

● The Atlanta service has helped some 3,500 debtors since its founding in 1964, and so far none of them have returned with another load of debt—possibly because they are given an education in budgeting while freeing themselves from debt.

● In St. Paul, where both the increase in personal bankruptcies and the influx of virtually uncontrolled commercial debt adjusters spurred businessmen to launch the community service, debt payments to creditors via the service totalled \$481,000 in 1966 and are expected to exceed half-a-million dollars this year.

● Chicago's non-profit counseling service, in addition to its counseling, educating and pro-rating successes, has chalked up another plus. It has bailed out several victims of the Chicago crime syndicate's juicy loan racket—with loans at such exorbitant rates of interest that the debtor is often forced into crime to pay off.

Of the many functions performed by the noncommercial counseling services, education is given top billing as the best hope for rescuing what has become a mortgaged generation.

Organized labor particularly has stressed the preventive role that a counseling service can play in showing workers how to use their credit wisely. Businessmen are concerned about young people who learn early how to drive a car but not how to pay for it.

To fill this void, counseling services are going into educational programs as soon as they can afford it.

The Phoenix service sponsors a speakers bureau which visits high school, college and adult groups with lectures on money handling.

The Albuquerque, N.M., service offers an educational

movie. Atlanta has scheduled six educational television programs for this spring and summer. In Kansas City, members of the service's board of directors take on the speaking chores. Audiences for their lectures on wise budgeting have ranged from high school seniors to mothers of preschool children. Recently, a group of ex-convicts attended.

The director of the New Orleans service teaches a course in consumer credit to the inmates of the Orleans parish prison every week. Her "students" are mostly nonsupport and alimony offenders.

The great rise in nonprofit counseling services has occurred since 1963, and the catalyst has been the National Foundation for Consumer Credit, nonprofit, business-supported organization doing research and education in consumer credit.

The foundation has provided staff help and guidance to any bona fide community group interested in developing a nonprofit counseling service.

Of the 63 such services now in operation across the country, about two-thirds were created with the foundation's aid, use the foundation's plans and suggestions and have adopted the same name, "Consumer Credit Counseling Service." The uniformity of name and copyrighted insignia assures the creditor that he's dealing with a responsible nonprofit organization when he's asked to cooperate in the rehabilitation of a hard-pressed debtor. The debtors are sure that they haven't again fallen in with the commercial pro-raters.

In an unusual gesture to a private organization, the Ohio Senate officially commended the foundation in February for sponsoring the nonprofit counseling services, especially Ohio's