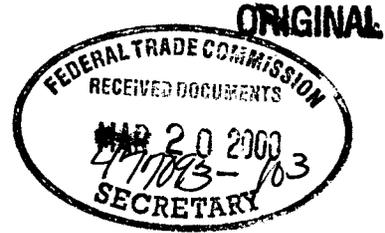


815 East 223rd Street
Bronx, NY 10466-4401
March 15, 2000



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

Dear Mr. Secretary:

I would appreciate it, if you would please make my letter part of the transcript on Federal Financial Privacy Rules.

In addition I would also appreciate your strongly pushing and favoring customer/consumer 'OPTING-IN!!' policies as a means to better protect the interests of every U.S. Citizen including yourself!! as opposed to the totally unacceptable policy of 'Opting-out'! especially since it is our own personal information! and we should be in control of who has access to it, and for what purpose! we also should be the only ones substantially paid! including royalties! for any use of our personal information. Thank you for your valuable time and help! in this important matter. Looking forward to your reply.

Yours Truly,
G. Gorham

Congress attuned to Net privacy concerns

By Andrew J. Glass

andyg@coxnews.com

Internet privacy is rapidly emerging as a major issue in Congress, with legislators on both sides of the aisle calling for laws that would let online consumers block the unwanted spread of personal information.

"There is a tidal wave of public concern," Sen. Robert Torricelli (D-N.J.) said Thursday. "As more people are becoming aware that some of their most intimate personal and family information is vulnerable, they are expressing their outrage."

As Torricelli put an Internet privacy bill into the congressional hopper, Sen. Richard Shelby (R-Ala.) mustered a bipartisan Congressional Privacy Caucus.

Besides Torricelli, at least a half-dozen lawmakers plan legislation this year that would require online sites to better inform consumers about their information practices. Some of the bills provide for penalties and enforcement if the Web sites drop the ball.

In the meantime, the Senate's top Democrat, Tom Daschle of South Dakota, announced the separate formation of a Senate Democratic Privacy Task Force. It will be led by Patrick Leahy of Vermont, the Senate Judiciary Committee's senior Democrat.

"The issue of privacy touches virtually every American, often in extremely personal ways," Daschle said.

Bronx, NY
November , 1998

President Bill Clinton
The White House
1600 Pennsylvania Avenue
Washington, DC 20500

Dear President Clinton:

As a very concerned citizen! I am taking the time to help you understand why, I would like to request your assistance in better securing, a U.S. Citizen's Rights to Privacy! in the following manner.

While I only possess the mind of a reasonably thinking citizen; I am at a loss to understand How come a U.S. Citizen has less of a right and/or entitlement under Article # V of our U.S. Constitution, to an ABSOLUTE CONTROL! over the Use and/or the Dissemination of Personal-data, which concerns each unique individual, or more importantly the cataloging of their personal lives. It is my strong belief that ALL U.S. Citizen's! should enjoy their Constitutional Rights to their individual privacy! even you!! in light of how poorly you have been treated! therefore, I would like to make the following proposals, in an effort to guide you in the direction that many concerned constituents would like you to go, as to in effect better securing our Rights to Privacy! As one of your final OFFICIAL ACTS, before leaving office.

Now, while I haven't had the opportunity to actually see! or to read the entire "Electronic Bill of Rights" proposed by Vice President Al Gore, and while I truly applaud all his efforts thus far! to help protect My Privacy Rights! I will urge other legislators, on every level, to strongly support his efforts! Based on the articles that I have read so far! on the issue of an individual's Right to PRIVACY! Those articles gave me a strong overwhelming FEAR! that the bill, truly doesn't go far enough! to adequately protect the Privacy of ALL U.S. CITIZEN's. In other words, How come many European country's who's Political Document, may not dictate "Freedom, Liberty, and Justice for All!" as one of its Prime-Directives! can out maneuver such a technically advanced society as ours? when it comes to Protecting the Privacy of their citizens!! in addition, I strongly feel that the watered-down version, with its tons of loophole! and is seemingly being considered, without the slightest bit of input from truly interested citizens like myself! And neglects a whole lot of provisions which would severely penalize any/all offenders to the proposed bill; like through the means of a "THREE STRIKE RULE!" where the First-strike, would equal at least a \$150,000.00 per Name, fine! the Second-strike, equaling a \$300,000.00 per Name, fine! plus the actual barring of the offender, from being considered for any/all City, State, and/or Federal Tax breaks! as well as actually being barred from being considered for any City, State, or Federal contracts, for a FULL 1,825 DAYS! NO EXCEPTIONS!! and the Third-strike, being a Tripling of All the Strike-two fines!! in other words, No City, State, or Federal, contracts for a FULL 5,475 DAYS! No Tax breaks! and the per Name, fines now being \$450,000.00 No EXCEPTIONS! which to me, is just one of the best way to protect an individual's privacy! that is once you put this into law, a specialized One of A Kind! Identification Number, for each citizen, which complies to the following standard.

