

Mr. KNEIPP. No, sir. There is in the making a non-profit counseling service of this sort. If Mr. William Press of the Metropolitan Board of Trade is to be heard today, I think he will discuss this with the committee.

There is already in existence in the City of Baltimore a very—I suppose a good word would be “potent”—non-profit counseling service supported by the business people and a number of others.

I have no data setting that forth, but I am aware there is in Baltimore such a service and I am aware there is in the making here in the District of Columbia such a non-profit services. As has been pointed out, the creditors themselves would be willing to help someone manage his debts but at the moment I don't think there has been established a formal service of the kind you mention.

Mr. SISK. I have approached this matter with a completely open mind. I recognize there have been serious abuses in this area here in the city of Washington. I think that the committee does have a responsibility to try to get the facts as best we can and then move to try to do something about it.

I don't want to indicate by my questioning to be in opposition to your position. I think, however, we all recognize there are people who find themselves in pretty dire straits at times and who do need some advice and assistance.

Before I firmly commit myself, I wish to carefully scrutinize anything that would outlaw completely the right to furnish such a service under legitimate procedures and proper policing.

You will agree with me there is a need for this service. It is a matter of how the service is going to be rendered.

Mr. KNEIPP. I think that is the question.

Mr. SISK. The gentleman from North Carolina?

Mr. WHITENER. My questions should not indicate any hostility to the thinking of proponents of the regulation or the proponents of the other side.

I notice in the Commissioner bill that included is “budget planning.”

Now, in the very fine publication of the Department of Labor they point out the Pennsylvania Supreme Court in 1960 upheld a decision of the Superior Court that the state law prohibiting the business of “budget planning” is an unconstitutional exercise of police powers. *Commonwealth vs. Stone*, 191 Pa. Super. 117, 155 Atlantic 2d 453.

Have you taken into account the reasoning of the Pennsylvania Supreme Court in that case when you use the term “budget planning” as one of the prohibited acts under H.R. 9806?

Mr. KNEIPP. No, I have not read that Pennsylvania case, Mr. Whitener, but I think it has probably been superseded by the *Ferguson* Case in 1963 in the Supreme Court of the United States.

Mr. WHITENER. You are talking now about the Kansas case?

Mr. KNEIPP. Yes, sir.

Mr. WHITENER. Skrupa against Sanborn.

Mr. KNEIPP. No, it is *Ferguson* against Skrupa in the Supreme Court. I think the *Ferguson* against Sanborn case was in the Kansas Court.

Mr. WHITENER. That is a 1963 case.

Again I only have this Department of Labor publication.