

**Committee Name:**

**Senate Committee – Privacy, Electronic Commerce and Financial Institutions  
(SC-PECFI)**

**Appointments**

01hr\_SC-PECFI\_Appoint\_pt00

**Clearinghouse Rules**

01hr\_SC-PECFI\_CRule\_01-

**Committee Hearings**

01hr\_SC-PECFI\_CH\_pt00

**Committee Reports**

01hr\_SC-PECFI\_CR\_pt00

**Executive Sessions**

01hr\_SC-PECFI\_ES\_pt00

## **Hearing Records**

01hr\_ab0000

**01hr\_sb0181**

**Misc.**

01hr\_SC-PECFI\_Misc\_pt01

**Record of Committee Proceedings**

01hr\_SC-PECFI\_RCP\_pt00

**SENATE HEARING SLIP**

(Please Print Plainly)

DATE: 9/20/01  
BILL NO. SB 181  
OR  
SUBJECT \_\_\_\_\_

Eric Englund  
(NAME)  
44 E. M. F. W.  
(Street Address or Route Number)  
Madison  
(City and Zip Code)  
Wis. Ins. Alliance  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

Please return this slip to a messenger PROMPTLY.  
Senate Sergeant-At-Arms  
State Capitol - B35 South  
P.O. Box 7882  
Madison, WI 53707-7882

**SENATE HEARING SLIP**

(Please Print Plainly)

DATE: 9-20-01  
BILL NO. SB 181  
OR  
SUBJECT Personal Identifiers

Sandra George  
(NAME)  
3822 Mineral Pt Road  
(Street Address or Route Number)  
Madison WI 53905  
(City and Zip Code)  
Wisconsin Newspaper Assn  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

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Madison, WI 53707-7882

**SENATE HEARING SLIP**

(Please Print Plainly)

DATE: 9/20/01  
BILL NO. SB 181  
OR  
SUBJECT \_\_\_\_\_

Pat Osborne  
(NAME)  
10 E Doty St. Suite 20  
(Street Address or Route Number)  
Madison WI 53703  
(City and Zip Code)  
Wis. Assoc of Life & Health  
(Representing) INSURERS  
(WALHI)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

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Madison, WI 53707-7882

**SENATE HEARING SLIP**

(Please Print Plainly)

DATE: 9-20-01  
BILL NO. SB 181  
OR  
SUBJECT \_\_\_\_\_

Snater Epenbach  
(NAME)  
\_\_\_\_\_  
(Street Address or Route Number)  
\_\_\_\_\_  
(City and Zip Code)  
\_\_\_\_\_  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

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Madison, WI 53707-7882

**SENATE HEARING SLIP**

(Please Print Plainly)

DATE: 9-20-01  
BILL NO. SB 181  
OR  
SUBJECT \_\_\_\_\_

MARK STODER  
(NAME)  
5346 N. DOWNEY  
(Street Address or Route Number)  
WATERLOO PARK, WI 53217  
(City and Zip Code)  
THE DAILY REPORTER / WNA  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

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Madison, WI 53707-7882

**SENATE HEARING SLIP**

(Please Print Plainly)

DATE: 9-20-01  
BILL NO. SB 181  
OR  
SUBJECT \_\_\_\_\_

Pete Christanson  
(NAME)  
1 S. Pinckney, Suite 600  
(Street Address or Route Number)  
MSN, WI 53701-2113  
(City and Zip Code)  
WIS. LAND TITLE ASSOC.  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

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Madison, WI 53707-7882

**SENATE HEARING SLIP**

(Please Print Plainly)

DATE: 9/20/01

BILL NO. SB 181

OR

SUBJECT \_\_\_\_\_

KURT BAUER  
(NAME)

PO BOX 8880  
(Street Address or Route Number)

MADISON WI 53718  
(City and Zip Code)

WIS. BANKERS ASSN.  
(Representing)

Speaking in Favor:

Speaking Against:

Registering in Favor:  
but not speaking:

Registering Against:  
but not speaking:

Speaking for information  
only; Neither for nor against:

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P.O.Box 7882  
Madison, WI 53707-7882

**SENATE HEARING SLIP**

(Please Print Plainly)

DATE: 9/20/01

BILL NO. SB 181

OR

SUBJECT \_\_\_\_\_

Tim Elverman

111 E. Kilbourn  
(NAME)

Milwaukee WI  
(Street Address or Route Number)

Northwestern Mutual  
(City and Zip Code)

(Representing)

Speaking in Favor:

Speaking Against:

Registering in Favor:  
but not speaking:

Registering Against:  
but not speaking:

Speaking for information  
only; Neither for nor against:

Please return this slip to a messenger PROMPTLY.

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State Capitol - B35 South  
P.O.Box 7882  
Madison, WI 53707-7882

**SENATE HEARING SLIP**

(Please Print Plainly)

DATE: 9/20/01

BILL NO. S.B. 181

OR

SUBJECT \_\_\_\_\_

Tim Elverman  
(NAME)

111 E. Kilbourn Ave.  
(Street Address or Route Number)

Milwaukee WI 53202  
(City and Zip Code)

Bank One Wisconsin  
(Representing)

Speaking in Favor:

Speaking Against:

Registering in Favor:  
but not speaking:

Registering Against:  
but not speaking:

Speaking for information  
only; Neither for nor against:

Please return this slip to a messenger PROMPTLY.

