

"The lack of such a service in this area," he said, "is what leaves the door wide open for the unscrupulous to rob people in despair."

Both Tydings and Broyhill emphasized that the proposed legislation to outlaw the commercial debt poolers should specifically exempt nonprofit debt counseling services.

Meanwhile, District Commissioner Walter N. Tobriner disclosed that the Commissioners have approved legislation to prohibit the commercial budget planners and plan to send it to Capitol Hill soon.

As the Maryland and Virginia legislators emphasized, the Commissioners' measure will open the door to non-profit debt adjusting while slamming shut the door on the debt profiteers.

Strong endorsement for a nonprofit consumer counseling service under community auspices came from Assistant Secretary of Labor Esther Peterson.

At the Labor Department, she pointed out, an experiment in such counseling is now under way. The two-phase program starts with a series of consumer education lectures which Labor's employees are given time off to attend. The second phase is the development and training of 30 consumer advisers who will be available to all department employees for advice and counseling.

Mrs. Peterson, who until recently was also the President's special adviser for consumer affairs, said she hoped that the Labor Department's program for its own employees will illustrate the value of counseling and consumer education not only for other departments but for the Washington area under community auspices.

Plans for establishing a free credit counseling service in the metropolitan area have been in

the talking stage here for the last year. Now, community action appears less remote.

Edward F. Garretson, secretary of the Retail Credit Association of Metropolitan Washington and vice president and general manager of Credit Bureau, Inc., heads the association's committee working on the counseling service in cooperation with the National Foundation for Consumer Credit, the Better Business Bureau, industry and civic leaders.

Garretson said support already has been offered by many national chains as well as local stores and financial institutions. The committee, he said, plans to contact all elements of the community for the key roles they are expected to play in the formation of the service.

Meeting Expected Soon

An organization meeting is expected as soon as sufficient support has been mobilized. The support, if it follows the pattern The Star found in other cities, will encompass educators, attorneys, family service officials, psychiatrists and other medical authorities, a representative of the military, and civic, labor and business leaders. In other cities, the business world is widely represented on both the board of directors and the advisory committee of the counseling service. Banks, stores, finance and loan companies usually foot the bills for the counseling service. They also provide considerable expertise in using credit wisely.

Until a nonprofit service is launched here, Garretson suggested that those who need credit advice should talk either to some of their own creditors or write an account of their particular problem to the Credit Bureau Inc., P.O. Box 1617, Washington 13, D.C.