THE WHITE HOUSE

WASHINGTON

March 31, 1994

Audrey M. Rhodes
Apartment 602
301 G Street, S.W.
Washington, DC 20024

Dear Audrey:

Thank you for your recent letter asking about employment in my office. Presently, there are no openings. I will, however, keep your resume on file in the event a suitable position becomes available.

Sincerely,

John D. Podesta

John D. Podesta
Assistant to the President
and Staff Secretary

AUDREY M. RHODES
301 G STREET, S.W.
APARTMENT NO. 602
WASHINGTON, DC 20024
(202) 646-0765 (h)
(202) 224-9025 (w)

94 MAR 30 A11 : 16

March 28, 1994

Mr. John D. Podesta
Assistant to the President
and Staff Secretary
The White House
Washington, DC 20500

Dear Mr. Podesta:

My name is Audrey Rhodes. I am currently working for Senator Arlen Specter (R-PA) as his Scheduling Secretary.

I am a life-long Democrat and I would like to be considered for a position commensurate with my background. One of my goals is to work under a Democratic Administration in the White House. (Enclosed is a copy of my resume.)

Thank you for your consideration.

Sincerely,

Audrey M. Rhodes

Audrey M. Rhodes

VITA

AUDREY M. RHODES
301 G Street, S.W., Apt. #602
WASHINGTON, DC 20024
(h) 202-646-0765
(w) 202-224-9025

EXPERIENCE SUMMARY:

1992 to Present	**SCHEDULER** -- Office of Senator Arlen Specter (R-PA) -- Duties are: responsible for the Senator's schedule; receive all invitations and coordinate same with staff when the senator's schedule does not permit; receive all appointment requests for meetings with the Senator and also coordinate same with staff when the senator's schedule does not permit; prepare weekly schedule; and, make travel arrangements.
1990-1992	**ASSISTANT SCHEDULER** -- Office of Senator Arlen Specter
1985-1990	**LEGISLATIVE SECRETARY** -- Office of Senator Arlen Specter (R-PA)
1983-1984	**LEGISLATIVE SECRETARY** -- Office of Senator Pete Wilson (R-CA)
1981-1983	**SUBSTITUTE TEACHER** -- D.C. Public Schools System
1980-1981	**LEGAL SECRETARY** -- Amtrak, Legal Department, Claims Office
1978-1980	**ASSISTANT OFFICE MANGER AND SUPERVISOR** - Johnson World Processing Center, Inc., Washington, DC
7/1978-9/1978	**SECRETARY** -- Department of Health, Education and Welfare, Office of the General Counsel, Age Discrimination Task Force
1977-1978	**Receptionist/CLERK-TYPIST** -- St. Elizabeth's Hospital, Area D, Mental Health Center (evening)

1974-1975	**CLERK-TYPIST** -- Metropolitan Police Department, Gun Control Office (evening)
1969-1973	**SECRETARY** -- Metropolitan Police Department, Special Operations Division, Tactical Branch
1966-1969	**EDITORIAL CLERK-TYPIST** -- U.S. General Accounting Office

SPECIAL SKILLS:

Typewriting 90 wpm
Dictaphone Machine Transcriber (Lanier, Sony, Norelco)
IBM Selectric Correcting II Typewriter
IBM #50 Executive Typewriter
IBM #60 Executive Typewriter (mini-word Processor)
IBM Mag Card II Word Processor
IBM Memory Typewriter
Lexitron Word Processor
Xerox 800 Word Processor
Xerox 630 Memory Writer

EDUCATION:

D.C. Teachers College 1977 B.S.
Secondary Education

References upon request

A.M. Rhodes
301 G Street, S.W., #602
Washington, DC 20024

WASHINGTON, DC 200
PM
28 MAR
1994

THE BILL OF RIGHTS
200 YEARS OLD
AND STILL WORKING

Mr. John D. Podesta
Assistant to the President
and Staff Secretary
The White House
Washington, DC 20500

THE WHITE HOUSE

WASHINGTON

February 7, 1994

Darla L. Pomeroy
Apartment 102
1851 Columbia Road, N.W.
Washington, DC 20009

Dear Darla:

Thank you for your recent letter asking about employment in my office. Presently, there are no openings. I will, however, keep your resume on file in the event a suitable position becomes available.

Sincerely,

John D. Podesta
Assistant to the President
and Staff Secretary

Darla L. Pomeroy
1851 Columbia Road N.W. #102
Washington, D.C. 20009

January 31, 1994

John Podesta
Staff Secretary
The White House
1600 Pennsylvania Ave., N.W.
Washington, D.C. 20500

Dear Mr. Podesta:

Around this time last year, I wrote to you inquiring about employment opportunities in your office. Since the dust has (hopefully?) settled in your office, I am writing again to express my interest in working for you.

Enclosed is a copy of my updated resume. I appreciate your consideration and hope you will do me the favor of a prompt and positive reply to the address above or by phone at (202) 662-4509 at your earliest convenience.

Sincerely,
Darl Pomeroy
Darla L. Pomeroy

* regret
* no openings
keep resume on file

DARLA L. POMEROY

current:
1851 Columbia Rd. N.W. #102
Washington, D.C. 20009
(202)745-0560

permanent:
861 Obstruction Dr.
Burlington, WA 98233
(206)757-6851

EXPERIENCE (summary):

Fulbright & Jaworski, L.L.P., Washington, D.C.
Attorney in Litigation Department of nation's 7th largest law firm. September 1992 to present.

D.C. Corporation Code Revision Project, member
Washington Council of Lawyers, board of directors
Gifts for the Homeless, volunteer

Delaware Court of Chancery, Wilmington, Delaware
Clerk to Vice-Chancellor Carolyn Berger on court that hears the nation's premier corporate shareholder derivative litigation.
August 1991 to September 1992.

New York Stock Exchange, New York, New York
Legal intern in the Arbitration Department. May 1991 to September 1991.

United States Senate, Washington, D.C.
Assistant to Chief Counsel and Staff Director of Committee on the Judiciary during three contentious Supreme Court nomination hearings. Edited or drafted all Committee reports, hearing records, correspondence, memoranda and executive session agendas; supervised preparation of Chairman's briefing books; monitored private legislation. August 1987 to June 1988.

EDUCATION:

Graduate: **Duke University Law School**, Durham, N.C.
J.D. 1991
Judicial Extern to U.S. District Court Judge William Dwyer
Duke Primate Center, animal caretaker
Durham Community Kitchen, volunteer
Intramural Softball

Undergraduate: **University of Washington**, Seattle, Washington
B.A. 1986
Major: Political Science
Yearly High Honors
Dean's List
Mortar Board
Special Olympics Coach
Disabled Students Services, volunteer
Pi Beta Phi Sorority, Vice President

PUBLICATIONS: Co-author with Vice-Chancellor Carolyn Berger, "Settlement Fever," Business Law Today, Sept./Oct. 1992.

TRAVEL: Europe, Southeast Asia, Mexico, Canada, 46 of the 50 United States

LANGUAGE: German, currently learning Spanish

PIPER & MARBURY

1200 NINETEENTH STREET, N.W.
WASHINGTON, D.C. 20036-2430
202-861-3900
FAX: 202-223-2085

94 MAR 21 AM 11:20

RONALD L. PLESSER
202-861-3969

BALTIMORE
NEW YORK
PHILADELPHIA
LONDON
EASTON, MD

March 17, 1994

Mr. William L. Robinson
Dean
District of Columbia School of Law
719 13th Street, N.W.
Washington, D.C. 20005

Dear Bill:

In your nominating process, please consider John Podesta as a new member of the IR&R Council.

John is assistant to the President and has been very involved in section activities. I recommend him highly to the nominating committee.

Sincerely,

Ron

Ronald L. Plesser

RLP/pq
cc: John Podesta

Cio faxed to Bill Robinson 3-24-94 by J. Dudley

PIPER & MARBURY
1200 NINETEENTH STREET, N.W.
WASHINGTON, D. C. 20036-2430

WASHINGTON, DC 200
PM
17 MAR
1994

WASHINGTON D.C.
MAR 17 '94
BUCKLE UP —
U.S. POSTAGE
0.29
SAVE LIVES

Mr. John Podesta
Assistant to the President
White House - WEst Wing
Old Executive Office Building
17th & Pennsylvania Avenue, N.W.
WASHINGTON, D.C. 20500

THE WHITE HOUSE

WASHINGTON

March 22, 1994

Edward Clark Corley
3270 East Breese Road
Lima, Ohio 45806

Dear Mr. Corley:

Thank you for your recent letter asking about employment in my office. Presently, there are no openings. I will, however, keep your resume on file in the event a suitable position becomes available.

[redacted]

Sincerely,

John D. Podesta
Assistant to the President
and Staff Secretary

94 MAR 10 A10 : 45

Edward Clark Corley
3270 East Breese Road
Lima, Ohio 45806
(Work) (614) 644-2640
(Home) (419) 221-3208

FW
No openings
I'll keep on file
~~file~~
JDP

John D. Podesta, Staff Secretary
The White House
1600 Pennsylvania Avenue, N.W.
Washington, D.C. 20500

March 7, 1994

Dear Mr. Podesta:

As an African American with an established commitment to public service, I applaud the new direction that the administration is planning for the nation. Hence, I would like to offer my services toward those endeavors. Such services include my experiences in law, government operations, management and communication.

During my tenure with the Ohio Department of Insurance, I was responsible for managing and/or performing a variety of high profile projects. These projects gave me experience in identifying and analyzing the needs and desires of diverse interest groups, in order to establish a consensus that would resolve the given matter. This tenure also furthered my experience in insurance, administrative law and public policy analysis. In addition, I obtained experience in working with the legislature and various lobbyists in drafting legislation and in promulgating administrative rules that would further the goals and objectives of the executive office.

Given my initial exposure to federal government activities as an office assistant to Senator Edward Kennedy, I feel confident that the above qualities would compliment the objectives of the administration.

Thank you for your consideration. Enclosed is a copy of my resume.

Sincerely,

Edward Clark Corley

Edward Clark Corley

EDWARD CLARK CORLEY

3208 EAST BREESE ROAD
LIMA, OHIO 45806
W (614) 644-2640 H (419) 221-3208

CAREER SUMMARY: *A results oriented attorney with experience in government operations, insurance, management and corporate law. With demonstrated proficiencies in communication, organization and analysis.*

EXPERIENCE:

OHIO DEPARTMENT OF INSURANCE (Attorney, 1985 - present)

LEGISLATIVE / ADMINISTRATIVE ACTIVITIES

Created and maintained effective networks of diverse public, industry and private individuals to obtain a consensus on specific legislative and administrative matters, in order to reduce the potential for opposition to given initiatives. Participated in drafting proposed legislation. Drafted and promulgated administrative rules and bulletins to further legislative and or executive intent. Provided speaking performances to industry, professional and public organizations.

INSURANCE ACTIVITIES

Provided legal advice to executive management and all divisions. Identified the need for and executed various life and health insurance projects concerning the need, availability and afford ability of such insurance. Developed and implemented the licensing review process for dental managed care systems. Managed and conducted various property and casualty insurance projects concerning liability issues, product legality, rating, and contract interpretation. Provided legal services to the newly formed office of market conduct, to assure its success in investigating the actions of insurance companies.

CORPORATE ACTIVITIES

Developed and implemented a more effective review process for investigating and deciding upon proposed corporate mergers and corporate restructuring arrangements, in order to more accurately judge the proposals. Enforced corporate compliance laws concerning shareholder rights and amendments to articles of incorporation, to assure proper corporate conduct. Investigated allegations of corporate executive mismanagement to determine the need for retaliatory action..

ATTORNEY EDWARD CLARK CORLEY (1983 - 1985)

General practitioner in civil and criminal law, with experience in performing detailed discovery activities, dispute resolution and trial advocacy.

BAR LICENSE: Ohio State and U.S. District Court, Northern & Southern Districts. of Ohio

EDUCATION: OHIO NORTHERN UNIVERSITY, JD class of 1983
GEORGE WASHINGTON UNIVERSITY, BBA class of 1978

ACTIVITIES: National Bar Association, Columbus Bar Association and former President, Black American Law Student Association.

FELDESMAN, TUCKER, LEIFER, FIDELL & BANK

ATTORNEYS AT LAW

2001 L STREET, N.W.
SUITE 300
WASHINGTON, DC 20036
(202) 466-8960
TELEFAX (202) 293-8103
TDD (202) 973-0825

SATELLITE OFFICES

ONE CHURCH STREET
SUITE 800
ROCKVILLE, MARYLAND 20850
(301) 279-6770

2009 N. 14TH STREET
SUITE 610
ARLINGTON, VIRGINIA 22201
(703) 841-0847

2660 RIVA ROAD
ANNAPOLIS, MARYLAND 21407
(301) 261-8513

JAMES L. FELDESMAN•
MARNA S. TUCKER
JACQUELINE C. LEIFER
EUGENE R. FIDELL•Δ
RITA M. BANK•
PAMELA B. FORBES•
MARY S. PENCE•
JONATHAN M. DANA
MARTHA JP MCQUADE•†
ROGER A. SCHWARTZ†
SANA F. SHTASEL□
JOHN L. LASTER•
TANYA A. HARVEY†•Δ
MICHAEL B. GLOMB†°
MARY G. HYNES•
BETH GOODMAN
JEFFREY E. RUMMEL†
EDWARD T. WATERS†
STACY B. SEIDEN•
MARGARET M. DIIACONI•
LISA V. TERRY▲
~~DEBORAH L. POLLOCK°~~

• ALSO ADMITTED IN MARYLAND
† ALSO ADMITTED IN VIRGINIA
Δ ALSO ADMITTED IN NEW YORK
° ALSO ADMITTED IN PENNSYLVANIA
▲ ADMITTED ONLY IN MARYLAND
□ ALSO ADMITTED IN MASSACHUSETTS

February, 1994

Sana — If the firm expands, you'll need a second letterhead page for the key to Admissions. Congratulations.
John Podesta

My new firm is very unusual: I want to tell you a bit about it.

Feldesman, Tucker has its roots in the federal poverty programs of the '70's. As a result, we have substantial expertise in federal grant programs, particularly in the health and welfare arenas. We provide general and special representation to a number of health care providers nationwide, including community and migrant health centers, family planning and Head Start agencies, hospitals, state primary care organizations, and physician groups. Our practice embraces everyone from individual federal grantees to national advocacy organizations, from universities and community development corporations to state and local governments. With this backdrop, Feldesman, Tucker is right in the middle of federal and state health care reform and I have been asked, particularly, to help our clients adapt to market place realities.

As, we believe, the largest women-owned law firm in the country, Feldesman, Tucker has long been an advocate for women's, civil, and disability rights -- a great match to my own background and special interests. Of course, we have a broad general practice, with nationally-renown specialties in family law and nonprofit corporation representation, as well.

You will certainly understand why I am so pleased to be here. If I can help you in any way, I hope you will be in touch.

Sunday 2/27

JP:

Dwight gave the okay on your letter.
Put in mail on Sunday to Ms. Winston.

Shelley

THE WHITE HOUSE

WASHINGTON

file

February 26, 1994

Ms. Rhonda Reid Winston
D.C. Public Defender Service
451 Indiana Avenue, NW
Washington, D.C. 20001

Dear Ms. Winston:

I am writing to recommend Dwight Holton for a summer intern position with the Public Defender Service. Dwight would be an excellent addition to your office. He has the character, work ethic, analytic mind and judgment of a fine attorney. Moreover, he is a genuine self-starter, works effectively with people and thrives on taking responsibility. I give him my highest recommendation.

I have known Dwight since we both began work at the White House in January 1993. Dwight served as a Special Assistant to the Chief of Staff and frequently worked on projects in conjunction with me and my staff. On a wide range of projects, he demonstrated management skills, professionalism and judgment well beyond his years and experience.

In May 1993, Dwight was assigned to work for me full-time on a management review involving the dismissal of several White House employees. Dwight played a critical role on the four-person team that conducted the review and drafted the final report.

He did a superb job. The skills he manifested in his work on this project -- in preparing witness interviews; questioning witnesses; assimilating a large body of facts while cutting straight to what was relevant; working quickly and well under pressure; writing well; and exercising sound judgment -- are the hallmarks of an excellent litigator.

Dwight's ability and his commitment to public service would make him a valuable asset in your office. I recommend him without reservation. If you have any questions, please feel to call me at 456-2702.

Very truly yours,

John Podesta

John Podesta
Assistant to the President and
Staff Secretary

THE WHITE HOUSE

WASHINGTON

OFFICE OF THE STAFF SECRETARY

Fax Transmittal Sheet

TO: Dwight Holton

Fax Number: 804-296-1004 **Phone Number:**

FROM: Shelley Walker
Office of Staff Secretary

SUBJECT: Recommendation letter

DATE: 2/26/94

NUMBER OF PAGES (including cover sheet): 2

MESSAGE:

Please let me know if letter is okay and will put in the mail to Ms. Winston.

If all pages are not received, please call 202/456-2702

School of Business
Georgetown University
Washington, D.C. 20057-1008

94 FEB 17 P12:51

February 15, 1994

Mr. John D. Podesta
Secretary to the President
West Wing
The White House
1600 Pennsylvania Avenue, NW
Washington, D.C. 20500

Dear John:

I wanted to let you know that I cleared the first two (and the highest) hurdles in the "tenure steeplechase" with flying colors and to thank you for your help. I received a unanimous positive (20-0) vote from the faculty of the Business School, and the Dean said that I have his unequivocal support. I was told informally that the letters "from the White House and the Hill" about my outside policy activities were very influential. The Associate Dean also told me that with this kind of momentum, it should be smooth sailing through the rest of the process (the campus Rank & Tenure Committee, and then to the President, Father O'Donovan). I should get the final decision in May.

The enclosures are FYI.

Best wishes,

Mary

Mary J. Culnan
Associate Professor

Enclosures

STATEMENT OF DR. MARY J. CULNAN

Associate Professor, School of Business

Georgetown University

Washington, D.C.

Legislative Hearing on

H.R. 3365

Driver's Privacy Protection Act of 1993

Before the

United States House of Representatives

Committee on the Judiciary

Subcommittee on Civil and Constitutional Rights

Washington, D.C.

Thursday, February 3, 1994

Mr. Chairman and members of the Subcommittee, thank you for inviting me to testify before you today on H.R. 3365, the Driver's Privacy Protection Act of 1993. My name is Mary Culnan, and I am an associate professor in the School of Business at Georgetown University. My area of expertise is the impact of information technology on consumer privacy. For the past several years, I have been conducting research on consumer attitudes toward privacy and direct marketing. I have been employed in the information systems field for more than twenty-five years, first as a systems analyst for a Fortune 500 company, and as a professor since earning my doctorate in 1980. This is the sixth time I have testified before Congress on information privacy issues.

I support H.R. 3365, the Driver's Privacy Protection Act of 1993. Advances in computer and communications technology have redefined the public record. Public records formerly existed as "data puddles," manual record systems or small files or databases contained on standalone computer systems; privacy was often protected by the effort required to access these records. Today, the growth of national computer networks which serve as "electronic waterways," have promoted the merging of puddles into readily accessible lakes or even oceans of personal data[1]. The time has come to have a national discussion about the many ways public information are used in an information society, and to examine the current balance between the risks that these large databases pose to

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[1] See Personal Privacy in an Information Society, The Report of the Privacy Protection Study Commission, 1977 and Willis H. Ware, "The New Faces of Privacy," The Information Society, Vol. 9, No. 3, 1994, pp. 195-212. Willis Ware was Vice Chairman of the PPSC and has recently argued for the need to revisit the privacy issues resulting from the automation and aggregation of public records. He stated that the PPSC never extended its dialogue to "stress the totality of public records" because public record laws and practice at that time did not reflect today's high level of automation.

individual privacy versus the public interest.[2] I commend the Subcommittee for beginning this important discussion with today's hearing.

My testimony today primarily concerns the direct marketing provisions contained in Sec. 2721 (b)(7) of H.R. 3365. My statement will address five issues: 1) how motor vehicle information is currently used by direct marketers, 2) privacy concerns raised by the use of motor vehicle information in marketing, 3) general principles for addressing privacy concerns involving personal information, 4) why H.R. 3365 is good public policy, and 5) implementation issues.

HOW MOTOR VEHICLE INFORMATION IS USED IN DIRECT MARKETING

Direct marketing is the use of targeting to deliver a message directly to a selected, identifiable group of customers or prospects. In direct marketing by definition, the identity of the consumer can always be linked to the details of any transaction or response that may result from the solicitation. Marketers select a specific group of consumers for targeting because the characteristics of this group are perceived to be a good match for the marketer's offering; therefore these consumers are more likely to be interested in the marketer's message than the consumers who were not selected. Personal information is usually the basis for identifying the market segment to be targeted; typically this involves the reuse or secondary use of personal information originally collected for another purpose. As the Privacy Protection Study Commission (PPSC) wrote in its 1977 report, "to be on a mailing

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[2] See for example, Michael W. Miller, "Debate Mounts Over Disclosure of Driver Data," Wall Street Journal, August 25, 1992, p. B1.

list, an individual's name must first find its way onto another list or into a record system that has been developed for some purpose other than mailing"[3]

The ways marketers may make secondary use of personal information can be conceptualized as having two dimensions: 1) the information processing activity (acquisition, use, or transfer) and 2) the relationship between the consumer and the firm utilizing the information (existing customer or prospective customer). Figure 1 represents these practices as a 3X3 grid. Marketers may reuse personal information on existing customers within the organization, may acquire personal information on its customers from third parties, or may acquire information on prospective customers from third parties.[4]

---

[3] Personal Privacy in an Information Society, Report of the Privacy Protection Study Commission, 1977, p. 126.

[4] See: Ed Burnett, The Complete Direct Mail List Handbook, Englewood Cliffs, NJ: Prentice-Hall, 1988, for a detailed description of direct marketing practices.

Figure 1
Dimensions of Secondary Information Use
For Direct Marketing[5]

Information
Processing
Activity:

Acquire	1. Build profiles of own customers based on existing data	2. Acquire new information about existing customers from a third party.	3. Acquire information about prospective customers from a third party.
Use	4. Target own customers for new or repeat business	5. Market research or cross-market own customers for new business.	6. Target prospective customers for new business OR create mailing lists of prospects for third parties.
Transfer	7. Transfer information about own customers within organization	8. Transfer information about customers to a third party.	9. Transfer information about prospects to other third parties.
	Customer (Internal Info)	Customer (External Info)	Prospect

Relationship with Consumer

NOTE: In addition to name and address, information transferred or acquired may include demographic information and/or transaction-specific information. Sources of third party data include database compilers such as R.L. Polk, Donnelly Marketing, or TRW.

