tion usually have their salesmen cruising the area so they can speedily contact anyone who calls in response to a broadcast before he changes his mind. Most of the victims interviewed by The Star said a salesman or "counselor" came to their home within half an hour of their call expressing interest.

In every case, their visitor was more salesman than "counselor." In the 20 to 25 minutes he stayed with them, he (1) found out how much they owed, (2) how much they used for living expenses, (3) how much money they could give him that night and (4) how much they could pay weekly. As soon as he had their names on a contract, he rushed off with their payment books and their first payment.

Those who described the encounter said the salesman talked so fast they never had a chance to ask questions about how their money was to be used. All one woman remembered was that she had only $70 in the bank and the salesman took $60 of it. Several victims were positive that the salesman had told them that payments to all their creditors would start immediately. They found out soon enough that that wasn't true.

The come-on that requires the least salesmanship and nets an important share of the customer is the referral technique. Debtors already signed up with debt firms will either get a small check to reward them for each new customer they refer or anywhere from $5 to $100 will be deducted from their outstanding debt.

THE SPIEL

Once he faces a prospective customer, the "counselor" finds some negative selling frequently pays off. "Shame on you," he chides the bill-weary prospect. "Poor management got you into this. You really don't need our services. With what you make, you could take care of all these bills yourself."

The prospective victim falls for the reverse psychology. "No, I can't," he says, right on schedule. "My wife blows everything I make and forgets o enter the checks."

"Well, maybe we can help you after all," the salesman concedes and the contract is signed.

Sometimes, there's a more direct sales pitch. "You pay us and we'll take care of all your bills. You'll be out of debt in half the time it would take by yourself." "Within four weeks all your creditors will be paid and you'll be on easy street." "Because of our reputation and volume, we can work better in your behalf than you can for yourself." "'One check to the store covering many accounts will be more acceptable than your one little check covering only part of your bill." (Not true, the stores say.)

THE CONTRACT

Since they base their fee on what the debtor owes and they can collect, the adjustors try to include everything in their contract — even car payments that must be paid in full and on schedule.

They will pro-rate all the debts whether or not that's the right solution for the debtor. It's always the right solution for the pro-rater.

They try to bind the debtor by a contract warning, "This contract cancellable only by 90 days' written notice." That's on the Credit Advisors, Inc., contract, and debtors get the idea they have to pay to get out sooner, but a spokesman for Credit Advisors, Inc., insisted that the firm never sues to collect.