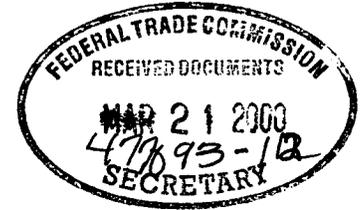


March 15, 2000

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



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

Dear Secretary:

I am writing to you to express my heightened concern with the proposed regulations to implement Title V of the Gramm-Leach-Bliley Act of 1999. As a state licensed private investigator and a small businessperson, I fear we would lose a valuable and very necessary tool and source of locating witnesses and subjects of investigations if "non-public personal information" is defined to include simple names and addresses of customers of financial institutions.

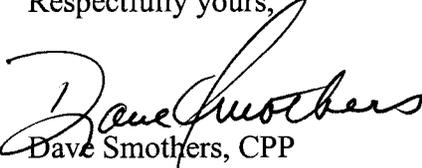
It was my understanding that the clear intent of Congress was to provide an opportunity for customers of financial institutions to "opt-out" of sharing their personal financial information with non-affiliates of the institutions. The statute provides protection for financial information—not just the 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 names, addresses and telephone numbers should not be classified as "non-public".

Private Investigators play an important role in our civil and criminal justice system, which is not recognized nor 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: business fraud to small business owners, insurance fraud, assisting in the locating of delinquent child support debtors, the service of process and summons to plaintiffs and defendants, stalkers and Bunko artists praying upon the elderly and other violators of the law whose information is not readily available. Current address information is essential to our industry and public law enforcement seldom has the manpower or impetus to develop these cases for prosecution.

Secretary
Federal Trade Commission
Page 2
March 15, 2000

If this information is deemed "non-public personal", only wrongdoers and criminals will benefit and the law-abiding consumer will be the loser, not to mention the multitude of small business owners (the Private Investigators). I urge you to define non-public personal information in the manner that Congress intended and, which is beneficial to the ends, that which I have described.

Respectfully yours,


Dave Smothers, CPP
Principal Owner

pw