[5] See Mary J. Culnan, "How Did They Get My Name?: An Exploratory Investigation of Consumer Attitudes Toward Secondary Information Use," MIS Quarterly, Vol. 17, No. 3, September 1993, pp. 341-364.

Marketers use both motor vehicle registration records and drivers license records to develop targeted mailing lists. First, similar to the telephone directory and other such sources, both types of motor vehicle records represent lists of names and addresses of people who reside in a particular geographic area. The information contained in motor vehicle registration records also provide marketers with the ability to draw inferences about our income and lifestyles, based upon the kind of car we drive. An executive with one of the large database compilers once said to me, "nothing says more about you than the car you drive." TRW's marketing literature for its new motor vehicle list states, "Motor vehicle information is a key indicator of lifestyle..." A copy of this advertisement is appended to my testimony.

Access to drivers license records enables targeting of prospective customers based on an individual's age, gender, height, weight or whether or not the individual has corrective vision. The move toward "smart" drivers licenses which include a digitized photograph combined with enhanced computer processing capabilities will make it feasible in the near future to target people based on their ethnicity or other physical characteristics inferred from scanning a digital photograph.

Where permitted by state law, motor vehicle information is used for direct marketing by three types of organizations: individual companies, direct marketers who compile databases and then sell lists to other direct marketers, and firms that compile databases for use in prospect research by fundraisers. These three types of organizations may use motor vehicle information in the following ways:

First, individual companies may acquire the file from the state and use this information to target consumers. For example, General Motors could acquire a file of individuals who own automobiles, and use the data to target anyone who has a Chevrolet which is more than five years old, or an optometrist could use the drivers license file to target senior citizens who wear glasses and live in a certain area.

Second, Database compilers such as InfoDirect, R.L. Polk, Donnelly Marketing Inc., TRW, InfoBase and others who compile mailing lists use DMV records as a major element in their marketing databases. These databases are typically used in two ways. A company may buy a list of prospective customers who meet a set of criteria from one of the compilers, or it may ask the compiler to match the names on its own customer list with the marketing database, and "enhance" its customer records with the new information from the compiler's database.

The database compilers acquire other types of personal information in addition to DMV information and as a result, are able to develop detailed profiles on millions of individuals. For example, the 1993 Polk TotaList catalog describes twenty-six sources of information totalling more than 1.8 billion records annually which are merged to compile this database. The Donnelly Consumer Database annually matches information from telephone directories and automobile registrations with information from over 700 million outside records to build profiles on 147 million individuals. InfoDirect sells a mailing list of "compact car owners." In addition to year, make and model of the car owned, those renting a list may select names and addresses based on gender, exact age, occupation, whether the consumer is a member of a "mail responsive household," has a bank, retail or gas credit card, and is a veteran, farmer or an investor among other categories. Both TRW and Donnelly Marketing sell lists based height, weight, and corrective vision data obtained from drivers license records[6] InfoBase resells information it has acquired from other database compilers such as R.L. Polk, TRW and others, and merged into a single database. Samples of these mailing lists are appended to my statement.

Third, fundraisers turn to a special type of compiler which builds a database by merging public records and using these data to make inferences about an individual's wealth based on the type of car and the other types of property they own. For example, organizations match their donor lists to AOH&M's POW&R list to identify multimillionaires, millionaires or "prospective millionaires" who may only have made small contributions in the past, but are prospects to be targeted for larger contributions[7]. Bentz Whaley Flessner of Minneapolis provides consulting services to fundraisers. Its marketing literature describes services which include matching an organization's constituent file to Polk's TotaList, the Wealth Match and/or Invest/Net databases in order to identify wealthy prospects.

---

[6]See TRW's Fall 1993 Datacard Catalog and Michael W. Miller, "Firms Peddle Information from Driver's Licenses," Wall Street Journal, November 25, 1991.

[7]See William M. Bulkeley, "NonProfits Dig Into Databases for Big Donors," Wall Street Journal, September 8, 1992, p. B1, and Larry Tye, "List-makers draw a bead on many," Boston Globe, September 6, 1993, p. 1.

PRIVACY ISSUES RAISED BY MARKETING USE OF DMV RECORDS

President Clinton captured the essence of privacy better than anyone, in my opinion, when he described privacy as "elbow room."[8] In addition to the "right to be left alone," privacy also exists when individuals are able to exercise control over the disclosure and subsequent use of their personal information. One way for individuals to avoid unwanted intrusions is to control who has access to their personal information, including their name, address and telephone number. Information privacy concerns primarily arise from secondary use of personal information: the use of information collected for one purpose for a different purpose without the knowledge or consent of the individual. Privacy concerns are especialy likely to arise when the reuse is not compatible with the original purpose for collecting the information. For example, one privacy expert was stated that when the use of information is not compatible with the purpose for which it was collected, "the prospect of misinterpretation or crass exploitation usually follows."[9]

The secondary use of DMV information in direct marketing raises two different privacy concerns than are raised by the secondary uses marketers make of data based on commercial transactions in the private sector. These two issues are 1) incompatible secondary use of personal information, and 2) and required disclosure absent a compelling public safety argument.

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[8]"I'm worried...about the general right to privacy which I think is very important. In a country like ours, you need that elbow room." Governor Bill Clinton to Bill Moyers, "Listening to America," PBS, air date July 7, 1992.

[9]Ronald L. Plesser, General Counsel of the Privacy Protection Study Commission, quoted in Charles Piller, "Privacy in Peril," Macworld, July 1993, p. 8-14. The article is appended to my testimony.

The purposes for which DMV information are used by direct marketers often bear very little resemblance to the purpose for which the information was collected. Figure 2 below conceptualizes this issue as having two dimensions: 1) whether or not the secondary use is compatible with the purpose for collecting the information, and 2) the number of people affected by this reuse. As was described above, DMV information is used to draw inferences about the wealth or lifestyles of licensees, and these inferences are then used in ways that are totally unrelated to driving or owning an automobile. For example, InfoDirect, a marketing database compiler, offers mailing lists of automobile owners by type of automobile, such as "Compact Car Owners," "Import Vehicles," or "U.S. Standard Size Vehicles." A copy of the descriptions for these lists from InfoDirect's 1993-94 List Catalog is appended to my testimony. For example, the suggested uses for the "Compact Car Owners" mailing list reads as follows:

> These individuals spend their disposable income carefully, getting the most for their dollar...This large segment of the American population would be a prime target for lease-to-own offers, credit cards, loan and debt consolidation, do-it-yourself products, self-improvement and educational offers.

Figure 2

Compatible vs. Incompatible Reuse of Personal Information

Using DMV Information as an Example

		Number of People Affected Individual	Group
Reuse Compatible with Collection Purpose?	Compatible Reuse	e.g. Insurance company checks driving record when individual applies for auto insurance	e.g. Insurance company checks driving record of existing policy-holders to offer safe driver discount at renewal to those who qualify
	Incompatible Reuse	e.g. Private individual uses motor vehicle records to learn the address of a another individual **(Proposed Remedy**: prior consent of individual)	e.g. Direct marketer uses motor vehicle records to solicit prospective customers who meet certain criteria **(Proposed Remedy**: state as "list owner" offers "opt-out")

Public opinion supports this distinction between compatible and incompatible uses. The 1992 Harris-Equifax Consumer Privacy Survey asked how the public feels about individual consumer data being available in public records. The majority of public feels that private sector use of public record information is acceptable when public information is used for a compatible purpose, such as relevance to the individual's application for employment or a consumer benefit. For example, 77% of the public feels it is "generally all right" for auto insurance companies to check the accident and driving record of a consumer applying to them for a policy. However, only 32% of the public feels it is "generally all right" for companies to obtain public record lists in order to mail people information about products and services, while only 19% feels it is "generally all right" for a private individual to obtain public record information about another person. The similarity in the percentages of people responding positively to these last two questions suggest that it is the practice itself, not the number of individuals affected by the targeting which is driving attitudes[10]. The responses for this question from the survey are appended to my testimony.

Second, DMV information is not collected voluntarily. Few people can survive without a drivers license or an automobile, and a condition of having either is to register with the state. By providing this information to marketers without providing an opt-out to its citizens, the state is essentially requiring people to participate in direct marketing absent any compelling public safety argument. This is in direct contrast to most of the other mailing lists based on private sector data, such as a list of subscribers to a particular magazine. The people on these lists have indicated an interest in participating in direct marketing because they have "raised their hands" in the marketplace by voluntarily

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[10] I performed a statistical analysis (factor analysis) of the seven responses to this survey question. All seven responses loaded unambiguously on two dimensions reflecting compatible versus incompatible use. The uses of public record information by private investigators, direct marketers, the media and a private individual all loaded on the same dimension.

responding to a commercial offer of some type. No such claim may be made for all licensed drivers and registered automobile owners[11].

PRINCIPLES FOR ADDRESSING PRIVACY CONCERNS

Fair information practices provide the basis for developing public policy to address the concerns raised in the preceding section. Like fair trade and fair labor practices, fair information practices are procedural guarantees which balance individual concerns about privacy when these interests compete with commercial and societal interests. They represent consistent privacy principles which transcend changing technologies and contexts. These principles are the foundation for current U.S. privacy laws, and are also the basis for the Direct Marketing Association's ethical guidelines for personal information use. They are based on the following principles:

1) fair collection of personal information including notice and limitations on the collection of unnecessary data;

2) the right of an individual to access personal information and correct any errors;

3) the right of an individual to prohibit reuse of personal information if the individual objects;

4) limitations on the length of time personal information may be kept; and

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[11] For example, many of the mailing lists based on DMV information include fields to indicate whether or not the individual a "mail order buyer" or lives in a "mail responsive household," suggesting that all individuals on the list are not necessarily interested in participating in direct marketing. The 1991 Harris-Equifax Consumer Privacy Survey found that 49% of the adult public shopped by mail during the prior year. A 1992 Simmons Market Research Bureau survey found that 55% of the adult public ordered a product or service by mail or phone; excluding catalogs, 10% of the population responded to an offer received in the mail. See 1993-94 DMA Statistical Fact Book, pp. 42-48.

5) the responsibility of the record-keeper to protect personal information through appropriate security measures.

Three central themes emerge from these principles: knowledge, notice and control. People experience varying states of privacy depending upon whether or not they are informed about data collection practices, and/or are able to exercise control over the secondary use of personal information. These conditions are reflected in Figure 3 below; only the first cell illustrates the use of fair information practices. The remaining three cells violate one or more of the conditions of knowledge, notice or control; they may be used to diagnose why a particular information practice raises privacy concerns, and to suggest how these concerns may be addressed.

Figure 3

Conditions of Privacy for Information Reuse

"Knowledge, Notice & No"[12]

Conditions of Information Privacy: Knowledge & Control		
	Consumer Exercises Control Over Reuse	Consumer Does Not Exercise Control Over Reuse
Knowledge: Consumer Aware of Collection and Informed About Reuse of Personal Information	1. Consumers are aware of information collection and reuse, and are able to restrict reuse if they object. **(PRIVACY EXISTS)**	2. Consumers are aware of reuse but are unable to restrict reuse if they object **OR** Consumers are aware of reuse and firm offers means to restrict reuse, but consumers do not know how make such a request. **("OPT-OUT" AND/OR NOTICE NEEDED)**
Lack of Knowledge: Consumer Not Aware of Collection and/or Not Informed About Reuse of Personal Information	3. Organization will honor a request to restrict reuse, but since consumers are unaware that personal information is being collected and/or reused, those who do object do not realize there is a need to make such a request. **("STEALTH OPT-OUT"; NOTICE NEEDED)**	4. Consumers are unaware of information collection and/or reuse and are therefore not in a position to restrict reuse if they object. **(NOTICE & "OPT-OUT" NEEDED)**

[12]Rep. Edward J. Markey is believed to have coined the expression, "knowledge, notice and no."

In the states where DMV records are sold for direct marketing, the practice falls in Cell 1 only for those states which currently observe fair information practices by offering an opt-out. For the remaining states, practices may fall into any of the remaining three cells of Figure 3. For example, citizens may or may not be aware that their DMV information may be used for direct marketing. The large compilers such as R.L. Polk or Donnelly typically will honor an individual's request to who have their name removed from any lists that are sold; however, the opt-out provided by these firms is really a "stealth opt-out" (Cell 3), as consumers have no direct contact with these firms, and few individuals know that these organizations exist, even if they are aware that their information is being used for direct marketing[13].

The implementation of fair information practices represented by Cell 1 above provides consumers with knowledge about information collection, notice about reuse, and an opportunity to prohibit reuse of the information if they object. Fair information practices, therefore, protect privacy by providing people choices: the ability of the individual to choose to whom personal information is disclosed, and to choose how that information will subsequently be used. In the words of William Safire, fair information practices allow each of us "to tell the world to mind its own business"[14]

While name and address which serve as the basis of direct marketing are generally not considered to be sensitive information, there is nonetheless evidence that people value being able to choose to whom their name and address are disclosed, and when they are

[13]This issue was also recognized by the PPSC, see p. 144 of the 1977 PPSC Report.

[14]"Essay: Peeping Tom Lives," New York Times, January 4, 1993, p. A15.

provided with choices about their name and address, they will exercise them. For example, the telephone white pages represent one of the most widely available "mailing lists." My local telephone company, Bell Atlantic, provides its customers a wide range of choices in how they will be listed in its directory. These choices include not being listed at all, listing only one's name and phone number, not listing the first name, or listing full name, address and telephone number. Selecting any page at random from the local directory will yield a variety of different listings that reflect these individual preferences[15].

WHY THE "OPT-OUT" PROVISION IS GOOD PUBLIC POLICY

The direct marketing provision in H.R. 3365 is based on strong precedent. In its 1977 final report, Personal Privacy in an Information Society, the Privacy Protection Study Commission (PPSC) recommended:

> That each State review the direct-mail marketing and solicitation uses that are made of State agency records about individuals and for those that are used for such purposes, direct the State agency maintaining them to devise a procedure whereby an individual can inform the agency that he does not want a record pertaining to himself to be used for such purposes and have that fact noted in the record in a manner that will assure that the individual's preference will be communicated to any user of the record for direct mail marketing or solicitation. **Special attention should be paid to Department of Motor Vehicle records and the practices of agencies who prepare mailing lists for the express purpose of selling, renting or exchanging them with others** [emphasis added].[16]

In the nearly twenty years since the PPSC issued its final report, there is little evidence that this recommendation has been widely implemented. Today, 34 states make DMV records

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[15]I am grateful to Marc Rotenberg, Director of the Washington Office of Computer Professionals for Social Responsibility, for this example.

[16]The Report of the Privacy Protection Study Commission, p. 153.

available for direct marketing, and only a handful of these states have implemented the negative option or "opt-out" procedures recommended by the PPSC[17]. H.R. 3365, then, simply codifies the recommendations of the PPSC.

The approach proposed by the legislation is the negative option or "opt- out" which is consistent with both existing law and well-established industry practice[18]. The specific language in the bill allowing DMV information to be sold for marketing activities, if the motor vehicle department "has provided in a clear and conspicuous manner to the individual an opportunity to prohibit such disclosure," is taken from the Video Privacy Protection Act of 1988 (18 U.S.C. 2710). The Direct Marketing Association recently stated that this approach used in the Video Privacy Protection Act has become the model of how direct marketing is approaching legislation[19].

The Direct Marketing Association also has a long-standing commitment to the principles that all list owners should disclose their list practices to consumers and offer consumers an opportunity to have their names removed from the list. Article 5 of the DMA's Guidelines for Personal Information Protection states:

> ...Every list owner who sells, exchanges or rents lists containing personal data should see to it that each individual on the list is informed of those practices (Self Disclosure), and should offer an option to have the individual's name deleted.

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[17]Research conducted by Rep. Jim Moran's staff found that only five states have implemented an "opt out" for DMV records.

[18]See for example Ronald L. Plesser and Emilio W. Cividanes, Privacy Protection in the United States, 1991.

[19]See remarks of Richard Barton, Senior Vice President, Direct Marketing Association, at DM West '93, San Diego, CA, August 1993, HCI audio tape 33-0349 DM.

This principle is restated in a number of other DMA publications.[20] H.R. 3365, then, simply codifies widely-adopted industry standards for ethical practice.

The legislation also reflects the long-standing tradition in this country to address privacy issues affecting the private sector on a sectoral basis.[21] Rather than prescribe blanket restrictions for all public records, the legislation seeks to carefully balance the legitimate needs of government and business with the privacy interests of individuals for a specific type of record.

The legislation is also consistent with public opinion. The 1993 Equifax survey found that 80% of the public agrees with the statement, "consumers have lost all control over how personal information is circulated and used by companies," up from 76% the year before. This survey also found that 71% of the public agrees with the statement, "if privacy is to be preserved, the use of computers must be sharply restricted in the future," up from 67% in 1992. However, the 1990 Equifax Report on Consumers in the Information Age found that a majority of the public did not object to the use of their name and address for direct marketing provided they could choose to have their names excluded from mailing lists. Fair information practices, then, provide an appropriate method to address these concerns.

Finally, critics of the legislation have raised the constitutional question of state sovereignty. Congress has the power to regulate interstate commerce. Direct marketing is clearly a large industry that crosses state lines. According to the January 1994 issue of

[20] See for example, "Fair Information Practices Checklist," 10/92; "Privacy: The Key Issue of the 90's," 10/93; "The 'Direct' Approach to Privacy Management: The Top 10 Steps," 10/93.

[21] See Plesser & Cividanes, Privacy Protection in the United States, 1991.

Direct Marketing magazine, each year more than $1.3 billion is spent on mailing list rentals. The large list compilers market their services to a national audience, often have sales offices in more than one state, and serve customers throughout the country.[22] My own opinion is that these constitutional concerns reflect parochial self-interests, rather than a commitment to the principle of state sovereignty as the business community, including some of the same firms who have raised concerns about this legislation, is unanimously supporting the federal preemption amendment to the Fair Credit Reporting Act which is currently pending before the House Banking Committee[23].

H.R. 3365 in fact does not preempt the states from placing additional restrictions on the marketing uses of DMV information if they choose. It does not override existing state law and require the sixteen states which currently do not make DMV information available for marketing to do so. Instead, it simply establishes a baseline: states which choose to make DMV information available for marketing uses must observe minimum fair information practices.

IMPLEMENTATION ISSUES

H.R. 3365 does not result in an unfunded mandate, and does not impose new costs on the states. States can price their motor vehicle files to fully recover any new costs they

[22]For example, see advertisement for InfoFax "Datacards on Demand" offered by InfoDirect.

[23]See for example, "FCRA Update," DMA Washington Update, November 23, 1993, p. 3; and statement of Walter R. Kurth, President of Associated Credit Bureaus, Inc. before the House Committee on Banking, Finance and Urban Affairs, Subcommittee on Consumer Affairs and Coinage, October 24, 1991, Serial 102-79, p. 264.

incur. The legislation allows each state to decide how to implement the opt- out capability. The final language in the bill will provide an adequate timeline for implementation.

The experience of the states which have already implemented an opt-out capability suggests that the requirement does not present technical obstacles. Some states are in the process of developing systems to deliver their services to their constituents electronically. For these states, the opt-out provision can be implemented in the course of developing these on-ramps to the information superhighway[24].

While I do not have the expertise to address the specific programming requirements for implementing an opt-out, I can speak to the technical issues in a more general way. For states which have implemented a relational database system for its DMV records, the opt-out is a matter of adding a "flag" to the record definitions, performing a one-time conversion to add the flag to the records in the database, and making a minor modification to the program(s) used to generate the files which are sold for marketing so that the names of those who have chosen to "opt-out" are excluded.

For states which maintain their DMV system as traditional files, the process is somewhat more complex. The DMA, however, has developed a compression utility for its own "opt-out" system, the Mail Preference Service (MPS). Small list brokers who need to run the 3-million name MPS file against their own lists face the same difficulties as many small states. This utility reduces the size of the file and the amount of computer processing time required to run the MPS file. According to the DMA, this "revolutionary new

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[24]For example, see remarks of Art Sackler, Vice President, Time Warner Inc., before the Information Infrastructure Task Force, Information Policy Committee, Working Group on Privacy, Public meeting, January 26, 1994, Washington, D.C.

technology will make MPS less costly and more efficient for its users." The MPS Compression Utility is in the final stages of development and will be released for use in the spring.[25] By making the MPS Compression Utility widely available, the DMA could facilitate implementation of the opt-out requirement by the states and ensure that public record information will continue to flow freely to direct marketers.

In conclusion, I urge passage of this important legislation without significant change. Thank you for giving me the opportunity to present my views to the Subcommittee. I will be pleased to work with you as H.R. 3365 moves forward to passage, and I am happy to answer any questions.

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[25] DMA Washington Update, January 24, 1994, p. 3. See also, Jonah Gitlitz, "1993 State of the Association Address" presented at the DMA 76th Annual Conference and Exhibition, October 25, 1993, p. 9.

TRW Has Automobile Data

You now have another source!

The motor vehicle data market is no longer a one-vendor show

TRW Target Marketing Services is now adding motor vehicle data to its 86 million household database. This means that by January 1994, you will have a choice when selecting vendors for automobile data. You can expect detailed, accurate motor vehicle information coupled with the depth and breadth of selections already available in the TRW PerformanceData System[sm].

Coming soon! Detailed automobile information from unrestricted states

Because you asked for it, TRW's data acquisition team has been busy working with all the unrestricted states to acquire data from their Departments of Motor Vehicles. We will soon be providing you with detailed automobile data from these states:

Alaska	Nebraska
Arkansas	New Hampshire
Colorado	New York
Delaware	Nevada
Florida	North Carolina
Idaho	North Dakota
Illinois	Ohio
Iowa	Oregon
Kentucky	South Carolina
Louisiana	South Dakota
Maine	Tennessee
Maryland	Texas
Massachusetts	Utah
Michigan	Vermont
Minnesota	Washington, DC
Mississippi	West Virginia
Missouri	Wisconsin
Montana	

Our acquisition efforts will continue into 1994 until we have acquired all available motor vehicle data to meet your needs.

Extensive selects available to you!

Just take a look at this partial list of data elements you can choose from:

Year	Fuel type
Make	Lease indicator
Model	Country of origin
Series	Presence of motorcycle
Body style	Presence of RV/boat
Price class	Vehicle count
Model class	Highest HH vehicle value
MSRP/current value	Aggregate HH vehicle value
Registration date	

TRW's new automobile data expands your targeting options

Combine the automobile selects with our other demographic, lifestyle, and unique selects for highly focused targeting. Motor vehicle information is a key indicator of lifestyle and can help you reach your best prospects.

