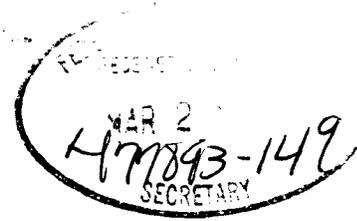




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March 22, 2000



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

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

Dear Sir:

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 institutions. I believe the Act provides 'opt out' of information regarding credit history, employment and financial assets. But name, address, and telephone 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 telephone numbers is essential to our conduct of business and fulfilling our obligations to consumers.

Secretary, Federal Trade Commission, Re: Gramm-Leach-Bliley Act
Privacy Rule, 16 CFR Part 313 – Comment
May 22, 2000

We utilize 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. 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 essential', 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.

Sincerely,



M. E. 'Mike' Roy
Tennessee PI license # 3968