mation that will assist you and your Committee to filter through the numerous facts, both the well warranted and the ill conceived, that are so prevalent on this subject.

While I have no business interest in the function of credit counselling in the District, I do have a dedicated and personal interest and concern in the profession as a whole. I see daily the good it is doing and has done in the solution of the problems of the debt ridden. Its establishment was not brought about through the selfish planning of individuals with an eye out for a profit. The profession came into being by the demand and need of families and individuals floundering in debt and gravely in need of experienced and qualified direction. It has grown over the years due to the increased demand for its services. To prohibit any such function is to ignore and deny this entreaty by those in need of this service.

There are many promoting the opinion that professional credit counselling is unnecessary. They make every attempt to ridicule and embarrass those that seek its help. Upon examination, these advocates reveal their true purpose when their altruistic cloaks are removed to reveal the credit grantor, the lender or the collector. By their enthusiastic efforts to destroy or eliminate the profession, they prove the need of professional and qualified assistance for the over-indebted. The effectiveness of its service is shown in some measure by the virulence of the attacks of its foes. Only the very naive could support or take up their "cry" for the elimination of this service. Their intent and purpose is much too obvious.

The cause of debt adjustment is furthered by the formation of so-called "free" consumer credit counselling services throughout the Country. These firms are sponsored agencies, supported largely by credit firms, especially small loan companies. The establishment of these programs appear hypocritical in view of the fact its sponsors are promoting the opinion professional credit counselling is unnecessary. The fact these programs are creditor orientated leaves a doubt "if these plans will be of long-range benefit to the public, since creditors are naturally concerned with maintaining a high volume of credit activity." Regardless, their information adds to the evidence supporting the need of credit counselling.

The true requisitness of credit counselling is best proven by those that seek its service. These are not debtors that seek to "cheat" their creditors or evade their just debts. They are families that have found themselves foolishly and unwisely overburdened with debt. They have every desire to meet their responsibility, but little knowledge or, in some cases, will power to find the solution to their problems. Most have lost communication with their creditors. They need direction and supervision. The ethical and professional counsellor provides this link.

The numbers seeking this service have grown greatly and rapidly during the last five years. Many of these have been floundering for years with little or no appreciable result. For many, their total debts have snowballed. This is due to their "borrowing from Peter to pay Paul" approach to solve their debt problems. Professional counselling, through constant supervision and planning, provides the solution they are seeking, and the majority are successful.

The question arises as to why they seek this service. Are they *lured* to professional counsellors by promises of an easy life and small payments to creditors. For the uninformed to read the cheap advertising and come-on ads of a few firms, operating under the guise of professional counsellors, it is easy to assume that such is the case. But, the number of this type of firm are few in proportion to the total in operation. Whenever a need arises, there are always the few who try to use the situation purely for personal gain. This type should not cast a reflection on the majority. This majority provide a needed service and this fact must be heeded.

The average creditor will agree that most debt counsellors are performing in an ethical and constructive fashion. Regardless the opponents of debt counselling continue to feed their fires with stories on the operations of the mentioned few. I had the displeasure of reading the series of articles in the "Washington Star" that made an attempt to establish the opinion that the operation of the culprit firms, featured in the article, was that of all counselling firms. If this were true, this letter would not be necessary because there would be no credit counselling firms in operation. The opponents of debt counselling may assume that debtors are stupid, but we, who work with them, have a much higher opinion.

The subject of "luring" debtors is most interesting to me. The ethical counsellor finds the mentioned advertising more distasteful than the average. Most debt counsellors operate on reputation and referral. My office, the oldest in Macomb County, third largest County in Michigan, has operated without advertising for the last seven years. We are proud to continue to maintain a volume of new business as large or larger as any of the so called advertising firms. We pay no