This file is ideal for automotive marketers of all types. It can help car dealerships and service centers get new prospects behind the wheel for a test drive or into the garage for service. Auto accessory businesses will find this file especially helpful in reaching owners of specific cars.

TRW automobile data will be available for list rental, enhancement, statistics, model development and customer maintenance.

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7,754,328 TOTAL LIST $60.00/M

THE OWNERS OF COMPACT CARS ARE INTERESTED IN GETTING A RELIABLE VEHICLE THAT PROVIDES GREAT GAS MILEAGE. THAT IS THE APPEAL OF SMALLER VEHICLES; THEY GET YOU WHERE YOU NEED TO GO WITHOUT COSTING LARGE SUMS OF MONEY.

THESE INDIVIDUALS SPEND THEIR DISPOSABLE INCOME CAREFULLY, GETTING THE MOST FOR THEIR DOLLAR. TYPICALLY SEEKING TO IMPROVE THEIR LIVES AND FINANCIAL STATUS, THIS LARGE SEGMENT OF THE AMERICAN POPULATION WOULD BE A PRIME TARGET FOR LEASE-TO-OWN OFFERS, CREDIT CARDS, LOAN & DEBT CONSOLIDATION, DO-IT-YOURSELF PRODUCTS, SELF-IMPROVEMENT AND EDUCATIONAL OFFERS.

AUTO INFORMATION NOT AVAILABLE FROM THE FOLLOWING STATES:

ALASKA	NEW MEXICO
ARIZONA	OREGON
ARKANSAS	OKLAHOMA
CONNECTICUT	PENNSYLVANIA
GEORGIA	RHODE ISLAND
HAWAII	SOUTH DAKOTA
INDIANA	WASHINGTON
KANSAS	WEST VIRGINIA
NEVADA	WYOMING
NEW JERSEY	WASHINGTON, DC

CALIFORNIA INFORMATION ONLY AVAILABLE UP TO MARCH 1990.

SOURCE: COMPILED FROM AUTO REGISTRATION FILES; UPDATED QUARTERLY.
MINIMUM ORDER: $400.00
A SAMPLE MAILING PIECE IS REQUIRED FOR APPROVAL. LIST RENTALS ARE FOR ONE-TIME USE ONLY.
20% COMMISSION TO ALL RECOGNIZED BROKERS, AD AGENCIES AND DIRECT MAIL HOUSES.
CREDIT AT DISCRETION OF INFODIRECT.
VOLUME DISCOUNTS ARE AVAILABLE.
FULL PAYMENT WILL BE REQUIRED ON CANCELLATIONS AFTER MAIL DATE.
CANCELLATIONS BEFORE PRINT $30.00.
CANCELLATIONS AFTER PRINT $6.50/M OR $75.00 MINIMUM + FORMAT AND SHIPPING.

STATE/SCF/ZIP	$ 3.00/M
GENDER	$ 3.00/M
INCOME	$ 5.00/M
HEAD OF HOUSEHOLD	$ 3.00/M
MEDIAN AGE	$ 5.00/M
HOMEOWNERS	$ 5.00/M
LENGTH OF RESIDENCE	$ 5.00/M
SFDU/MFDU	$ 5.00/M
PRESENCE OF CHILDREN	$ 5.00/M
DOUBLE VERIFIED	$ 5.00/M
CAR OWNERSHIP	$ 5.00/M
YEAR,MAKE,MODEL	$ 5.00/M
NUMBER OF CARS OWNED	$ 7.50/M
GAS OR DIESEL	$ 7.50/M
MAIL ORDER BUYER	$10.00/M
MAIL RESPONSIVE HOUSEHOLDS	$ 8.00/M
EXACT AGE	$10.00/M
CONTRIBUTORS	$10.00/M
OCCUPATION	$ 5.00/M
PHONE NUMBERS	$10.00/M
CREDIT CARD HOLDERS	$10.00/M
0-60 DAY TRANS. ACTIVITY	$10.00/M
61+ DAYS TRANS. ACTIVITY	$10.00/M
PREMIUM CREDIT CARDS	$12.50/M
BANK CREDIT CARDS	$10.00/M
PREMIUM BANK CREDIT CARDS	$12.50/M
RETAIL CREDIT CARDS	$10.00/M
PREMIUM RETAIL CREDIT CARDS	$12.50/M
GAS/OIL CREDIT CARDS	$10.00/M
ETHNIC	$20.00/M
VETERANS/FARMERS/INVESTORS	$20.00/M
CARRIER PRE-SORT	$ 6.00/M
PRINT CARRIER ROUTES (NO PRE-SORT)	$ 4.50/M
3/5 DIGIT PRE-SORT	$ 4.50/M
ZIP + 4 SORT	$ 3.50/M
RUN IN NON-ZIP ORDER	$ 4.50/M

AVAILABLE ON:

4-UP CHESHIRE	N/C
PRESSURE SENSITIVE	$ 8.00/M
3x5 CARDS	$25.00/M
FLOPPY DISK (SET-UP)	$75.00
EACH FLOPPY DISK	$ 3.00
GALLEY LISTING	$ 10.00/M
IDENTICAL COPY	50% OF BASE PRICE
COPY ON DIFFERENT FORMAT	75% OF BASE PRICE
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85,000,000 U.S. Households **Inquire for Pricing**

Information from DQI^2 is compiled from telephone directories, state motor vehicle registration records, birth records, lists of children's book buyers, student lists, drivers' licenses and voter registration lists. Share Force respondent names are appended to this file.

- Active Bank Card Holder
- Age
- Income
- Mail Responsive
- PC Owner
- Pet Owner
- Purchasing Power
- Year of Birth

- Area Code/Exchange
- Census Demographics
- Dwelling Unit Type
- Length of Residence
- Presence of Children
- Secondary Name
- Title

Auto Data

- Body Style
- Cylinders
- Fuel Type
- Make
- Market Value
- Model
- Multi-car Owner
- Price Class
- Purchased in Model Year
- Year

DQI^2 – Donnelley's National Residential Database

Donnelley Marketing Inc.

East
70 Seaview Ave., Stamford, CT 06902
800 433-5478 ■ 203 353-7000

West
2401 E. Katella Ave., Anaheim, CA 92806
800 223-2160 ■ 714 978-1122

Central
1901 S. Meyers Rd., Oakbrook Terr., IL 60181
800 323-3685 ■ 708 495-1211

Detroit
25800 N. Western Hwy., Southfield, MI 48075
313 746-6030

Polk's Household List

Our Household List is the Most Accurate
Most Deliverable
Most Selective
and Largest Household List ever compiled.

This list is developed through the merging of 22 sources totalling more than 1.8 billion records annually. These mergers take place in six complete updates per year. Households included in one update may be eliminated in the next one due to more recent information. The updates are important in confirming or changing the way households are described. This affects the selection factors that you will want at the time of your mailing.

Deliverability of Polk's Household List is further improved by applying to it the NCOA (National Change Of Address) system. Being an NCOA licensee,* Polk receives all the moves and address changes reported to the Postal Service. Each month the Polk file is passed against the NCOA file to apply address corrections.

The Polk Household List of over 79 million households, offers you more individual selection factors than any other compiled list on the market today. Some of the most frequently requested household selection factors are:

Sex of Household Head
Age of Household Head
Estimated Household Income
Dwelling Type
Owner or Renter
Occupations
Telephone Number
Length of Residence
Families with Children
*Car Ownership
*Truck Ownership
*Motorcycle Ownership
*Recreational Vehicle Ownership
*New Car Owners
Mail Order Buyers
Mail Order Responders/Donors
Mail Order Contributors
Credit Card Users/Bank
Credit Card Users/Retail
Smokers

Geographical Selection Factors:

State
County
Town/City
Sectional Center Facility (SCF)
Nth Selection
Postal Carrier Route
Census Tract
Metropolitan Marketing Area

Pricing: Consumer list pricing is as follows:

...Under 15,000 names $40.00/M base price (for geographical or individual household selection surcharges please contact your Polk Representative).

...Minimum order is 5,000 names per state.

NOTE: For prices on larger quantities and/or multiple state selects please contact your Polk Representative.

...*For **Vehicle Registration Pricing**—Please contact your Polk Representative.

See opposite page for estimated metropolitan marketing area counts for the top 150 markets in the country.

*R.L. Polk is a non exclusive licensee of the U.S. Postal Service.

Consumer Database

TRW

Total Count
154,397,580

Base Price
$20/M

Source
Public records

Minimum Order
$250 net
Includes all select charges. Unlimited usage, copies, tapes and freight are extra.

Delivery
Next day
Same day service available!

Updated
Monthly with CASS certified software

Description

This file is composed of records on more than 154 million consumers in over 86 million households nationwide. You can demographically segment any portion of the list to reach the best prospects for your products or services. Target people by exact age, gender, estimated household income, marital status, dwelling type, families with children, telephone numbers, family structure and a variety of other selections. The vast quantity of names on this database and its varied selection capabilities make this one of the largest and most flexible lists on the market today.

Information on this file is processed through National Change of Address[1] biweekly and all names are ZIP + 4 coded and reported by two or more sources, assuring the most accurate and deliverable source of demographic information in the industry today.

TRW Target Marketing Services believes the information concerning these names to be accurate, but cannot guarantee their accuracy or the outcome of the mailing. Information on this file is updated monthly and the counts for particular elements are subject to change.

Contact

TRW Target Marketing Services **800.527.3933**
901 International Parkway **214.699.1271**
Richardson, Texas 75081-2885 **FAX 214.437.1611**

Call for on-line counts and quantity discounts.

See reverse side for consumer market segment ideas.
Format prices, commission and rental policies also available.

Demographic Selects	*Price*
Exact age (110,999,401 names)	$13/M
Combined exact & inferred age (ranges 0-35, 36-49, 50-64, 65+)	$7.75/M
Gender	$2.50/M
Telephone numbers	$10/M
Head of household	N/C
Household status (wife, elderly parent, young adult)	$2.50/M
Married	$2.50/M
Presence of children	$6.50/M
Homeowners	$10/M
Families with children by age and/or gender	$7.50/M
Estimated income (household)	$3.50/M
Length of residence	$2.50/M
Ethnic markets	$10/M
Direct mail responder	$5/M
Dwelling type	N/C
1990 census data	$2/M
Geographic (state, ZIP, SCF, county, MSA, Arbitron, census tract/BG)	$2/M
Radius marketing	(call for custom quote)

Vital Statistics Selects	*Price*
Corrective lenses	$10/M
Height	$10/M
Weight	$10/M

Neighborhood Lifestyles	*Price*
ACORN™ (CACI)	$23/M
PRIZM® (Claritas)	$10/M
Maximum list charge	$80/M

[1] TRW Inc. is a non-exclusive licensee of the United States Postal Service. Names and addresses owned by TRW are processed through the NCOA system. Matches to the NCOA file are included in TRW's Consumer Database.

InfoBase Premier

Selected Consumer InfoBase Data . . . Accuracy, Coverage and Value

InfoBase Premier includes data from R.L. Polk, National Demographics & Lifestyles, American Data Resources, TransMark, TRW, and American Student List to guarantee that the most recent, most specific and most accurate data is provided for each Premier data element for every individual record. In short, this sophisticated system architecture assures you the highest quality and maximum coverage for each data element. You simply specify the individual Premier data elements desired, or choose Bundled Premier to get all Premier demographic data on every matched record. The system does the rest.

Individual data elements may be selected at the indicated prices or all elements included in the shaded area below are available at a special bundled price. See element 635 for bundled pricing.

Data Element No.	Description	Price per M Matches
600	**Adult Age Ranges Present In Household** Includes an indication of male, female or unknown gender. • 18-24 • 35-44 • 55-64 • 75 + • 25-34 • 45-54 • 65-74	$10.00
616	**Age Range in Two Year Increments - Head of Household** Categories extend from under 18 to 100 plus.	$14.00
617	**Age Range in Two Year Increments - Spouse (2nd Individual)**	$14.00
626	**Age Range in Two Year Increments of Individual Name Appearing on Customer's File**	$14.00
627	**Age Range in Two Year Increments of Individual Name Appearing on Customer's File, with Default to Head of Household**	$14.00
610	**Head of Household - Name, Gender**	$ 3.00
612	**Second Individual - Name, Gender and Relationship to Head of Household**	$ 3.00
649	**Individual Name Appearing on Customer's File Household Status Indicator Reported as:** • Head of Household • Spouse • 2nd Individual (not spouse)	$ 3.00
628	**Number of Adults** Counts the number of adults in the household up to six or more.	$ 8.00
609	**Marital Status** • Married • Inferred Married • Single • Inferred Single	$ 3.00
622	**Presence of Children** Indicates the known and inferred presence of children age 0-18 in the household.	$ 5.00

Data Element No.	Description	Price per M Matches
601	**Children's Age Range** Children's age including indication of male, female or unknown gender, reported as: • 0-6 • 7-12 • 13-18 • 19-22	$15.00
604	**Occupation of Head of Household Expressed as:** • Professional/Technical • Housewife • Administrative/Managerial • Retired • Sales/Service • Farmer • Clerical/White collar • Military • Craftsman/Blue collar • Religious • Student (Includes code indicating self-employed for any of the above.)	$10.00
605	**Occupation of the Spouse (2nd Individual) Expressed as:** • Professional/Technical • Housewife • Administrative/Managerial • Retired • Sales/Service • Farmer • Clerical/White collar • Military • Craftsman/Blue collar • Religious • Student (Includes code indicating self-employed for any of the above.)	$10.00
619	**Working Woman** Working woman present in the household.	$ 5.00
641	**Estimated Income Code** Reported as one of the following: • Less than $ 15,000 • $ 50,000 - $ 74,999 • $ 15,000 - $ 19,999 • $ 75,000 - $ 99,999 • $ 20,000 - $ 29,999 • $100,000 - $124,999 • $ 30,000 - $ 39,999 • $125,000 Plus • $ 40,000 - $ 49,999	$10.00
625	**Address Confirmation** Confirms that your names and addresses exist on other outside lists. • Under 500M input • 500M - 1.9MM input • 2.0MM - 4.0MM input • More than 5.0MM	 $ 5.00 4.00 3.00 2.00
614	**Verification Date** (Year and quarter of most recent address verification) • Under 500M input • 500M - 1.9MM input • 2.0MM - 4.9MM input • 5.0MM Plus	 $ 5.00 4.00 3.00 2.00
160	**Apartment Number**	$ 2.00
647	**Number of Vehicles Owned**	$12.00
648	**Dominant Vehicle Lifestyle Indicator** This indicator distinguishes the classification of the primary vehicle registered to the household: • Personal Luxury Car, e.g. Corvette, Audi 100, Infiniti • Truck or Passenger Utility Vehicle, e.g., Jeep Cherokee, Toyota Previa, Lumina APV • Station Wagon, e.g. Buick Roadmaster, Taurus Station wagon • Import, (standard or economy car), e.g. Toyota Camry, Nissan Stanza, Volkswagen Passat • Regular, (mid-size or small car), e.g. Dodge Spirit • Specialty, (mid-size or luxury car), e.g. Grand Marquis, Eagle, Mustang, Accord, Corolla, Saab • Full Size, (standard or luxury car), e.g. Taurus, LeBaron, Continental, Cadillac	$ 8.00

Data Element No.	Description	Price per M Matches
194	**Aggregate Value of Vehicles Owned** The total value of all vehicles registered in the household based on blue book value.	$12.00
646	**New Car Buyer** Indicates a history of new car buying.	$12.00
165	**Truck/Motorcycle/RV Owners**	$10.00
615	**Mail Order Buyer**	$12.00
620	**Mail Responders**	$ 8.00
621	**Credit Card Indicator** Indication of possession of one or more of the following types of credit cards. • Retail/Other • Bank Card • Travel and Entertainment • Premium (Gold Cards) • Upscale Dept. Stores • Credit Card Buyer (Unspecified Type)	$15.00
606	**Home Owner/Renter**	$ 5.00
607	**Length of Residence Expressed in One Year Increments from Less than One to 15+ Years**	$ 3.00
608	**Dwelling Size (Single or Multi-Family)**	$ 5.00

Bundled Premier Prices

Data Element No.	Description	Price per M Matches
635	**Includes all InfoBase Premier Data Elements listed above. Does not include the Additional Premier Data listed below.**	
	• Under 1.0MM input	$42.50
	• 1.0MM - 1.9MM input	36.75
	• 2.0MM - 3.9MM input	31.00
	• 4.0MM - 4.9MM input	25.50
	• More than 5.0MM	21.25

Additional Premier Data

(Not included in the Bundled Premier Prices above)

Data Element No.	Description	Price per M Matches
623	**Date of Birth of Individual Name Appearing on Customer's File. Day and Month when Available**	$20.00
624	**Date of Birth of Individual Name Appearing on Customer's File with Default to Head of Household. Day and Month when Available**	$20.00
611	**Date of Birth of Head of Household. Day and Month when Available**	$20.00
618	**Date of Birth - Spouse (2nd Individual). Day and Month when Available**	$20.00

Sample InfoBase Premier™ Record

Data Element	Source A	Source B	Source C	Source D
Children	Yes	1 @ 7 to 12 1 @ under 6	Yes	X
Income	$25K to 30K	$25K to 30K	X	X
Home Owner	X	No	Yes	X
Occupation	X	Blue Collar	Blue Collar	Farmer
Age	28-29	27	X	28-29
Mail Order Buyer	Yes	X	X	High Ticket
Length of Residence	3 Years	X	<1 Year	X
Dwelling Type	SFDU	X	X	X
Telephone	213-473-9876	X	213-473-1234	X

Source A — Mass compiled source, address verified 6 months ago
Source B — Verified 12 months ago, source from questionnaires
Source C — Phone survey, verified 4 months ago
Source D — Multi-source compilation, data verification date varies by data element

The example above is a typical InfoBase Premier Data record—describing this individual as blue collar, age 28-29 with an income of $25,000-$30,000, living in a single family home for less than a year, two children (one at 7-12 years and one under six years) and a history of having bought by mail.

Data Element No.	Description	Price per M Matches
613	**Area Code, Telephone, Time Zone** Includes time zones and area codes.	
	• Under 1.0MM input	$20.00
	• 1.0MM - 1.9MM input	18.00
	• 2.0MM - 3.9MM input	16.00
	• 4.0MM - 4.9MM input	14.00
	• 5.0MM Plus	12.00
630	Element 613 purchased in conjunction with Bundled Premier for an additional $10.00/M overall Premier matches.	
642	**Home Market Value** • $ 1,000 - $ 24,999 • $ 25,000 - $ 49,999 • $ 50,000 - $ 74,999 • $ 75,000 - $ 99,999 • $100,000 - $124,999 • $125,000 - $149,999 • $150,000 - $174,999 • $175,000 - $199,999 • $200,000 - $224,999 • $225,000 - $249,999 • $ 250,000 - $274,999 • $ 275,000 - $299,999 • $ 300,000 - $349,999 • $ 350,000 - $399,999 • $ 400,000 - $449,999 • $ 450,000 - $499,999 • $ 500,000 - $774,999 • $ 775,000 - $999,999 • $1,000,000 Plus	$20.00
643	**Purchase Date of Home** Both year and month of purchase where available. Ranges from 1901 to 1993.	$10.00
644	**Year Home was Purchased** Years range from 1901 to 1993.	$ 5.00
645	**Month Home was Purchased** Ranges from 01 to 12.	$ 5.00
632	**Homeowner Data Package** Includes above elements: Home Market Value, Purchase Date, Year and Month. (642, 643, 644 and 645).	$25.00
633	Element 632 purchased in conjunction with Bundled Premier for an additional $10.00/M overall Premier matches.	

You may also order demographic data from a specific InfoBase data source or a number of data sources, specifying which data you would like first. Your InfoBase account representative will be happy to provide you with complete details.

InfoDirect

Automobile

Automobile Owner File*

60,000,000 Total List $70.00/M

A vehicle is almost essential in today's fast-paced world. This file contains the names of people who own or lease an automobile, truck, motorcycle or recreational vehicle, and many of these individuals own more than one vehicle.

Combined with other such selections available as income, occupation, homeowners or families with children, you can reach the exact market you want to target for your specific product or service.

These names will work well for any campaign designed for the auto owner, such as insurance, repair & maintenance products and services, car, truck & RV magazines, car care kits, accessories, auto clubs and cellular phones.

Compact Cars

7,754,328 Total List $60.00/M

The owners of compact cars are interested in getting a reliable vehicle that provides great gas mileage. That is the appeal of smaller vehicles; they get you where you need to go without costing large sums of money.

These individuals spend their disposable income carefully, getting the most for their dollar. Typically seeking to improve their lives and financial status, this large segment of the American population would be a prime target for lease-to-own offers, credit cards, loan & debt consolidation, do-it-yourself products, self-improvement and educational offers.

Economy Cars*

6,262,630 Total List $70.00/M

Today's economy car owners are in need of basic transportation at a reasonable price. They do not look for fully-equipped cars. They are value-conscious people concerned with reliable transportation, and enough credit established to purchase it.

These individuals are generally hard-workers with a desire to improve their position in life. Typically in need of a wide range of products and services, this would be an excellent file for banking & financial service offers, catalog merchandise, book, music and video clubs, educational items and lease-to-own offers.

Import Vehicles

3,708,008 Total List $60.00/M

These are vehicles either manufactured outside the United States or the parent company is in another country. They include automobiles like the Acura, Audi, BMW, Honda, Mazda, Mercedes-Benz, Nissan, Porsche, Toyota and Volvo. All of these import vehicle owners have special needs as far as repair and maintenance products and services.

By using the make and model select available, you can target the specific type of individual your marketing campaign is designed to reach. Owners of the lower-priced models will generally be receptive to such offers as credit cards, financial planning and catalog merchandise. Owners of the higher-priced models appreciate quality and have the purchasing power to pay for it. Use these names for upscale magazines and catalogs, investments and collectibles.

Leased Vehicles

63,308 Total List $60.00/M

Since the price of automobiles has risen so during the past decade, the option of leasing a vehicle has become a very popular new method of obtaining transportation. Instead of paying high interest rates on a vehicle and having its value decline every year, people are deciding to lease and pay a lower monthly payment and then at the end of the agreed time span return the vehicle to the dealer and obtain a new one to drive.

These are credit-worthy individuals who are typically well-educated and have a fair amount of disposable income. They would be excellent candidates for offers of money management, travel & entertainment, magazines, gift & catalog merchandise.

