

PANELISTS' AND PRESENTERS' BIOGRAPHIES

Aaron, David

David Aaron is the Under Secretary of Commerce for International Trade. As head of the International Trade Administration, Ambassador Aaron is responsible for formulating and providing leadership for U.S. trade policy. His duties include promoting U.S. exports and advocating U.S. business interests abroad; enforcing laws against unfair trade practices; and ensuring compliance with U.S.-trade agreements. Before becoming Under Secretary of International Trade, Ambassador Aaron was the United States' Permanent Representative to the Organization for Economic Cooperation and Development. He also served as Deputy National Security Advisor to President Carter. Ambassador Aaron is a long-standing member of and contributor to the Council on Foreign Relations. He is the author of three books, which have been translated and published in 10 different languages.

Anderson, Alan

Alan Anderson is Senior Vice President for Assurance Services at the American Institute of Certified Public Accountants. He is responsible for all technical aspects of the profession, including the development of technical standards and the profession's self-regulatory activities. He also oversees the AICPA's Personal Financial Planning (PFP) Division, Tax Division, Industry and Management Accounting Division, Management Consulting Services (MCS) Division, Information Technology Division, and Partnering for CPA Practice Success (PCPS) Section. He is a member of the AICPA, the Minnesota Society of CPAs, and the Information Systems Audit and Control Association.

Barshefsky, Charlene

Charlene Barshefsky has served as the United States Trade Representative since March 1997. Ambassador Barshefsky previously served as Acting U.S. Trade Representative from April 1996 to March 1997 and as Deputy U.S. Trade Representative from May 1993 to April 1996. As a member of President Clinton's Cabinet, she is the Administration's principal trade policy advisor and negotiator. During her tenure at USTR, she has concluded over 260 trade agreements, including the Information Technology Agreement, the Global Telecommunications Agreement, and the Global Financial Services agreement. Under her leadership, negotiations were launched to create the Free Trade Area of the Americas. Ambassador Barshefsky is a leading architect of the Clinton Administration's Africa Trade Initiative, and has also focused on U.S. trade policy interests in China and Japan.

Baum, Michael

Michael Baum serves as Vice President of Practices and External Affairs, VeriSign, Inc, where he oversees the company's Digital ID and VeriSign Trust Network operations, and spearheads VeriSign's efforts in practice consulting and legislative oversight. He serves as Chair for the Information Security Committee within the American Bar Association; Chairman for the International Chamber of Commerce (ICC) ETERMS Working Party; and Vice Chairman of the ICC's Electronic Commerce Project. Mr. Baum is author of *Federal Certification Authority Liability and Policy*, and co-author of *Secure Electronic Commerce and Electronic Contracting, Publishing and EDI Law*.

Bernstein, Jodie

Joan Z. (Jodie) Bernstein is the Director of the Federal Trade Commission's Bureau of Consumer Protection. She was appointed by FTC Chairman Robert Pitofsky, effective May 15, 1995. Ms. Bernstein has been in private practice in Washington, D.C. and has also served as a legal officer in a large environmental services company. Ms. Bernstein served as General Counsel of the U.S. Environmental Protection Agency, and as General

Counsel of the Department of Health and Human Services. She chaired the Commission on Wartime Relocation & Internment of Civilians, which addressed the internment of Japanese-Americans during World War II. She also was Assistant to the Director, Deputy Director and Acting Director of the FTC's Bureau of Consumer Protection from November 1970 until June 1976.

Bohannon, Mark

Mark Bohannon is Chief Counsel for Technology at the Department of Commerce. In that capacity he serves as Counselor to the Under Secretary for Technology. He is responsible for legal counsel to the Department's Technology Administration, supervision of its legislative program, and provision of strategic and programmatic advice.

Bond, Martin

Martin Bond is an Assistant Director in the Consumer Affairs Directorate of the United Kingdom's Department of Trade and Industry. He is responsible for government policy regarding general legislation on the supply of goods and services and consumer redress, including cross border issues. He is also responsible for policy on consumer protection in e-commerce. He represents the UK in negotiations on European directives in Brussels and on the Committee on Consumer Policy at the OECD.

Becky Burr

Becky Burr is the Associate Administrator of the National Telecommunications and Information Administration, heading up its Office of International Affairs, focusing on international telecommunications and information policy matters. Ms. Burr's electronic commerce work includes privacy, Internet governance, consumer protection, infrastructure and e-commerce development. Before joining the Department of Commerce in June of 1997, Ms. Burr was attorney-advisor to Commissioner Christine Varney at the Federal Trade Commission, where her work focused on both competition and consumer protection issues related to information technology. Ms. Burr is a member of the inter-agency working group on electronic commerce, and chairs the inter-agency working group on domain names.

Caldwell, Kaye

Kaye Caldwell, project manager for CommerceNet's public policy activities, has served as a consultant to the electronic commerce and software industries on public policy and governmental affairs. Her activities include identification of critical public policy issues related to electronic commerce; assistance in the development of appropriate industry positions related to electronic commerce policies and government issues; and coordination of CommerceNet member activities related to public policy and government issues regarding electronic commerce. She is president of the Computer Software Industry Association, president and policy director of the Silicon Valley Software Industry Coalition, and editor of Software Industry Issues.