Senate Sergeant-At-Arms  
State Capitol - B35 South  
P.O.Box 7882  
Madison, WI 53707-7882

**SENATE HEARING SLIP**

(Please Print Plainly)

DATE: Sept. 20, 2001

BILL NO. 181 / 212  
OR

SUBJECT \_\_\_\_\_

Dettart & Dorr  
(NAME)

22 N. Carroll St., 200  
(Street Address or Route Number)

Madison  
(City and Zip Code)

Direct Marketing Assoc.  
(Representing)

Speaking in Favor:

Speaking Against:

Registering in Favor:  
but not speaking:

Registering Against:  
but not speaking:

Speaking for information  
only; Neither for nor against:

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Senate Sergeant-At-Arms  
State Capitol - B35 South  
P.O. Box 7882  
Madison, WI 53707-7882



1119<sup>th</sup> St., N.W. Suite 1180  
Washington, D.C. 20036  
Tel: 202-955-8091  
Fax: 202-955-8081  
Email: [rss@kse50.com](mailto:rss@kse50.com)  
Web: [www.internetalliance.org](http://www.internetalliance.org)

September 20, 2001

Senator Jon Erpenbach and Committee Members  
Senate Privacy, Electronic Commerce and Financial Institutions Committee  
P.O. Box 7882  
Madison, WI 53707-7882

Dear Senator Erpenbach:

My name is Bob Sherman and I am writing you today on behalf of the Internet Alliance and its Internet State Coalition. I am unable to attend today's hearing on SB 212 and SB 181. Our members appreciate your committee's interest in the important personal privacy issues this legislation addresses but ask that you reject both bills.

By way of introduction, the Internet Alliance (IA) is the leading Internet industry trade association operating at the state and international levels. The Internet State Coalition (ISC) is the state government affairs arm of the Internet Alliance. Leading members of the ISC include: AOL/Time Warner, IBM, eBay, Juno, Yuroka and others.

First I will discuss concerns common to both bills and then deal with issues unique to each. And I will discuss some of the related industry programs and e-mail legislation that our industry does support.

SB 212 and SB 181 deal with e-mail and personal privacy and both relate to the Internet and e-commerce. These well intended attempts to protect personal privacy, are unworkable, unenforceable and an unnecessary step toward state regulation of the Internet.

The Internet is a global network that crosses all state, national and international borders. State legislation that would regulate privacy online without regard to physical presence would be impossible to enforce as websites and ISP's often operate outside the jurisdiction of Wisconsin and even U.S. law. And legislation aimed only at in-state companies would place local businesses at a competitive disadvantage with out-of-state businesses that would be less likely to comply with the law.

We recognize that consumers are concerned about protecting their privacy online. We believe that legislation that promises privacy protection but cannot deliver would be the worst possible outcome. Consumers need real, meaningful privacy protection. Our mission is to promote consumer trust and confidence in the Internet and we understand if consumers fear their privacy

is not protected online then the Internet will never reach its potential as the marketplace for the 21st century.

The Internet Alliance believes that consumers should be able to set the level of privacy they want in their e-mail and when surfing the Web. If they want to be anonymous, they should have that right. Only technology can make that possible. Only an educated consumer, armed with technology can establish real online privacy protection.

Earlier this month, the NCSL at its meeting in San Antonio, agreed with this approach. The NCSL adopted a policy position that reads in part: "Every American should be empowered to protect, assure and secure their privacy and digital property from intrusion or piracy. Advanced technologies including encryption, that empower people to protect themselves, should be available in the marketplace without onerous government controls, restrictions, technical mandates or threats."

More specifically, in SB 212 we are concerned that the bill proscribes how a business must communicate with its customers. The bill attempts to regulate all commercial e-mail, not just unsolicited e-mail. This is an unnecessary intrusion by government into the existing relationship between a business and its customer.

Consumers can already protect themselves against unwanted e-mail. They can forward any offensive or potentially illegal e-mail they receive to their ISP. They can use filtering software that will keep these materials from ever reaching their e-mail box. Institutional screens divert unsolicited e-mail to a bulk mailbox so a consumer need never see it. And personal screens allow consumers to more finely filter out e-mail they do not want to see.

Also there are industry programs in place to deal with unsolicited e-mail, most notably the Direct Marketing Association's (DMA) E-Mail Preference Service (EMPS) program, which is essentially an industry notice, access and choice program.

SB 212 adds an electronic mail address to the list of personal identifiers established in state law. It then prohibits the purchase or sale of that information for marketing purposes without the written consent of the individual. First, an e-mail address by itself is not a personal identifier. A marketer with access only to e-mail addresses will not know whom the consumer is. E-mail need not be linked to a physical address or individual, so identification is impossible.

The bill does not distinguish between online or offline use of this information. Again we believe this would be impossible to enforce in e-commerce. The very businesses many lawmakers hope to reach with this type of bill -- bulk spammers or porn sites advertising through e-mail -- often operate off shore. This bill risks making lawbreakers out of legitimate businesses that are ignorant of the law and does little to capture those who would brazenly violate it.

