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Ask Rat Dog

Advice to the clueless: Get the facts

Ask Rat Dog is a new weekly advice column. It will run Mondays on the Daily News JumpStart page.

by Fay Faron

Special to the Daily News

Dear Rat Dog: A "friend" of mine charged \$1,200 on my Visa card, moved out of his apartment overnight, changed jobs and left no forwarding address. It was not an easy time for me — especially since my wife had repeatedly warned me about being so trusting. To restore peace, I took out a personal loan to pay off the credit card.

After several restless nights I hired a private investigator and gave him \$700 to track down this fellow. I provided the investigator with the man's Social Security and driver's license numbers, and eventually his new address, employer and phone. What this agency basically ended up doing was to serve him the court papers.

After paying that amount — and noting how much of the information I'd gathered myself — I realized that perhaps I have the makings of a good detective. I've enrolled in a private investigator's school and hope to complete the program by the end of this year. After that I'll take the California state exam to become licensed.

Any tips on advancing my career?

Oh my. First, let me just say that the editors choose the headlines, not me, so if the title of this column reads "Too Stupid to Live," I had absolutely nothing to do with it.

I guess you know by now that loaning your "friend" your credit card wasn't altogether a smashing idea, but since your wife pretty much covered that, I'll move on.

Mistake No. 2: Paying a private investigator \$700 to serve a summons was roughly 900 percent over the going rate. Since you provided the investigator with a Social Security number, your search should have cost somewhere in the \$50 range. There can be extenuating circumstances, of course, but for 700 balloons, I'd be tempted to go out looking for Jimmy Hoffa.

Shop for a PI the way you would any service business. Call and ask about fees, and if this is a "firm" quote.

In our office, people tell us their tale of woe — the abridged format, please — and we quote a price based upon how long the person has been "missing," how common the name is and where we think the person would pop up on public records.

The guy you hired used another formula whereby he multiplied your credit limit by



The phone is very important in Fay Faron's trade

MUSIC FLASH!

Broadway and movie composer Marvin Hamlisch stages the European premiere of his classical work "Anatomy of Peace" Oct. 10 in London.

The dossier on Rat Dog

"I track down scoundrels like a rat dog finds rats."
— Fay Faron

Before we let Rat Dog run her column in the Daily News, we did what she would have done — a background check. Here's what we found:

Rat Dog, a/k/a Fay Faron, is a San Francisco-based private investigator who owns the Rat Dog Dick Detective Agency. Author of "A Private Eye's Guide to Collecting a Bad Debt" (Creighton Morgan Publishing, \$12.95). Launched an advice column two years ago with tips on finding old flames and making deadbeats pay up, using public records and other sources. Writes like she's to the trench-coat born.

A former TV producer, Faron's in her mid-40s. Started sleuthing more than a decade ago, after her Sausalito houseboat sank six weeks after she bought it. Found her true calling when she sued the rat who sold her the boat and needed a witness to prop up her case. Took her just two days to find the guy; a Rat Dog was born. She's posed as a genealogist, reunion committee member, landlord and flower delivery gal to get the goods on somebody.

Faron's offbeat column has been described as "Sam Spade meets Dear Abby." You decide. Here's a sample letter:

"Dear Rat Dog: Last week I went over to some friends' house and there was a homeless guy there who said he was River Phoenix. He kind of looked like him and all, but I'm not so sure. I asked him why, if he was a big movie star, he was homeless. And he said he was never paid for 'My Own Private Idaho.'"

"... Now 'River' says he loves me and wants to move in with me. I'm 10 years older than he is, and although I really like him, the last thing I need is to make another mistake. How can I find out for sure if he's really River Phoenix?"

Faron's reply: "Dear Madam: You have made what we in the business delicately refer to as a dating mistake.

"Although a heck of an actor, this man is definitely not River Phoenix. Phoenix was, indeed, paid for 'My Own Private Idaho,' although in my opinion he should not have been.

"You can do better." ■

your IQ. Fortunately for you, neither was very high.

As for your budding career in detectivedom: A primary quality of a good investigator is knowing where to get accurate information, as close to the source as possible. Had you done that, this wouldn't be the first time you heard that one cannot obtain a California private investigator's license by attending a school that advertises on the inside of a matchbook cover.

In California, you must have 8,000 hours of experience working as a paid investigator under someone else's license — or from

another qualifying trade, such as the police department. Should you be "lucky" enough to obtain employment with a licensed investigator (a little PI humor) you'd probably be given a coffee thermos and assigned to the front seat of your car for the full four years. Forget working on an interesting case; those puppies are snapped up by the guy with the license. After that, should you still care, you can take the state exam — 100 questions of everything from how to recognize rigor mortis to what year Dick Tracy appeared in the comic strips. I studied for mine by watching old "Rockford

Files" reruns.

Other states' requirements vary; some have no licensing requirements at all. Interested parties can contact their state's regulatory bureau — usually the Department of Consumer Affairs — for the scoop.

Sorry, guy, but I see you more in the security field. And I don't mean a job IN security, I mean a job WITH security. Perhaps something where it violates some obscure federal law for them to fire you. ■

Fay Faron owns the Rat Dog Dick Detective Agency in San Francisco and is the author of "A Private Eye's Guide to Collecting a Bad Debt."