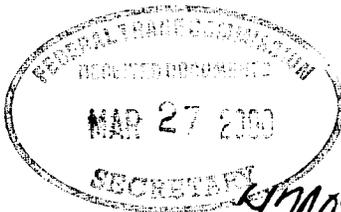


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March 24, 2000

Federal Trade Commission / 16 CFR Part 313

Office of the Comptroller of the Currency / Docket No. 00-05

Board of Governors of the Federal Reserve System / Docket No. R-1058

Federal Deposit Insurance Company

Office of Thrift Supervision / Docket No. 2000-13

**Re: Proposed Regulations - Privacy of Consumer Financial Information**

Gentlemen:

Please be advised that I represent Craftmatic Organization, Inc., the creators and marketers of the Craftmatic Electric Adjustable Bed. Craftmatic's business is dependent upon the availability of lists of consumers grouped according to non-personal financial information acquired from many sources, including credit reporting agencies. The proposed regulations will have a direct effect upon Craftmatic ability to obtain "targeted" lists of consumers. While the term "targeting" might have negative connotations, it is, however, a term of art in the industry meaning a group of consumers who are most likely to have an interest in the product being offered.

Enclosed are the comments submitted on behalf of Craftmatic.

Very truly yours,

Charles B. Chernofsky

CBC:hr  
cc: Craftmatic Organization, Inc.