The IA does support e-mail legislation designed to rid the Internet of cyber criminals. The IA supports legislation that would make it illegal to send materials using Internet e-mail that may not be sent in regular mail. Activities that are traditionally illegal in regular commerce must also

be illegal in online commerce. Altering an email header, for example, is fraud. The ISC supports laws that make it illegal to fraudulently identify or forge headers and return addresses.

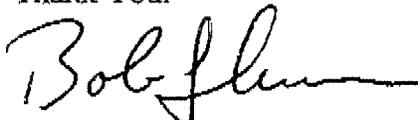
The IA also supports legislation that would give the ISP the ability to sue and recover attorney's fees from businesses that break laws that make offensive or fraudulent e-mail illegal. The ISP's role in Internet mail is similar to the role the Postal Service has in regular mail. The ISP needs similar tools to help keep commercial e-mail traffic free of these objectionable materials.

It is difficult to prosecute online criminals. The IA supports additional tools, training and funding for law enforcement to investigate, identify and prosecute these cases. The industry is available to help train law enforcement on the technology and help consumers protect themselves from illegal e-mail operators.

The Internet is in its infancy. The commonplace technology we use to surf the Web today did not exist five years ago. And the technology we will use five years from now does not exist commercially today. We should not regulate any Internet technology. We should not legislate stagnant solutions to evolving problems when nimble technological solutions are available that can stretch and adapt as the Internet and the issues it raises change.

So again I ask that you not advance SB 212 and SB 181.

Thank You.

A handwritten signature in black ink that reads "Bob Sherman". The signature is written in a cursive, flowing style.

Bob Sherman

JON

**SB 181 - Own Your Own Name - JON Testimony**

**The free flow of personal information among government, business and on the Internet is immeasurable. Trying to get your hands around even what is out there is impossible.**

In the past I authored several bills on limiting access to personal information collected, distributed and disseminated by state government. I hope these efforts have served a purpose to change attitudes in government as well as change laws. We as a state need to reevaluate what information is collected and how it is released as an open record.

**Senate Bill 181 is the second half of this journey, it is my privacy proposal for the business sector. I call it the "own your own name" bill because it attempts to legally give people a little more control over their the release of their personal information.**

The bill prohibits a person (businesss, non-profit, etc) from buying or obtaining by rental or trade an individual's personal identifier for marketing purposes without the individuals consent.

**In practical terms. If an entity wants to use personal information for any other purpose other than the original intended reason for collecting information, they need consent.**

If I have a cavity filled, my dental office can't sell my name to a teeth whitening clinic without consent.

If I fill out a loan application, the financial institutions cannot sell or trade my personal information to their credit card affiliate without written consent.

When my child attends an after school program, the organization cannot then market me for a membership to their athletic facility without consent.

Last year I had a bill regarding shopper cards, and I expect I will have another one this session. The grocery industry is on the cutting edge on this issue-- most, if not all, ask for consent for the other use of personal information on their member application.

Financial institutions already comply with nearly every aspect of this bill because of Graham Leach Bliley privacy rules.

**It is my suggestion that it is not that complicated to comply with this simple legislation. If there are suggestions for modification, as always I am glad to hear them. Thank you**

Julie

## SB 181 - Own Your Own Name - JON Testimony

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**It is my suggestion that it is not that complicated to comply with this simple legislation. If there are suggestions for modification, as always I am glad to hear them. Thank you**



# THE DAILY REPORTER

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(800) 508-3800  
FAX (414) 276-8057

Testimony before Senate Committee of Privacy, Electronic Commerce and  
Financial Institutions  
RE: SB 181  
September 20, 2001

Good afternoon, Senator.

I am Mark Stodder, publisher of two statewide newspapers, *The Daily Reporter* and the *Wisconsin Law Journal*, and I also serve as chairman of the Wisconsin Newspaper Association's legislative committee. As you'll recall I joined you in serving on the Governor's Task Force on Privacy, which labored last year to produce concrete, coherent and useful recommendations to address public and business concerns about personal privacy.

The Wisconsin Newspaper Association would like to register its opposition to several key components to SB 181. We do not oppose the first section of the bill which simply expands the definition of "personal identifier" for purposes of identify theft and fraud prosecutions.

We do, however, oppose the broader components of the bill – regarding the use of so-called "personal identifiers" – for several reasons, including:

- 1) In our view, you are stepping onto dubious ground regarding First Amendment protections. An example: Your local community newspaper deals in "personal identifiers" every day. We identify folks all the time, whether it's in news stories or reports on property transactions, or even the police blotter. We know many of our readers use those "personal identifiers" they find in their newspaper for a variety of purposes – including marketing. Under this bill, I'd have to instruct my publishers to cleanse their newspaper of names – including yours – or risk a \$500 fine for every violation.
- 2) As with so much privacy legislation, we fail to see the a purpose that is based in actual harm. We understand and support the need to tighten up language to assist in identity theft prosecutions. But we don't understand why one would want to create a cloud about the First Amendment and commercial speech – especially at a time when a national debate has begun on our basic civil liberties in response to the terrorist attacks – just because of concerns about junk mail and irritating phone calls.