Cerf, Vint

Vinton Cerf is senior vice president of Internet Architecture and Technology for MCI WorldCom. Mr. Cerf's team of architects and engineers design advanced Internet frameworks for delivering a combination of data, information, voice and video services for business and consumer use. Widely known as a "Father of the Internet," Mr. Cerf is the co-designer of the TCP/IP protocol, the computer language that gave birth to the Internet and which is commonly used today. In December 1997, President Clinton presented the U.S. National Medal of Technology to Mr. Cerf and his partner, Robert E. Kahn, for founding and developing the Internet. Prior to rejoining MCI in 1994, Mr. Cerf was vice president of the Corporation for National Research Initiatives (CNRI). As vice president of MCI Digital Information Services from 1982-1986, he led the engineering of MCI Mail, the first commercial

email service to be connected to the Internet. During his tenure from 1976-1982 with the U.S. Department of Defense's Advanced Research Projects Agency (DARPA), he played a key role leading the development of Internet and Internet-related data packet and security technologies. Mr. Cerf serves on several boards and is a recipient of numerous awards and commendations in connection with his work on the Internet.

Charney, Scott

Scott Charney is Chief of the Computer Crime and Intellectual Property Section, Criminal Division, at the Department of Justice. He is responsible for supervising sixteen federal prosecutors and implementing the Justice Department's computer crime and intellectual property initiatives. The Section litigates cases, coordinates national and international investigations and prosecutions, provides legal advice to U.S. Attorney's Offices and federal investigative agencies, proposes and comments on legislation, represents the United States internationally, and supports the development and implementation of U.S. information technology policy.

Clauson, Dave

Dave Clauson is the Executive Vice President for Worldwide Marketing at iXL. iXL provides Internet services and comprehensive Internet-based business solutions to Fortune 1000 clients and other corporate users of information technology. Previously, Mr. Clauson was at Foote, Cone and Belding (FCB), a subsidiary of True North Communications, where he was responsible for the leadership of the company's global technology practice. Mr. Clauson founded FCB's technology division in 1991.

Cochetti, Roger

Roger Cochetti is Program Director, Internet Policy & Business Planning for IBM Corporation. In this position he helps coordinate IBM's efforts to ensure that government policies and regulations worldwide are supportive of electronic business and the Internet. Prior to assuming this position he was Program Director, Business Development of IBM Personal Communication Services. He serves on the policy committees or boards of a variety of Internet-related organizations, including the Internet Law & Policy Forum, R-Sac, TRUSTe, and the U.S. Internet Council. Mr. Cochetti is a frequent public speaker on Internet topics and the author of numerous articles and a book on telecommunications topics.

Cole, Steven

Steven Cole has been with the Council of Better Business Bureaus since November 1987, and currently serves as Senior Vice President, General Counsel and Corporate Secretary. Mr. Cole is also General Counsel to the National Advertising Review Board, the advertising industry's voluntary self-regulation program, and to BBBOnline, the Council's online subsidiary. He has held positions with the Department of Health, Education and Welfare and the Center on Social Welfare Policy and Law, and was Director of Consumer and Investor Affairs in the Maryland Attorney General's Office. He has also worked in private practice in Washington, DC, and has taught at Columbia Law School.

Cowan, Sally

Sally Cowan is Group Counsel at American Express Travel Related Services Company, Inc., where her responsibilities include providing strategic and legal advice to the company worldwide on data privacy and consumer protection issues. She also advises the business on a broad range of legislative and regulatory matters affecting the core American Express businesses. Ms. Cowan has been providing in-house legal counsel to American Express for the past 15 years on an extensive array of domestic and international consumer protection issues as well as commercial transactions and major litigation.

Crawford, Caroline

Caroline Crawford is Director of Communications at the Advertising Standards Authority (ASA). Ms. Crawford is responsible for External Affairs and Research at the ASA. She also co-ordinates the promotion of self-regulation for non-broadcast electronic advertising. In this capacity, Caroline chairs the Committee of Advertising Practice's Internet Advertising Working Group and is responsible for the development of the CAP e-advertising scheme for Internet advertising. Currently, she chairs the European Advertising Standards Alliance's Internet Working Group where she has co-ordinated the development of the cross border complaints mechanism for Internet advertising across the 25 member countries. She is a member of the ICC's Commission on Marketing, Advertising and Distribution, and is now working on the ICC's Task Force on Jurisdiction and Applicable Law in e-commerce.

Daley, William

William Daley is the U.S. Secretary of Commerce. As Secretary, he oversees the Department of Commerce, which promotes American businesses, keeps a vast array of economic statistics, conducts the census, issues patents and trademarks, sets industrial standards, conducts oceanic research, and forecasts the weather. Secretary Daley also advises President Clinton on all matters concerning commerce and is a member of the President's economic team. His Internet-related activities have included working to create government policies to help the private sector's efforts in growing electronic business; seeking to interest more small- and medium-sized businesses to use the Internet to reach customers worldwide; and improving the way the Department delivers services by bringing online everything from patents, to trade information, to weather forecasts. He has served as Secretary since January 1997.

