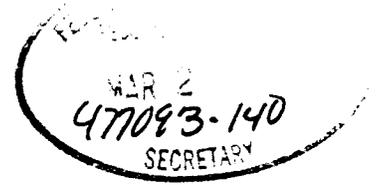


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March 23, 2000

Secretary
Federal Trade Commission
Room H-159
600 Pennsylvania Ave, NW
Washington, D.C. 20580

RE: Gramm-Leach-Bliley Act Privacy Rule, 16 CFR Part 313 – Comment

To Whom It May Concern,

As a licensed private investigator, I am writing in reference to the above-proposed legislation. It was my impression that the clear intent of Congress was to provide an opportunity for customers of financial institutions to “opt-out” of sharing their personal financial information with non-affiliates of the institutions. The statute provides protection for financial information – not mere names and addresses. If all information available to a financial institution is defined as “non-public personal information”, then what is public? Congress seemed to be offering a distinction by describing financial information. I believe the Act provides opt-out of information regarding credit history, employment, and financial assets. But names, addresses, and telephone numbers should not be classified as “non-public.”

Private investigators play an important role in our civil and criminal justice systems that are not understood by many. The information we obtain regarding addresses and telephone numbers is essential to our conduct of business and fulfilling our obligations to consumers. We utilize this information to investigate economic crimes, insurance fraud, locate delinquent child support debtors and serve process among other things. Stalkers and scam artists seldom reside where their vehicles are registered so current address information is essential and law enforcement seldom has the manpower to develop these cases for prosecution.

If this information is deemed “non-public personal” only wrongdoers and criminals will benefit and the law-abiding consumer will again be the victim. I urge you to define “non-public personal information” in the manner that Congress intended.

Respectfully,

A handwritten signature in cursive script that reads "Ralph D. Anderson".

Ralph D. Anderson, CFE