figures had been changed on her contract after she signed. It was the explanation given Action Line after a car on which the debtor had paid regularly via the debt consolidator was repossessed.

Said the debt consolidator:

"The employe who did that has been fired."

DEBTOR BEWARE

Firms Seek Controls To Forestall a Ban

By MIRIAM OTTENBERG
Star Staff Writer

The commercial debt adjusters, who make a tidy living from the fees they charge debtors, are trying to stay in business by the unique device of campaigning for laws to regulate themselves.

Since the adjusters, also known as debt consolidators, managers, liquidators, poolers and pro-raters, are now outlawed in 21 states, they strive to forestall more such laws by pushing regulation as an alternative.

They were behind efforts here to get laws regulating them. They didn't succeed but they confused the issue enough through several sessions of Congress to prevent passage of a law to put them out of business in the District.

They succeeded in pushing through a regulatory measure recently in the state of Washington—the 12th state to regulate to some extent rather than ban. They are making a determined push to keep Connecticut among the regulated states while the Hartford Times editorially campaigns for Connecticut to become the 22nd state to prohibit debt pooling.

To the debt adjusters, Maryland is very much a key state, since Baltimore already outlaws them, and they don't want the rest of the state to do likewise — particularly when business is booming for ex-Baltimore firms soliciting Washington area debtors from new locations in Mount Rainier, Hyattsville, Laurel and Marlow Heights.

Credit Advisors Inc., the largest of the adjuster firms with several offices in nearby Maryland as well as Washington, boasts of supplying every member of the Maryland Legislature with information on regulating the consolidators. They didn't win regulation at the latest session of the legislature, but you couldn't say they lost. A bill to outlaw debt consolidation throughout Maryland died.

Dr. Arthur Dorman, Prince Georges County delegate in the Maryland legislature, had introduced the outlawing measure and was joined by two other delegates concerned about debt poolers in their counties. Their combined measure passed the House, but opponents had flown in a spokesman from the Midwest to testify against it, and the bill was "lobbied to death" in the Maryland Senate. Dr. Dorman said he and his colleagues are going to try again at the start of the next session.

The abuses of debt adjusters, from back-breaking fees to pocketing of funds entrusted to