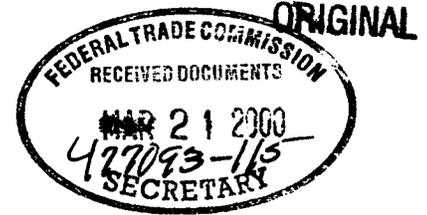


infomax

15 March 2000

Secretary, Federal Trade Commission
Room H-159
600 Pennsylvania Ave., NW
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 owner, I fear I would lose a valuable and necessary source of locating witnesses and suspects if "non-public personal information" obtained from credit bureaus, is defined to include simple names and addresses of customers of financial institutions.

The statute provides protection for financial information, not mere names and addresses. I believe the act provides an opt-out of information regarding credit history, employment and financial assets--but name, address, and phone number should not be classified as "non-public".

The information private investigators obtain regarding names, 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 service of process, among other services.

If this much needed information is deemed "non-public", 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,

Susan Thomas
President