Motorcycle Owners

1,162,524 Total List $85.00/M

These two-wheelers are owned by people who enjoy being outdoors. They are used for recreational purposes as well as an inexpensive form of transportation. These individuals typically are mechanically inclined and enjoy working on their bikes, and most of them are owners of some other type of vehicle as well.

Because being a motorcycle enthusiast is a way of life, this file will work for any type of product geared toward biking, such as parts, accessories & apparel catalogs, as well as car, motorcycle & travel magazines, sporting goods and fitness equipment.

Automobile

U.S. New Car Owners Past 6 Months*

1,449,260 Total List $110.00/M

These are the "hottest" names in the new car owner file. These are individuals who have purchased a new auto in the past 6 months, and they will be in need of acquiring many items for their new investment. They are obviously credit-worthy, typically hard-working, and at least partially status-conscious individuals.

This file would work well for any product designed for the car, such as insurance, car care kits and accessories, cellular phones and car magazines, as well as offers of hotel discounts, vacation, recreation and adventure packages.

U.S. New Car Owners Past 12 Months*

2,541,050 Total List $110.00/M

Use this list to reach those individuals who have purchased a car in the past 12 months. These are people who are proven to be credit-worthy and possessing purchasing power. Many of them are in need of repair and maintenance products and services, and some of the more status-conscious individuals will be seeking to trade their auto in on a new vehicle in the near future.

Offers of insurance and financial services, home entertainment and improvement, travel & recreation, and clothing & merchandise catalogs will also work well for this file.

U.S. Standard Size Vehicles*

6,560,920 Total List $70.00/M

A mid-size automobile is considered a standard size vehicle. This classification includes such vehicles as the Bonneville, Crown Victoria, Delta 88/Royale, Dynasty, Gran Fury, Grand Marquis and the LTD, to name a few.

The profile of individuals who purchase this type of auto ranges from business men and women seeking status, to families with children in need of room, to older Americans concerned with comfort. This file will work well for health & fitness offers, gift & clothing catalogs, auto & travel clubs, as well as life & health insurance offers.

U.S. Truck Owners*

17,971,250 Total List $70.00/M

In recent years there has been enormous growth in the number of individuals purchasing trucks. Americans have discovered the many favorable attributes of owning a pick-up, the most common of which is an easy way to move items that would not fit into a car.

This file is a must for marketers whose products are designed specifically for the truck market, but should work equally well for offers of camping, hunting & sporting goods, health & fitness equipment, lawn & garden supplies, home improvement products and do-it-yourself items.

Q.7

Table 14

HOW THE PUBLIC FEELS ABOUT INDIVIDUAL CONSUMER DATA BEING AVAILABLE IN PUBLIC RECORDS

Q. *Many government records such as drivers' licenses, court records, and property tax information are legally treated as "public information" and are open to anyone who wants to examine them. In the following situations, how do you feel about individual consumer data from these kinds of public records being available for the following – is it generally right, is it a cause of concern to you, or is it not all right?*

Base: 1254	Generally All Right %	Cause Of Concern %	Not All Right %	Not Sure %
Auto insurance companies checking the accident and driving record of a consumer applying to them for a policy	77	12	9	1
Employers checking for criminal convictions when a person applies for a job	75	14	10	1
Businesses checking bankruptcy and other financial records when a consumer applies to them for credit	71	15	12	2
Private investigators obtaining public record information on individuals for clients	34	34	29	2
Companies obtaining public record lists in order to mail people information about products and services	32	25	42	1
The media obtaining and publishing public record information about people in public life or in the news	28	32	38	2
A private individual obtaining public record information about another person	19	31	49	2

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100	Affluent Individuals
101	Affluent Mail Order Buyers
102	Automobile Owner File
103	Big Business
104	Black Individuals
105	Blue Collar Workers
106	Boat Owners
107	Businesses by Employee Size
108	Businesses by Sales Volume
109	Businesses in Motion
110	College Students
111	Compact Cars
112	Contributors
113	Credit Card Holders
114	Dial Your Horoscope Callers
115	Economy Cars
116	Environmental Contributors
117	Established Homeowners with Equity
118	Ethnic Individuals
119	Executives at Home
120	Executives by Gender
121	Executives by Name
122	Families with Children
123	Female Heads of Household
124	Financing Required
125	Frequent Business Travelers at Home Address
126	Gold Card Prospects
127	Health Contributors
128	High School Students
129	Hispanic Individuals
130	Homemakers
131	Homeowners
132	Households by Specific Income
133	Import Vehicles
134	Individuals by Exact Age
135	Individuals by Occupation
136	InfoDirect's Mortgage Database
137	Investors
138	The Legal Year
139	Live Psychic Line Callers
140	Magic 900# Sweepstakes Responders
141	Mail Order Buyers
142	Mail Order Responders
143	Male Heads of Household
144	Married Individuals
145	Motorcycle Owners
146	New Credit Card Issues Hotline
147	New Homeowners
148	New Movers with Credit Card Hotline
149	New Parents
150	Older Americans by Exact Age
151	Opportunity Seekers
152	Political Contributors
153	Professionals at Home
154	Religious Contributors
155	Renters
156	Royal Blue Collar Workers
157	Resident Occupant File
158	Retired Individuals
159	The Retirement Year
160	Singles
161	Some College
162	Sweepstakes Responders
163	Teachers
164	Timeshare & Campground Owners
165	Tour Group Travelers
166	Unique Names with Credit Cards
167	Universal American Gold Card
168	Upscale Retail Credit Card Users
169	U.S. Businesses
170	U.S. Consumers
171	U.S. Households
172	U.S. New Car Owners Past 6 Months
173	U.S. New Car Owners Past 12 Months
174	U.S. Professionals at Work
175	U.S. Standard Size Vehicles
176	U.S. Truck Owners
177	U.S.A. Gold Card
178	Veterans
179	White Collar Workers
180	Working Mothers
181	Working Women
182	Young Credit Candidates
183	Young Families
184	Young Urban Professionals
185	800# Live Psychic Line Inquiries
186	Promotional Box Registrants

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PRIVACY IN PERIL

How computers are making private life a thing of the past

BY CHARLES PILLER

In recent years, gathering and sharing personal information has become a way of life for business and government. People have kept track of one another for millennia, of course. But the advent of telecommunications, the growth of centralized government, and the rise of massive credit and insurance industries that manage vast computerized databases have turned the modest records of an insular society into a bazaar of data available to nearly anyone for a price.

The U.S. Constitution carries no explicit guarantee of personal privacy. But most Americans consider the ability to conduct one's personal affairs relatively free from unwanted intrusions to be an inherent human right. A year-long *Macworld* investigation shows that such a right stands little chance against new electronic technologies that make most people's lives as clear as glass.

From a personal computer anywhere in the world, data can be gathered from limitlessly broad and diverse sources. The ability to capture, sort, and analyze that data is often nearly instantaneous. The force of such tools has overwhelmed the capacity of laws and social mores to protect privacy.

Until the last few years, if you wanted to find out, say, if anyone had sued Roger Heinen, the former Apple vice president who defected to Microsoft in January, you had to laboriously check, in person, at various county courthouses. I spent about two minutes doing the same thing online.

"As technology becomes ever more penetrating and intrusive, it becomes possible to gather information with laserlike specificity and spongelike absorbency," says Gary T. Marx, a privacy expert who teaches at the University of Colorado. "Information leakage becomes rampant; indeed, it is hemorrhaging. Barriers and boundaries—be they distance, darkness, time, walls, windows, even skin—that have been fundamental to our conceptions of privacy, liberty, and individuality give way. Actions, feelings, thoughts, acts, even futures are increasingly visible." Easy access has blurred the borders of private life.

The public views these developments with growing alarm. In a 1992 poll conducted by Louis Harris and Associates, 78 percent of Americans expressed concern about their personal privacy, up from about a third of those polled in 1970, and up from 64 percent in 1978. Perceived threats to personal privacy from computers rose from 38 percent in 1974 to 68 percent last year.

In a 1991 *Time*/CNN poll, 93 percent of respondents asserted that companies that sell personal data should be required to ask permission from individuals in advance. The 1990 census showed the highest rates of noncooperation ever—the result of fears that participation could place personal information in jeopardy, contend some privacy advocates. And California's Privacy Rights Clearinghouse—the first privacy hotline in the nation—logged more than 5400 calls within three months of its inception last November.

What They Have on You

PUBLIC CONCERNS HAVE RISEN IN TANDEM WITH the proliferation of personal records kept by government, corporations, and employers. New forms of data are coming online all the time. Nearly every quantifiable aspect of our lives—and many a judgment call—finds its way into data banks where it is exchanged, sold, and resold, again and again.

The sheer volume of available data is stunning. In 1990, the U.S. General Accounting Office, an arm of Congress, conducted a survey of federal data banks that contain health, financial, Social Security, and a wide range of other personal data. That incomplete tally included 910 major data banks with billions of individual records. Much of the information

MICHELE CLEMENT

A Model Consumer-Privacy Code

Feeling the sting of consumer anger at the deluge of direct-marketing solicitations and credit-report problems, many companies have voluntarily established privacy codes of conduct. The following model code combines high points from corporate and trade-association policies with the views of privacy advocates. This model is based on reasonable expectations for business practices in today's world. Therefore, it does not address three ideas that could prove critical to protecting privacy in the long term:

- An opt-in system for direct marketing, in which the personal data would be collected only on consumers who request that their names be placed on marketing lists.
- Mandatory updates, audits, and correction of public records data.
- The option to replace *credit* cards that leave an electronic trail for every consumer transaction with anonymous *debit* cards, as some nations now do (see photo below). But for now, the following measures would go a long way toward protecting consumer privacy in electronic transactions.

Data Collection

- Fully disclose to consumers the nature of the data collected.
- Collect only data necessary to your business purpose.
- Contact consumers yearly to disclose current and anticipated secondary uses of their personal data, and to offer an opt-out option.

Direct Marketing

- For small companies: Don't sell detailed personal data that can be tracked to specific individuals. Do require customers to certify that list data will not be resold.
- For large companies: Don't sell personal data at all. Instead, charge customers to distribute marketing materials relevant to their interests.

Data Accuracy

- Conduct systematic and regular audits to catch data entry errors.
- Disclose the source of data on request from individual consumers.
- Provide easy and free methods for consumers to challenge records that concern them and if needed, to correct those records.

Data Security

- Limit access to personal data on a "need to know" basis—available only for legitimate business purposes.
- Train employees to prevent unauthorized disclosure, and audit their compliance at regular intervals.

Credit and Medical Data Bureaus

- Provide free yearly *complete* reports to consumers.
- Create a speedy appeal process for consumers to challenge their data.

Sunset Provisions

- Follow all laws in expunging incriminating records such as criminal convictions or bankruptcies.
- Periodically check for and purge all obsolete data.

Phone debit cards, such as this one from France, work like computer transit tickets. Each call's cost is deducted from the prepaid card, obviating detailed billing records.

from these computerized systems is open to other government agencies and corporations, or sold to thousands of commercial data banks that trade on records about your home, possessions, stock transactions, family characteristics, and buying habits.

And once created, a record rarely disappears. "In our society, there is a tendency to collect data without a clear purpose. And it stays around for years," says Alan Brill, head of the information-security practice for Kroll Associates, the largest and most successful private-investigation firm in the country. "It's like vampire data. It rises up from the dead to bite you," he says.

Obsolete information can mislead. Out of context, a single incriminating element in someone's personal history can become a defining characteristic. Suppose you were guilty of possessing a small quantity of marijuana in 1985, but haven't taken a toke since 1986. Should that conviction affect your employment prospects in 1993?

The problems grow when the data is wrong. If data banks contain millions or billions of records, it's hardly surprising that they sometimes slip a digit or two.

Consider the Big Three credit bureaus—TRW, Equifax, and Trans Union—which are among the largest and most closely monitored purveyors of personal data. These agencies compile and sell the records of key economic transactions for a large majority of American consumers.

Early this year, TRW agreed to pay $1000 each to about 1200 residents of Norwich, Vermont, whom the company erroneously designated as deadbeats due to a coding error. A 1988 survey of 1500 credit reports found that 43 percent contained errors. And a 1991 survey by Consumers Union found errors in 48 percent of reports requested from the Big Three, including 19 percent with inaccuracies that could cause a denial of credit, such as a delinquent debt. The Federal Trade Commission receives more complaints about credit bureaus than about any other industry.

Errors are not always the fault of the credit bureau—it might be from one of its sources. "In many cases the [credit bureaus'] responsibility to their customers is to give an accurate reflection of what's in the public record, and that public record may itself be inaccurate," explains Steve Metalitz, general counsel of the Information Industries Association, which represents about 500 companies that gather and resell data.

Regardless of the origin of such errors, there are no clear lines of responsibility for correcting the record. Meanwhile, the victim's life may descend into a Kafka-esque nightmare.

Values in Conflict

THE NEW STANDARDS OF ELECTRONIC intrusion upset the balance between two distinctly American values: an open and accountable society, and the right to be left alone.

There are many reasons to keep public records open and easily accessible. Society has the responsibility, for example, to monitor illegal activities, to capture criminals, and to preserve public safety. If electronic privacy rights were absolute, we would never have learned about Oliver North's E-mail messages, which helped unravel the Iran-Contra scandal. And organized-crime kingpin John Gotti might never have been convicted but for the tap on his phone.

Yet data collection has a dark side. In the 1960s and 1970s, J. Edgar Hoover's FBI gathered personal data by any means possible and often used it to blackmail innocent people, sometimes destroying their lives.

Employers have a right to guard against ineptitude, criminality, and cor-

Trade association spokesman Steve Metalitz: "In many cases, the [credit bureaus'] responsibility is to give an accurate reflection of what's in the public record, and that record may itself be inaccurate."

Privacy advocate Evan Hendricks: "To me, junk mail is not the most burning privacy issue, but I can see it annoys the hell out of a lot of people." He receives hundreds of letters that prove the point.

Information industry lawyer Ronald Plesser: "Is the use of information compatible with the purpose for which it was collected?" If not, misinterpretation or crass exploitation usually follows.

PHOTOGRAPHS BY MANUELLO PAGANELLI

porate spies. But should employers be free to search at will any and all employee computer files, E-mail, voice-mail, and data transmissions over a company's local area network? (See "Bosses with X-Ray Eyes," in this issue.)

Government investigators, members of the press, and the public at large may have a legitimate interest, for example, in knowing whether U.S. Transportation Secretary Federico Peña has ever been tagged for drunk driving. (We have no reason to believe he has.) But when the driving records of millions of people are sold to mass marketers of automobile insurance or alcohol-treatment programs, has the public trust been violated?

Beyond Junk Mail

THE ISSUE TRANSCENDS ELECTRONIC-list sales and the invasive micro-marketing tactics they stimulate. Personal data itself has become a commodity for sale on the open electronic market to anyone who owns a personal computer.

Take the case of Marketplace: Households, an ill-fated joint venture of Lotus Development Corporation, a software developer, and the Equifax credit bureau. Marketplace would have placed the names, estimated incomes, purchasing habits, marital status, and other data on 120 million consumers on a CD-ROM—the nation on a disc for only $700. Few consumers were persuaded by the project's privacy protections. And they let it be known: 30,000 angry letters killed Marketplace. Shortly thereafter, in the face of mounting consumer pressure, Equifax agreed to quit selling *any* consumer credit data to direct-marketing vendors.

In the space of a year Equifax went from promoting one of the most far-reaching incursions into privacy ever contemplated to opting out of the credit-data marketing business altogether. Early this year, TRW (but not Trans Union) followed suit.

But the personal-information market hardly depends on Equifax or TRW. Thousands of other data resellers—*Macworld* among them—offer lists of likely buyers. This wealth of sources has spawned a sprawling information-reselling industry. The Burwell Directory of Information Brokers describes 1253 commercial services with names like Disclosure, Access Information, and Answer Associates.

Many of those services provide only data on companies, economic trends, or sociopolitical issues. But personal information—address, marital, salary, driving, and employment history; corporate affiliations; who your neighbors are; vehicle and real estate holdings; civil and criminal court records—and much of the rest of the trail of bytes left by all of us is now available from scores of commercial sources. And to make their lives easier, the data-hungry turn to supermarkets of online information.

Down in the Data Mines

SO-CALLED SUPERBUREAUS BUY ACCESS to the major credit bureaus, state and federal agencies, and just about any other private or public-record repository they can find. They provide one-stop shopping for online data. The data-reselling trade is the electronic equivalent of the gold rush—few legal restrictions apply, and there is lots of money to be made if you own the mine.

Standards vary widely, but some information brokers are less than scrupulous in screening their clients. Even legally shielded data, such as credit and phone records, as well as arrests that do not result in convictions, frequently are revealed to a wide range of qualified or merely determined and savvy requesters. These include private investigators, direct marketers, the press, FBI agents, lawyers,

The U.S. is a laughingstock among privacy experts because we protect videotape-rental records, but not medical records

insurance companies, corporate spies, and vindictive ex-spouses.

For data mining to be worthwhile, the information has to be difficult or impractical to obtain using conventional methods, but worth the cost of electronic extraction. It is.

Consider the results of an online experiment my colleague Galen Gruman and I conducted during research for this article. First we selected prominent individuals from the entertainment industry,

Shattering the Illusion of Privacy

THE GOAL

How easy is it to obtain someone's home address? Social Security number? Real estate holdings? *Macworld* investigated 18 business leaders, politicians, Hollywood celebrities, and sports figures. We primarily targeted residents of California, where most public records are online, and sought all legally accessible data available from four commercial and two governmental data suppliers. We exhausted the systems' resources after spending about $112 per subject. In addition to the records shown below, we searched public records for criminal court filings; fictitious business names; and records of bankruptcies, insider trading transactions, trusts, deeds, powers of attorney, and other legal matters.

THE SUBJECTS

In addition to the pictured subjects, we obtained similar data on U.S. Attorney General Janet Reno, U.S. Representative Robert K. Dornan, actor Clint Eastwood, Microsoft executive Roger Heinen, former U.S. Attorney General Edwin Meese III, restaurateur Wolfgang Puck, San Francisco Mayor Frank Jordan, and several others.

FROM LEFT TO RIGHT: GREG GORMAN/GAMMA LIAISON; ADAM SCULL/GLOBE PHOTOS; BRAD MARKEL/GAMMA LIAISON; WILL MOSGROVE; ED KASHI

WHAT WE FOUND

	George Lucas Movie producer	Joe Montana Football star	Leon Panetta Director, U.S. Office of Management/Budget	William R. Hearst III Publisher, *San Francisco Examiner*	Richard M. Rosenberg CEO, Bank of America
Personal Data					
Birth date	✓		✓	✓	✓
Home address	✓	✓	✓	✓	✓
Home phone	✓		✓		✓
Social Security number	✓		✓	✓	✓
Neighbors' address/phone	✓	✓	✓	✓	✓
Driver record*	✓		✓	✓	✓
Marriage record	✓	✓	✓	✓	
Voter registration				✓	✓
Biography	✓		✓	✓	✓
Legal/Financial Data					
Tax liens	✓			✓	
Campaign contributions**	✓		✓		✓
Vehicles owned			✓	✓	✓
Real estate owned	✓	✓	✓	✓	✓
Commercial loans/debts	✓	✓		✓	
Civil court filings	✓	✓	✓	✓	✓
Corporate ties***	✓	✓		✓	✓

Includes physical characteristics.* *$200 or greater contributions, federal offices only.* ****CEO or registered agent of a corporation.*
Macworld *does not guarantee the completeness or accuracy of the records we obtained.*

business, politics, the Macintosh industry, and sports, including Hollywood producer (and friend of President Bill Clinton) Harry Thomason, former San Francisco 49ers quarterback Joe Montana, and Bank of America CEO Richard Rosenberg. Then we tried to find out everything we could on them, with the following restrictions: we did not seek legally protected data, and all the information had to be obtained online.

For this modest search we spent an average of only $112 and 75 minutes per subject. Even so, we unearthed the essential financial, legal, marital, and residential histories of nearly all of our subjects (see the chart "Shattering the Illusion of Privacy"). In short, we compiled electronic dossiers. And these were the efforts of data-mining neophytes.

As online services become increasingly interconnected, affordable, and fast, the ability to build electronic dossiers may quickly become the hottest privacy issue of the next century. Then again, there are so many pressing privacy issues and such widely divergent sensibilities about personal privacy, even professional privacy advocates have trouble deciding what's most important.

A Question of Priorities

"TO ME, JUNK MAIL IS NOT THE MOST burning privacy issue," says Evan Hendricks, editor of the *Privacy Times* newsletter. "But I can see it annoys the hell out of a lot of people." To illustrate the point, he pulled out a box of 300 recent letters from consumers apoplectic over a deluge of unwanted letters flowing into their mailboxes. Financial interests and personal sensibilities about electronic privacy cover an enormously broad spectrum. This makes it hard to separate trivial problems from real invasions that damage people.

"You have to choose a certain bundle of records, prioritize those records, and create a trustee situation around them," argues Jerry Berman, Washington, D.C., director of the Electronic Frontier Foundation, an advocacy group for computer users. "You cannot protect all data, bit by bit, byte by byte."

What should be in the bundle? Medical records are a top priority "due to the sensitivity of the data and the lack of any existing legislation to protect it," says Ronald Plesser, a lawyer who represents the information industry and headed President Clinton's transition team for the Federal Communications Commission. Tighter privacy controls for banking, tax, and credit records are also near the top of every privacy advocate's list.

"Around the world, the U.S. is a laughingstock among privacy experts because we have a law protecting videotape-rental records, but not medical records," Hendricks adds. (The release of individual video-rental records was sharply restricted after a reporter finagled the details of Judge Robert Bork's viewing habits during his confirmation hearings for a seat on the U.S. Supreme Court two years ago.)

Outcry over Credit Records

PUBLIC OUTCRY AND POLITICAL PRESsure have already reformed the major credit bureaus: all three bureaus now permit consumers to view and correct credit reports, although the reports released to consumers may not be as detailed as those given to, say, prospective employers or landlords. What's missing is usually information like an assessment of the person's credit risk.

TRW makes reports available free to individual consumers. Equifax has opened a toll-free line (800/685-1111) to respond to consumer questions. Bad publicity has prompted credit agencies—particularly Equifax—to more strictly screen companies and information brokers who seek access to credit reports. And in February, federal legislation was introduced that would force credit bureaus to correct errors within 30 days, and would hold banks and retailers accountable for the quality of the information they turn over to credit bureaus.

But credit records represent only a small fraction of online personal data. The far broader category of public-records data—real estate ownership, court records, tax liens, bankruptcy filings, voter registration data, auto and driver records, marriage records, and the like—should be on the table, argues Jan-Lori Goldman of the American Civil Liberties Union's Privacy Project.

