are easy to convince that whatever went wrong was their own fault. Thus, when creditors start dunning them again, the debt adjuster often says they are to blame for missing a payment. Since they have no receipts to prove they paid, they swallow the story.

Others know they have been taken but are too ashamed to tell anyone either that they sought help with their debts or put their trust in the wrong place.

What makes them turn to a debt adjuster? Either mismanagement or misfortune has overstrained their resources. They may have over-extended themselves because credit is too easy to get and have long forgotten the old maxim about not buying anything you can't afford.

Bordering on Panic

Just as often, however, a sudden illness in the family has brought unexpected demands. Or income has shrunk through lost overtime or lay-off. They are strapped but not poverty-stricken. Most of the victims interviewed were in the $6,000 to $10,000 income class. Some made a bit less and, at the other end of the scale, an $18,000 victim was reported.

Fear bordering on panic drove them to the debt poolers.

Some were afraid of being fired because most large employers follow a standing rule that if garnishment proceedings are started against an employe, out he goes.

Some feared the car they had to have for their work would be repossessed.

And some worried about their credit—the charge accounts they counted on to keep their children fed and clothed.

They could see debts mounting. They knew they couldn't pay all the bills, that the next notice of an overdue account would be less polite. Some in sensitive government jobs worried about losing their security clearance.

Less pressed but looking to the future was the engaged couple who wanted to start married life in solvent blessedness by pooling and paying off all their bills now. They not only got further behind but nearly lost the groom's car.

Youthful inexperience brought some of the victims to the proraters. A 17-year-old couple, just married and up to their necks in debt for trousseau and furniture, thought the debt consolidator would pay off all their bills at once and then they would gradually repay him.

The young people were about to pay their $59.32 installment on their car but the debt-adjusting salesman told them to give him the money and he would take care of it. Thereafter, they started sending the debt consolidator a $31 money order each week.

They had paid out more than $250, when they began getting calls from everybody they owed. Their friend, the debt adjuster, told them not to worry because he was taking care of everything.

The rude awakening came when the bride's mother, who had signed for the car because the girl was under age, was called at her job and informed that her salary would be garnisheed if she didn't make a car payment at once.

In three months, the debt consolidator had paid $7 on the car—not even the $59.32 installment the couple had turned over to him on the night they signed his debt adjusting contract.

In almost every case investigated by The Star where the