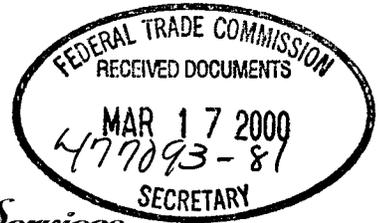


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March 14, 2000

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

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

To Whom It May Concern:

I wish to express my concern with the proposed regulations to implement Title V of the Gramm-Leach-Bliley Act of 1999. As a licensed private investigator, I fear we would lose a valuable and very necessary source of locating witnesses and suspects if “non public 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 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 information” than what is “public”? Congress seems 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 phone 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 the general public. The information we obtain regarding addresses and phone numbers is essential to conducting our business and fulfilling our obligations to consumers. We utilize this information to investigate embezzlement, insurance fraud, locate delinquent child support debtors, and serve civil 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 criminal prosecution.

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

Sincerely,

  
PABLO GONZALEZ  
Private Investigator