"We're now asking a question that hasn't been asked before: What is the public's interest in accessing this information?" she says. Should the price of a driver's license be that you give up your detailed personal description to anyone who wants to buy it? Privacy advocates call for a close look at online data mining and they recommend limits on the collection of unduly detailed electronic dossiers.

Plesser, the Clinton transition team adviser, suggests using this test: "Is the use of the information compatible with the purpose for which it was collected?" When the answer is no, the prospect of misinterpretation or crass exploitation usually follows.

Do Access and Privacy Conflict?

MANY LAWYERS, DIRECT MARKETERS, and reporters say that radical restrictions on public-records data would give them electronic migraines, and could even make their jobs impossible. But Marc Rotenberg, Washington, D.C., director of Computer Professionals for Social Responsibility, warns against believing arguments that access and privacy rights are inherently incompatible. Such conflicts are often promoted by those who stand to profit by expanding access to private data, he argues.

Take the case of caller ID. Such systems instantly reveal a caller's number on a display attached to the phone of the party receiving the call. Caller ID has often been portrayed in the media as a simple case of competing consumer interests—some people advocate the system as a way to apprehend heavy breathers; others fear caller ID as an open invitation for businesses to surreptitiously pad marketing lists and for bullies to find battered spouses hiding in shelters.

But there is a third factor. "With the advent of caller ID, the telephone companies stood at the fulcrum of this information transfer and stood to benefit from the proposed sale of personal telephone numbers," Rotenberg says. How? They can charge businesses for using the caller ID service and then charge consumers for being listed or not listed, depending on the local laws' requirements.

Managing Electronic Privacy

HOW SHOULD SUCH CONFLICTS BE resolved? In the U.S., a wide range of federal and state agencies grapple with privacy issues. Sometimes they have exemplary tools to work with, such as the Electronic Communications Privacy Act, which bans most electronic eavesdropping over phone or data lines.

More often, there is little or no legal protection of personal data. Part of the reason may be that no government agency reviews privacy issues comprehensively or tries to map a coherent overall policy on the wide range of consumer, commercial, and workplace privacy issues.

Canada and many European nations use privacy commissions or data-protection agencies to advise their governments on privacy policy, protect consumer rights, or regulate corporations. Most privacy advocates in this country see some kind of privacy board—staffed with specialists equipped to evaluate emerging privacy issues—as a key to timely and effective regulation.

Our society collects and stores data without a clear purpose. It's like vampire data. It rises up from the dead to bite you.

"The U.S. is an embarrassment to the privacy movement overseas," says Simon Davies, director of the Australian Privacy Foundation. "The U.S. stands alone as an example of what a superpower should not do in privacy."

A U.S. data-protection board with advisory powers was proposed in Congress in 1991. Proponents believe that such a board could sort out the privacy implications of new services or technologies before they saturate the marketplace or are unnecessarily quashed by consumer outrage.

The developers of Lotus Marketplace might have averted years of fruitless development if a privacy board had offered feedback on the idea in advance. The National Research and Education Network (NREN), promoted by the Clinton administration, would be a prime candidate for advance evaluation by a privacy board. This multibillion-dollar "data superhighway" would theoretically allow tens of millions of Americans to communicate data, voice, video, and other forms of media at many times the speed of current networks. Protecting personal information on NREN is "*the* privacy issue of the twenty-first century," says the Elec-

11 Easy Ways to Safeguard Your Electronic Privacy

Other than a few hermits living on remote mountain peaks, few of us can realistically give up insurance, credit cards, and electronic banking. Sacrificing some personal privacy is the price of admission to our consumer society. But the following steps can curb some of the worst invasions of privacy in the lives of today's consumers.

MANIELLO PAGANELLI

Charles Hamel, a critic of the Alyeska Pipeline Service Company, which operates the trans-Alaska oil pipeline, was the subject of an elaborate spying operation initiated by the company. Alyeska, through a third-party investigator, gained access to Hamel's credit and phone records, as well as personal financial data.

Personal Identification

- Give only the minimum data required for commercial transactions. Leave all Social Security, home phone, driver's license, and credit card numbers off checks whenever possible. And don't give such numbers for credit card purchases; in most cases they are not needed by merchants.

Credit

- Obtain your credit report yearly from one or more of the big three credit bureaus (Equifax, Trans Union, and TRW; to contact these companies check for an office in your area), and try to correct any errors you detect.
- When rejected for credit, ask why; then verify the accuracy of the data used to reject you.

Insurance

- Obtain a free copy of your medical record from the Medical Information Bureau (617/426-3660), an agency used by more than 750 insurance companies to calculate financial risk. If (in consultation with your doctor) you detect errors, contact the bureau and demand that the record be corrected promptly.
- When rejected for insurance, ask why; then verify the accuracy of the data used to reject your policy application.

Marketing

- When offered "free" premiums, rebates, or other incentives in return for giving personal data for a marketing list, find out who will use the data and for what purpose. Ask if you can participate by giving minimal information, such as name and address.
- When you return warranty cards, provide only information essential to the warranty service. Ignore personal questions used only for marketing.
- To pare back junk mail, calls, and faxes, check the "opt-out" box many companies offer on warranty forms and subscription cards. Ask solicitors to take your name off their lists, and get the Direct Marketing Association (212/689-4977, ext. 369) to remove your name from its members' lists.
- If you participate in marketing or public opinion surveys, verify that answers will be used only in conjunction with those of other respondents, and that no personal information can be traced back to you.

Telecommunications

- Some states allow caller ID services—a way to view a caller's phone number on a monitor attached to your phone before answering. In most such states, the phone company must provide callers with an option to block viewing of their number. Ask your phone company to set up that blocking ability.

Banking

- Ask your bank to agree in writing to disclose your personal financial records only to legally authorized requesters, and to notify you when such requests are granted.

tronic Frontier Foundation's Berman, yet so far the government has ignored the privacy implications of the project.

With powerful industry interests arrayed against it, privacy-board legislation has gone nowhere. "American consumers have more choice than any other consumers in the world. Part of the reason is that we are an open information society," says Lorna Christi of the Direct Marketing Association, echoing the industry's general fear of government regulation."Self-regulation is working."

John Baker, senior vice president of Equifax, supports the idea of a board that conducts research and gives confidential advice to industry. But he objects to giving a privacy board the very investigative and complaint-resolution responsibilities that privacy advocates see as minimum requirements to safeguard consumer and worker rights.

For now at least, the privacy implications of new technologies are likely to be confronted by government on an ad hoc basis, and only after the public has cried out for relief.

The Role of Technology

PRIVACY ADVOCATES ARE FOND OF SAYing that the United States is "first in technology, last in privacy protection." And while technology has made our personal lives more transparent, privacy and technology are not inherently antagonistic. In the absence of a privacy board, new technologies may prove one of the most potent forces driving what *Privacy Times*'s Hendricks calls "the right to informational self-determination."

Technology has already alleviated many everyday intrusions: Airport X-ray units have made hand searches of luggage rare. With magnetic markers in books and clothing, searches of purses or briefcases in libraries and stores are quickly becoming obsolete. And encryption software makes computer files infinitely more secure than paper documents in locked cabinets.

A California company has even developed a "video game" to replace drug testing for truck drivers and other workers. Before each shift, employees go through a short hand-eye coordination exercise at a computer terminal. If they fail this simple test, they skip the shift or are moved to less demanding work that day. The technique not only screens out drug or alcohol intoxication, but also seems to identify workers who are excessively fatigued or preoccupied. One trucking company reports a dramatic decrease in accidents and worker errors after a year using the system.

Such stories are encouraging, but so far they are rare. Industry and society face a daunting challenge: to develop technologies that protect personal privacy faster than those that threaten privacy.

The stakes are high. "Privacy allows us to move freely between the public world and private world, to form smaller communities within the larger community, to share our concerns, dreams, and beliefs with our close friends. To have secrets," Rotenberg commented in an online forum sponsored last year by the *Wall Street Journal*. "There is a close tie between privacy and pluralism. . . . This is what I suspect is at risk in the current rush to record and exchange personal data. Global Village in theory. Surveillance State in practice." m

STATEMENT OF DR. MARY J. CULNAN

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On

PRIVACY AND DIRECT MARKETING

Before

U.S. Information Infrastructure Task Force
Information Policy Committee
Working Group on Privacy

Washington, D.C.

Wednesday, January 26, 1994

INTRODUCTION

Digital home information services and other new interactive media promise to provide consumers with new opportunities, greater convenience and a wider array of choices than traditional direct marketing methods provide today. However, these new services also raise privacy concerns. Clearly some "rules of the road" -- standards of fair information use -- are needed to balance the consumer's privacy interests with the commercial benefits provided by electronic direct marketing. This statement addresses four issues: 1) direct marketing practices that raise privacy concerns, 2) protecting privacy in electronic marketing through fair information practices, 3) new privacy issues raised by electronic marketing, and 4) my recommendations to the Working Group on Privacy.

DIRECT MARKETING & PRIVACY

Direct marketing is the use of targeting to deliver a message directly to a selected, identifiable group of customers or prospects. One goal of direct marketing is to generate a measurable response from an individual. This means that the identity of the consumer can always be linked to the details of the transaction. Privacy concerns typically arise from the secondary use of personal information, that is, the subsequent reuse of personal information for a different purpose than the purpose for which the individual originally provided the information. **For the NII, the greater threat to privacy is not unauthorized access by hackers, but reuse of personal information for direct marketing by third parties without the consumer's knowledge or consent.**

The ways marketers may make secondary use of personal information can be conceptualized as having two dimensions: 1) the information processing activity (acquisition, use, or transfer) and 2) the relationship between the consumer and the firm utilizing the information (existing customer or prospective customer). Figure 1 represents these practices as a 3X3 grid. Marketers may reuse personal information on existing customers within the organization, may acquire personal information on its customers from third parties, or may acquire information on prospective customers from third parties[1].

In general, privacy concerns are less likely to arise when secondary information use is compatible with the original purpose for collecting the information, when the information is not perceived by the individual to be sensitive, and is used within the context of an ongoing customer relationship. Privacy concerns are more likely to arise as one moves to the right and/or down across the grid in Figure 1. However, research shows that for any given situation, it is unlikely that there will exist a 100% consensus as to whether or not a particular practice constitutes an invasion of privacy[2]

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[1]See: Ed Burnett, The Complete Direct Mail List Handbook, Englewood Cliffs, NJ: Prentice-Hall, 1988, for a detailed description of direct marketing practices.

[2]See for example Mary J. Culnan, "How Did They Get My Name: An Exploratory Investigation of Consumer Attitudes Toward Secondary Information Use," MIS Quarterly,

Figure 1

Dimensions of Secondary Information Use
For Direct Marketing

Information Processing Activity:

	Customer (Internal Info)	Customer (External Info)	Prospect
Acquire	1. Profile own customers based on existing transaction data	2. Acquire new information about existing customers from a third party.	3. Acquire information about prospective customers from a third party.
Use	4. Target own customers for new or repeat business	5. Market research or cross-market own customers for new business.	6. Target prospective customers for new business.
Transfer	7. Transfer information about own customers within organization	8. Transfer information about customers to a third party.	9. Transfer information about prospects to other third parties.

Relationship with Consumer

NOTE: Information transferred or acquired may include demographic information and/or transaction-specific information.

Vol. 17, No. 3, September 1993, p. 341-364 and the 1990-1993 Harris-Equifax surveys on consumer privacy.

PROTECTING PRIVACY THROUGH FAIR INFORMATION PRACTICES

The Working Group on Privacy has already recognized the challenges involved in developing effective privacy policies for a moving target. To begin to meet this challenge, policy should be based on a set of principles which transcend changing technologies. Fair information practices represent consistent privacy principles and they should serve as the basis for designing "rules of the road" for direct marketing on the NII. Similar to fair trade and fair labor practices, fair information practices balance individual concerns about privacy when these interests compete with commercial and societal interests. These principles are the foundation for current U.S. privacy laws, and are also the basis for the Direct Marketing Association's ethical guidelines for personal information use. Fair information practices are based on the following principles:

1) fair collection of personal information including notice and limitations on the collection of unnecessary data;

2) the right of an individual to access personal information and correct any errors;

3) the right of an individual to prohibit reuse of personal information if the individual objects;

4) limitations on the length of time personal information may be kept; and

5) the responsibility of the record-keeper to protect personal information through appropriate security measures.

Three central themes emerge from these principles: knowledge, notice and control. People experience varying states of privacy depending upon whether or not they are informed about data collection practices, and/or are able to exercise control over the secondary use of personal information. These conditions of "knowledge, notice and no" are reflected in Figure 2; only the first cell illustrates the use of fair information practices. The remaining three cells violate one or more of the conditions of knowledge, notice or control; they may be used to diagnose why a particular direct marketing practice raises privacy concerns, and to suggest how these concerns may be addressed.

Figure 2

Conditions of Privacy for Information Reuse
"Knowledge, Notice & No"

Conditions of Information Privacy: Knowledge & Control		
	Consumer Exercises Control Over Reuse	Consumer Does Not Exercise Control Over Reuse
Knowledge: Consumer Aware of Collection and Informed About Reuse of Personal Information	1. Consumers are aware of information collection and reuse, and are able to restrict reuse if they object. **(PRIVACY EXISTS)**	2. Consumers are aware of reuse but are unable to restrict reuse if they object **OR** Consumers are aware of reuse and firm offers means to restrict reuse, but consumers do not know how make such a request. **(IMPROVED PRACTICES AND/OR EDUCATION NEEDED)**
Lack of Knowledge: Consumer Not Aware of Collection and/or Not Informed About Reuse of Personal Information	3. Organization will honor a request to restrict reuse, but since consumers are unaware that personal information is being collected and/or reused, those who do object do not realize there is a need to make such a request. **("STEALTH" OPT OUT; EDUCATION NEEDED)**	4. Consumers are unaware of information collection and/or reuse and are therefore not in a position to restrict reuse if they object. **(IMPROVED PRACTICES NEEDED & EDUCATION NEEDED)**

The implementation of fair information practices represented by Cell 1 above provides consumers with knowledge about information collection, notice about reuse, and an opportunity to prohibit reuse of the information if they object. Fair information practices, therefore, protect privacy by providing people with a measure of "elbow room" through choice: the ability of the individual to choose to whom personal information is disclosed, and to choose how that information will subsequently be used[3].

There is a variety of evidence which demonstrates that consumers value being able to make choices about the disclosure of personal information. My own research found that consumers with negative attitudes toward direct marketing were more concerned about the loss of control over the use of personal information than consumers with positive attitudes toward direct marketing[4]. The 1990 Equifax Report on Consumers in the Information Age found that a majority of the public did not object to the use of their name and address for direct marketing provided they could choose to have their names excluded from mailing lists.

There is other evidence that people value being able to choose to whom they disclose personal information, and provided with choices, will exercise them, even for their name and address which are generally not considered to be sensitive information. For example, the telephone white pages represent one of the most widely available "mailing lists." The local telephone company, C&P, allows its consumers a wide range of choices in how they will be listed in its directory. These choices include not being listed at all, listing only one's name and phone number, not listing the first name, or listing full name, address and telephone number. Selecting any page at random from the local directory will yield a variety listings that reflect these individual preferences[5].

NEW PRIVACY CONCERNS RAISED BY ELECTRONIC MARKETING

Many of the privacy concerns that have already been raised about direct marketing will continue to be relevant to the NII. These concerns primarily involve the failure of all direct marketers to fully observe the principles of "knowledge, notice and no" from Figure 2 in their dealings with consumers[6]. For example, the 1991 Equifax survey found that 52%

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[3]"I'm worried...about the general right to privacy, which I think is very important. In a country like ours, you need that elbow room." Governor Bill Clinton to Bill Moyers, "Listening to America," PBS, air date July 7, 1992.

[4]See Mary J. Culnan, "Consumer Attitudes Toward Mail and Telephone Solicitations, Privacy and Name Removal: Implications for Direct Marketing & Public Policy," unpublished working paper, October 1993. The paper is based on an analysis of the raw data from the 1991 Equifax survey.

[5]I am grateful to Marc Rotenberg, Director of the Washington Office of Computer Professionals for Social Responsibility, for this example.

[6]See for example the statement of Mary J. Culnan on telephone privacy before the U.S. House of Representatives Committee on Energy and Commerce, Subcommittee on Telecommunications and Finance, June 24, 1993, Serial No. 103-30, pp. 127-148.

of the public was not aware of any procedures that allow them to remove their name from mailing lists, including 45% of those who shopped by mail during the previous year. Fair information practices were not observed in building a mailing list of the names and addresses of consumers who requested a sample of a product developed for older women from Johnson & Johnson. Johnson & Johnson stated that its failure to notify consumers that their names and addresses would be sold, and to offer them a chance to remove their names from the list "was consistent with current direct marketing industry practices."[7]

The new interactive information services also raise two new types of concerns related to 1) the ability to collect new types of personal information, and 2) the ability to collect large amounts of transaction data, and to use these data to develop very detailed profiles on consumers. New rules of the road and consumer education will be needed to govern the collection and use of this information.

First, reading a catalog or other printed solicitation without placing an order is currently a private act. Our names end up on mailing lists only after we have "raised our hands" -- made a purchase from a catalog, ordered a magazine subscription, entered a sweepstakes, returned a warranty card, or called an 800- or 900-number. In the interactive age, however, consumers will browse with the remote control in their hands. Electronic catalogs and other interactive advertisements have the potential to transform what was formerly an anonymous or a passive, private act into a point-of-sale transaction[8]. One trade publication reported recently that marketers are already salivating to learn the channel surfing preferences of America's couch potatoes. However, since many Americans are still not aware that there is no such thing as an anonymous telephone call to an 800- or 900-number, it is unlikely they will also understand that someone could be looking over their shoulder while they window shop in the electronic mall. While having detailed knowledge about the preferences of consumers can help firms serve us better, fair information practices need to govern the collection and use of this information.

The NII will also deliver the capability to efficiently transmit and process images as well as text in the near future, and this raises potential privacy concerns about the secondary use of digitized photographs for direct marketing. For example, a number of states are

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[7]Letter of Ralph S. Larsen, Chairman and CEO of Johnson & Johnson, to Representative Edward J. Markey, July 7, 1993. The Johnson & Johnson Adult Health Product Responders list contains the names of more than 4 million names. See SRDS Direct Mail List Rates and Data, Vol. 3, No. 5, September 1993, p. 157 for a complete description of the list.

[8]For example, Time-Warner has demonstrated the capability to shop for a new car interactively. Consumers can request a customized display of a particular model of an automobile.

implementing "smart" drivers licenses which include a digitized photograph and a digitized signature. Since motor vehicle records are generally considered public information and are not subject to fair information practices in a majority of states, consumers lack the ability to object to being targeted based on their ethnicity or other physical characteristics gleaned from scanning a digital photograph also raises privacy concerns. I believe the Working Group on Privacy should also address the privacy issues associated with the widespread availability of public records over the NII[9].

Second, for more than two decades, we have seen a trend toward merging "data puddles," small databases of personal information contained on standalone systems, into lakes or even oceans of data. This trend is enabled by the growth of national computer networks which serve as electronic waterways, promoting these flows of data[10]. For example, a number of direct marketing firms have currently compiled large databases on millions of consumers by merging information acquired from a number of sources[11]. While the NII has the potential to put vast amounts of information at consumers' fingertips, it also has the potential to put equally vast amounts of information about our use of this information at the fingertips of direct marketers. As consumers are ultimately likely to use the NII to shop, bank, entertain and educate themselves, and these systems evolve into "one stop living" services, the organization providing the gateway or the "video dialtone" to access these services has the potential to develop detailed personal profiles on its subscribers which will far surpass any of the existing databases in both size and scope. While there is clearly no problem using personal information to deliver and bill a service requested by the consumer, fair information practices must govern the reuse of this information by both the gateway service provider, and the individual firms, e.g. catalogers and other mail order firms, retailers, or banks, etc. using the gateway service to communicate with their current or prospective customers.

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[9]Willis Ware, Vice Chair of the Privacy Protection Study Commission (PPSC) stated that the PPSC did not extend its discussions to address the impact of information technology on access to public records because at the time the PPSC issued its report, the majority of public records were not automated. He implies that it was understood that technology would replace manual processes, subsequently raising privacy concerns that were not addressed. See Willis H. Ware, "The New Faces of Privacy," The Information Society, Vol. 9, No. 3, 1993, p. 208.

[10]Willis H. Ware, "The New Faces of Privacy," The Information Society, Vol. 9, No. 3, 1993, p. 195-212.

[11]For example, Donnelly Marketing Inc., TRW and InfoDirect sell mailing lists of consumers who have shopped by mail and are "direct mail responsive," but these lists do not reflect detailed transaction information on purchases.

RECOMMENDATIONS TO THE WORKING GROUP ON PRIVACY

Currently, the only rules which limit the use of most personal information by direct marketers are the rules which the marketers voluntarily choose to follow. This situation reflects the 1977 recommendations of the Privacy Protection Study Commission (PPSC).[12] In its assessment of direct marketing practices, the PPSC recognized the "especially delicate" nature of the balance that must be struck between the interests of individuals and the interests of direct marketers. While it recommended against legislation which would require an organization to remove an individual's name from a mailing list upon request, it also recognized that individuals have a stake in how their personal information is used by organizations. The Commission condemned the common practice of some organizations with a direct relationship with consumers to allow their customers' names and addresses to be used by others without even notifying these individuals that this was their practice. The PPSC stated that it "can find no overwhelming societal justification for such a state of affairs which, in effect, allows an organization complete discretion to decide whether and to whom it will rent or exchange its mailing lists."[13] The PPSC recommended voluntary implementation of fair information practices.

In my opinion, the expectation of the PPSC that its recommendations would be adopted by all direct marketers, thus satisfying public concerns about privacy has proved unrealistic. The 1993 Equifax survey found that 80% of the public agrees with the statement, "consumers have lost all control over how personal information is circulated and used by companies," up from 76% the year before. The 1990 Equifax survey found that 64% of the public has a low degree of trust in the ability of direct marketers to collect and use personal information responsibly. Direct marketers received the lowest trust rating of ten information-intensive organizations.

The 1990 Equifax survey polled industry executives as well as consumers and found that less than 25% of direct marketers want to be a pioneer in adopting company policies that provide new privacy protections, and only 21% of direct marketers have a high degree of trust in the ability of their fellow direct marketers to collect and use personal information responsibly. Further, 53% of direct marketers surveyed agree that consumers have lost all control over how personal information is circulated and used by companies; 85% agreed that consumers being asked to provide excessively personal information was a problem while 73% agreed that the sharing of information by companies in the same industry was a problem.