Since I really like the idea of each U.S. Citizen, having a Singularly Unique Identifying Number! To use in place of their Social Security Number! For such things as internet use, job applications, and/or any forms that don't require your Tax payer I.D.! I would strongly oppose this number being in any way attached to! and/or in any way! be part of one's Social Security Number, or any Federal, State, or City license that one may have acquired over their Lifetime. In this way, citizens, can be in a position to better control access to their personal information, that they would otherwise like to KEEP CONFIDENTIAL! and/or keep away from prying-eyes! that

is exclusive of just ONE Law Enforcement Agency, who has all this ENCRYPTED information, in case of emergencies.

In addition, I would strongly urge you to create EASILY ENFORCEABLE LAWS! which will allow the average citizen to SUCCESSFULLY protect their personal privacy, in a much better way than we are able too now! as well as also being able to BETTER CONTROL! exactly who may have access to one's PERSONAL information! and for exactly what relevant reason! and More Importantly! I strongly favor laws which allow any/all requests for information, to FIRST! be received by, and/or requested by the individual OWNING that personal information! more importantly! each U.S. Citizen WILL, or should be granted FULL and TOTAL DISCLOSURE! within Seven calendar days! upon request! as to ALL of the compiled Data-profile(s) that is/are held and/or maintained by a person, company, corporation, agency, and/or conglomeration! in addition any U.S. Citizen will upon demand! be removed from said data base(s) and every trace of information totally being WIPED from their systems, disks, storage devices, and/or locations (remote or otherwise!), and ESPECIALLY from any ENCRYPTED files(that they may have created!), so that we can CENSOR, and Black out! ALL/ANY non-relevant information! as well as any/all identifying codes or markers to that particular information! or document.

Additionally, I would strongly urge that banks, MUST be PROHIBITED from selling, trading, and/or even giving-away! Any information provided to them by their customers! Be it information on their account numbers, for savings, checking, CD's, treasury notes, stocks, bonds, insurance; etc., etc. I also feel that all hospitals, and all insurance companies! Should equally be restricted from divulging such personal information! While still maintaining an ability to exchange TOTALLY ENCRYPTED!! Relevant data to their sister agencies; in other words, hospitals and doctors should be allowed, WITH THE PATIENTS AUTHORIZATION! to exchange his or her file, when necessary! But not under any other circumstances! Or insurance companies could, with their clients approval! Could transfer their account information to another branch; but not to a rival company.

It is my strong belief, that any Store-card (Macys, Sears, K-Mart, Shoprite, etc.) Should only be allowed to encode in the magnetic strip; the following identifiers: - Any information about the store, where the card was issued; and ONLY! The age the customer chose to put on the application, their city name, and the gender that they chose to put on the application! PERIOD!! Marketers can then be free to utilize the info of what was bought, to their hearts content. For any promotions, an employee, can be sent to the store to give away, whatever it is? To any interested customer. Thus, junk mail will be reduced; companies will save money on postage! There will be less garbage; and most important of all! A persons Rights to Privacy will be protected. Also, in NO WAY, SHAPE, or FORM! Should marketing information be attached to any Credit-card account number; PERIOD!! In other words, these cards must be set-up too only be scanned on a separate computer, which can only record SKU numbers. In this way, marketers will be restricted to the store card information of the customers age, their city, their gender, and the products that they chose to purchase. To accomplish this, the customer will scan their Store-card on the scanner located at the beginning of the conveyer-belt; (which will activate a light, to inform the cashier that they have a Store-card) as well as positioning each item to be read by the scanner; On the cashier's end, the cashier will again scan each item, and then use the special card assigned to that one register! To make all relevant store and manufacture discounts on the customers bill; next scan the customers credit card; or accept cash; and printout their bill. Neither system will be connected, either physically and/or electronically! and absolutely no records can be crossed-matched!! However the consumer data from the first scanner, will be freely available! to any and all marketers! But register data will be totally encrypted. Sure it's a little inconvenient! But at least ones privacy is protected.

