I am writing to you due to the understanding that there is a proposal in regard to who can perform mandatory counselling sessions.

Having done through a consumer proposal last February, I have to say that it would have been less effective had I been sent to someone else other than who I had already been interacting with over my debt problems. The whole experience was very, very traumatic, having to admit I'd made a mess of my financial situation. Over time, I developed a trust and respect for my 4-Pillars consultant. Had I had to go to someone else for the follow up counselling, it would have been trauma all over again. Having to go to someone new at that point might very well have been much less effective as far as the value of the counselling was concerned.

The counselling I received was helpful in that points were made in how one can make daily, sensible financially sound decisions and how I would be able to rebuild my credit. The information provided in the counselling session was detailed and very informative.

Not even a year into this whole process, I can say in all honesty that 4-Pillars Consulting Group provided to me an exemplary, professional service which has helped put me in a sound financial situation with future prospects of success in rebuilding my credit rating (which has already improved).

Janice Newlove

Kamloops, B.C.