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[12]Personal Privacy in an Information Society, Report of the Privacy Protection Study Commission, 1977.

[13]Report of the PPSC, page 149.

These findings suggest that legislation is needed to ensure that all direct marketing firms observe fair information practices. Some of the same problems that exist today with voluntary self-regulation were previously noted by Senator Proxmire who argued against voluntary self-regulation as a sound basis for protecting consumer interests when he introduced the Fair Credit Reporting Act in 1969:

> Voluntary guidelines are inherently unstable and to a large extent, unfair. If they have any degree of effectiveness, they impose extra costs on those who comply. Thus noncompliers are rewarded and are given an unfair competitive advantage over those who comply.[14]

Addressing the new privacy concerns raised by use of the NII for electronic marketing will require a mix of legislation, voluntary compliance and education. Obviously, direct marketers will be expected to adhere to existing laws, such as the Video Privacy Protection Act of 1988, where such laws apply to the business they conduct using the NII. In my opinion, new legislation should reflect the view that individuals need to bear some responsibility for controlling how their personal information will be used by direct marketers. However, in order to be full partners in privacy protection, the public first needs to be aware that potential threats to their privacy exist. Consumer education, then, is a critical element in the privacy protection mix.

I recommend that the Working Group on Privacy propose legislation which reflects the principles of "knowledge, notice and no" outlined above. The Cable Communications Policy Act of 1984 may serve as a starting point for this process. The legislation should establish guidelines for information standards which incorporate the essential elements of fair information practices, and provide a means of effective private enforcement. As different practices carry with them different expectations of privacy and different levels of public awareness, the rules for implementing and enforcing the provisions of the legislation should be developed jointly by regulators, industry representatives and consumers, to ensure that these procedures make sense for specific contexts.

Consumers should not only have the right to receive notice in writing as part of a service agreement with an interactive service provider, but they should also be able to access information about reuse practices online, and have the right to "opt out" of reuse interactively. For example, rules could be developed to require the companies providing the "video dialtone" to display a standard message whenever a consumer signs on to a service, in the same way that the copyright notice is displayed at the beginning of most videos today. The consumer would be notified that the information gathered during the course of the upcoming session may be shared with other companies. Consumers who did not want their

---

[14]Floor statement of Senator William Proxmire, Congressional Record, January 31, 1969, p. S2414.

personal information reused in this way could press a key on the remote control to "opt out."[15]

Individual firms will also need to exercise conscience and common sense concerning their specific practices. For example, if a firm would suffer embarrassment if its information practices became the centerpiece of a congressional hearing or a front page Wall Street Journal story, such practices need to be reevaluated or possibly discontinued. Companies need to distinguish between the ways they can and should use personal information, and act accordingly. The government can help to encourage voluntary responsible behavior. For example, excellence in observing fair information practices could be incorporated in the criteria for the Malcolm Baldridge Award.

In conclusion, I believe William Safire spoke for many of us when he wrote, "we have lost the power to tell the world to mind its own business."[16] The 1993 Equifax survey found that 71% of the public agrees with the statement, "if privacy is to be preserved, the use of computers must be sharply restricted in the future," up from 67% in 1992. It is against this backdrop of rising public concern over privacy that many of America's leading companies are betting heavily that the NII will revolutionize the marketing of goods and services to consumers. However, privacy issues potentially threaten these investments if electronic marketers do not earn the trust of the public. The threat comes not so much in the form of restrictive government regulation, but from the "hot stove syndrome." Consumers who are "burned" from the misuse of personal information are unlikely to continue to use these services, given non-electronic alternatives that are not perceived to carry the same risk. A highly visible, well-publicized incident of "data hijacking" on the information superhighway is likely to make large numbers of "information pedestrians" reluctant to invite electronic marketers into their homes.

---

[15]For example, AT&T has proposed that consumers be allowed to press a key on their telephones to attach a "privacy indicator" to a call to a 700, 800 or 900 number. The long distance carrier would pass this signal on to the call recipient to indicate that reuse of the caller's personal information was restricted. Subscribers to 700, 800 or 900 number services would be required by contract or by law to honor the privacy request. See statement of William Bailey on telephone privacy, U.S. House of Representatives Committee on Energy and Commerce, Subcommittee on Telecommunications and Finance, June 24, 1993, Serial No. 103-30, p. 193-204.

[16]"Essay: Peeping Tom Lives," New York Times, January 4, 1993, P. A15.

[redacted]

THE WHITE HOUSE

WASHINGTON

February 16, 1994

John Paul Kennedy
1385 Yale Avenue
Salt Lake City, Utah 84105

Dear Mr. Kennedy:

Thank you for your recent letter requesting two ceremonial copies of S. 184, the Utah Schools and Lands Improvement Act of 1993, which the President signed into law on October 1, 1993.

I have enclosed two ceremonial copies of the bill and two commemorative signing pens for the Confederated Tribes of the Goshute Reservation.

Sincerely,

John D. Podesta
Assistant to the President
and Staff Secretary

Enclosures

[redacted]

JOHN PAUL KENNEDY, P.C.
ATTORNEY AT LAW
1385 YALE AVENUE
SALT LAKE CITY, UTAH 84105
TELEPHONE (801) 583-6170
TELEFAX (801) 581-1007

February 7, 1994

By Telefax: 1-202-456-2215

Mr. John Podesta
Assistant to the President
and Staff Secretary
Ground Floor, West Wing
White House
Washington, D.C. 20500

Re: Public Law 103-93 (Utah Land Exchange Act; S. 184)

Dear Mr. Podesta:

As General Counsel for the Confederated Tribes of the Goshute Reservation, I am writing to request two ceremonial copies of the above Act which the President signed into law late last year. In addition, I also request two commemorative pens.

The Tribe was a beneficiary of the Act and was involved in a significant way in hearings and lobbying which eventually resulted in this legislation.

If there is any cost for these items, please advise me and we will promptly reimburse your office. In addition, I will be in Washington on February 22 and could arrange to pick up the items.

The Tribe has asked me to express once again its sincere gratitude to the President and the Administration for its support in obtaining passage of this important legislation.

Sincerely,

John Paul Kennedy

John Paul Kennedy

cc: Goshute Tribe

JOHN PAUL KENNEDY, P.C.
ATTORNEY AT LAW
1385 YALE AVENUE
SALT LAKE CITY, UTAH 84105
TELEPHONE (801) 583-6170
TELEFAX (801) 581-1007

94 FEB 8 P3:49

Dave, Get this pe - Thks! FW

February 7, 1994

By Telefax: 1-202-456-2215

Mr. John Podesta
Assistant to the President
and Staff Secretary
Ground Floor, West Wing
White House
Washington, D.C. 20500

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The Tribe has asked me to express once again its sincere gratitude to the President and the Administration for its support in obtaining passage of this important legislation.

Sincerely,

John Paul Kennedy

John Paul Kennedy

cc: Goshute Tribe

[redacted]

THE WHITE HOUSE

WASHINGTON

February 16, 1994

Andrew E. Manatos
President
Manatos & Manatos
Suite 1150 South
601 13th Street, N.W.
Washington, D.C. 20005

Dear Andy:

Enclosed is the signed photograph you requested for Andrew Athens. I apologize for the delay in getting this back to you.

Sincerely,

John D. Podesta
Assistant to the President
and Staff Secretary

Enclosure

[redacted]

Manatos & Manatos

93 DEC 13 A10:18

Andrew E. Manatos
President

December 9, 1993

Send note to Andy Manatos from me
Sorry for the delay.

Mr. John Podesta
Assistant to the President
and Staff Secretary
The White House
Washington, D.C. 20500

Dear John:

I would appreciate it if you would try to arrange to have the enclosed photograph signed by the president. The gentleman pictured with the president is, as you may know, Andrew A. Athens.

Andy Athens is the leading layman in the national Greek-American community, president of the Archdiocesan Council for the Greek Orthodox Church and one of the largest individual political contributors in the Greek-American community.

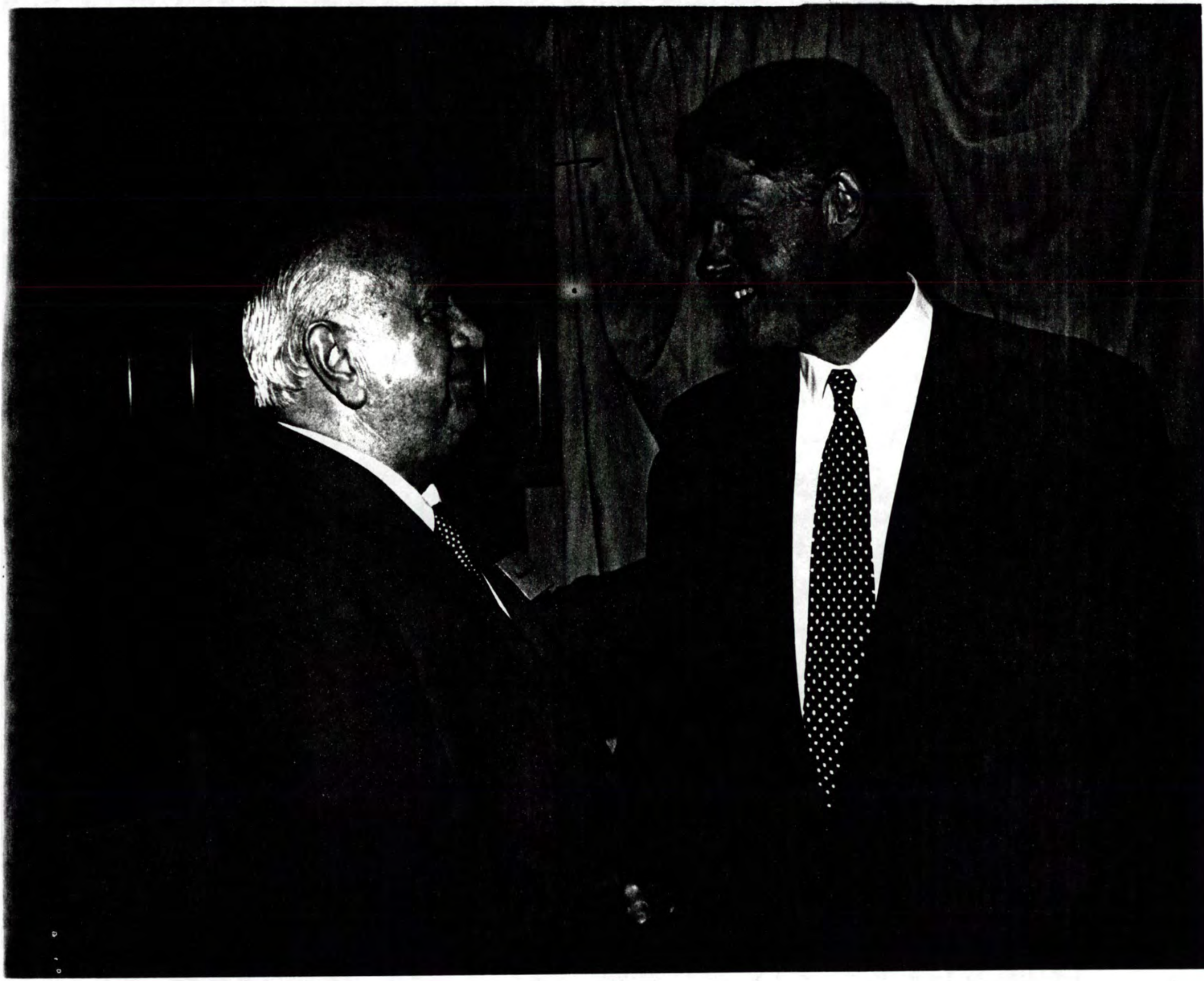
Sorry to bother you with this, but your help is much appreciated.

Sincerely,

Andrew E. Manatos

AEM/vmw
Attachment

601 Thirteenth Street, N.W. Suite 1150 South • Washington, D.C. 20005 • (202) 393-7790 • Fax (202) 628-0225



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We'd like you to receive Privacy & American Business ... the authoritative new national bi-monthly (with periodic supplements) focusing fully on privacy and American business ... covering privacy in employment, the consumer arenas, health and healthcare, communications, technology and the media, and -- for American companies doing business abroad -- in the international forums.

The Publisher and Editor of P&AB is Dr. Alan F. Westin, author of the landmark book Privacy and Freedom (1967), recognized as a major contemporary voice on privacy issues in the United States. His Co-Editor is Robert R. Belair, one of only a small handful of Washington attorneys specializing in business-based privacy issues. Together they bring their expertise and experience to issues that are now becoming hot-button concerns of business, the American public and those who cover both. ...So be our guest, fill out the form below and see Privacy & American Business at first hand.

Sincerely,

Lorrie Sherwood

Lorrie Sherwood,
Managing Editor

201
996 | 1883

-- FOLD HERE FIRST --

Yes. I would like to receive a one-year complimentary subscription.

FAX to Privacy & American Business. 201-996-1883

Name John Podesta Title Assistant to the President and Staff Secretary

Organization The White House Home ___ Office X Delivery

Address Gd Fl, West Wing

City Washington State D.C. ZIP 20500

Your comments on *Privacy & American Business* would be both helpful and appreciated:

Comments ______________________

Or Mail to Managing Editor, Privacy & American Business, Two University Plaza, Suite 414, Hackensack, N.J. 07601

PRIVACY &
AMERICAN
BUSINESS
A Comprehensive Report and Information Service

Tape Here Second

AFFIX
STAMP
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Lorrie Sherwood, Managing Editor
Privacy & American Business
Center for Social & Legal Research
Two University Plaza -- Suite 414
Hackensack, New Jersey 07601

PRIVACY &
AMERICAN
BUSINESS
A Monthly Report and Information Service

An activity of the non-profit Center for Social & Legal Research

Publisher and Editor
Dr. Alan F. Westin

Co-Editor
Robert R. Belair

Managing Editor
Lorrie Sherwood

January 7, 1994

John Podesta
Assistant to the President and Staff Secretary
The White House
Washington, DC 20500

Dear Mr. Podesta:

Enclosed is a complimentary copy of the Second Issue of a new bi-monthly *Privacy & American Business.*

In each issue, we will be covering business-privacy issues affecting the consumer, employment, communications, and health sectors, as well as international issues affecting business operating abroad. Our In-Depth section in this issue examines health information privacy and health care reform.

In addition to reporting and analyzing developments in federal and state legislation, regulatory affairs, interest-group activities, media trends, new public opinion surveys, and new publications, we feature in-depth accounts of model privacy policies and practices initiated by leading U.S. companies and industry associations, including interviews with the company executives and staffs running these programs.

We think these features will be helpful to you as a government official in following the increasingly important public policy issues involving business uses of personal information and the setting of wise rules to safeguard privacy rights.

We would be pleased to send you complimentary copies of *Privacy & American Business* for 1993-1994, if that would be useful in your work, and that of your staff. Just fill out the enclosed form and return it to us.

Your comments about our new publication would also be helpful and appreciated.

Sincerely,

Alan F. Westin

Alan F. Westin

Enclosure

FW
Please
fill out
+ return for me
JDP

Suite 414
Two University Plaza
Hackensack, N.J. 07601

Tel. (201) 996.1154

Fax (201) 996.1883

Clinton Presidential Records
Digital Records Marker

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PRIVACY & AMERICAN BUSINESS

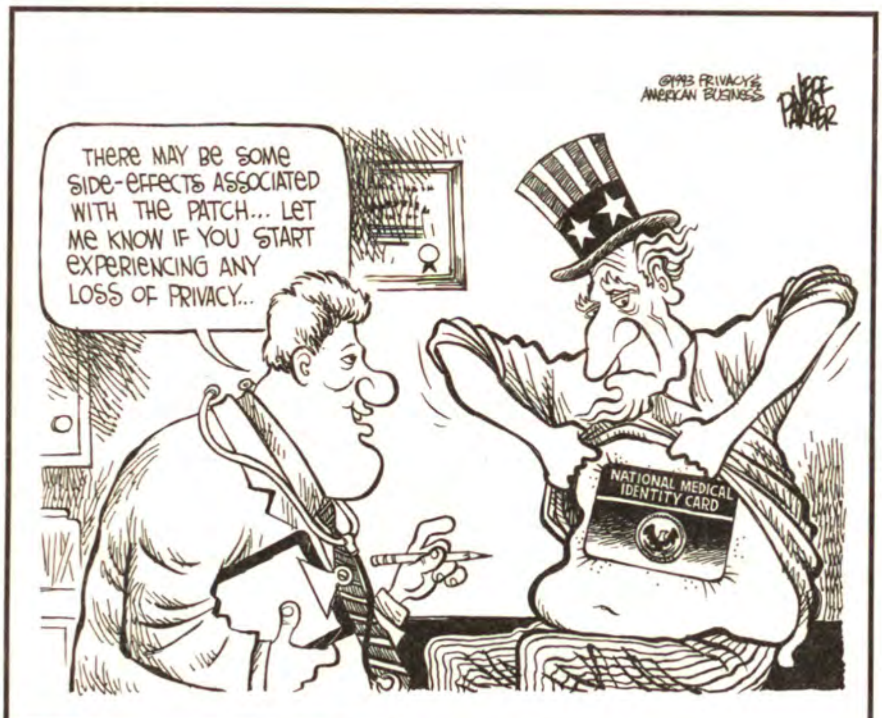
A Comprehensive Report and Information Service

Volume 1 Number 2 January/February 1994

Washington Ponders Health Privacy Reform

By any measure, privacy is currently a hot topic in Washington. Privacy of health records is undoubtedly the hottest topic. The spark, of course, is the Clinton Administration's health reform proposal. But health privacy concerns are also fueled by long-standing worries about accelerating automation of medical records; mushrooming access to medical record information by insurers, employers, and others whose financial involvement in the health care system requires access; and the acknowledged inadequacy of the existing patch-work of state statutory and federal regulatory law.

continued on page A1



Special for Privacy & American Business 1993

Privacy Poses Test For IVHS Industry

Intelligent vehicle-highway systems (IVHS) initiatives are emerging as a key test of whether an industry operating in a privacy sensitive environment can exercise strong and early leadership to neutralize privacy threats and even turn those threats to business advantage.

IVHS is a diverse and vast array of electronic, computer and communications technologies that allow drivers, motor vehicles and roadways to communicate. IVHS proponents believe this technology is arriving just in time to provide relief from jammed toll plazas, overcrowded roadways, and polluting exhaust fumes. IVHS can communicate with drivers to provide better safety warnings; congestion warnings; on-board weather information; route guidance; electronic toll collection; and even automatic braking and steering.

A June '93 *USA Today* front page article trumpeted that this "hot new technology promises to cut road con-

continued on page 2

Results of National Public & Leaders Survey on Privacy and Health Care Reform

see In Depth page A1

Contents

THE WHITE HOUSE

WASHINGTON

February 7, 1994

Mr. Alec P. Courtelis
Suite 1400
701 Brickell Avenue
Miami, FL 33131-2822

Dear Alec:

I enjoyed very much the evening we spent together at the Greek Ambassador's. I was very sorry to learn of your illness. My thoughts and prayers are with you.

Sincerely,

John D. Podesta
Assistant to the President
and Staff Secretary

ALEC P. COURTELIS
701 BRICKELL AVENUE, SUITE 1400
MIAMI, FLORIDA 33131-2822
(305) 379-8467

January 27, 1994

Mr. John D. Podesta
Assistant to the President
Staff Secretary
The White House
Washington, D. C. 20003

Dear Mr. Podedsta:

As a matter of reference, I was fortunate enough to sit next to you at the dinner we had with the Greek Prime Minister. I want you to know that I very much enjoyed the conversation we had. I am sorry for the delay in writing to you, however since I saw you I have taken ill. I have been diagnosed with pancreatic cancer so I have a long, hard battle ahead of me. I did want you to know that I did not forget you.

Sincerely,

Alec

Alec P. Courtelis

APC/cg

Dear Alec
I ~~had~~ enjoyed very much the evening ~~at~~ ~~with the~~ at the Greek Ambassadors.
we spent together
I ~~enjoye~~ was very sorry
to learn of your illness.
my thoughts and prayers
are with you.
Sincerely.

ANDREW K. DOLAN
ATTORNEY AT LAW

(206) 689-4175
(Fax) 467-8215

2200 COLUMBIA CENTER
701 FIFTH AVENUE
SEATTLE, WA 98104-7091

February 2, 1994

John D. Podesta
Assistant to the President
The White House
1600 Pennsylvania Avenue NW
Washington, DC 20500

Dear John:

While looking up someone else, I happened along your name in the staff of the White House. I did want to take a minute to write my congratulations on your appointment and best wishes for your important work.

Tony was out here about a year and half ago. He looked very well in spite of having joined the ranks of the divorced. My youngest is now 16, about the age I was when we first met. You know, aging really stinks.

No need to reply; I just wanted you to know I saw the listing and was happy for you. Regards to Tony (and Harold Ickes, if he came on board).

Sincerely yours,

Andy

Andrew K. Dolan

AKD-45.jdp

HAROLD —
Do you remember Andy?
He (and I) worked for you in the McCarthy campaign in Upstate N.Y. during the summer of 68. Maybe you've stayed in touch.
John

THE WHITE HOUSE

2-7-94

Andy—

Good to hear from you. I keep up with you a little bit through Tony.

The more mellow Harold has joined the ranks. (much less swearing.)

Let's get together if we cross cities

John

THE WHITE HOUSE
WASHINGTON

Andrew K. Dolan
2200 Columbia Center
701 Fifth Avenue
Seattle, WA 98104-7091

94 FEB 1 P3:46

8608 Pilgrim Court
Alexandria, VA 22308
January 29, 1994

Mr. John Podesta
Office of the President
The White House
Washington, D.C. 20500

Dear John:

Two years ago when we saw each other in the Senate cafeteria, I mentioned that my daughter, Melissa, might like to do volunteer work at the Democratic Convention. You offered to help, but Melissa made other summer plans. She is now a sophomore at William & Mary, majoring in government and working as a volunteer intern at a county government office. Her interest in politics remains high. She was a Senate floor page for two summers, and her experience as a high school varsity cheerleader and now as her sorority rush chair shows her ability to deal with people well. I believe Melissa has the combination of enthisiasm, knowledge, and maturity to benefit tremendously from working as a White House summer intern. Please let us know if you can help.

As for me, the first year and a half as Director of Defense Security Programs have been fascinating, especially with the Joint Security Commission providing a way to push reform ideas we developed under Durenberger and Leahy nearly ten years ago. Next month I take on responsibility for DoD counterintelligence as well. I feel extremely lucky as an ex-poly sci con law professor to have worked in the Senate and now the Executive, trying to help our constitutional system meet new challenges.