Finally, as a member of the Governor's Task Force, you'll recall that the group chose not to support such a proposal. The Task Force was composed of a citizens, business owners and government officials, representing a wide variety

of points of view. They simply didn't see a compelling need for this kind of legislation, and they understood its free speech implications. We agree.



Mark W.C. Stodder  
Publisher  
The Daily Reporter  
Wisconsin Law Journal

Chair, Wisconsin Newspaper Association *legislative committee*  
1

To: Committee on Privacy, Electronic Commerce, and Financial Institutions

From: The Direct Marketing Association (The DMA)  
123 companies headquartered or with operations in Wisconsin  
providing 295,000 jobs in Wisconsin

Contact: Eric Peterson  
608 256 5223

On behalf of the 4,800 member companies of The Direct Marketing Association ("DMA"), we write to oppose Wisconsin Senate Bill 181 ("SB 181"), legislation which would turn the current landscape of marketing legitimate goods and services to Wisconsin consumers on its head, while only marginally serving the state's undoubtedly legitimate interest in protecting its citizens' privacy.

In its current form, SB 181 imposes a blanket restriction on the dissemination of virtually all information regarding their customers by DMA members who use such information to more efficiently and accurately tailor their marketing efforts. In order to disclose information pertaining to its customers, a person must obtain the consumer's written permission to disclose the information.

SB 181 suffers from a multitude of defects. First, it would drastically affect the ability of legitimate marketers of goods and services to provide truthful information to potential consumers regarding their products, in that it lumps virtually all information pertaining to consumers under its definition of "personal identifier." Marketing of goods and services is an important economic tool, in that it efficiently and effectively moves those goods and services from producer to consumer. Both the Wisconsin and United States economies depend upon businesses being able to identify and solicit potential consumers. For DMA members, information regarding individuals' purchases, for example, is crucial to marketing efforts, in that it allows marketers to specifically target segments of the population which are more likely to be interested in the offered product or service.

SB 181 likely violates the First Amendment of the United States Constitution by impermissibly restricting protected commercial speech. Exchange of marketing information "fits soundly within the definition of commercial speech." U.S. West, Inc. v. FCC, 182 F.3d 1224, 1233 (10<sup>th</sup> Cir. 1999). Commercial speech is protected under the First Amendment, and may be regulated only if (1) the state has a "substantial" interest in regulating the speech, and (2) the regulation is narrowly drawn. Central Hudson Gas & Elec. Corp. v. Public Scr. Comm., 447 U.S. 557, 563-6 (1980). The burden is on the state to prove these elements. See Bolger v. Youngs Drug Prods. Corp., 463 U.S. 60, 71, n. 20 (1983).

Neither requirement has been met here. Wisconsin does not have a "substantial state interest" in regulating the harmless inter-business exchange of information for marketing purposes. A state has a "substantial interest" in restricting the exchange of marketing information only if dissemination of the information would unduly embarrass or harm individuals. U.S. West, 182 F.3d at 1231. A consumer's mere discomfort in knowing that information about him or her may be in the public realm does not give rise to a "substantial" state interest.

The inter-business exchange of marketing information poses no risk of undue "embarrassment," "ridicule," "intimidation" or "harassment" to consumers. Businesses exchange marketing information solely to enable them to make commercial offers to individuals through the mail, telephone or Internet. The information is not publicized, disseminated or otherwise placed in the open for all to see.

Even if Wisconsin were deemed to have a substantial interest in curbing the exchange of marketing information, SB 181 is not narrowly tailored to achieve that purpose. A regulation of commercial speech is unconstitutionally overbroad if less burdensome alternatives exist, or, put differently, if the burdens of the regulation outweigh its benefits. City of Cincinnati v. Discovery Network, Inc., 507 U.S. 410, 417 & n.13 (1993); U.S. West, 182 F.3d at 1238.

In summary, SB 181's blanket restriction of commercial speech, subject only to an opt-in system that would virtually ensure the termination of a vast majority of information exchange for marketing purposes, violates the First Amendment of the United States Constitution, especially in light of numerous, less burdensome alternatives.

Finally, SB 181 also likely violates the Commerce Clause of the United States Constitution, in that it unduly burdens interstate commerce. See U.S. Const., Art. I, § 8, cl. 3. The Commerce Clause prohibits States from imposing a "substantial burden" on interstate commerce. See South-Central Timber Dev., Inc. v. Wunnicke, 467 U.S. 82 (1984). The United States Supreme Court has made clear that in determining whether a state regulation unconstitutionally burdens interstate commerce, lower courts must perform "a sensitive consideration of the weight and nature of the state regulatory concern in light of the extent of the burden imposed on the course of interstate commerce." Kassel v. Consolidated Freightways Corp., 450 U.S. 662, 670-71 (1981).

### Conclusion

In summary, SB 181 in its present form is unreasonable, overly broad, and unconstitutional. Its broad definition of "personal identifier" and sweeping restrictions on the use (and disclosure) of such information would be harmful to Wisconsin consumers and economy.



