WORD PROCESSING-Papers, reports,

debts. He doesn't handle p sonal debt and doesn't init

He says that in business

collection, the agency usua

dealing with non-terminal

so it has a responsibility to

debtors as well as to its clien

business running while f paying off. You must knowle

to win his confidence and obt some priority on his available cash flow," Tulchin said.

That requires skill that the ept agency doesn't have.

An example of what can

pen if a commercial deli

doesn't get skilled professi

treatment from a collect

agency or from his creditors given by Abraham E. Getals New York management com

tant who specializes in busin turnarounds. Getzler said

btors who don't get professi

help are liable to panic and suicidally foolish things un

'You must know how to se a debt retirement program the debtor to let him keep

lawsuits.

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## Rise in debtors poses danger

United Press International NEW YORK — The rapid rise in commercial and personal bankruptcies and debtor defaults during the recession has created a boom in the collection agency business.

That poses a public danger, says Stanley A. Tulchin, whose commercial credit collection firm has five offices across the

Tulchin says too many inexperienced and unqualified people are getting into debt collecting. Some of these firms use bumbling, harassing tactics and many are undercapitalized and have ineptly managed.

Some firms operate without trust funds or bonds, or mix the funds of different clients, he

Tulchin says he is a voice in the wilderness urging regulation of the collection business at a time when the general political and business climate in the United States is against more reg-ulation and even favors dereg-

He said the Commercial Law League, to which many collection agencies belong, tries to maintain a self-regulatory cli-mate for the business but most of the new firms and some older firms don't belong to the league. Tulchin's sole business is col-

the threat of failure. He cited a large apparel er who panicked and when pressed by its creditors and fi most of its design department order to save \$150,000 and its bills.

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Tuesday, September 28 7:00 to 9:00 p.m., Rm. 102 A&A Bldg.

CHEMISTRY Department Curricula

Monday, October 4
7:00 to 9:00 p.m., Rm. 102 A&A Bldg.

MATHEMATICS Department Curricula Monday, October 4
7:00 to 9:00 p.m., Rm. 102 A&A Bldg.
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partment.

For more information and guidelines on the nature of the examination, check with the departmental advisor. BIOLOGY, CHEMISTRY, AND MATH majors MUST REGISTER IN ADVANCE with departmental advisor.

10t15

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