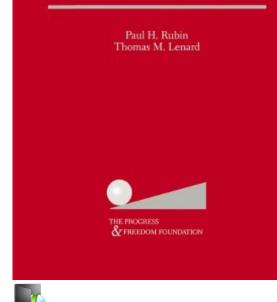
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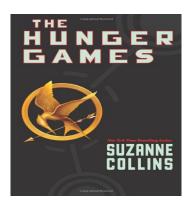


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## Privacy and the Commercial Use of Personal Information

Hon. Orrin G. Hatch United States Senate Electronic commerce will be pivotal to the United States economy in the 21 SI Century. With the advent ofelectronic commerce, some consumers have become concerned about the disclosure, transfer, and sale of information which businesses have collected about them. These concerns purportedly are slowing the rate of expansion of electronic commerce, thereby putting at risk the future growth of the New Economy. To reduce this risk, a variety of schemes have been proposed under which the government would regulate online privacy. Congress currently is in the midst ofa vigorous debate as to whether the government should regulate on-line privacy standards, and,

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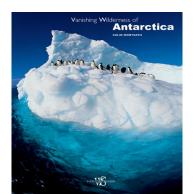


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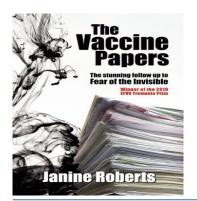
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