Eaves, Cory

Cory Eaves serves as Director of Electronic Commerce Products at Lycos, Inc., where he is responsible for building e-commerce products and alliances for the Lycos Network. He oversees several e-commerce product initiatives, including electronic catalogs, transaction processing, order fulfillment, auctions, classifieds, and other new developments. Mr. Eaves joined Lycos in 1997 as Senior Product Manager of Online Services, where he was responsible for developing a series of new distribution products and managing several alliances, including AT&T, Microsoft and Netscape. Prior to joining Lycos, Mr. Eaves held engineering and product marketing positions at Intellution, Emerson Electric and the University of Iowa.

Ellison, Carl

Carl Ellison is a Senior Security Architect for Intel Corporation, with special focus on cryptography and cryptographic access control. Prior to the specialization in cryptography, his professional computer science career was dedicated to system design in several areas including digital signal processing, networking, time-sharing, real-time embedded systems, distributed systems, real-time 3D computers graphics, data-flow architectures, and fault-tolerance.

Fares, David

David Fares is Director of Electronic Commerce at the United States Council for International Business (USCIB), where he is responsible for managing the USCIB's electronic commerce policy program and services. The USCIB is the U.S. affiliate of the International Chamber of Commerce, the Business and Industry Advisory Committee to the Organization for Economic Cooperation and Development and the International Organization of Employers. Before joining the USCIB David served as a Project Manager for the Electronics Business Connection

at the New Jersey Institute of Technology; an international legal consultant at SCOR Reinsurance in Paris, France; and a staff attorney at the Franklin County, Ohio Court of Common Pleas.

Foss, Morten

Morten Foss is a research fellow at the Norwegian Research Center for Computers and Law (NRCCL). He is currently writing a research paper concerning international consumer purchases through the Internet and jurisdiction of international e-commerce disputes. He has also participated in the ECLIP project (Electronic Commerce Legal Issues Platform), a research project funded by the European Commission's DG XIII, which function as legal advisors to the European Commission within the field of electronic commerce.

Fox, Jean Ann

Jean Ann Fox is Director of Consumer Protection for Consumer Federation of America, a national consumer advocacy organization with about 260 member organizations, representing over 50 million Americans. She advocates for CFA on financial services and fringe banking, electronic commerce, consumer protections in the auto market, and privacy and fraud issues. She is also Vice President of the Virginia Citizens Consumer Council (VCCC), where she oversees VCCC's participation in regulatory cases involving utilities and financial services and advocates on electric restructuring consumer issues. She also serves as Vice-Chair of Consumers Union and Chair of the Consumer Affairs Advisory Committee to the Virginia Department of Agriculture and Consumer Services.

Frankenberg, Edward

Ed Frankenberg is Director of Web Products and Strategy for PSINet. In this position he is responsible for developing, implementing, and marketing PSINet's Internet applications. He is also responsible for coordinating the company's overall web strategy. Mr. Frankenberg has negotiated marketing agreements with the industry's leading technology companies and has presented web hosting and Internet access proposals to several Fortune 500 companies. Prior to his current responsibilities at PSINet, he served as a senior business development analyst and assistant director of business development.

Gibbons, Llewellyn

Llewellyn (Lou) Gibbons is an assistant professor of law at the University of Toledo College of Law. Professor Gibbons has a JD degree from Northeastern University and a LLM from Temple University. Professor Gibbons was the founder of a NYPIRG small claims court action center serving residents in three counties in upstate New York. Professor Gibbons' area of scholarship focuses on the development of institutions of governance on the Internet.

Glatz, Hanns

Hanns Glatz is a delegate of the Board of Management of Daimler-Chrysler, External Affairs and Public Policy, European Affairs, and serves as head of the Daimler-Chrysler Representative Office in Brussels. He is also an Issue Manager on Consumer Confidence in the Global Business Dialogue on Electronic Commerce. In 1998 he was an EU Working Chair of the Transatlantic Business Dialogue.

Goldsmith, Jack

Jack Goldsmith is Associate Professor of Law at the University of Chicago. He received his B.A. in philosophy *summa cum laude* from Washington & Lee University in 1984, a B.A. in philosophy, politics and economics with first class honors from Oxford University in 1986, a J.D. from Yale Law School in 1989, and a diploma in private international law from the Hague Academy of International Law in 1992. Before going to the

University of Chicago, he was an associate professor of law at the University of Virginia School of Law and worked in private practice. Mr. Goldsmith's chief interests include conflict of laws, private international law, civil procedure, and foreign affairs law. His publications related to the Internet include "Against Cyberanarchy" and "The Internet and the Abiding Significance of Territorial Sovereignty."

Golodner, Linda

Linda Golodner was appointed Executive Director of the National Consumer League (NCL) in 1985, and elected President in 1991. NCL's priority programs are food and drug safety, health care reform, fair labor standards, telecommunications, financial services, environmental issues, and consumer fraud. In addition to being president of NCL, Ms. Golodner co-chairs the White House Apparel Industry Partnership and is a member of the Department of the Treasury Advisory Committee on International Child Labor. She also serves on several national boards, including the Alliance Against Fraud in Telemarketing, which she chairs, and the Bell Atlantic Consumer Advisory Board, which she co-chairs.

Gray, Peter

Peter Gray is a co-founder of the Internet Consumers Organization (ICO), a new organization that provides policymakers, the media and others with policy positions on issues of importance to Internet consumers and providers of online services, including privacy; fraud; costs and fees; collection of sales taxes on Internet purchases; service reliability; personal liability for unauthorized transactions; dispute resolution; and other matters. ICO aims to shape a progressive legislative and regulatory environment for the Internet, and to conduct research and education programs to help assuage consumer fears and enhance their confidence in using the Internet. Mr. Gray was formerly Director of Government Relations at Citicorp.