Another way of putting it! Is that whatever LAWS are made concerning an individuals Right to Privacy, and the ABSOLUTE AUTHORITY of any ONE-TIME USE! Of one's personal information, should Not Only be made to STRENGTHEN EXISTING PROTECTIONS! But also close-up! any inadequate Loophole! and NEVER created to erode any of these protections. ALL U.S. Citizens, MUST GIVE CONSENT!!!! BEFORE!! ANY INFORMATION IS EXCHANGED! as well as also being allowed to censure said information, based on what we believe to be essential for this One-time event. PERIOD. I also strongly believe that any Second-party, that collaborates with a Third-party, Forth-party, and/or more parties, should be held ACCOUNTABLE!! and LIABLE!! in the cases of Personal Medical Information; the PATIENT and/or Next of Kin! should be the ONLY one to authorize disclosure of their condition, with the law covering a very wide range of health problems/conditions. How is it? that such highly educated officials, have such a difficult time making simple laws that any Twelve year old can understand! Without needing a Thousand pages of Double-talk? How come they just can't spell-out in

EVERYDAY ENGLISH! What is ILLEGAL without leaving any loophole and/or ambiguities! While severely fining and prosecuting ALL offenders regardless of their wealth! Since I feel that by strictly protecting patients privacy! I believe that individuals with certain communicable diseases will be more willing to seek-out effective treatments! Thus, benefiting our society as a whole! Helping us to eradicate many curable illnesses! ONCE our citizens develop the TRUST that our personal records are totally secure from Breaches of Trust.

I would also strongly urge you to create some New Laws, which will allow any law-abiding citizen, the ability to create a personalized Two-Hundred (200) Character Encryption-Key! for all their computer or INTERNET use. I also strongly oppose the argument that criminals will try to take advantage of this ability to encrypt information! simply because between ALL your combined Law Enforcement agency's (a) - You KNOW who these people are!! (b) - With ALL of our modern sophisticated technology! you can EASILY! keep tabs on these people! (c) - I expect you to include many reasonable provisions in these laws, to allow you to better Enforce ANY ILLEGAL activities, through this level of encryption! and finally (d) - I also expect you to create a Top-secret, High Security level, Classified, Encryption-breaking Code! which will allow, ONLY the Highest level, of the Secret Service, and ONLY UNDER A EXCLUSIVE ONE-TIME USE! FEDERAL COURT ORDER! the permission to break the ILLEGAL CODES, as a means to provide a solid case against any criminal ABUSING THIS PRIVILEGE.

I am also in favor of TOTALLY RESTRICTING the availability of a citizen's Bank Account Number; Credit-Card Number; Name; Address; Social Security Number and/or Medical records! without the owner's KNOWLEDGE! and/or WRITTEN (ONE-TIME! SINGLE-USE) CONSENT! More Importantly I am strongly opposed to this information being kept EASILY AVAILABLE! in written form, via Information Collection agency's; or via Personnel records/files which are kept in unsecured file cabinets and/or in unencrypted electronic data bases! where Low-level employees have FREE and EASY access to one's personal information! since I really have a problem with that!! especially in the area of insurance forms, medical insurance forms, and especially pre-employment screeners, where many people NOT ACTUALLY NEEDING! This information! having such easy access to our personalized data.

