

If this were not one of the safeguards and names and social security numbers remained on the tapes, do you see a real threat here, or are we getting prematurely overheated in our concern?

Mr. PACKARD. I do not think you are getting prematurely overheated at all. I think we should all be scared stiff about the possibility that these giant machines would be fed data about individual Americans and that this information would be retrievable by a number of different organizations or groups. I think this would clearly create the preconditions for a totalitarian system.

Mr. GALLAGHER. Looking down the path, assuming we get beyond 1984, is it not one of the great responsibilities of our Government to guarantee and protect human values, and is it not necessary at this point to start programing our own Government toward this end?

Mr. PACKARD. I certainly agree, yes. I think any government that has control over a people has at the minimum a responsibility to treat all individuals involved with a sense of decency and dignity. I do not think you would have this sense of decency and dignity if we are treated as numbers in a memory bank and under the control of a giant computer center.

Mr. CORNISH. Mr. Chairman, I have only one question in the interest of time.

Mr. Packard, I was very much interested in the example you gave in your testimony of your friend and his trouble with the credit bureau. I think in answer to one of the chairman's questions you mentioned that in some credit bureaus they actually have separate desks where Federal investigative agents can come in and sit down and make whatever notations they want to.

Mr. PACKARD. Yes.

Mr. CORNISH. We would assume, then, whatever notations they made or whatever copies they made would become, presumably, a part of a Federal file somewhere.

Mr. PACKARD. That is correct, yes.

Mr. CORNISH. If we examine the idea of a personal dossier bank, then it would be a possibility at some time in the distant future that the very information which was obtained from a private credit bureau could end up in a Federal dossier center.

Mr. PACKARD. Very definitely, yes, sir.

Mr. CORNISH. That leads me to ask you this question. Do you think this might be the proper time for the Congress to go back to the original source of the information in the credit bureau and possibly institute some new safeguards affecting credit bureaus? What I am suggesting is perhaps a requirement that an individual be permitted to examine his own credit report on file with the credit bureau to determine its accuracy and completeness.

Mr. PACKARD. I think that would be an excellent idea. I think also it would be very helpful if the Congress did look into the practices of these investigating agencies such as the credit bureaus that accumulate fantastic amounts of data about individual citizens and, in the absence of stiff regulations controlling them, have rather relaxed policies about exchanging information with other people.

Mr. CORNISH. You have devoted some discussion in "The Naked Society" to the credit bureaus and their reports. Would you agree that credit bureau reports are definitely in the stream of interstate commerce?