Gustafson, Sally

Sally Gustafson is the Senior Assistant Attorney General and Chief of the Consumer Protection Division in the Office of the Attorney General in Seattle, Washington. She was formerly in private practice in the Seattle area for four years specializing in federal criminal defense. She was appointed as an Assistant United States Attorney in 1980 and prosecuted federal criminal cases with an emphasis on fraud prosecutions. She also represented the United States in civil matters such as torts, discrimination, condemnation of land, and asset forfeiture.

Halligan, Caitlin

Caitlin Halligan is Chief of the New York Attorney General's newly-formed Internet Bureau. The Bureau coordinates statewide law enforcement efforts regarding on-line consumer fraud, securities trading, and other Internet-related issues. Before joining the Attorney General's office earlier this year, Ms. Halligan worked in private practice in both New York and Washington, D.C. Prior to becoming a lawyer, Ms. Halligan worked for a state-wide policy group focusing on children and poverty issues, and spent several years as a legislative aide in the U.S. House of Representatives.

Handler, Brad

Brad Handler is Associate General Counsel and Director of Law and Public Policy at eBay, Inc. He is responsible for local, federal and international public policy and internal and external intellectual property at eBay, and he spearheaded eBay's SafeHarbor and Legal Buddy System programs. Before joining eBay in 1997, Mr. Handler was in private practice and concentrated in the areas of intellectual property and technology-based transactions.

Harrington, Eileen

Eileen Harrington, an attorney, is the Associate Director for Marketing Practices of the Federal Trade Commission's Bureau of Consumer Protection. She leads the Commission's consumer fraud law enforcement and consumer education efforts. In recent years, the Marketing Practices Program has targeted the use of various communications technologies to defraud consumers. In the law enforcement arena, the Marketing Practices Program's priorities include Internet fraud, telemarketing fraud, direct mail fraud, consumer fraud that crosses national borders, and the fraudulent sale of franchises and business operations.

Harter, Peter

Peter Harter is Vice President of Global Public Policy & Standards for Emusic, Inc. He is responsible for Internet law and policy, technical standards, and government affairs matters. Since joining EMusic in the spring of 1999, Mr. Harter has dealt with issues ranging from copyright, antitrust, security standards, piracy, privacy, databases, domain names, Internet governance, research and experimentation funding, education reform, and the Internet Economy. Currently, he also serves as Chair of the Technology Network's Public Policy Committee. Prior to joining EMusic, Mr. Harter was Global Public Policy Counsel for Netscape Communications for three-and-a-half years.

Jacobs, Elizabeth

Elizabeth Jacobs is an Assistant Director in the Securities & Exchange Commission's Office of International Affairs. She provides the SEC with legal advice concerning international enforcement, trade and regulatory matters. She also was a Branch Chief in the SEC's Division of Market Regulation.

Jenkin, Michael

Michael Jenkin is currently Director General of the Office of Consumer Affairs at Industry Canada. He has held a number of positions at Industry Canada including Director General of Strategic Planning and Corporate Development in the Operations Sector; Director General, Strategic Policy and Consultations, and Director of Economic Development Policy in the Industry and Science Policy Sector. He has worked for a number of other federal departments and agencies including the Ministry of State for Economic and Regional Development and the Federal-Provincial Relations Office and has served as a Science Adviser with the Science Council of Canada.

Johnson, David

David Johnson is a partner at Wilmer, Cutler & Pickering. His practice focuses primarily on the emerging area of electronic commerce, including counseling on issues relating to privacy, domain names and Internet governance issues, jurisdiction, copyright, taxation, electronic contracting, encryption, defamation, ISP and OSP liability, regulation, and other intellectual property matters. He has also served as founding director of the Aspen Institute Internet Policy Project, founding president of Counsel Connect, and founder of the Cyberspace Law Institute. He helped to write the Electronic Communications Privacy Act, was involved in discussions leading to the Framework for Global Electronic Commerce, and has been active in the introduction of personal computers in law practice. His writings include: "Regulation and the Political Process," co-authored with Lloyd N. Cutler, and "Law and Borders - The Rise of Law in Cyberspace," co-authored with David G. Post.

Johnson, Everett

Everett Johnson is a partner at Deloitte and Touche LLP (D&T). He serves as International Director of D&T's global enterprise risk service line, which includes computer auditing and information protection services, directs Firm computer control and computer auditing research and develops state-of-the-art technical materials,

software and training programs related to computer auditing, control, security and e-commerce. He previously served as National Director of the Computer Assurance Services group in the U.S. He currently serves as a member of the AICPA Assurance Services Executive Committee, where he chairs its Electronic Commerce Assurance Services Task Force, which created the CPA WebTrust program.

Katsh, Ethan

Ethan Katsh is Professor of Legal Studies at the University of Massachusetts at Amherst. He is a graduate of Yale Law School. His main area of expertise is law and computer technology and he is the author of two books on the subject, *Law in a Digital World* and *The Electronic Media and the Transformation of Law*, as well as several other essays and articles. Professor Katsh was co-founder of the University of Massachusetts Mediation Project and moderates the Internet Cyberdispute listserv, a discussion list oriented around online dispute resolution, and the Dispute-res listserv, a forum of over eight hundred persons with interests in alternative dispute resolution.

