and it's only about the money. That's not who we are. If we don't teach the next generation, the sales desks will.

What the law calls a trade secret. In California, information is a trade secret only if (1) it's valuable because others don't know it, and (2) you take reasonable steps to keep it secret (Civil Code §3426.1). It can't be general knowledge in the trade (CACI No. 4402). Once you share it freely, it's no longer a secret.

So most of what we guard isn't a trade secret. How a jail processes bonds, what paperwork a court wants, how to get a bond reinstated, or how to handle a lost pink slip are things anyone can learn from public forms and enough time. That's know-how, and it's valuable, but it isn't secret.

Two piles:

Teach openly (raises the whole industry)	Keep as your edge (where we compete)
The rules: filed rates, Prop 103 rebates, the paperwork	Your client list and referral sources
How each jail and court works: hours, forms, steps	Your pricing decisions inside the filed plan
Ethics and doing it the right way	How you build relationships and earn a family's trust
Common mistakes that cost agents bonds and money	Your own templates, systems and speed

Teaching the left column doesn't cost anyone a client. It raises the floor, so fewer agents make mistakes and the whole industry looks better. We still compete on the right column: service, speed, relationships and price. That's how we get more ethical without getting less competitive.

My position and the ask: make teaching a member value. Run practical classes taught by agents who've done it all: writing, court, jails, recovery. These are the things the 20-hour prelicensing course doesn't cover. Credit the agents who teach.

Issue 6: Fix our own house (CBAA itself)

My position: CBAA does the big work. It fights the big fights and keeps bail alive, and that's amazing. This is a different category, and it doesn't take anything away from that work. It's about the working agents, the GOATs, who feel like their voice doesn't count anymore.

Lose or join them. Our industry keeps forcing agents like me into the same choice: lose, or join them. Every agent says they hate the cold calls, the fake listings and the rebate haggling. Nobody will help you beat them, so you join them. That's how good agents end up doing the things they hate.

Every seat takes a position. I understand that people on the board take different positions on these issues. That's healthy. What doesn't work is a board member who won't take a position at all. Imagine a Senate where some senators just decide, "I'm not going to vote on this." Then nobody calls a vote, and nobody even knows what side anyone's on. That isn't right. If there are 12 board members, is it 10 to 2, or 2 to 10? Even if the votes are anonymous, don't you think we should at least know the count?

Every voice counts the same. It shouldn't matter who the bigger donors are, who the bigger sponsors are, or who's been a member longest. We're all licensed, and this is about our industry and how it looks. Agents who aren't CBAA members should join, of course. But right or wrong, a lot of them feel unheard.

Make them feel heard. When Trump first ran, he reached union members, farmers and steelworkers, people who felt their voice was never heard. They signed up and turned out like never before, and that's how he won. I want to do the same thing in our industry. I want to go back to the guys like me, the GOATs, who say: "Sure, CBAA saved bail. But I've got day-to-day fights, and nobody's doing anything about them."

It's the kitchen-table issues. Love him or hate him, that's what got him over the line. The steelworkers and the hard-working, four-wheel-drive, flag-on-the-truck Americans showed up because somebody finally talked about the table they sit at every night. And this isn't about Republican or Democrat. I care about the industry. So here are ours. There wouldn't be a kitchen without CBAA. There wouldn't be a table, and there wouldn't be a plate. CBAA saved all of it for us. When the whole industry was on the line, they fought for it with years of hard, unpaid work. We wouldn't be here without them, and I'm grateful for it. But I'm sitting at that table, and people who break the rules are taking the food off my plate. Being thankful for the table doesn't mean I sit there quiet while it happens. It means I get to say it: get your hands off my plate. That's how we get the members back. Talk about the plate, and the agents who walked away will join, pay their dues and vote.

These are the fights that put food on their table:

- Star Bail Bonds all over Google Maps, blatantly breaking the rules where everyone can see it.
- Companies listing their business at your address.
- Agents soliciting out in front of the jail, especially in Orange County, for 15 or 16 years now.
- Cold calls to families.
- Bond drops.
- Fake clicks on competitors' profiles.

Right now, if a company is using my address, what can CBAA do for me? Nothing, because there's no one there to take it to. Star Bail Bonds on Google Maps is hurting everybody. What can CBAA do about it today? Nothing. CBAA is doing its job: gearing up for the next fight when someone tries to take bail away from us. That's the right job, and it matters. But in the meantime, people are acting like fools, and the agents losing work have nowhere to go.

That's where I come in. If you want those agents to join, you need a department that takes care of these problems. Give them that, and they'll want to be part of it. Those are the members we've lost. They stopped paying dues because they don't think their vote matters. Give them a vote that counts and someone in their corner, and they'll come back.

The website looks like nobody's running it. Any new agent sees it the first time they visit:

- **Education:** CBAA's education page has said its "Online Education Portal is in the process of updating" since at least August 2020. It still said that in April 2026 (Wayback Machine, Aug. 2020; Apr. 2026). That's six years. Meanwhile agents fill in the same paper booklets every renewal.
- **Payments:** joining and paying run through a separate system (Wild Apricot). When I joined, I had to scroll through every country in the world to find the United States. Every agent who gives up at checkout is lost dues and one less voice when a bill comes up.
- **Facebook:** the site's link to CBAA's Facebook page still ends in "admin_todo_tour," from when the page was first set up (CBAA on Facebook).

Other members have noticed too. I'm not blaming anyone; it's mostly volunteers. But it has to change.

What I'll do, with the board's okay:

1. **Rebuild the website.** A new, fast cbaa.com with all the current content carried over, a payments page that works in one step, and an education page that opens. I can have a private preview ready for the board in days, not months. Nothing changes on the live site until the board approves it.
2. **Start a CBAA Facebook group for working agents.** A place to ask questions, share what works, call out problems and get people involved. That's Issue 5, every day.
3. **Put the hard questions to a vote.** Right now the big problems never even reach a vote. Let's change that.
    - **Every board member takes a position** on each issue: cold calls to families, fake map listings, bond drops, rebate games. It can be anonymous, but every seat answers.
    - **Members vote anonymously too,** so we can see where the industry really stands without anyone worrying about who's watching.
    - **Debate first, then decide.** If some agents really think solicitation calls are okay, really okay, then let's debate it. Let's vote on it, within our own industry. And if the vote says that's who we want to become, great. Everybody join in. We'll just call the whole world. It's a lot of phone calls, but hey, we'll get it done. Or we can decide out loud, together, that this isn't who we are. Either way, we stop letting it happen just because nobody would say anything.
4. **Recruit agents like us.** The ones who answer the phone at 3 a.m., write their own bonds and go to court. Not everyone will join. But the agents tired of this are the ones who will bring others in.

I've already started

I'm already working on this. Three case files are built, and the reports are ready. It'll hit a lot harder with CBAA behind it.

I'm not here to argue with anyone. I think this is what most of you want too: honest listings, no calls to families on the worst night of their lives, safer releases for victims, rebates done right, and agents who teach each other. With CBAA behind it, a complaint to the Department of Insurance or a report to Google carries the weight of the whole association, not just one agent. That's better for everyone.

So come on. Isn't this what we all want? Let's do it together.

I'm already doing this work. The only question is whether CBAA wants my help. I'm offering it.