



HEWITT & COWDEN INVESTIGATIONS

ORIGINAL



March 14, 2000

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

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

TO WHOM IT MAY CONCERN:

I am writing 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 and small business person, I fear we would lose a valuable and very necessary source of locating witnesses and suspects if '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 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 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 many. The information we obtain regarding addresses and phone 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. Stalkers and scam artists seldom reside where their vehicles are registered so current address information is essential. 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.

Very truly yours,

A handwritten signature in black ink that reads "Karen Hewitt". The signature is written in a cursive, flowing style with a prominent initial 'K'.

Karen Hewitt