

Unions in Ohio, Connecticut, Colorado and other states also are seeking legislation to increase the amount of pay shielded from attachment. Recent efforts seem to be showing results. Seven states amended their garnishment laws last year, generally lifting the exemption; this was considerably more activity than in other recent years, says the ABA's Mr. Twinem, because "more and more attention is being focused on garnishment." And last week Kentucky's house of representatives passed a measure backed by both labor and business groups raising the exemption from garnishment to 75% of wages from the 55-year-old limit of \$16.87 a week. The bill is before the state senate, where backers predict early passage.

Another union goal in several states is a ban on firing an employee for garnishments. New York's legislature passed such a measure last year, but Gov. Nelson Rockefeller vetoed it on the ground it was unenforceable. A bill modified to overcome this objection has been introduced this year. In New Jersey, antifiring bills have failed in past years but a recently introduced measure is given a better chance this year because control has passed from Republicans to Democrats in the state senate, where earlier bills died.

The Clark suicide also has touched off efforts to protect delinquent taxpayers from total wage seizure.

The AFL-CIO's community services department is surveying the attorneys general of all 50 states to determine which ones permit 100% pay withholding for delinquent state taxes. "Depending on what we find, if the situation looks bad our department of legislation will communicate with the central labor bodies in the states to seek changes in the laws," says an AFL-CIO spokesman.

On the Federal level, Rep. Sidney Yates (D-Ill.) plans to introduce a bill next week limiting the amount Federal tax collectors could take from a paycheck of a delinquent taxpayer. His draft bill calls for limiting Federal tax levies on wages to 10% of the first \$200 in monthly earnings, 20% of earnings from \$200 to \$500 and 50% of earnings over \$500. "This would protect against the total taking of the paycheck, which is presently the pattern," he says.

A much broader effort to modernize and unify all state laws regulating consumer credit is under way. The National Conference of Commissioners on Uniform State Laws, comprised of representatives of each state, currently is drafting a uniform consumer credit code.

The model law is expected to cover all aspects of consumer credit from "advertising and sales solicitation through the sales contract to collection and default problems, including garnishment," says Allison Dunham, executive director of the organization. When completed and approved by the conference, the code will be presented to each state legislature. Numerous other uniform codes have been enacted by most states.

Present state laws regulating consumer credit are "very much a hodgepodge" with an unusual amount of state-to-state variation because most were developed piecemeal in response to specific problems, says Mr. Dunham. A uniform code would benefit businesses dealing in consumer credit in numerous states, he contends. Because of the lengthy conference procedure, however, the credit code couldn't be ready for state legislatures before 1968, he says.

THE ROLE OF BUSINESS

Businessmen, meanwhile, are accelerating a debtors-aid program of their own.

Consumer credit counseling services designed to aid overburdened debtors were set up in 15 cities last year under a program sponsored by the National Foundation for Consumer Credit, a trade association. Since 1962, more than 30 such counseling centers have been established, largely supported by contributions from merchants, banks, loan companies and others. The foundation plans to set up "one or two a month" in 1966.

The centers offer two services: Financial counseling for debtors who are overextended but can meet obligations by careful budgeting, and "proration" services, or debt-pooling, for more serious cases. Under the latter, the center works out a repayment-stretchout plan with creditors, regularly collects a portion of the debtor's income and parcels it out among creditors as agreed.

In Salt Lake City, for example, the Consumer Credit Counseling Service of Utah, Inc., last year aided 433 families, collecting and paying to creditors \$426,000. "It would have been necessary for at least 75% of the 433 families we were servicing to have taken bankruptcy had our service not been available," says Charles E. Williams, president. Generally, the business-supported counseling services don't charge fees.