

ZEL LOWMAN HITS DEBT POOL OPERATORS

Details of the proposed bill on debt adjusters which he is preparing for the consideration of the 1973 Legislatures were revealed by Assemblyman Zel Lowman as he spoke before the Optimist Club of Las Vegas on "Debt Adjustor - Friend or Foe."

The veteran Clark County Legislator who has served three terms on the Judiciary Committee of the Lower House, pointed out that nine states have now found it necessary to regulate the debt pooling operations of businesses which according to him, "prey on the public." He pointed out that a few ethical firms are in operation but that dishonest operators interested in the fast buck have been moving into Las Vegas and other non-regulated states in large numbers during the past several months.

Urging Optimist businessmen to become a part of a movement to

set up a volunteer-type of credit counseling which would have the support of the Credit Manager's Association of Southern Nevada, the Better Business Bureau the District Attorney's office, state agencies and the total business community, Lowman proposed that local finance firms take the lead in providing these services. Since the business world has made credit so easy to get, it should also provide some protection for those who have been led to get in over their heads he said.

The main thrust of the speaker's talk was on the legislation he is having prepared. It would require regulation by the State Superintendent of Banks and would carry license fee, as well as a performance bond for all debt adjusters. The Superintendent would be responsible for investigating the business for lawful, honest, fair and

efficient operation. The licenses could not be transferred or assigned but could be suspended for unsatisfactory operation. The filing fee and the interest rate would be specified and transgressions would call for immediate suspension of the operation.

Lowman cited the case of a Las Vegas youth who was ruined and driven into bankruptcy by debt adjusters who did not make payments to his creditors even after he paid the adjusters who did not make payments to his creditors even after he paid the adjuster. He believes that half of last year's 700 personal bankruptcies in the County could have been avoided by judicious credit counseling.

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GOOD FOR SOCIETY NOT ALWAYS GOOD FOR JEWS

CLEVELAND (WNS) -- "We Jews have learned to our sorrow that what is good for society is not always good for Jews," Rabbi Arthur Hertzberg, newly elected president of the American Jewish Congress told 500 delegates attending the organization's biennial convention. He also declared that, "We are united in devotion to Israel and to the Jews of the USSR but we differ sharply among

ourselves in the meaning, the content and the direction of Jewish survival."

In his valedictory address, retiring president Rabbi Arthur J. Lelyveld stressed Israel's need for dependable and enduring friends and said these could be found only among the Jews of the diaspora.

AJ Congress resolutions adopted called on Jewish federations and welfare funds to provide

greater allocations to Jewish educational programs, particularly "Jewish day schools, cultural activities and student initiated projects" and rejected the idea that "race is an indispensable occupational qualification" or that "the percentage of minority groups in the employed forces and school population should under all circumstances bear a proportional representation to the population."

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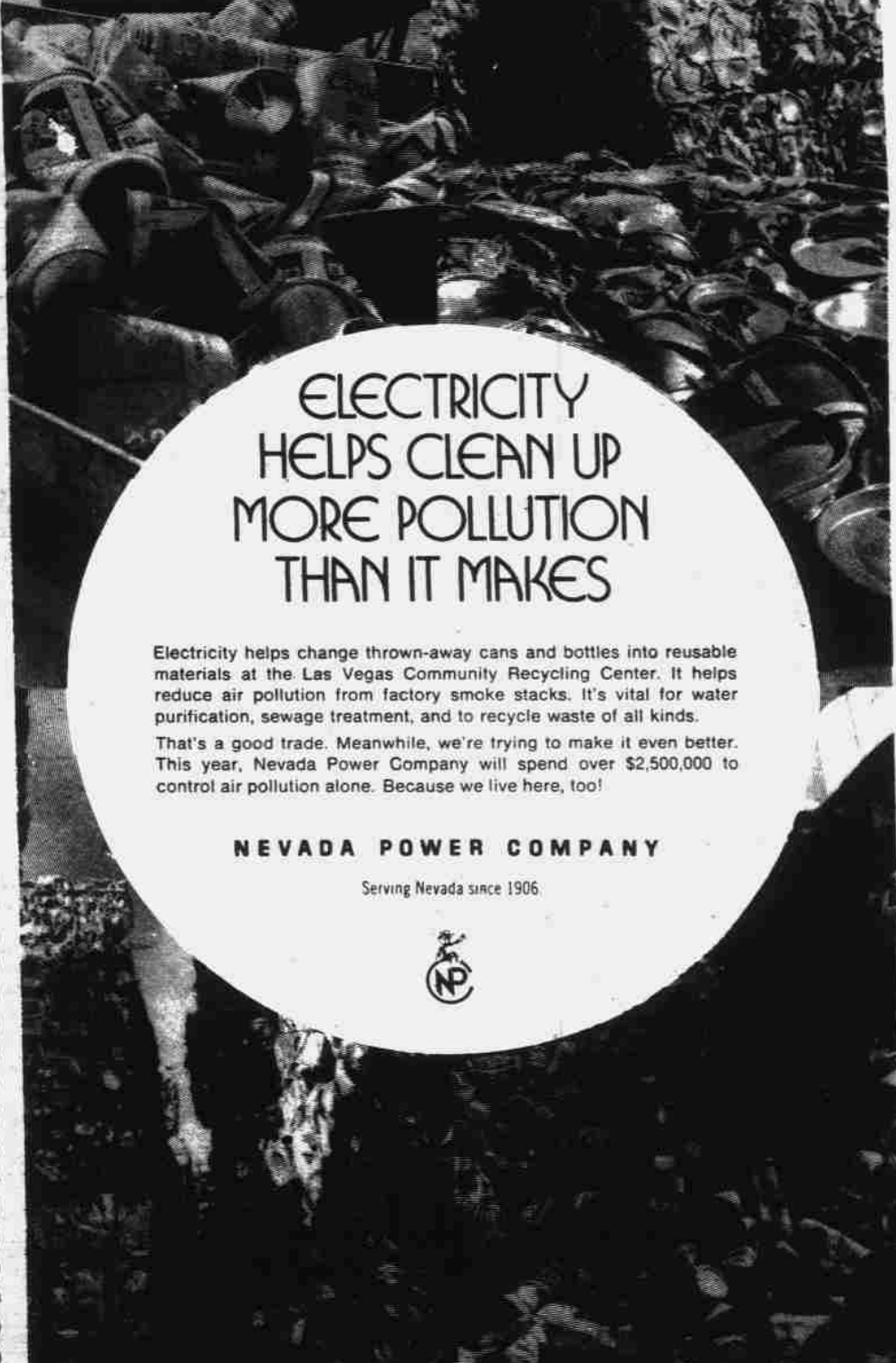
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