



**“The Largest Not-For-Profit National Trade Association Of Repossession Specialists Since 1936”**

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**2016 AFA Midyear Meeting Speakers  
Golden Nugget Hotel and Casino Las Vegas, NV  
September 21<sup>st</sup> – 23<sup>rd</sup> 2016**



### **Simon Birch**

Simon Birch is a towing industry veteran, with over 30 years of experience in all aspects of the industry. He began his career at 16 years old as an apprentice recovery mechanic in the British Army. After serving for six years, primarily in the heavy truck and tank recovery field, he went to work for the largest towing and recovery operation in the UK.

It was during this time he was given the opportunity to move to the USA and work for one of the most respected towing operators in the country. Don Rolling, one of the founding members of the Wisconsin Towing Association, and the International Towing and Recovery Hall of Fame, offered Simon a position at Don’s Towing Service in Madison, Wi.

Since moving to the US in 1991, Simon has held many positions at several companies, including Operations Supervisor at Florida’s largest and oldest towing company, Stepp’s Towing. In 2009, Simon started Liberty Towing Service in Madison, which to this day is a well-respected and flourishing company in that area.

In 2013, he was asked by AW Direct, The US’s largest distributor of towing and recovery equipment, to join their team as a Technical Advisor. Today, he holds the position of Technical Merchandise Manager, for which he is responsible for new product development, tradeshow participation, and all in house and external training programs and seminars.

Simon is certified at multiple levels, by multiple training associations, including WreckMaster and Miller Industries. He was elected into the Institute of Vehicle Recovery in April of 1991 and is a member of many State Associations.

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## **Machele Morris**

Is the foremost national legal expert on issues relating to repossession and security interest enforcement. She has spent over twenty years focusing on repossession laws and regulations, and small business survival. She is currently on retainer for Allied Finance Adjusters Association, as the go-to legal advisor for the Association and its members.

With so many years in the industry, she has developed a vast knowledge of repossession laws in every State, as well as an understanding of how state and federal regulations affect repossession businesses across the country.

She was involved in creating and maintaining an online account management system for repossession businesses. She helped frame a comprehensive written course to train collateral recovery specialists. And she has advised a host of recovery agents on real-world compliance issues and contract issues.

Over the years, Machele has taught and tested repossessioners and their employers about the changing legal environment affecting their industry on many occasions. She was invited to (and did) sit on a roundtable panel to inform Consumer Financial Protection Bureau (CFPB) members about collateral recovery and its effect on military service members. Several State laws directly reflect her input to the legislature on behalf of repossession business owners.

Machele is licensed to practice law in Texas, New Mexico and Washington. She is a qualified mediator/arbitrator; and is a member of the Intellectual Property Law and Consumer Law Sections of the State Bar of Texas. She is also a licensed auctioneer; and is available as an expert witness on issues of collateral recovery and financial vendor compliance.



## **Michael Peplinski**

Started his career in the banking industry at HSBC Bank. After 10 years he decided to move towards the more personal, client driven field of insurance. His original goal was to drive the transportation division at a large independent agency in upstate New York. Partially due to his previous career in banking, he quickly found that the repossession industry was his forte. He sits on the NARS Committee and stays up to date with compliance and industry standards. He is committed to providing the service and knowledge that Collateral Recovery Agents need to excel at their business. Within the last 8 years he is now head of the largest insurance agency specializing in repossession.

He recently was able to start an exclusive nationwide insurance program. His future plans are to continue to foster this program while working closely with the National and State Associations to educate their members on safety and regulations.

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## CONSUMER ADVOCACY CENTER, P.C.

