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As both the twenty-first century and the new millennium opened and the old eras passed into history, individuals and organizations throughout the world advanced their listings of the most significant people and events in their respective specialties. Possibly more important, the tum of the clock and calendar also offered these same observers a good reason to glance into the crystal ball. Presumably, the past is of greatest interest to most people when it permits better understanding of the present, and maybe even limited insight into the outlook. In keeping with the reflective mood of the time, the staff and friends of the Credit Research Center (CRC) at Georgetown University's McDonough School of Business noted that the beginning of the new millennium also marked the beginning of the second quarter-century of the Center's existence. The Center began at the Krannert Graduate School of Management at Purdue University in 1974 and moved to the McDonough School of Business at Georgetown University in 1997. The silver anniversary of its founding offered the occasion for creating more than another listing of significant past accomplishments and milestones. Rather, it offered the opportunity and, indeed, a mandate for CRC as an academic research center, to undertake a retrospective and future look into the status of research questions pertaining to consumer credit markets. For this reason, the Center organized a research conference which was held in Washington, D. C.

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