**STATE-BY-STATE ANALYSIS OF THE ECONOMIC  
IMPACT OF THE DIRECT MARKETING INDUSTRY\***

STATE	SALES REVENUE (in millions)		EMPLOYMENT**	
	1998	2003	1998	2003
Alabama	\$19,562,400	\$28,957,000	183,579	221,282
Alaska	\$2,981,600	\$4,511,800	29,810	35,160
Arizona	\$21,939,300	\$37,340,900	215,829	303,635
Arkansas	\$12,716,600	\$19,480,500	113,957	141,898
California	\$153,808,800	\$235,004,300	1,494,721	1,894,743
Colorado	\$22,692,100	\$36,674,500	221,716	299,557
Connecticut	\$18,825,900	\$27,253,000	174,885	204,610
Delaware	\$5,219,200	\$7,722,400	45,103	55,398
Dist. of Columbia	\$4,521,700	\$6,027,600	57,818	62,696
Florida	\$73,922,200	\$114,196,200	733,544	942,017
Georgia	\$40,686,900	\$62,452,900	389,325	491,913
Hawaii	\$6,074,200	\$8,694,500	62,099	72,629
Idaho	\$5,570,600	\$9,072,000	50,138	66,177
Illinois	\$67,827,600	\$102,623,900	641,119	783,683
Indiana	\$31,398,000	\$46,632,000	289,922	349,476
Iowa	\$16,094,700	\$24,199,900	150,038	183,414
Kansas	\$13,425,400	\$2,0076,400	123,726	150,326
Kentucky	\$18,859,100	\$28,575,600	175,293	213,431
Louisiana	\$18,134,300	\$26,746,900	175,378	212,353
Maine	\$5,672,900	\$8,431,700	55,362	66,577
Maryland	\$23,625,700	\$35,046,200	233,912	286,540
Massachusetts	\$35,025,000	\$52,531,300	348,010	425,124
Michigan	\$49,375,500	\$74,137,900	459,517	564,569
Minnesota	\$28,813,000	\$44,213,700	273,657	338,167
Mississippi	\$11,839,900	\$17,568,800	112,577	134,906
Missouri	\$29,924,200	\$44,640,700	282,296	340,906
Montana	\$3,642,300	\$5,662,700	37,612	47,573
Nebraska	\$9,842,200	\$14,862,400	92,020	113,228
Nevada	\$9,365,200	\$15,233,100	120,664	164,446
New Hampshire	\$6,331,900	\$9,521,900	61,848	75,309
New Mexico	\$6,656,200	\$10,195,200	67,072	83,881
New York	\$92,865,800	\$135,392,700	902,095	1,061,482
North Carolina	\$42,472,200	\$64,273,700	391,697	483,014

North Dakota	\$3,095,700	\$4,728,700	30,923	38,444
Ohio	\$59,178,900	\$87,821,500	554,490	670,630
Oklahoma	\$14,380,700	\$2,1581,600	141,736	175,985
Oregon	\$16,967,200	\$25,805,000	161,794	201,449
Pennsylvania	\$60,463,200	\$87,805,700	582,732	66,311
Rhode Island	\$4,974,500	\$7,146,500	50,107	58,775
South Carolina	\$18,731,200	\$27,992,100	177,897	216,836
South Dakota	\$3,783,900	\$5,716,900	36,633	44,719
Tennessee	\$28,926,900	\$43,313,400	274,533	334,551
Texas	\$93,257,500	\$143,084,300	877,615	1,096,738
Utah	\$10,934,500	\$17,880,000	109,641	148,405
Vermont	\$3,021,500	\$4,532,300	30,300	36,780
Virginia	\$35,110,000	\$53,150,400	338,857	427,729
Washington	\$27,610,300	\$42,583,500	259,476	328,606
West Virginia	\$6,828,800	\$10,064,400	66,739	80,484
Wisconsin	\$29,366,100	\$44,391,300	274,505	333,554
Wyoming	\$1,984,800	\$2,927,200	20,495	24,275

\* Sales revenue generated by direct marketers in each state. Source: 1998 WEFA Study: Economic Impact: U.S. Direct Marketing Today

