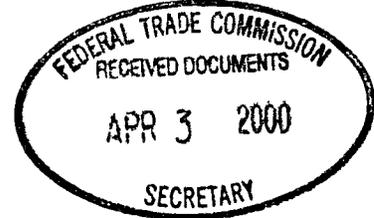


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Ferret Investigations of Texas

ORIGINAL



March 28, 2000

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

To All 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. However, name, address and telephone number **should not** be classified as "non-public."

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In recent investigations, via Credit Header information, I personally have been able to locate:

- 1. Deadbeat Dads who have moved out of state to avoid paying child support,***
- 2. Wives of men who have sworn up and down to their new girlfriends that they were not married,***
- 3. Assets of individuals who were diverting funds to avoid paying their lawful debts, and***
- 4. Witnesses to criminal acts that were able to provide critical testimony at trial.***

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 use 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,

James H. Olsen

James H Olsen
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Manager
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