

# Snooping Curb Sidetracked in Senate

By Jack Anderson

Snooping has become a major, if pernicious, industry in America. Each year, an estimated 100 million Americans are spied upon by credit sleuths, who constantly pry into the financial status, sex habits, personal friendships and other private affairs of ordinary citizens.

The findings are often used to destroy reputations. People have been blacklisted by banks because of their appearance, housekeeping, driving habits and sexual conduct.

Yet the Senate has quietly buried a bill, which would have dealt a blow to private prying. The bill would have given the victims the right to inspect their credit reports. It also would have required their prior consent before their neighbors could be asked specific questions.

But the banking, insurance and other industries, which employ the snoops, put on the pressure. Sens. John Sparkman (D-Ala.), Wallace Bennett (R-Utah), William Brock (R-Tenn.) and Edward Brooke (R-Mass.) teamed up against Sens. William Proxmire (D-Wis.) and William Hathaway (D-Maine) to sidetrack the bill in a Senate subcommittee.

Meanwhile, credit applicants continue to be turned down without being told why. We have obtained copies of confidential credit reports, which reveal that loan applications can be rejected for the most trivial reasons.

One applicant had trouble getting financing, for example, because "he got an infection in his right foot, causing his Big Toe and Little Toe to swell and peel; these were seen, and they present an infected, swollen appearance. . ."

Other grounds cited in the confidential reports are "slothful housekeeping," "poorly groomed," and even—heaven forbid—"defamatory in speaking of insurance companies."

But the credit snoops seem to have a prurient interest in what goes on in the bedrooms. One credit report on an insurance applicant states that "she is promiscuous in her actions due to the fact she has a child born out of wedlock and she is seen entertaining male companions on the beds in her apartment."

A private eye, tattling on another victim, placed forever in her record: "We did find some criticism of morals. She has one illegitimate child . . . She dates often."

Another scandal seeker reports triumphantly: "Your insured admits that she is single, never married. She also admits that she and a man friend live together out of wedlock."

The insurance and credit industries insist such sexual gossip appears only rarely in credit reports, but we found titillating tidbits in case after case. In a future column, we will give examples of mistaken identity and other outrages that have cost applicants their credit ratings and reputations.

Footnote: Under the present law, applicants are entitled to verbal reports on their credit ratings. But the law is riddled with loopholes.

**Welfare for Executives**—Social and Rehabilitation Administrator James S. Dwight, who has declared his determination to whittle down the welfare rolls, doesn't mind taking a little welfare for himself.

While he cracks down on the poor, he is installing plush carpets, tinted glass, sliding doors, a floor-to-ceiling bookcase and other fancy fixtures in his own bureaucratic domain.

He has brought four commissioners into his executive wing to share the luxurious layout with him. Our sources, who have shown us some of the job orders,

say the new offices were supposed to be embellished with striped, color-coded wallpaper, which would denote the VIP status of the occupants.

An official spokesman, while admitting the renovations, denied that the color patterns were supposed to reflect the importance of the officials who get the new wallpaper.

The fancy remodeling will cost the taxpayers \$120,000.

**Clubhouse Blues**—The fuel crisis has caused alarm in the nation's country clubs. For the fatcats, who turn duffer on weekends, may also have to sacrifice.

Things are so bad they may not be able to fuel up their golf carts or heat their clubhouse lounges.

An alarmed U.S. Golf Association has complained to the House Commerce Committee: "Clubhouses and professional shops have to be heated and lighted; golf carts have to be supplied with either electrical or gasoline energy . . ."

Projecting the unthinkable, the association complained that fuel priorities now being considered "would presumably eliminate the sport (golf) for the duration of the crisis."

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