Kramer, Robert

Robert Kramer is currently Vice President and Manager of International Government Relations for Bank of America. Previously at the bank, he was policy manager for international, wholesale and technology-related matters and a manager of finance for Corporate Treasury. Mr. Kramer serves on the FTAA Electronic Commerce Joint Working Group and the Industry Sector Advisory Committee on Services. He is a member of the Coalition of Service Industries' executive steering committee and chairman of its Electronic Commerce and Telecommunications Working Group. He has published articles on international banking, financial modernization, country risk analysis, and electronic commerce.

Lesser, Jill

Jill Lesser is Vice President, Domestic Public Policy at America Online, Inc. in Dulles, Virginia, where she leads the company's domestic public policy, regulatory and industry relations activities and heads the Washington DC office. At America Online, Jill has led industry-wide efforts on a number of emerging public policy issues affecting the Internet and the new information society. She led efforts regarding issues dealing with the First Amendment, privacy, tax, junk e-mail, and more. She also serves as the company's representative on the U.S. Congressional Internet Caucus Advisory Committee and the Public Policy Council of the Internet Alliance.

Love, James

James Love is the Director of the Consumer Project on Technology and has worked with the Center for Study of Responsive Law since 1990. Prior to this Mr. Love was Senior Economist for the Frank Russell Company, and held teaching and research positions at Princeton and Rutgers Universities. Mr. Love is the US co-chair of the Working Group on Electronic Commerce for the Trans-Atlantic Consumer Dialogue, and is active in a number of projects involving electronic commerce, the Internet, telecommunications and intellectual property.

Marina Manfredi

Marina Manfredi is Director of Consumer Policy, Directorate General 24, at the European Commission. Ms. Manfredi joined the European Commission in 1975. After having worked for Commissioner Emma Bonino, she was appointed to her present post in 1997. Directorate General 24 deals with Consumer Policy and Consumers' Health Protection. Its mission is to develop a consumer policy and contribute to consumer health protection and food safety at the level of the European Union.

Matsumoto, Tsuneo

Tsuneo Matsumoto is a professor of private law at Hitotsubashi University, Tokyo, Japan. His major areas of concern are consumer law and computer law. In recent years, he has focused on consumer policy issues for electronic commerce. He has been the adviser for the ECOM Working Group on Consumer Issues since it was set up in 1996, was a member of Expert Group of OECD Committee of Consumer Policy for Guidelines on Consumer Protection in the Context of Electronic Commerce, and currently is serving as the chair of the MITI Study Group on Legal Framework for Electronic Commerce. He is also a board member of the International Association for Consumer Law and the Law and Computers Association of Japan.

Mayer, Robert

Robert Mayer is professor and former chair of the Department of Family and Consumer Studies at the University of Utah. He received his PhD in sociology from the University of California at Berkeley in 1978. His research examines the U.S. and global consumer movements and evaluates consumer protection policies. His current research projects cover electronic commerce and life insurance aspects of genetic testing. Dr. Mayer presently serves on the editorial boards of the *Journal of Consumer Affairs*, *Journal of Consumer Policy*, and *Journal of Public Policy and Marketing*. He is author of *The Consumer Movement: Guardians of the Marketplace* and editor of *Enhancing Consumer Choice*. He is also the official representative of the American Council on Consumer Interests to Consumers International.

McHale, Jonathan

Jonathan McHale is Director of Communications and Electronic Commerce at the Office of the United States Trade Representative. His responsibilities include developing the agenda for trade-related aspects of electronic commerce in the WTO and other regional organizations; implementing the APEC telecommunications Mutual Recognition Arrangement, and the NAFTA telecommunications standards provision; and resolving WTO Basic Telecommunications deregulation issues with Japan. Before joining USTR Mr. McHale worked at the U.S. Embassy in Tokyo, first as a staff assistant to Ambassador Mondale and later as the embassy's Telecommunication's Policy Officer.

Medine, David

David Medine is the Associate Director for Financial Practices, Bureau of Consumer Protection, Federal Trade Commission. Mr. Medine is responsible for enforcing federal statutes protecting consumer financial transactions. These statutes include laws preventing credit discrimination, requiring accurate disclosure of credit and lease terms, protecting privacy of sensitive financial information, and prohibiting unfair and deceptive trade practices. In addition, Mr. Medine has worked on a number of policy issues relating to the development of electronic commerce, including Internet privacy, electronic money, and international consumer protection. He has testified frequently before Congress. Mr. Medine previously taught law at Indiana University and the George Washington University National Law Center.

Michelotti, Carla

Carla Michelotti is the Executive Vice President, Associate General Counsel and Director of Government Affairs at the Leo Burnett Company. Leo Burnett is a multinational diversified consumer communications corporation. Ms. Michelotti is responsible for the legal aspects of the company's domestic advertising and contract negotiations, advertising substantiation, and government affairs issues. She spearheads the company's global efforts defending freedom of commercial speech and works with industry groups to help assure that advertising is protected as an important component of the national and global information infrastructure. Ms. Michelotti has held several positions at the American Advertising Federation and is currently serving on the Federation's board. She is

also on the board of directors of the International Advertising Association, on the Government Affairs Committee of the American Association of Advertising Agencies, and served on the board of directors of the Chicago Advertising Federation from 1990-1997.