Of course, I am glad the President has you there to keep the process on track.

Send to
Gail Britton
Is this possible?
John

Sincerely,

John

John T. Elliff

Melissa Elliff
8608 Pilgrim Ct.
Alexandria, Va 22308
(703) 360-1265

EDUCATION

August 1992 - Present - Attending the College of William and Mary with an intended major in government.

June 1992 - Received Advanced Diploma from West Potomac High School, 6500 Quander Rd., Alexandria, Va. 22308.

EXPERIENCE

Burgundy Farm Summer Day Camp, Summer 1992 and 1993. As a day camp counselor, supervised the children's activities and worked to enhance their camp experience by planning educational and creative projects. I also learned to follow and work with the administrative organization.

U.S. Senate, Senate Summer Page, Summer 1990 and 1991. Ran errands for Senators and their offices, and performed daily duties to ensure that the legislative process ran smoothly. Observed the inner workings of the national government, its policies and procedures. Learned the importance of getting the job done efficiently and to the best of my ability.

Riverside Gardens Recreation Association, Gateguard, Summer 1988 and 1989. As a gateguard, was in charge of members' admittance into the pool and the sale of concessions. Learned responsibility by being accountable for financial transactions, assisting the other staff, and helping our guests.

REFERENCES

Professor Jack D. Edwards
Department of Government
The College of William and Mary
Williamsburg, VA 23187

Abby Saffold
United States Senate
Secretary for the Majority
Washington, D.C. 20510-7014
(202) 224-5632

Lynn Farmer
c/o Burgundy Farms Country Day School
3700 Burgundy Road
Alexandria, VA 22303
(703) 960-3431

THE WHITE HOUSE

WASHINGTON

94 JAN 27 A11 : 57

OFFICE OF THE STAFF SECRETARY

Fax Transmittal Sheet

TO: Dr. Robert S. Parker
ATTN: Dr. William G. Droms
School of Business
Georgetown University

Fax Number: 687-4031

Phone Number:

FROM: John Podesta (456-2702) (fax 456-2215)

SUBJECT:

DATE: Mary Culnan

NUMBER OF PAGES (including cover sheet): 3

MESSAGE:

Original letter will be mailed out today.

If all pages are not received, please call 202/456-2702

THE WHITE HOUSE

WASHINGTON

January 27, 1994

Dr. Robert S. Parker
Dean
School of Business
Georgetown University
Washington, D.C. 20057-1008

Dear Dr. Parker:

I understand that Mary Culnan is being reviewed for tenure at Georgetown University. I have known Mary professionally for several years. We first met formally in January 1990 at a small meeting on privacy at the offices of Podesta Associates. We have worked together informally as members of a network of professionals who are interested in information policy. I know her both for her work on privacy and for her service on the White House Correspondence Task Force.

The Correspondence Task Force was formed in the Spring of 1993 to make recommendations to senior White House staff for improving the handling of President Clinton's mail. The system that served prior Administrations was inadequate given the almost four-fold increase in the volume of mail President Clinton receives. Mary was the only full-time Task Force member from the private sector. Her work constituted extraordinary public service since it was provided pro bono and in addition to her ongoing responsibilities at Georgetown University, she was essentially working two full-time jobs while serving on the Task Force. Based on improvements in the handling of the President's mail recommended by the Task Force, we are now able to provide timely responses to the tremendous outpouring of citizen correspondence we receive.

As I mentioned, the Administration has also called on Mary's experience in the information privacy area. Privacy is an important issue running through the major policy initiatives of the Clinton Administration. Mary's expertise on information privacy, particularly consumer privacy and direct marketing, has been very helpful. She has received several invitations from the Executive Branch which reflect her expertise. For example, in November 1993 she was invited by the State Department to be part of the U.S. delegation to an Ad Hod Experts Group OECD meeting on privacy in Paris. Also, the Office of Consumer Affairs has asked her to speak on privacy and direct marketing at the "Information Age Privacy" hearing sponsored by the NII Privacy Working Group this month.

Mary is a strong advocate of fair information practices and for letting people choose how that information will be used. The Administration looks forward to drawing on Mary's expertise to help with issues, such as NII and health care, as the need arises. Her service to the White House has and will continue to help advance the public interest, reflects very favorably on Georgetown University, and should therefore make her a valued member of the faculty.

Sincerely,

John D. Podesta

John D. Podesta
Assistant to the President
and Staff Secretary

January 25, 1994

letter needs to be rec'd by Feb. 3

fw- DRAFT

FW print w/edits sign & tof

Dr. Robert S. Parker
Dean
School of Business
Georgetown University
Washington, D.C. 20057-1008

Dear Dr. Parker:

I understand that Mary Culnan is being reviewed for tenure at Georgetown University. I have known Mary professionally for several years. We first met formally in January 1990 at a small meeting on privacy at the offices of Podesta Associates. We have worked together informally as members of a network of professionals who are interested in information ~~policy. I know~~ ~~and privacy~~ her both for her work on privacy and for her service on the White House Correspondence Task Force.

The Correspondence Task Force was formed in the Spring of 1993 to make recommendations to senior White House staff for improving the handling of President Clinton's mail. The system that served prior Administrations was inadequate given ~~the volume of mail~~ the almost four-fold increase in the volume of mail President Clinton receives.

[~~SPEAK TO THE NATURE OF THE CRISIS FROM YOUR PERSPECTIVE~~]

Mary was the only full-time Task Force member from the private sector. Her work constituted extraordinary public service since it was provided pro bono and in addition to her ongoing responsibilities at Georgetown University, she was essentially working two full-time jobs while serving on the Task Force. [~~*SPEAK TO WHAT THE TASK FORCE ACCOMPLISHED FROM YOUR PERSPECTIVE. IF YOU FOUND HER RESEARCH ON CONSTITUENT MAIL HANDLING IN THE SENATE USEFUL, IT WOULD BE HELPFUL*~~]

Based on ~~many~~ improvements in the handling of the President's mail recommended by the Task Force, we are now able to ~~keep up~~ provide timely responses ~~with~~ to the tremendous outpouring of citizen correspondence we receive. ~~And We are able to do this with a 25% reduction in personnel.~~

the Administration has experience
As I mentioned, ~~I have~~ also called on Mary's ~~expertise~~ in the information privacy area.

Privacy is an important issue running through the major policy initiatives of the Clinton Administration. Mary's ~~expertise~~ expertise on information privacy, particularly consumer privacy and direct marketing, has been very helpful. She has received several invitations from the Executive Branch which reflect her expertise. For example, in November 1993 she was invited by the State Department to be part of the U.S. delegation to an Ad Hod Experts Group OECD meeting on privacy in Paris. Also, the Office of Consumer Affairs has asked her to speak on privacy and direct marketing at the "Information Age Privacy" hearing sponsored by the NII Privacy Working Group this month.

~~[*SPEAK TO HER APPROACH ON PRIVACY, TWO OF HER OPINION PIECES ARE INCLUDED*]~~

Mary is a strong advocate of fair information practices and for letting people choose how that information will be used. The Administration looks forward to drawing on Mary's expertise to help with issues, such as NII and health care, as the need arises. Her service to the White House has and will continue to help advance the public interest, reflects very favorably on Georgetown University, and should therefore make her a valued member of the faculty.

Sincerely,

John D. Podesta
Assistant to the President
and Staff Secretary

FAX TRANSMISSION

TO:	Fran Wessel John Podesta's Office West Wing White House	DATE:	January 11, 1994
		FROM:	Mary J. Culnan School of Business Georgetown University Washington, D.C. Voice: (202) 687-3802 FAX: (202) 687-4031
FAX:	(202) 456-2215		Total Pages: 6 (Cover sheet plus 5 pages)

Please call (202) 362-1325 if there are transmission problems

Fran,

Thank you so much for looking after this while John is out of the country. If you have any questions or need to reach me this week, I'll be working at home:

Phone: (202) 362-1325
Fax: (202) 363-7130

Mary

94 JAN 11 P4:47

GEORGETOWN SCHOOL OF BUSINESS

1789

DATE: January 11, 1994

TO: John Podesta via Fran Wessel

FROM: Mary Culnan Mary

SUBJECT: Tenure Letter

Thank you very much for your willingness to write a letter on my behalf for my tenure review. Your letter will be helpful at all of the following decision points: 1) the meeting of the Business School faculty on 2/4/94, 2) when my Dean writes his own letter about me, 3) when the campus tenure committee considers my case later this spring, and 4) especially when the President (Father O'Donovan) reviews all the evidence and makes the final decision. The letter will be helpful if it arrives by noon on February 3 as that is the deadline for the packet of materials that goes forward through process.

I suggest that you fax the letter to the attention of Dr. William Droms, Associate Dean, School of Business (Fax: 202-687-4031) and also mail him a paper copy. He is responsible for physically putting my materials together. The letter itself should still be addressed to Dr. Robert S. Parker, Dean (per instructions in my earlier letter). The mailing address for Bill Droms is:

Prof. William G. Droms
Associate Dean
School of Business
Georgetown University
Washington, D.C. 20057-1008

Here are some talking points to help you draft the letter.

• You understand that I am being reviewed for tenure at Georgetown University.

• You have known me professionally for several years (I believe we first met formally in January 1990 at a small meeting on privacy (?) at the offices of Podesta Associates). You know me both for my work on privacy and for my service on a White House Task Force. That we have worked together informally as members of a network of professionals who are interested in information policy.

• Speak to my service to the White House based on my contributions to the Correspondence Task Force. For example:

1) The task force was formed in early spring 1993 to make recommendations to Senior White House staff for improving the handling of President Clinton's

mail; the systems that served prior administrations were inadequate given the volume of mail President Clinton receives. You could speak to the nature of the crisis from your perspective;

2) I was the only full-time task force member from the private sector; the other full-time members were "on loan" from other federal agencies. My work constituted extraordinary public service since it was provided pro bono and in addition to my ongoing responsibilities at Georgetown (i.e. I essentially worked two full-time jobs while I served on the task force);

3) Speak to what the task force accomplished from your perspective. If you can say anything about finding my research on constituent mail handling in the Senate useful, that would be helpful.

• Speak to my expertise on information privacy (particularly consumer privacy and direct marketing). For example, the following invitations have been extended by the Executive Branch which reflect my expertise:

1) The State Department invited me to be part of the U.S. delegation to an Ad Hoc Experts Group OECD meeting on privacy in Paris, 11/93. Unfortunately I had a prior commitment and was unable to attend.

2) The US Office of Consumer Affairs has invited me to speak on privacy and direct marketing at the 1/26/94 hearing the NII Privacy Working Group is sponsoring on "Information Age Privacy"

• Make some general comments such as:

1) Privacy is an important issue running through the major policy initiatives of this administration (e.g. NII, health care)

2) The administration looks forward to drawing on my expertise to help with these issues in the future as the need arises

3) My service to the White House/Clinton-Gore Administration helps advance the public interest, reflects very favorably on Georgetown University, and should therefore make me a valued member of the faculty.

I'm enclosing a copy of the letter from the State Department and two opinion pieces I published on privacy in case you want to say anything about my approach to privacy. Basically I am a big advocate of fair information practices, and letting people choose how their information will be used.

Thanks again for your help. I'll let you know how this turns out; I won't get the final decision until May or June.

United States Department of State

Washington, D.C. 20520

October 21, 1993

Mary J. Culnan, Ph.D.
School of Business Administration
Georgetown University, Old North
Washington, DC 20057

Dear Professor Culnan,

I wanted to take this opportunity to formally invite you to join the official U.S. delegation to the Ad Hoc Experts Group Meeting on the Protection of Personal Data and Privacy, to be held at the Organization for Economic Cooperation and Development (OECD) in Paris, November 3-4, 1993.

As you know, the OECD has done a great deal of work in the area of privacy and data protection, including its annual meetings to discuss developments in this field. This year's meeting will cover a range of topics, including a session devoted entirely to privacy issues in the area of health care.

Your presence would add depth and expertise to our delegation. Unfortunately, given our budgetary constraints, I am unable to offer to cover your transportation and hotel expenses. Despite this, I hope you can join our delegation. Please contact Wendell Albright of my staff at (202) 647-1708 if you have any additional questions; Wendell will be leading our group.

Sincerely,

Shaun Donnelly
Director, Office of
European Community and
Regional Affairs

CATALOG AGE 10/93 P/103 Vol 10 #10

MARY J. CULNAN'S POINT OF VIEW

Interactive TV: Minding its own business?

The potential of interactive television has many catalogers salivating at the prospect of being able to learn about the shopping preferences of America's channel-surfing couch potatoes. Television-based catalogs promise to give all consumers, from first-time catalog shoppers to seasoned multibuyers like myself, greater convenience and a wider array of choices. This new technology, however, also raises new privacy concerns.

For marketers competing in today's economy, detailed knowledge of individual preferences is increasingly valuable for building relationships with existing customers and for efficiently targeting prospective customers. Today, this knowledge comes largely from identifying consumers who have already raised their hands in the marketplace by initiating some transaction—shopping by mail, calling a toll-free number or using a credit card.

Interactive television, however, has the power to turn catalog shopping into a "point-of-sale" transaction. Some members of Congress are asking whether new rules of the road are needed to protect the privacy of personal information that will flow over the information superhighway.

What can you do to get ready for this new world of interactive marketing? I suggest that three "C's"—consumer control, conscience and community—can guide direct marketers through the privacy minefield, thereby removing incentives for the enactment of new legislation.

Consumer control. A central tenet of consumer privacy is control over the use of personal information by others. Over the past two decades, marketers have come to the consensus that observing fair information practices allows consumers to balance their privacy interests with a cataloger's legitimate need for personal information. Fair information practices means telling consumers how their personal information will be used and allowing consumers to prevent personal information collected for one purpose from being used for other purposes, if they object to such use. A recent Equifax survey, however, found that more than 43 percent of the public that shopped by mail during the past year is unaware of how to get their names removed from mailing lists. Further, 76 percent of the American public believes people have lost control over the ways personal information is circulated and used by companies. Failure to observe fair information practices is an open invitation for congressional scrutiny; but a cataloger that openly discloses its list practices and invites its consumers to remove their names from its mailing list by calling a toll-free number or clicking the remote control has no reason to fear charges of "data hijacking."

Conscience. Because few legal restrictions apply to the gathering and use of personal information, direct marketers need to distinguish between the ways they can and should use personal information. If your company's list practices were the centerpiece of a congressional hearing and you were called upon to testify, would these disclosures cause any embarrassment for your organization? Would you be comfortable sending a member of your family the same offers that others are mailing to your customer list? If your company's name were prominently displayed as a sponsor in the mailings sent out by everyone who rents your lists, would any of your customers call your 800 number to say, "How dare you!"? If it's a problem to answer the question, "What have you done with my name?" then it's likely you do have a problem, at least in terms of public perception. When it comes to privacy, perceptions today, in fact, count for a great deal.

Community. Direct marketing is unique because its use of personal information closely links a community of interdependent players: list compilers, list brokers, list managers and list owners of all types. This interdependence as a condition of survival is unknown in other industries. When abuses by a few members of the direct marketing community lead to government action, the entire industry is threatened in ways that are also unknown in other industries, where an offender may be penalized or even removed from the game, but business continues as usual for those who continue to play by the rules.

Direct marketing etiquette provides consumers with the opportunity to selectively tell the commercial world to mind its own business

Legislation is rarely a boon to privacy, as it has the potential to unfairly penalize responsible firms that already play by the rules while irresponsible firms often find a way to subvert the law. From the consumer's perspective, this means that well-intended legislation may be implemented in such a way to be unenforceable, so that a law ends up as nothing more than a voluntary code. In direct marketing, some restrictive proposals, if enacted, threaten to end the game completely.

To avoid legislation, direct marketers need to do a better job of voluntarily addressing public concerns about privacy. American sociologist and GWU professor Amitai Etzioni argues for peer pressure, such as industry codes backed by sanctions, as a means of avoiding regulation. Individual catalogers should develop and abide by internal privacy codes, and can exert pressure on others by insisting that anyone renting your customer list also observe fair information practices. While many catalogers provide consumers with a name-removal option, few fundraising solicitations or sweepstakes tell consumers that their name may be rented to others and inform them how to "opt out."

The Direct Marketing Association also needs to enforce the code of fair information practices contained in its ethical guidelines for personal information use. Currently, DMA members are encouraged but not required to observe fair information practices. The credit reporting industry recently adopted voluntary privacy standards that are binding on all its members. Hopefully this milestone indicates that when reasonable privacy practices are mandated within an industry, the public interest will outweigh the antitrust concerns the DMA has voiced in the past as the basis for not requiring that its members behave in certain ways as a condition of DMA membership.

William Safire speaks for many consumers when he writes, "we have lost the power to tell the world to mind its own business." In the end, privacy is really about etiquette—the common courtesy that is equated with quality customer service. Will new rules really be necessary for the new technologies as some have asked? Probably not, if everyone plays by the old ones.

In a recent column, Miss Manners stated that etiquette makes a feasible yet modest demand for respectful behavior and the recognition of privacy. She continued that the law is sadly brought in to protect the victims of outrageous behavior when etiquette is not observed, and concluded, "...those who find the full force of the law threatening to their liberty would be well advised to stop demanding the right to make life unbearable for others, and use their energies to advocate and to practice adherence to the rules of etiquette." In the worlds of interactive television, database marketing, or even plain vanilla mailing lists, direct marketing etiquette consists of providing consumers with the opportunity to selectively tell the commercial world to mind its own business. ❐

Mary J. Culnan is an associate professor at Georgetown University's School of Business in Washington, DC.

THE NEW YORK TIMES FORUM SUNDAY, MARCH 31, 1991

An Issue of Consumer Privacy . . .

Michael Milkovich

By MARY J. CULNAN

LAST April, the Lotus Development Corporation announced plans to release the Lotus MarketPlace: Households, a revolutionary mailing list complete with the names, addresses, demographic and prior-purchasing behavior data for 120 million Americans. Equifax Inc., a consumer information company, supplied the data. But nine months later, Lotus and Equifax cancelled the project, citing consumer complaints and "the substantial, unexpected additional costs required to fully address consumer privacy issues."

MarketPlace is a stunning example of the risks that companies face when they try to take personal information — anything from your name and address to the size of your mortgage — and sell it. What lessons have come from this?

No. 1: Consumers want to control who has the right to personal information. They were clearly shocked by the ability of a company to sell these data, and they let loose a storm of complaints. Thousands asked to have their names removed from the MarketPlace database. The strength and the tenor of the opposition caught Lotus and Equifax off guard.

No. 2: Consumers do not understand the mailing list business and the extent to which personal information is collected, merged, sold or exchanged. Lotus has said that MarketPlace was only providing small businesses with the same information available to larger companies. Lists based on personal data have, indeed, been widely available for some time, and Equifax was not the only company able to provide the data.

No. 3: The age of the electronic grassroots lobbyist is here. Much of the opposition to MarketPlace was mobilized on "the net" — public and private computer networks, bulletin boards and conferences. The power of the electronic media to mobilize a national constituency should not be underestimated.

Alan Westin, a privacy expert, posits that when a company stores a person's name, address and personal characteristics in a database without that person's knowledge or consent, the individual perceives that some of his or her uniqueness has been appropriated. A friend suggests that this is akin to learning that you are being filmed secretly in the shower. The lessons of MarketPlace call for a new partnership between list compilers and subjects. But how do we forge it?

Mary J. Culnan is an associate professor of business administration, Georgetown University.

Although some already do, companies that buy or sell mailing lists must tell people how they are going to use the information they have, give them options about further use of it, and allow them to make choices based on those options.

However you view it, privacy is primarily an ethical issue. Most records stored by companies and other private-sector organizations are not covered by existing laws. Even if new laws are enacted, it is not clear that they will serve the public interest if companies are not committed to privacy as a matter of principle.

All who have a stake in a consumer's personal information — consumers, executives and privacy advocates — must start communicating with one another so their interests can be balanced somehow. The good news is that the death of MarketPlace may mark the birth of such a dialogue. ■

School of Business
Georgetown University
Washington, D.C. 20057-1008

(h) 202-362-1325

94 JAN 6 PM 1:55

January 4, 1994

FRAN
see me
JOHN

Mr. John D. Podesta
Secretary to the President
West Wing
The White House
1600 Pennsylvania Avenue, NW
Washington, D.C. 20500

Dear John:

I am writing to ask a favor of you. My tenure review is underway and I am writing to see if you would be willing to write a letter on my behalf. Your letter will be confidential; I will not have access to the letter nor will I be told whether or not you chose to write a letter. I've enclosed a copy of my vita FYI.

In my opinion, two factors will be weighed most heavily in the decision of whether or not to grant me tenure: the quality and impact of my research, and the extent to which I have developed a reputation as an expert on information policy issues which brings reflected glory to Georgetown. It would be particularly helpful if you could briefly speak to the following:

1. My service on the Presidential Correspondence Task Force. (Note: my research on constituent mail handling in the Senate was used by our group to frame our conclusions; a copy of this study is in the appendix to our report).

2. I have used my expertise on consumer privacy issues to advance the public interest.

I would prefer that you not explicitly say that I asked you to write the letter. Instead you could say something like, "I understand that Mary Culnan is being reviewed for tenure." You should say approximately how long you have known me and in what contexts. You do not have to say that you recommend I be given tenure since you are not a professor and the White House does not award people tenure.

My tenure meeting is scheduled for February 4, but the Associate Dean will assemble packets for the faculty to review around January 20. Your letter would be most useful if it is received before then. The school's fax number is: (202) 687-4031. The letter should be addressed as follows:

Dr. Robert S. Parker
Dean
School of Business
Georgetown University
Washington, D.C. 20057-1008

Your letter does not have to be very long, but it should be as specific as possible; 2-3 very specific paragraphs coming from a senior staff member of the Clinton White House will be very helpful. Feel free to lay it on thick. Thanks in advance if you can help; I know you are terribly busy.

Thanks for the holiday greetings. I was also very pleased to be on the Clinton's Christmas card list. Happy New Year.

Best regards,

Mary

Mary J. Culnan
Associate Professor

Enclosure

MARY J. CULNAN

School of Business
Georgetown University
Washington, D.C. 20057-1008
(202) 687-3802

EDUCATION

Ph.D., Management, Anderson Graduate School of Management, UCLA, March 1980. Major: Computers & Information Systems.

M.S., Library/Information Science, Florida State University, March 1968.

A.B., Political Science, College of Wooster, Wooster, Ohio, June 1966.