\* \* Number of people employed by direct marketers in each state

## U.S. MEMBERS—GEOGRAPHICAL

Onyx Software Corporation vCustomer.com	(425) 451-8060 (425) 467-9320	The Spokesman-Review WhiteRunkle Associates	(509) 459-5060 (509) 747-6767	Ovation Marketing, Inc.	(608) 785-2460	
<b>Bellingham</b> American Readers Services Corp Grizzly Industrial, Inc.	(360) 647-1707 (360) 647-0801	<b>Sumas</b> Pacific East Research Corporation	(800) 665-8400	<b>Lake Geneva</b> Primex Incorporated	(262) 248-3000	
<b>Cashmere</b> Liberty Orchards Co., Inc.	(509) 782-2191	<b>Sumner</b> REI-Recreational Equipment, Inc.	(253) 395-3780	<b>Madison</b> Berbee Center for Cosmetic Dentistry	(608) 288-3000 (608) 238-9123	
<b>Federal Way</b> World Vision U.S.	(253) 815-2288	<b>Tacoma</b> Don Mears Insurance Agency The News Tribune	(253) 565-1316 (253) 597-8754	The Charlton Group Inc. Conney Safety Products Company, Inc. CUNA Mutual Insurance Group	(608) 232-9444 (608) 271-3300 (608) 238-5851	
<b>Freeland</b> Interstate Label Company	(360) 331-5550	<b>Vancouver</b> Dentistry Online, Inc. Electric Lightwave	(360) 892-1298 (360) 816-3000	PCNameTag Promega Corporation Sonic Foundry, Inc. TDS Telecom Third Wave Research Group University of Wisconsin The Wisconsin Cheeseman, Inc.	(608) 231-6100 (608) 274-4330 (608) 204-8014 (608) 664-4119 (608) 255-9283 (608) 263-3377 (608) 837-5166	
<b>Kent</b> Manus Direct	(800) 336-2687	<b>West Virginia</b>			<b>Menasha</b> Banla Catalog Group	(920) 751-7777
<b>Kirkland</b> Birthday Express digiMine Tahama Corporation	(425) 641-0075 (425) 896-1700 (425) 897-2900	<b>Charles Town</b> Marketing/Media Dynamics, Inc.	(203) 750-0295	<b>Menomonee Falls</b> AD Tape & Label Arandell Corporation	(414) 255-6150 (262) 255-4400	
<b>Liberty Lake</b> Telect, Inc.	(509) 926-6000	<b>Keyser</b> Burlington United Methodist Family Servi	(304) 788-1953	<b>Middleton</b> Pleasant Company	(608) 836-4848	
<b>Mercer Island</b> Bert O'Malley Dir Marketing Consulting Davis Direct Worldwide Returns Online, Inc.	(206) 275-0202 (206) 275-2532 (206) 230-8000	<b>Parkersburg</b> Woodcraft Supply Corp.	(304) 422-5412	<b>Milwaukee</b> AB Data Ltd. American Society for Quality Aurora HealthCare C & H Distributors, Inc. DCI Marketing Direct Supply Inc. Dorothy Kerr & Associates Fortis Health Hoffman York Hunter Business Group LLC. Integrated Mail Industries INX International Ink Co. National Business Furniture, Inc. Northwestern Mutual Paragon Direct, Inc. Robert W. Baird & Company Strong Funds	(414) 352-4404 (414) 272-8575 (414) 647-3000 (414) 443-1700 (414) 228-7000 (414) 358-2805 (414) 228-0335 (800) 800-1212 (414) 289-9700 (414) 203-8060 (414) 908-3533 (414) 438-4383 (414) 276-8511 (414) 271-1444 (414) 362-1111 (414) 765-3500 (414) 359-3400	
<b>Pullman</b> Washington State University Foundation	(509) 335-6686	<b>Wisconsin</b>			<b>Monroe</b> The Swiss Colony, Inc.	(608) 328-8400
<b>Redmond</b> ComputerGear, Inc. Eddie Bauer Microsoft Corp. PAC National, Inc.	(425) 883-9052 (425) 882-6100 (425) 882-8080 (425) 885-9330	<b>Appleton</b> AAL	(920) 734-5721	<b>Neenah</b> J.J. Keller & Associates, Inc.	(920) 722-2848	
<b>Renton</b> ClassMates Online, Inc.	(425) 873-1342	<b>Beaver Dam</b> EZ Fulfillment	(920) 887-0391	<b>New Berlin</b> Sells Printing Company L.L.C.	(800) 728-9501	
<b>Seattle</b> Acadio Corporation Allrecipes.com Americana Portraits, Inc. Apimus Avenue A, Inc. Bank of America Direct Marketing Group Beckon Technologies The Body Shop Digital Cesari Response Television, Inc. Committee for Children Daniel Smith Direct Marketing Solutions, Inc. The Domain Group goNextdoor.com Inc. Honestreet Bank hunt.DDRdirect Inside Prospects, Inc. Nordstrom Pele's Fire Corp Plymedia Corporation Prunus Pro2Net Purolator SAFBCO Insurance Company Seattle Direct Marketing Association Seattle University Starbucks Coffee Company Sur La Table 2WAY Corporation WRQ Inc.	(206) 225-5072 (206) 292-3990 (206) 587-0333 (206) 441-9100 (206) 521-8800 (206) 358-2858 (206) 903-9960 (206) 583-2752 (206) 281-7975 (206) 343-1223 (206) 223-9599 (206) 441-4900 (206) 682-3035 (206) 985-7797 (800) 654-1075 (206) 728-6245 (206) 923-2025 (206) 215-7000 (206) 709-7353 (206) 272-9600 (206) 292-1000 (206) 664-9000 (206) 878-7118 (206) 545-5770 (206) 575-3500 (206) 296-2638 (206) 318-7101 (206) 682-7175 (206) 284-2929 (206) 217-7500	<b>Brookfield</b> Johnson Direct	(800) 794-2230	<b>New Holstein</b> Society of the Divine Savior	(920) 898-4201	
<b>Spokane</b> Dakota Direct Morning Star Boy's Ranch	(800) 433-3633 (509) 448-1411	<b>Chippewa Falls</b> Mason Shoe Manufacturing Co.	(715) 723-1871	<b>Oconomowoc</b> Milwaukee Envelope Inc.	(262) 569-5555	
		<b>Cudary</b> MSF Corporation	(414) 483-5025	<b>Oscola</b> Classic Motorbooks Corc Products International	(715) 294-3345 (715) 294-2050	
		<b>Delafield</b> Data Services Inc.	(888) 567-2913	<b>Oshkosh</b> Miles Kimball	(920) 231-3800	
		<b>Dodgeville</b> Lands' End, Inc.	(608) 935-9341	<b>Pewaukee</b> Quad/Graphics, Inc.	(414) 566-6000	
		<b>Eau Claire</b> Lorman Business Center	(715) 833-3940	<b>Plymouth</b> Sargento Foods Inc.	(800) 795-7090	
		<b>Fort Atkinson</b> NASCO	(414) 563-2446	<b>Randolph</b> J. W. Jung Seed Company	(920) 326-3121	
		<b>Grafton</b> Frank Mayer & Associates, Inc.	(262) 377-4701	<b>Rhineland</b> Foster & Smith, Inc.	(715) 369-3305	
		<b>Green Bay</b> Grealland Wisconsin Public Service Corporation	(920) 337-1000 (920) 433-1671			
		<b>Greendale</b> Reiman Publications	(414) 423-0100			
		<b>Hales Corners</b> Priests of the Sacred Heart	(414) 425-3383			
		<b>Janesville</b> Lab Safety Supply Inc.	(608) 754-2345			
		<b>Kenosha</b> Doheny Enterprises, Inc. FloCat Jockey International Global, Inc.	(262) 605-1060 (262) 605-1380 (414) 658-8111			
		<b>La Crosse</b> Firstlogix, Inc.	(608) 782-5000			