A PRIVATE LAW FIRM PROTECTING CONSUMERS' RIGHTS



### **LANCE RAPHAEL**, Founder & Managing Partner

#### Education:

Juris Doctor, John Marshall School of Law, 1993

B.S. in Psychology, University of Iowa

Over 20 years ago, Lance A. Raphael started practicing law, starting with the Illinois Supreme Court where he was sworn in on November 4, 1993. Shortly after commencing his law practice in 1997, Mr. Raphael became a supporting member of the National Association of Consumer Advocates (NACA). Since joining NACA, Mr. Raphael founded the Consumer Advocacy Center, P.C. in 1998.

Devoting his practice entirely to consumer rights litigation, Mr. Raphael has brought cases in Illinois and across the United States. As a result of these endeavors, Mr. Raphael has been sworn in before the Second Circuit U.S. Court of Appeals, the Seventh Circuit U.S. Court of Appeals; the U.S. District Court, Northern District of Indiana; the U.S. District Court, Eastern District of Wisconsin; the U.S. District Court, Eastern District of Michigan. Additionally, he has been admitted on various cases before the Harris County State Court, Houston, Texas; the Hennipan County State Court, Albany, California; the U.S. District Court for the Eastern District of New York; the U.S. District Court for the Southern District of New York; the U.S. District Court for the Northern District of California; the Superior Court of the State of Connecticut, J.D. of Stamford, Connecticut; and the U.S. District Court for the Southern District of Florida.

In addition to his consumer based national law practice, Mr. Raphael has sought to give back to the legal community in other ways. Several years ago, Mr. Raphael became an Adjunct Law Professor at the John Marshall Law School in Chicago, Illinois. As such, Mr. Raphael was selected by the full-time faculty and the Dean of the law school to teach on a part-time, non-permanent basis. Additionally, Mr. Raphael has lectured numerous times on various consumer law topics for the National Consumer Law Center, Lorman Education Services, the National Association of Consumer Advocates, and the Chicago Bar Association. Mr. Raphael has been invited to speak on multiple panels to address issues related to debt collection and the Fair Debt Collection Practices Act, the Telephone Consumer Protection Act, and has appeared on WGN News and various local radio shows to discuss other consumer-related issues.



President and one of our New Equipment Salesmen. Mike spent his childhood riding in a tow truck, and has a lifetime of experience with towing equipment. He has an incredible passion for the uniqueness of what we do here at Detroit Wrecker, and it's evident when you talk to him. Quality is what we're all about, and Mike's dedication to this company and our customers is the best of the best. He has experience in welding, truck sales, parts and service management, and much more. Currently he is focusing on assisting our customers design the truck of their dreams. His core experience adds to the research and development of our current product lines. Call Mike and his team today to discuss your future plans for expanding your company, or replacing your equipment, and they will show you how Detroit Wrecker can get you there!



Lee is the General Manager and Vice President of Detroit Wrecker Sales. He manages the day-to-day operations to ensure that every customer has a world-class experience with Detroit Wrecker. He manages new production builds, the service, parts, manufacturing, and installation departments, as well as the growth of the company. He also happens to be a recent graduate of Lawrence Technological University, and has spent several years in the automotive industry. He also has experience working with logistics of new vehicle product launches, and works closely with Steve on research and development for new additions for products, as well as product platforms for the next generation of Detroit Wrecker products. Lee and Steve developed the Gladiator, Lil Hercules, numerous improvements like the safety valve on the Low Loader and the new LED Safety Lighting for trucks.



Nick is our service manager. He has 20 years of experience in the towing industry. He owned a fleet of ten trucks and serviced and maintained them himself, so he knows tow trucks and he knows truck ownership. He knows what truck owners need, and what they don't need. He identifies with our customers, he can answer their questions, and he keeps them on the road, efficiently, safely, and cost-effectively. Nick is also great at interpreting your service issues. He can listen to a customer describe the symptoms, then he troubleshoots the vehicle, diagnoses the problem, and determines what the vehicle needs. He is the Sherlock Holmes of diagnosing issues a truck is having, and the MacGyver of fixing service failures.

## **Detroit Wrecker Sales**

**Michael Farrell (313) 835-4838**

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