ACADEMIC EXPERIENCE

1988 - . Associate Professor, School of Business Administration, Georgetown University. Courses taught: Management Information Systems (undergraduate); Information Technology and Business Strategy (MBA).

1985-1988, Associate Professor, Kogod College of Business Administration, American University. Director, Management Information Systems Program, 1986-1988. Courses taught: Management Information Systems (undergraduate and MBA), Organizational Behavior (undergraduate).

1981-1985, Assistant Professor, School of Library and Information Studies, University of California, Berkeley. Courses taught: Management Information Systems (graduate), Organizational Behavior (graduate and Ph.D. seminar).

1980, Assistant Professor, McIntire School of Commerce, University of Virginia. Courses taught: Management Information Systems (undergraduate).

1975-1980, Teaching Associate, Graduate School of Management, UCLA. Courses taught: PL/I programming.

OTHER EXPERIENCE

1968-1978 Burroughs Corporation

1968-1970, Marketing Support Representative, Miami, Florida. Provided software support at customer sites.

1970-1972, Systems Analyst, Detroit Michigan. Designed and implemented online information retrieval systems. Technical support for COBOL compiler and MCP operating system.

1972-1974, Systems Analyst, City of Industry, California. Designed and implemented online information retrieval systems.

1974-1975, Engineering Librarian, Goleta, California. Managed technical information center for computer manufacturing plant.

1976,1977 (Summer), Senior Systems Analyst, El Monte, Ca. Performed forms analysis and design. Conducted EDP security audit.

1980, University of Virginia. Taught management development seminars on office automation.

Spring 1983, University of California, Berkeley, Extension. Taught management seminars on office automation and fundamentals of small business computers.

1982-1983, Secretary to the Regents, University of California. Requirements analysis for the development of a computer-based cumulative index to the minutes of the Regents meetings. Assisted in recruitment of permanent indexer.

1982-84, Berkeley-IBM Joint Study. Member of Study Advisory Committee which consulted on implementation and evaluation of IBM's Professional Office System (PROFS) to support administrative work at the University of California, Berkeley.

1984. U.S. Office of Technology Assessment. Prepared background position paper, "The Impact of Technology on Public Access to Public Information."

1984, Information Institute, Santa Barbara, Ca. Presented executive seminar on "How to Get and Use Information Needed for Corporate Decisions."

June, November 1984, NBC News. Exit polling for California primary and general election.

1984-1985, Office of Senator Alan Cranston. Unpaid Volunteer.
Requirements for a computer system to support the administrative activities of his San Francisco Office. Assisted with casework and constituent mail. Advanced for Senator at events in California.

1984, Society for Information Management. Presented workshop on "Managing the Islands of Information: External Information and Textual Information" at the SIM Annual Conference, Chicago, Il.

Summer 1985, Office of the President, University of California. Advised on the implementation of an automated index for Presidential Policies and Delegations of Authority.

1986-1990. Special Libraries Association. Presented workshop, "Office Automation and the Special Librarian" at the 1986 national meeting. Presented workshop, "Leadership Skills for Corporate Library Managers" at 1987-90 annual meetings.

March-Sept. 1987. Biden for President Campaign. Developed proposal for computing support for the campaign. Advised campaign management on computer support. Coordinated opposition candidate record research. Researched opposition candidates' records.

June 1986 - May 1989. Office of Senator Joseph R. Biden, Jr. Legislative assistance related to information policy. Advice and training on the use of online information systems (SCORPIO, LEXIS/NEXIS, Legi-Slate). Designed and implemented prototype computer-based index to Sen. Biden's Congressional Record statements. Advice on constituent mail handling procedures.

1989. Educational Testing Service. Committee to revise the CLEP Exam on Computing. Designed standardized test on computers and information systems.

November 1989 - September 1990. Computer Professionals for Social Responsibility. Research and analysis related to information policy on privacy. Drafted statements and testified before Congress. Worked with Congressional staff and other interest groups to formulate legislative strategies. Issues researched include the Fair Credit Reporting Act, data protection, caller ID/ANI, direct marketing practices, POS systems.

July 1991-July 1992. Equifax Inc. Consultant.
Advice on consumer privacy and gaining strategic advantage through improved service to consumers.

April 1992. Texas Library Association.
Co-leader of pre-conference workshop, "Ethical Frontiers in Library Services: Strategies for Resolving Ethical Dilemmas."

September 1992-December 1992. American Express Company.
Advisory Committee on Privacy Education.

February 1993-April 1993. Executive Office of the President of the United States, Correspondence Task Force. Workflow analysis for Presidential mail.

February 1993-March 1993. Office of Senator David Pryor.
Workflow analysis for constituent mail (member of 3-person team).

March-May 1993. Keck, Mahin & Cate. Consultant.
Advice in the matter of Federal Trade Commission v. Trans Union Corporation.

PUBLICATIONS

Research Grants

AT&T, "Consumer Attitudes Toward Secondary Information Use, Privacy and Name Removal: Implications for Direct Marketing," July - September 1993, $20,000.

National Science Foundation Grant SES88-08783, "The Symbolic Use of Information in Large Face-to-Face Groups: An Information Processing Perspective on Decision-Making," September 1988 - December 1989, $29,074.

National Science Foundation Grant SES87-07528, "Organizational Strategies for Processing Mail: An Information Processing Perspective on Decision Making," September 1987 - February 1989, $12,000.

Work-in-Progress

"Consumer Attitudes Toward Mail and Telephone Solicitations, Privacy and Name Removal: Implications for Direct Marketing and Public Policy," October 1993, revise and resubmit status, Journal of Public Policy & Marketing.

Refereed Journal Articles

"How Did They Get My Name?: An Exploratory Investigation of Consumer Attitudes Toward Secondary Information Use", MIS Quarterly, 17, 2, 341-363, September 1993.

"Processing unstructured organizational transactions: Mail handling in the U.S. Senate," Organization Science, 2(2):117-137, February 1992.

"Mapping the intellectual structure of organization behavior, 1972-1984: a co-citation analysis." (With Charles A. O'Reilly and Jennifer A. Chatman). Journal of the American Society for Information Science, 41 (6):453-458, September 1990.

Mapping the Intellectual Structure of MIS,1980-1985: A co-citation Analysis. MIS Quarterly, 11 (3):341-354, September 1987.

The intellectual structure of Management Information Systems, 1972-1982: A co-citation analysis. Management Science, 32 (2):156-172, 1986.

Research in Management Information Systems, 1980-84: points of work and reference. (With E. Burton Swanson) MIS Quarterly 10(3): 289-302, September 1986.

The dimensions of accessibility to information: implications for the delivery of information systems and services. Journal of the American Society for Information Science, Vol 36, No 5, 1985.

Environmental scanning: the effects of task complexity and source accessibility on information gathering behavior." Decision Sciences, Vol 14, No 2, 1983.

Chauffeured versus end-user access to commercial databases: the effects of task and individual differences. MIS Quarterly, Vol 7, No 1, 1983.

Human communication needs and organizational productivity: the potential impact of office automation. (With James H. Bair) Journal of the American Society for Information Science. Vol 34, No 3, 1983. (Note: reprinted in a slightly different format as "But how do you start?", Management and Technology, July 1983).

The dimensions of accessibility to online information: implications for implementing office information systems. ACM Transactions on Office Information Systems, Vol 2, No 2, 1983.

Document-based systems for management planning and control. (With E. Burton Swanson) MIS Quarterly, Vol 2, No. 4, 1978.

Analysis of information usage patterns of academics and practitioners in the computer field. Information Processing and Management, Vol 14, No 6, 1978.

Unanswered science and technology reference questions. (With G. Jahoda) American Documentation, January 1968.

Monographs & Book Chapters

Law, Privacy and Organizations: The Corporate Obsession to Know V. the Individual Right Not to be Known. (With H. Jeff Smith and Robert J. Bies) In. The Legalistic Organization, Sim B. Sitkin and Robert J. Bies, ed. Sage, 1994.

U.S. House of Representatives, Subcommittee on Telecommunications and Finance, Committee on Energy and Commerce, Statement for the Record on Title II of the Telephone Consumer Privacy Protection Act of 1993, June 24, 1993, Washington: U.S. Government Printing Office, pp. 129-148.

Organizational Decision Support Systems, (with multiple co-authors) In. E.A. Stohr and B.R. Konsynski, Information Systems and Decision Processes, Los Alamitos, CA: IEEE Computer Society Press, 1992, pp. 137-166.

U.S. House of Representatives, Subcommittee on Government Information, Justice and Agricture, Committee on Government Operations, Statement for the Record on Address Correction Activities of the United States Postal Service, May 1992.

U.S. House of Representatives, Subcommittee on Postal Operations and Services, Committee on Post Office and Civil Service. Prepared Testimony and Statement for the Record on The Use of Mailing Lists in Direct Mail Marketing. October 1991. Washington: U.S. Government Printing Office, pp. 125-154.

U.S. House of Representatives, Subcommittee on Consumer Affairs and Coinage, Committee on Banking, Finance and Urban Affairs. Prepared Testimony and Statement for the Record on Legislation to Amend the Fair Credit Reporting Act. June 1991. Washington: U.S. Government Printing Office, pp. 213-236.

U.S. House of Representatives, Subcommittee on Social Security, Committee on Ways and Means, Prepared Testimony and Statement for the Record on Private Sector Use of the Social Security Number, February 1991. Washington: U.S. Government Printing Office, pp. 91-97.

"Comments on 'The Use of Secondary Analysis in MIS Research' " (Invited), Proceedings of the Harvard Business School Workshop on Survey Research in MIS, pp. 107-109, 1991.

U.S. House of Representatives, Subcommittee on Government Information, Justice and Agriculture, Committee on Government Operations, Prepared Testimony and Statement for the Record of CPSR on Computer Privacy and H.R.3669, The Data Protection Act of 1990, May 1990 (with Marc Rotenberg and Ronni Rosenberg).

Information technologies. (With M. Lynne Markus) In Jablin, F.M. et. al. (Eds), Handbook of Organizational Communication. Beverly Hills: Sage, 1987, p. 420-443.

Papers Published in Refereed Proceedings

"MIS Research in the 1980's: Shifting Points of Work and Reference." (With E. Burton Swanson and Michael T. Keller) Proceedings of the 26th Hawaii International Conference on Systems Sciences, 3:597-606, January 1993.

"Designing information systems to support customer feedback: An organizational message system perspective." Proceedings of the 1989 International Conference on Information Systems, December 1989.

"Transaction Processing Applications as Organizational message systems: implications for the intelligent organization." Proceedings of the 22nd Hawaii International Conference on Systems Sciences, Kona, January 1989.

"Document processing in the automated office: implications for MIS research and education." Proceedings of the First International Conference on Information Systems, 1980.

Refereed Papers Presented at Conferences. (Published Abstract)

"Mapping the intellectual structure of organizational behavior,1972-1984: a co-citation analysis." (With Charles A. O'Reilly and Jennifer A. Chatman). Presented at the Academy of Management national meeting, Chicago, August 1986.

"The Impact of Perceived Accessibility on the Use of an Integrated Office Information System." Presented at the Academy of Management National Meeting, 1985.

"Dimensions of Information Accessibility: Implications for the Implementation of Online Information Systems," presented at the Academy of Management National Meeting, 1983.

"The Dimensions of Accessibility to Online Information Systems: Implications for MIS Implementation," presented at Fourth International Conference on Information Systems, 1983.

"Characteristics of Boundary Spanning Individuals: Some Contradictory Findings," presented at the Academy of Management National Meeting, New York, 1982.

"Chauffeured versus End User Access to Commercial Data Bases: The Effects of Task and Individual Differences," presented at the Third International Conference on Information Systems, Ann Arbor, December 1982.

"The Impact of Channel Accessibility, Task Complexity and Boundary Spanning Disposition on Channel Utilization in Non-R&D Settings", Presented at the Academy of Management National Meeting, Detroit, 1980.

Other Publications

"Interactive TV: Minding its own business?" Catalog Age, Vol 10 (10):103, October 1993 (Invited opinion piece).

Review of Peter G.W. Keen, Shaping the Future: Business Design Through Information Technology, Human Resource Planning, in press.

"In Credit Reports: 'Free' Isn't the Issue." Business Forum, New York Times, December 8, 1991, p. 15.

"Lotus MarketPlace: Households: Managing Information Privacy Concerns (A) & (B)." (With H. Jeff Smith) Unpublished teaching case, Georgetown University, October 1991.

"Information Age: Business vs. Privacy." Letter to the Editor, Wall Street Journal, April 25, 1991.

"An Issue of Consumer Privacy." Business Forum, New York Times, March 31, 1991, p.9.

"The Lessons of the Lotus MarketPlace: Implications for Consumer Privacy in the 1990's." Proceedings of the First Conference on Computers, Privacy and Freedom, March 1991, p. SP45-SP50.

"Bill of Rights or Bill of Goods?" Op-ed on consumer privacy, New York Times, January 21, 1990, p. E21.

"Electronic Terrorism: How Can We Fight It?" Op-ed on computer viruses, The Atlanta Journal and Constitution, January 6, 1989, p. 17. (Republished in Georgetown magazine, Volume 21, No. 1, Winter 1989).

Review of Infotrends: Profiting from your Information Resources by Donald A. Marchand and Forrest W. Horton, in Journal of the American Society for Information Science, October 1988.

"What Corporate Librarians Will Need to Know in the Future" (Invited). Special Libraries, Vol. 77, No. 4, Fall 1986.

"The Impact of Technology on Access to Information," (Invited). Proceedings of the First Annual State-of-the Art Institute, Washington, D.C., Special Libraries Association, October 1986, p. 115-124.

The impact of technology on public access to public information. U.S. Congress, Office of Technology Assessment, July 1985.

"Commentary: Chasing the paperless document" (Invited). EDP Analyzer, Vol 20, No 9, 1982.

Information science and the automated office: challenges and opportunities. Proceedings of the ASIS Annual Meeting, 1981.

Review of Literature and Bibliometrics by D. Nicholas and M. Ritchie, in Information Processing and Management, Vol 15, No. 3, 1979.

"Information usage patterns in the computer field: a citation analysis of a national conference proceedings and a scientific journal." Proceedings of the ASIS Annual Meeting, 1978.

Review of Annual Review of Information Science and Technology, Vol. 12, 1977 in Information Processing and Management, Vol 14, No. 6, 1978.

SPEECHES AND ADDRESSES

Invited Seminars Presented at Universities

University of California, Irvine, January 1984.
University of California, Los Angeles, December 1984, December 1987, June 1991.
University of North Carolina, May 1986.
Concordia University, November 1986.
Carnegie-Mellon University, April 1988.
University of Maryland, October 1988, April 1989.
University of Colorado (Boulder), January 1989.
MIT, December 1989.
Pennsylvania State University, January 1990.
University of Texas, Austin, March 1990.
Harvard Business School, April 1990.

Other Selected Presentations

Invited Panelist, "Privacy, Public Records and Direct Marketing," Ohio State Bar Association, May 1993.

Invited Panelist, Symposium on Consumer Privacy, Chicago/Midwest Direct Marketing Days, January 1993.

Invited Panelist, "Freedom of Information vs. Privacy," American Prospect Research Association Annual Conference, August 1992.

Invited Presenter, Workshop on Dissemination of Government Information in a Networked World, Kennedy School of Government, Harvard University, May 1992.

Session Organizer and Panelist, Special Session on Privacy and Direct Marketing, Marketing and Public Policy Conference, May 1992.

"How Did They Get My Name?": A Preliminary Empirical Investigation of Consumer Attitudes Toward Information Privacy. Presented at the Direct Marketing Association Educators' Conference, November 1991.

Invited Panelist, "A Forum on Consumer Privacy Issues," International Credit Association of Greater Washington, October 1991.

Panelist, "Information Technology & Privacy: The Social Science Contribution," American Political Science Association annual meeting, August 1991.

Invited Panelist, "The Public Interest and Ethical Issues," National Academy of Sciences, National Research Council Panel on Confidentiality and Data Access, June 1991.

Invited Panelist, Caller ID/Privacy Issues, The Annenberg Washingon Program's Summer Faculty Workshop, June 1991.

Invited Panelist, Consumer Privacy Panel, Direct Marketing Association Government Affairs Conference, May 1991.

"The History and Evolution of Information Systems Research," (Invited), Presented at the Workshop on Research Foundations in Organization Communication and Information Systems, Academy of Management National Meeting, 1990.

Invited Panelist, POS Systems Panel, "Privacy in the 1990's" conference sponsored by the U.S. Office of Consumer Affairs and the National Consumer's League, June 1990.

Invited Panelist, Privacy Panel, American Bar Association, Section of Individual Rights & Responsibilities Annual Meeting, April 1990.

"An Organizational Message System Perspective on Transaction Processing Systems." Presented at the Workshop on Integrating Information Systems Perspectives and Traditional Organizational Communication Research, Academy of Management National Meeting, 1989.

"Information Accessibility and Context," (with E. Burton Swanson). Presented at the Radical Workshop on Organizations, Chapel Hill, N.C., May 1987 (invited).

Panelist, "Information Technology and the Future of Democratic Government in the United States," Eighth International Conference on Information Systems, Pittsburgh, December 1987.

"The Impact of Perceived Accessibility on the User of an Integrated Office Systems," Presented at the ORSA/TIMS Joint National Meeting, Los Angeles, April 1986.

"MIS Research in the 1980's and Beyond: Problems and Possibilities." Panelist, Presented at the Academy of Management National Meeting, Chicago, August 1986.

"Computers, Automation and Strategy," invited panelist, Stanford Conference on Organizations, Asilomar, 1985.

"PROFS at the University of California, Berkeley," presented at the AFIPS Office Automation Conference, 1984.

"Bridging the Information Gap Between Organizations and their Environments: The Role of the Internal Information Center", Presented at the ORSA/TIMS Joint National Meeting, Washington, D.C., May 1980.

"Boundary Spanning Roles of the Internal Information Center", Presented at the Institute of Management Sciences XXIV International Meeting, Honolulu, 1979.

ACADEMIC HONORS

Pi Sigma Alpha (Political Science)
Beta Phi Mu (Library Science)
Beta Gamma Sigma (Business Administration)
IBM Corporation Doctoral Fellowship, 1978-79
Burroughs Corporation Fellowship, 1976, 1976.
UCLA Academic Senate, Special Commendation as a Teaching
Assistant, 1977-78.
UCLA Alumni Association, Academic Distinction Award, 1980.

ACADEMIC AND PUBLIC SERVICE

<u>Refereeing and Reviewing Activities</u>

Editorial Board, Information Systems Research, 1987-.
Editorial Board, Organization Science, 1988-1992.

Associate Editor, MIS Quarterly, 1985-1988.
Special Associate Editor, Management Science, 1985, 1986.
National Advisory Board, Privacy & American Business, 1993-

Ad hoc referee

Academy of Management Review
ACM Transactions on Information Systems
Administrative Science Quarterly
California Management Review
Communications of the ACM
Communication Research
Computing Surveys
Journal of the American Society for Information Science
Journal of Business Research
Journal of Public Policy and Marketing
Management Science
MIS Quarterly
Organization Science

Reviewer, National Science Foundation, 1981- .
Advisory Board Panelist, Small Business Innovation Research Program, 1988, 1989.
Advisory Board Panelist, Special Panel, 1990.

Reviewer, Office of Technology Assessment, 1985-88.

Textbook Reviewer: Addison-Wesley, Scott-Foresman, Little Brown & Company, BPI, McGraw-Hill, Merrill Publishing Co, Mitchell Publishing Company.

Letters Written for Promotion & Tenure Reviews

Clarkson University
University of Hawaii
The American University (3)
UCLA
Florida International University (Endowed Chair)
Marquette University
North Carolina A&T State University
Stanford University

Other Professional Activities

Academy of Management
Reviewer, National Meeting, 1981, 1986, 1987, 1988, 1990, 1993. Session Chairperson, 1981. Discussant, 1988.
Junior Faculty Consortium faculty member, OCIS Division, 1993.

International Conference on Information Systems
- Secretary, Executive Committee, 1990-1992.
- Doctoral Consortium faculty member, 1986.
- Program Committee member, 1982, 1983, 1985, 1986, 1988, 1989, 1990, 1991.
- Paper referee, 1982, 1983, 1985-
- Session Chair, 1984, 1991.
- Discussant, 1985, 1986.

The Institute for Management Sciences
- Vice Chair, College on Information Systems, 1984-1987.
- Program Chair, College on Information Systems, 1986-1987.
- Panel Member, ICIT Doctoral Dissertation Competition, 1989.

Society for Information Management
- Advisory Board member, Capital Area Chapter, 1985-88 .
- Nominating Committee, 1987, 1988; Chairperson, 1989

Task Force on Organizational Decision Support Systems
(Information Systems & Decision Processes project, sponsored by TIMS and NSF), 1988-89.

Conference on Computers, Freedom & Privacy
- Steering Committee member, CFP3, 1993.
- Advisory Board member, CFP2, 1992.

Decision Sciences Institute
- Doctoral Consortium Faculty Member, 1993.
- Panelist, "Construct Measurement in MIS Research," 1993.

PROFESSIONAL MEMBERSHIPS

Academy of Management
Direct Marketing Association
Institute of Management Sciences
International Association of Business & Society
Society of Consumer Affairs Professionals

MEDIA APPEARANCES (On Consumer Privacy and/or Credit Reporting)

Print Media:

American Demographics
Atlanta Journal & Constitution
Boston Globe

Catalog Age
Chicago Sun-Times
Chicago Tribune
Christian Science Monitor
Chronicle of Philanthropy
Cleveland Plain Dealer
Computerworld
Dallas Times Herald
DM News
Enterprise (Digital Equipment)
Friday Report
Information Week
International Herald Tribune
Kansas City Star
Kiplinger's Personal Finance Magazine
Lexington Herald Leader
Long Beach Press-Telegram
Los Angeles Times
Marketing News
Miami Herald
Minneapolis Star Tribune
Newsday
Newsweek
New York Times
Orlando Sentinel
PC Week
Philadelphia Inquirer
Privacy Times
Reason
St. Petersburg Times
San Diego Union
San Francisco Chronicle
San Jose Mercury News
Wall Street Journal
Washington Post

Electronic Media:

ABC Business World
Bloomberg Business News
CBS This Morning
CNN Crier & Co.
Diane Rehm Show, WAMU Public Radio
Georgetown University Forum (Radio)
KGIL Radio, Los Angeles
KING Radio, Seattle
KGO-TV, San Francisco

News Channel 8, Fairfax, VA.
Voice of America
WJLA-TV, Washington
Wisconsin Public Radio