**U.S. MEMBERS-GEOGRAPHICAL**

**Sheboygan**  
Map Applications, Inc. (920) 457-8600

**Sparta**  
Northern Engraving Co. (608) 784-6000

**Superior**  
Tele Resources Inc. (715) 395-2740

**Waukesha**  
Kalmbach Publishing Company (414) 796-8776  
NuEdge Systems, L.L.C. (414) 650-8228  
Seroka & Associates (414) 523-3740

**Wyoming**

**Cheyenne**  
Sierra Trading Post (307) 775-8050  
Unicover Corporation (307) 771-3000

**Cody**  
Modern Farm Catalog (307) 587-5515

**Argentina**

Asociacion de Marketing Directo de Argen 54 11.4373.3030  
Clienting Group 54 1821-3900  
CORFO ARGENTINO S.A. 54 1316 30 63  
CP Comunicacion 54 11 4804 9839  
Di Paola & Associates/TS Group 54114816-0848  
Editorial Perfil 5411-4341-9052  
Gratis! Inc. 54 1143135400  
mailco s.a. 54 11.4312.3636  
McCann Relationship Marketing 54 114329-9500  
Meyer & Meyer Direct S.A. 54 1772-3405  
Rapp Collins Argentina 54 114315-9119  
Sprayette S.A. 54 1585-8502  
Tovecompras 54 1857-5050

**Australia**

Australia Post 61 39204-7557  
Bookman Press 61 396542000  
Bristow & Prentice 61 3 9686 3755  
Call Centre Integrity, Pty Ltd. 61 9927-4026  
Curtwright Williams 61 29953-8600  
Clemenger Direct 61 39 526 2218  
Cunning Agency & Studios Pty Ltd. 61 2319-1933  
Direct Media Pty Ltd 61 029525-5266  
D.K. Marketing Pty Ltd. 61 7 55743743  
dstore Ltd. 61 3 9645 5500  
Gallery Entertainment Pty. Ltd 61 299 37 27 42  
George Patterson Bates 61 02 9778 7175  
Gifts To Go 61 3 9841 5112  
Linda Loose Marketing & Communications 61 39645-3900  
The Mailing List Centre 61 29969-2922  
Manchester Holdings Pty Ltd 61 7229-6611  
Marketability 61 39696-3505  
Morris International 61 755383-977  
Permail Pty Ltd (Australin) 61 2437-6251  
Pinpoint Pty Ltd. 61 29724-0155  
Salamat Pty. Ltd. 61 39673-0600  
Simon Richards Group 61 2-96988699  
Watch.com

**Austria**

Austrian Direct Marketing Association 43 1911 4300

Euromarketing GmbH 43 1533-4615  
Hosse & Partner Agentur fur Marketing Ge 43 1503-5600  
MH Direk E-Commerce & Fullfillment Svcs 43 15574/8010

**Belgium**

Belgian Direct Marketing Association 32 2477-1797  
Direxions 32 2537-6960  
Expanded Media (Billing: Webvision NV)  
FEDMA - Federation of European DM 32 2 779 4268  
Ketels Direct Marketing NV/SA 32 3710-0711  
Management Consulting List Broking Servi 32 36.58.38.83  
Willy Brillaard NV - S.A. 32 2 332 1960