Miller, Harris

Harris Miller is President of the Information Technology Association of America (ITAA). Mr. Miller directs the day-to-day operations of the association and leads ITAA's public policy focus in such areas as encryption, taxation, IT workforce shortage, intellectual property, telecommunications reform, year 2000 date conversion, and business immigration. Mr. Miller is also President of the World Information Technology and Services Alliance, which represents 35 high tech trade groups around the world.

Mohit, Farhad

Farhad Mohit is President, CEO and Co-Founder of BizRate.com. Mr. Mohit has an MBA in Entrepreneurial Management from the Wharton School; his graduating thesis focused on business models that would facilitate e-commerce by freeing the flow of information and knowledge between buyers and sellers. Prior to co-founding BizRate.com, Mr. Mohit served as Senior Systems Integration Consultant at Andersen Consulting, where he developed and implemented an equity trading system and provided technical analysis of client-server information systems.

Pearce, Jacqueline

Jacqueline Pearce joined the Australian Competition and Consumer Commission (ACCC) in 1996, to manage the ACCC's work on consumer protection in electronic and Internet commerce. Her work in this area has included the ACCC's discussion paper, "The Global Enforcement Challenge: Enforcement of Consumer Protection Laws in the Global Marketplace," in 1997, the Sydney Global Commerce Conference in November 1998, and coordination of the last two annual International Internet Sweep Days. She assumed the role of International Liaison Officer this year and is responsible for developing and maintaining relations with the ACCC's numerous international counterparts in the areas of competition and consumer protection.

Perritt, Henry

Henry Perritt is dean of Chicago-Kent College of Law and vice president of the Downtown Campus of Illinois Institute of Technology. He is the author of more than 45 law review articles and 15 books on technology and law and employment law, including the 730-page *Law and the Information Superhighway*. Dean Perritt has been appointed to a National Research Council committee on Global Networks and Local Values and was appointed by the governor of Illinois to the Advisory Commission on Internet Privacy.

Phillips, Timothy

Tennessee Assistant Attorney General Timothy Phillips joined the Tennessee Attorney General's Office in May, 1998. Since that time he has worked primarily in the Consumer Protection Division. Specifically, his subject areas include telecommunications, class actions, credit repair, going out of business sales, Internet commerce, the Home Solicitation Sales Act, rental purchases and unsolicited faxes. He participates in the National Association of Attorneys General Subcommittees on Telecommunications, Internet Privacy, Made in the USA Claims, Consumer Product Safety and the NAAG/DOJ Mortgage Discrimination Task Force.

Pincus, Andrew

Andrew Pincus has served as General Counsel for the U.S. Department of Commerce since April 1997. As General Counsel, Mr. Pincus is the chief legal advisor for the Department. Beyond his legal responsibilities, Mr. Pincus also serves as a senior policy advisor for the Secretary and the Department on a broad range of domestic and international issues, including electronic commerce, international trade, telecommunications, intellectual property rights, environmental issues, export controls and technology.

Pitofsky, Robert

Robert Pitofsky is the Chairman of the Federal Trade Commission. At the time he was nominated by President Clinton to chair the FTC, he was a Professor of Law at the Georgetown University Law Center and Of Counsel to the Washington, D.C. law firm of Arnold & Porter. He also has held the positions of Commissioner (1978-1981) and Director of the Bureau of Consumer Protection (1970-1973) at the FTC. He chaired the Defense Science Board Task Force on Antitrust Aspects of Defense Industry Downsizing in 1994, has been a member of the Council of the Administrative Conference, the Board of Governors of the D.C. Bar Association, and the Council of the Antitrust Section of the American Bar Association. In addition, he has been Dean of the Georgetown University Law Center, a professor at New York University and a visiting professor at Harvard Law School.

Pollack, Malla

Malla Pollack is Associate Professor of Law at Florida Coastal School of Law. Her law review articles focus on intellectual property and constitutional law. She has taught at Duke University School of Law, Chicago-Kent College of Law, and at the University of Chicago School of Law. She has a Masters degree in library science from Queens College, of the City University of New York, and a JD from Benjamin Cardozo School of Law. She has also worked in private practice, focusing on intellectual property litigation.

Prescott, Charles

Charles Prescott is Vice President of International Business Development and Government Affairs at the Direct Marketing Association. The DMA is the largest trade association for business interested in interactive and database marketing, with 4400 member companies from the US and 53 other nations. Mr. Prescott has spent his career in international corporate securities, finance, and new country development law and projects, and currently serves as DMA's representative to the U.S. Council for International Business. Mr. Prescott is a frequent speaker on privacy issues, especially as concerns the direct marketing industry, and has spoken at numerous international and U.S. direct marketing events. He is the principal author of the Hong Kong Direct Marketing Association's Code of Practice on Privacy.

Rosenthal, Lisa

Lisa Rosenthal is the Commission's legal advisor for international consumer protection. She has been an attorney at the Federal Trade Commission, Bureau of Consumer Protection since 1995. Before assuming this role, her work at the Commission involved investment fraud, cross-border fraud, credit-related fraud, and information privacy. Ms. Rosenthal earned her law degree from the University of California at Los Angeles School of Law and her BA degree from the University of California at Berkeley.

