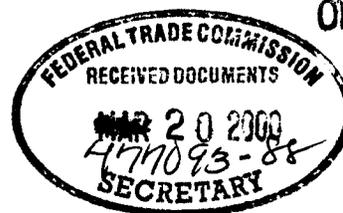


Denes Barabas' Detective Agency

March 16, 2000

**Secretary
Federal Trade Commission
Room H-159, 600 Pennsylvania Ave NW
Washington, DC 20580**



ORIGINAL

**To Whom It May Concern:
Re: Gramm-Leach-Bliley Act Privacy Rule ,16 CFR Part 131-Comment**

I am writing to express my concern with the proposed regulations to implement Title V of Gramm-Leach-Bliley Act of 1999. As a licensed private investigator and small businessperson, I fear we would lose a "non-public personal information" is defined to include simple names and addresses of customers of financial institutions.

It was my impression that the clear intent of Congress was to provide an opportunity for customers of financial institutions to "opt-out" of shearing their personal financial information with non-affiliates of the institution.

The statute provides protection for financial information-not mere names and addresses. If all information available to a financial institution is not 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 Name, address, and telephone number should not be classified as " Non-Public".

Private investigators play an important role in our civil and criminal justice systems, which is 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 embezzlement, 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 be the loser. I urge you to define non-public personal information in the manner that Congress Intended

Yours truly,
Denes Barabas Private Investigator

Denes Barabas

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