some cases is a completely free counseling service, operated, I suppose, in connection with welfare departments or legal aid societies.

In some cases these nonprofit groups are organized where they do charge a so-called nominal fee. What is your feeling with reference to the fact they would be adequate for a community, and therefore there would be no necessity of commercial-type operation in that area?

Mr. HOLLAND. To begin with, we in the industry certainly welcome the nonprofit operations, nonprofit debt counseling for the help they could potentially give to their clients. However, in areas like Fort Wayne, Indiana, which might be a good example, our office is on the third floor of the Getty Building in Fort Wayne. On that same floor between our office and the elevator is the nonprofit debt counseling service. We have been in Fort Wayne since 1960. They have been in Fort Wayne since late 1961. We average 25 perhaps new accounts per week in Fort Wayne. We have five employees. They have one person who is there part of the day and he handles less than 100 clients. The fact is that potentially they could help the debtor and we certainly applaud them for their potentiality. However, we find that when our clients contact us, they contact us because of an immediate problem. We have to be available to them. The nonprofit services in Fort Wayne and in Chicago and many other places where we have come in contact with them, normally are open on a nine-to-five basis, no Saturdays.

They want the wageearner and his wife to come into the office. They also have to set appointments for sometimes days but more often weeks in advance. By the time the potential client might appear his problem has perhaps predicated him to go to other sources. Some go to Chapter 13, if available. Some go into bankruptcy when actually they did not need to.

Earlier I testified to the control that the creditors will normally exercise over the nonprofit debt counseling service. This is actually the case in Illinois as Mr. Price Patten's statement will show. Mr. Patten was one of the founders of the American Association of Credit Counselors. When they decided to set up the nonprofit service in Chicago, they prevailed upon him to operate it. They guaranteed him that the creditors would take a minor interest in it. This has not been the experience.

As a matter of fact, right now there was a headline in the Chicago Tribune that said, "Debt helper needs help," because they are now out of funds, actually. I do not believe they are going to be able to meet their subscription from the creditor. They supported it two years ago, but not now.

Mr. SISK. Your statement here reminds me of a question. To what extent do creditors cooperate?

Mr. HOLLAND. Our experience has been that I would say in the District closer to 95 percent of all creditors will cooperate and those are the creditors represented on the exhibit I submitted to the committee by compilation of one thousand consecutive cancelled checks that have been cashed by these creditors. We find that creditors would like the ability to deal directly with their debtor because, as I stated before, they feel that first they can sell them and then their collection