Rotenberg, Marc

Marc Rotenberg is executive director of the Electronic Privacy Information Center (EPIC) in Washington, DC. He served on the Expert Panels on Cryptography Policy and Computer Security for the OECD and on the

Legal Experts Panel on Cyberspace Law for UNESCO. He recently chaired the 1999 conference on Computers, Freedom and Privacy: The Global Internet.

Rusch, Jonathan

Jonathan Rusch is Special Counsel for Fraud Prevention in the Fraud Section of the Criminal Division at the U.S. Department of Justice in Washington, D.C. In that capacity, he serves as the Department's coordinator of the Internet Fraud Initiative, a nationwide initiative to increase Internet fraud prosecutions and improve public education and prevention on Internet fraud. He also serves as Chair of the interagency Telemarketing and Internet Fraud Working Group, which facilitates coordination and communication among federal law enforcement and regulatory agencies on telemarketing and Internet fraud enforcement matters.

Saunders, Margot

Since 1991, Margot Saunders has been the Managing Attorney of the Washington office of the National Consumer Law Center. Her duties include representing low income clients in Congress on financial credit issues, and analysis of water and energy issues as they affect low income people. She has testified before various Congressional committees on the impact of various proposals on low income households, just completed a term as a member of the Federal Reserve Board's Consumer Advisory Council, and the American Water Works Association Public Advisory Forum. She is coauthor of *Access to Utility Service, Energy and the Poor: The Crisis Continues*, as well as numerous articles and consumer and utilities laws as they affect low income people in the United States.

Schrader, Russell

Russell Schrader, senior vice president and assistant general counsel for Visa U.S.A., is responsible for managing legislative and regulatory issues and corporate matters in the United States. Prior to joining Visa in 1996, Schrader served as vice president and senior associate counsel to The Chase Manhattan Bank, where he was responsible for national consumer financial services. He has written and spoken on a wide variety of topics in the banking industry, including privacy, bankruptcy, identity theft, and general business issues facing multinational financial institutions.

Schwartz, Teresa

Teresa Schwartz has served as Deputy Director of the FTC's Bureau of Consumer Protection since 1995. Prior to joining the Commission, she was a member of the law faculty at George Washington University Law School. During her 25 years on the faculty, she served as the academic dean, taught and published in the areas of administrative law, torts, and products liability, and was named the J.B. and Maurice C. Shapiro Professor of Public Interest Law. Ms. Schwartz began her legal career in 1971 as an Attorney Advisor to Federal Trade Commissioner Mary Gardiner Jones. In 1978 she was awarded a White House Fellowship.

Silbergeld, Mark

Mark Silbergeld is co-director of the Washington, DC office of Consumers Union, publisher of *Consumer Reports* magazine. Mr. Silbergeld has experience in a wide range of policy areas including international trade, federal trade regulation, and federal consumer health and safety regulation. He serves as an officer or director of several nonprofit organizations, including the Center for the Study of Services. He is secretary of the Alliance for Justice, president emeritus and board member of the Alliance of Nonprofit Mailers, and vice president and chair of the Policy Resolutions Committee of the Consumer Federation of America. He is also a former member and chair of the Maryland Consumer Council.

Singleton, Solveig

Solveig Singleton is the director of information studies at the Cato Institute. She specializes in privacy policy, encryption, and telecommunications law. She currently serves as vice chairman of publications for the Telecommunications and Electronic Media Practice Group of The Federalist Society for Law & Public Policy Studies. Her articles have appeared in the Journal of Commerce, the Washington Post, The Wall Street Journal, Internet Underground and HotWired.

Smith, Frances

Frances Smith is executive director of Consumer Alert, a national consumer group with headquarters in Washington, D.C. She directs the policy administrative, and consumer education work of the organization. Ms. Smith is also the coordinator of the National Consumer Coalition (NCC), an on-going coalition of 27 market-oriented national and state-level organizations representing 4 million consumers focusing consumer public policy issues. Ms. Smith is a frequent guest on television and radio programs, addressing a broad range of consumer issues and concerns. Her articles have appeared in USA Today, the Washington Times and Legal Times.

Stevenson, Hugh

Hugh Stevenson is Associate Director for the Division of Planning & Information in the FTC's Bureau of Consumer Protection. The Division coordinates the FTC's international consumer protection program. Mr. Stevenson has worked at the FTC since 1991.

Sussman, Michael

Michael Sussman is an attorney at the U.S. Department of Justice in Washington, D.C., where he has worked since 1993. He currently serves as a trial attorney in the Computer Crime and Intellectual Property Section of the Department's Criminal Division. Michael has particular expertise in the international dimensions of crimes in cyberspace, and his article, "The Critical Challenges from International High-tech and Computer-Related Crime at the Millennium," will be published by the *Duke Journal of Comparative and International Law* in July 1999. Mr. Sussman has also been Special Assistant to the Assistant Attorney General for the Criminal Division, a Special Assistant U.S. Attorney in the Eastern District of Virginia with the Department of Justice, and a member of the White House in the Office of Intergovernmental Affairs.

