

>> I am Fred Maas, I serve as legal counsel to the Federation of genealogical societies, and also is a member of the records preservation and access committee, a joint committee of the Federation of genealogical societies national geological societies, and the international Association of Jewish genealogical societies, I basically have two messages today. The first is, genealogists do not just do a hobby. I have been, as we examined the impact of the denial of this information, on what an impact it would have on actual commerce, and that is a point I am prepared to elaborate on at great length. I second point is, it is a longer 2011. All of the cases that have prompted this legislation arise out of a situation in 2011, where the identity thieves worth filing fraudulent tax returns, the ones that made headlines were those that involves using the Social Security numbers of recently deceased children. My thesis is, our problem really does not involve the disclosure of the Death Master File, if the see if had gone to bank to take out a mortgage or loan, if they had tried to buy a car, if they had tried to open a credit card or credit account, if they had even tried to hook up utilities to an apartment, they would have been rejected using the Social Security number of a deceased person, because all of those people would have checked the Death Master File and determined that they probably did not want to do business, it they had not figured out how to collect from a dead person. The problem I submit, and the theme that the genealogical community has emphasized and all of the seven hearings on this topic, and file statements and most of those cases, is the problem is not the disclosure of the Death Master File, the problem is when it is not used is when fraud occurs. The problem was, in 2011, the IRS was clearly not using the Death Master File to flag cases that required further scrutiny.

>> I am sorry, we need to wrap up.

>> We are done, I do call attention to the chart, I have digital versions, the one point I want to make is, anything we do today, only affects one of the seven categories listed in a treasury IG report. Representing less than 2% of the problem, if we shut down the Death Master File today, the most we would hit is 2% of the problem, the problem is that these are using living peoples Social Security, that is her problem.

>> Thank you, I apologize for the 3 min. limitation on speaking, but we intend open the discussion up with more time at the end of the meeting, but first we want to march our process forward with the 3 min. limitation. That was Mr. Maas's presentation on genealogical societies. Next is Daniel Newman, from the economic --

>> I want to remind people that this is been recorded, and we intend to transcribe the process, FYI. That is the process going forward.

>> [Indiscernible - low volume]

>> Thank you Mr. Newland. Next up is Elizabeth Milton from DCM services. Elizabeth.

>> [Indiscernible - low volume]

>> Because they are subject to these requirements, and there -- they are larger participant in the debt collection market, so we are audited by the consumer financial information Bureau, that is fairly new. If this information is not available, you have debts going unpaid that creditors have the legitimate right to have paid, to have the issue as Mr. Motz talked about, the people that do not have the information about who has died who cannot prevent the fraudulent extension of credit. The use of the DMF helps prevent fraud. Thank you.

>> Thank you. Brian Fitzgerald, ACG consultants.com. Brian, could you move the microphone up a little bit, if possible.

>> Brian Fitzgerald, with American Continental group, on behalf of the Death Master File and. Thank you for the opportunity to provide comments, on behalf of the coalition, the coalition is, provides the growing number financial service, the coalition is comprised of it growing number of financial services, electing the DMF, in the areas of insurance, canoe -- annuity, extensions, credit rating and other such other parties have utilized the DMF for the purpose of financial services. The coalition services have been I -- individually gauge on public policy issues, affecting access to the DMF for years until recently the focus had been on legislation that would be similar to the new law cut restricted access to the DMF would prevent identity theft and fraud copper the recent enactment of the bipartisan acts, our focus is now on supporting enactment of relation to support section 203 of that law. We enacted -- we think the department for acting quickly and adding information from interested parties, this would be in and or and step in understanding the multiple uses of DMF by when Angela in stood to shins, the manner that they access the DMF and the concerns from financial it institutions about the DMF. We also appreciate the departments interest and the members of Congress many who made statements on the chamber therefore is concurrent with the I partisan act.

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I am Fred Moss. I serve as legal counsel to the Federation of Genealogical Societies, and also as a member of the Records Preservation and Access Committee, a joint committee of the Federation of Genealogical Societies, National Genealogical Societies, and the international Association of Jewish Genealogical Societies. I basically have two messages today. The first is, genealogists do not just do a hobby. I have seen, as we examined the impact of the denial of this information, on what an impact it would have on actual commerce, and that is a point I am prepared to elaborate on at great length. My second point is, it is no longer 2011. All of the cases that have prompted this legislation arise out of a situation in 2011, where the identity thieves were filing fraudulent tax returns, the ones that made headlines were those that involved using the Social Security numbers of recently deceased children. My thesis is, our problem really does not involve the disclosure of the Death Master File. If the thief had gone to a bank to take out a mortgage or loan, if they had tried to buy a car, if they had tried to open a credit card or credit account, if they had even tried to hook up utilities to an apartment, they would have been rejected using the Social Security number of a deceased person, because all of those people would have checked the Death Master File and determined that they probably did not want to do business, if they had not figured out how to collect from a dead person. The problem I submit, and the theme that the genealogical community has emphasized at all of the seven hearings on this topic, and filed statements in most of those cases, is the problem is not the disclosure of the Death Master File. The problem is, when it is not used is when fraud occurs. The problem was, in 2011,

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Don Hagen >> Thank you Mr. Newman. Next up is Elizabeth Milton from DCM services. Elizabeth.

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Don Hagen >> Thank you. Next up, Brian Fitzgerald, ACG consultants.com.

>> Brian Fitzgerald, with American Continental group, on behalf of the Death Master File and thank you for the opportunity to provide comments, on behalf of the coalition. The coalition provides a growing number financial services-- The coalition is comprised of its growing number of financial services, selecting the DMF, in the areas of insurance, annuity, extensions, credit rating and other such services. Other parties have utilized the DMF for the purpose of financial services. The coalition services have been individually engaged on public policy issues affecting access to the DMF for years until recently the focus had been on legislation that would be similar to the new law that restricted access to the DMF, would prevent identity theft and fraud up to the recent enactment of the bipartisan acts. Our focus is now on supporting enactment of legislation to support section 203 of that law. We enacted -- we thank the Department for acting quickly and adding information from interested parties, this would be an interim step in understanding the multiple uses of DMF by financial institutions, the manner that they access the DMF and the concerns

from financial institutions about the DMF. We also appreciate the Department's interest and the members of Congress many who made statements in the chamber. Therefore in concurring with the Bipartisan Act,