**Bharain**

Erad International WLL 973 230 245

**Brazil**

ABEMD-Asociacao Brasileira de Marketing 55 11.288-2144  
ABT - Associacao Brasileira de Telemarke 5511.3107-1955  
ADHEL Telemarketing 55 113170-5277  
Boa Sorte Agropecuaria Ltda. 55 82327-5941  
Cigna Seguradora S/A 55 1132736612  
Credicard S/A Adm Cartoes de Credito 5511-30479535  
Datalistas S/A 55 0.11.55.11.3037.5749  
DDM/Intral - Associates 55 54.205.1300  
Decompras 55113044-3866  
Digital Factory 550550215127472  
Direto da Casa 55 21542-9185  
DM Company S/A 55113064-2406  
Fabrica Direta 55 11 3079 3933  
FBDE/Marketing Consultants Ltda. 5511-3872-9399  
Grey Direct Brazil 55113049-8282  
Grupo Abril S.A. 55 113037-5991  
HB Revistas Tecnicas Internacionais Ltd. 55 11826-6777  
HSM DO BRASIL LTDA. 55 117295-2244  
IDBM - Brazilian Database Marketing Inst 5511.3171-1120  
Rapp Collins Brazil 55 113068-1381  
Ricardo Botelho Comunicacao 55 11815-2177  
TV Sky Shop SA 55 21421-1188

**Canada**

Access Canada Direct, Inc. (905) 877-5163  
Angoss Software Corporation (416) 593-1122  
Aon Direct Group (416) 756-1573  
Apex Communications Marketing (514) 877-9818  
Armada Advertising Agency (514) 284-6191  
Arrowmail Canada (313) 961-8334  
Astound Incorporated (905) 602-4000  
Atelier America, Inc. (905) 201-2555  
Avant Garde Promotions (514) 737-0090  
Baker-Blais Marketing Baker Street Technologies, Inc. (514) 693-9900  
BBDO Response Beautyrock, Inc. (905) 265-2141  
(416) 323-9162  
(613) 932-2525

biffandbecky.com (514) 998-8620  
Blitz Direct & Promotion (416) 922-6434  
Bongarde Communications Ltd. (250) 493-2200  
BrainBuzz.com 780 432-6517  
C-W Agencies Inc. (604) 871-3400  
CanadaPlus.com (519) 966-3003  
Canadian Marketing Association (416) 391-2362  
Canadian Shareowner Magazine (416) 595-9557  
Canadian Tire Acceptance Ltd. (905) 735-3131  
Capreol Connex (705) 858-4667  
Casino Niagara (905) 374-3598  
C.D. Direct (416) 756-0774  
CIBC - Canadian Imperial Bank of Commerce (416) 780-3679  
Class Software Solutions, Ltd. 604438-7361  
Colin & Wells Partners (416) 961-7188  
CommuniMax Direct (514) 697-6062  
Corporate Travel Incentives CPC Loyalty Communications (604) 451-9500  
CSA International (416) 494-9995  
DAC Group (416) 747-4000  
Delano Technology (416) 492-3214  
Corporation (905) 764-5499  
Desjardins-Laurentian Life Assurance (514) 285-3213  
Direct Marketing Association of Toronto (416) 502-0433  
Dr - Ho's Inc. (905) 471-4735  
E-Zone Networks (403) 508-7610  
Email Marketing Inc. (450) 651-8020  
emailthatpays.com Inc. (604) 215-2500  
Emex Marketing Technologies, Inc. (604) 415-1500  
European Specialty (North America) Ltd. (416) 864-7443  
Eyewire, Inc. (403) 262-8008  
First Avenue (416) 259-3600  
FloNetwork (416) 369-1100  
FSA/International Access (905) 415-9438  
GFTKO Direct Response (416) 322-8153  
Global Direct (403) 531-6550  
Groupe RR International (514) 521-8148  
Hallstone Products Ltd (416) 297-7757  
Harlequin Enterprises Limited (416) 445-5860  
ICOM Information & Communications Inc. (416) 297-7887  
impatica.com, inc. 613-736-9982  
impire (416) 324-2066  
Infobink Technologies Ltd. (416) 504-8805  
Inforbit (416) 702-9317  
Intelligent Marketing Solutions (416) 513-0005  
Interactive Media Group (416) 263-6300  
InterCom Recruitment (416) 364-5338  
International Direct Response Services (604) 951-6855  
International Teledata Group (416) 361-6325  
Interwood Marketing Group (905) 669-5151  
Intrawest Corporation (604) 669-9777  
Jones Direct Marketing Services Ltd. (416) 297-7311  
Key Mail Canada Inc. (800) 803-3128  
Kubas Consultants (416) 487-7040  
Leigh Industries Ltd. (604) 464-2700  
L'Enbride Assurance-vie, Compagnie Mutu (418) 658-0663  
M. E. R. Inc. (204) 487-2115  
MacLaren MRM (416) 594-6000  
MailMarketing Corporation (416) 490-8030  
Mandrake Management Consultants (416) 640-0750  
Mannlife Financial (416) 229-3035  
MC Direct (416) 493-5401  
Media Express (800) 563-6655  
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