Swindle, Orson

Commissioner Swindle was sworn in as a Commissioner of the Federal Trade Commission in 1997. Mr. Swindle served in the Reagan administration as Assistant Secretary of Commerce for Development at the Department of Commerce. He directed financial assistance programs to economically distressed rural and urban areas of the country. Mr. Swindle's public service also includes serving as State Director of the Farmer's Home Administration for the U.S. Department of Agriculture. Mr. Swindle has also had a distinguished military career.

Sylvan, Louise

Louise Sylvan is the Vice-President of Consumers International and the Chief Executive of the Australian Consumers Association. She has been active in the consumer movement nationally and internationally for over 15 years, advocating for consumer rights in the health and financial services sectors. Ms. Sylvan's most recent work has been advancing consumer protection in the international arena and in the electronic commerce area. She has previously served for six years on the Australian Prime Minister's Economic and Planning Advisory Council, and has served on the Federal Minister's Consumer Advisory Council on Consumer Affairs.

Thompson, Mozelle

Commissioner Thompson was sworn in as a Commissioner of the Federal Trade Commission in 1997. Prior to his service as Commissioner, Mr. Thompson was Principal Deputy Assistant Secretary of the Treasury where he was responsible for overseeing domestic spending and credit policies, including the operations of the Federal Financing Bank and the Office of Government Financing.

Torrence, Haywood

Haywood Torrence is Government Relations Director, Issue Analysis at Bell Atlantic Corporation in Washington DC. Mr. Haywood is responsible for various aspects of public policy development for Bell Atlantic with respect to communications issues, especially issues related to the Internet.

Torres, Frank

Frank Torres is legislative counsel for the Consumers Union, which publishes *Consumer Reports* magazine. Mr. Torres specializes in consumer protection policy issues in the banking and financial services, electronic commerce, consumer credit mortgage lending, and electronic funds transfer areas. Mr. Torres has spoken before several conferences on e-commerce issues.

Turner, Michelle

Michelle Turner is Director, Assistant General Counsel for Dell Computer Corporation. Ms. Turner manages the legal team of Dell's Home and Small Business Division, which includes Dell's Online and Web-based Products organizations. She also manages the legal review process for Dell's worldwide advertising and marketing activities. Previously, Ms. Turner served as Dell's Intellectual Property Counsel during which time she had various responsibilities including developing and maintaining the company's worldwide trademark and copyright programs as well as managing its desktop patent program.

Valentine, Debra

Debra Valentine, General Counsel at the Federal Trade Commission, is the Commission's chief legal officer and adviser. She formerly served as the Commission's Assistant Director for International Antitrust overseeing FTC staff's work with competition authorities around the world and directing the staff's work with multilateral organizations such as the WTO, APEC, and the OECD. She joined the Federal Trade Commission in May 1995 as Deputy Director for Policy Planning. In that position, she coordinated the FTC hearings on global and innovation-based competition and played a substantial role in drafting the report on Competition Policy in the High-Tech, Global Marketplace.

Varney, Christine

Christine Varney rejoined Hogan & Hartson, after five years in government service, to head the firm's Internet Practice Group. Ms. Varney's practice provides assistance to companies doing business globally, primarily through the Internet, including advice in business planning and corporate governance, international trade and tax issues, content provision and data collection practices, intellectual property and general liability issues. Ms. Varney also provides antitrust, competition policy and regulatory advice to a variety of companies. During her recent government tenure, Ms. Varney served as a Federal Trade Commissioner and a senior White House advisor to the President.

Wayman, James

Jim Wayman is the Director of the U.S. National Biometric Test Center, located in the College of Engineering at San Jose State University in San Jose, California. The Test Center was established in 1995 under funding from the U.S. Government to advise government agencies on the use of biometric identification devices. His early work was in acoustics and speaker recognition. In 1986, he became a full-time researcher for the Department of Defense in the areas of technical security and biometrics, inventing and developing a biometric system based on the acoustic resonances of the human head. Dr. Wayman holds two patents in speech processing and is the author of dozens of articles in technical journals and conference proceedings on biometrics, speech compression, acoustics, and network control.

Wellbery, Barbara

Barbara Wellbery is Counselor to the Under Secretary for Electronic Commerce at the U.S. Department of Commerce where she heads up the Electronic Task Force for the International Trade Administration. She is responsible for all aspects of electronic commerce including privacy, consumer protection, standards, and authentication. She previously served as Chief Counsel for the National Telecommunications and Information Administration (NTIA). At NTIA, Ms. Wellbery worked on a wide range of legal and policy matters relating to telecommunications and information issues including the 1996 Telecommunications Act, privacy, universal service, and copyright.

Wenger, Eric

Eric Wenger is an Assistant Attorney General in Attorney General Eliot Spitzer's newly formed Internet Bureau. The Bureau coordinates statewide law enforcement efforts involving computers, online services, and the Internet. His work with the Attorney General's office has focused on the advertising of online services, such as America Online, IDT, and Juno Online Services. Mr. Wenger also currently serves as Chair of the Internet Privacy Working Group of the National Association of Attorneys General. Prior to the creation of the new Internet Bureau, Mr. Wenger served as Chief of the Internet and Computer Unit in the Attorney General's Bureau of Consumer Frauds and Protection.



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For further information, along with the text of all comments submitted, please consult the Federal Trade Commission's Web page at www.ftc.gov. Additional comments will be accepted through July 1, 1999.