I strongly believe that there should be a very heavy and substantial fine and jail-time! for any business that displays a persons Social Security Number! on any check, any letter, any form, and/or as part of a mailing label, or a billing code/number. Additionally, credit reporting bureaus and/or agency's; should be restricted through strong new Federal laws! from making available in any way, shape, or form! a persons Address, Social Security Number, Birth date, and/or any Bank names or Account Numbers! and adhere to a NEW standard of; Lender # 1. States....; Lender # 2. States.....; Lender # 3.states..... : etc., etc. when transmitting or forwarding any requested information; more importantly, I strongly feel that the information should not be forwarded to anyone other than the owner! at their home address! and that every citizen should be able to then review the requested information; censor it; and then send it on its way to a specific individual; as well as request a FREE credit report from each of the three credit reporting agencies; Once a year, as is now supposed to be allowed to residents in Vermont, Georgia, Maryland, Massachusetts, Colorado, and New Jersey! a U.S. Citizen, is a U.S. Citizen!! no matter where they live! why should the rest of the states be discriminated against? in addition all companies will only be allowed to ask for an individual's permission or authorization to participate in their promotion, in a straight-forward manner! without a Smoke and Mirrors approach, and/or any other of the deceptive practices! which they currently enjoy!! while having all companies, restricted to making ONE personalized mailing request, every Three Hundred Sixty-Five Days! for a One-Time! use of their information. However, the individual being targeted, is free to volunteer any release of their personal data, at anytime they should choose! in addition, the company would be free to mass market, only through the media, to their hearts content.

I also strongly believe that there should be not only stricter laws! but also tougher penalties! for the growing area of 'Look-up Data Bases' who easily give-out personal information. More importantly, the use of Electronic-cookies, should be STRONGLY RESTRICTED! or more importantly each Law Abiding U.S. CITIZEN should have the BEST possible and up to date means! to block ANY and ALL such means of tracking and/or back-tracking one's every move, on the INTERNET or Web. Data shouldn't be allowed to be collected, stored, transferred, collected, and/or used to establish a profile! WITHOUT (a) - the explicit One-time Use approval from the US Citizen, who owns it! and (b) - More importantly, their getting substantially paid, including any/all royalties! for their personal information! And which should NEVER, NEVER, NEVER go beyond the party who requested the information. PERIOD. In addition, unsolicited E-Mail, to children should be TOTALLY

PROHIBITED!! Not Negotiable!! and extend to All children under 18 years old; Electronic-Cookies should be restricted to business to business commerce and Never used to track customers.

I would like you to not only support the Personal Information Privacy Act, introduced by Senator Dianne Feinstein (D-CA), and Senator Charles Grassley (R-IA) but help make really tough laws restricting the dissemination of Personal Information by Schools, Employers, Medical institutions, Medical Insurers, any Insurance company, etc., etc. while also requiring ALL OF THESE! holders of Personal information; to BOTH Document and Photograph, exactly who comes in person! to acquire any Personal information. For all those mentally challenged, that means NO INFORMATION WILL BE RELEASED OVER THE PHONE, OR THROUGH ANY ELECTRONIC MEDIA, (Fax, E-mail, photo copy, computer disk and/or transfer; etc, etc.) in addition, I strongly feel that a citizen, should also be THE ONLY ONE!! THAT IS SUBSTANTIALLY PAID!! not only for the use of their personal information! as well as a ROYALTY for every time that information is accessed, much in the same way that business get paid for trademark and/or Brand Name infringements! Especially! in such areas as cross-marketing and/or Giving, Selling, or Electronically transferring someone's personal information to another mail-marketing firm or agency! PERIOD!!! Banks, however should be allowed to disseminate some information! Exclusive of a customers SSN, Name, Address, Credit-card Number, and/or Account number!! As a means to combat fraud! But the customer should GET PAID!! PERIOD.

I sincerely hope that these views, will help you provide better laws! which will effectively protect our CONSTITUTIONAL RIGHTS to PRIVACY! while strongly penalizing all those who choose to violate our new and improved laws! while also showing our European allays that we as well!! take an individual's right to privacy very seriously!! and have now demonstrated our unique efforts to protect our private-citizens who do business both here and abroad and/or over the Internet.

I would like a written response, as soon as possible, about your views and efforts to address this very important issue for myself! and I believe many other Bronxites! Not to mention many other U. S. Citizens!! Thank you! for a moment of your valuable-time! and Please! have a very pleasant day.

Yours truly,

cc. - V.P - Al Gore