

**Lori Schmid and Lancaster County Tax Claim Bureau  
2006 Creditor of the Year**

Each year Consumer Credit Counseling Services of Central Pennsylvania works with thousands of creditors to achieve debt repayment agreements that are both affordable to clients and meaningful to creditors. Most of these creditors understand the economic benefits of agreeing to such a plan; but few distinguish themselves through referring individuals to CCCS and accepting debt repayment plans in the presence of harsher means that would lead to certain repayment. Ms. Lori Schmid and the Tax Claims Bureau has so distinguished itself by accepting debt repayment plans on overdue accounts, foregoing in many instances a threat of tax sale of real estate. In so doing, this agency has given many families a new opportunity to restore their financial integrity and stabilize neighborhoods. Elaine Rutter, CCCS counselor, says, "Lori is conscientious and firm, but kind, and she goes out of her way" to help people in danger of losing their homes due to non-payment of taxes. By referring them to CCCS to establish debt repayment plans and a workable budget, "we have saved many houses from going up for tax sale," says Elaine, and prevented homeowners from losing their homes. *Thank you, Lori Schmid, Debra Duchat, and the Lancaster County Tax Claim Bureau for working with Consumer Credit Counseling Service from to beginning, and for your outspoken support of CCCS and Tabor.*