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TANYA'S NEW BRIST FOR SCORING COUNTRY SONGS

Weary investors awaiting earnings

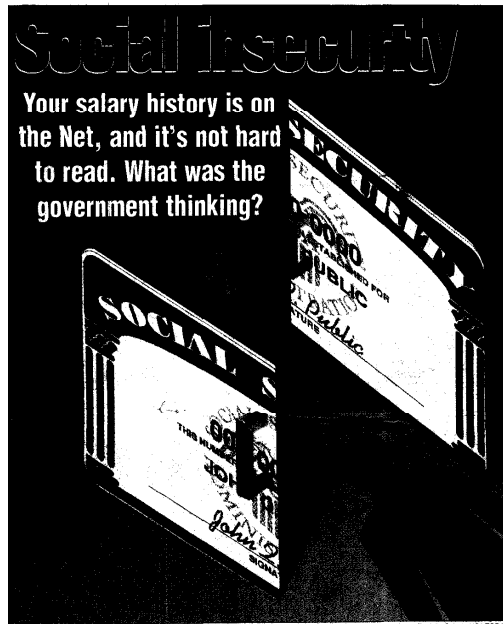
By David Henry
USA TODAY

NEW YORK — Investors who fearfully fixated on interest rates for nearly a month are hopefully turning their attention to corporate earnings. Quarterly earnings reports that start landing in force this week could contain enough good news to help the stock market stabilize after its recent

COMPLETE MONTHLY STOCK FUND RESULTS, 3-5-9-12

bruising analysts say. "This is a super-quarter we're going to have here," says Peter Canale, investment strategist at Dean Witter. The sharp rise in interest rates has left the stock market in no shape to withstand more bad news. The yield on 30-year Treasury bonds has shot up to 7.12% from 6.53% Feb. 14. But the worst damage to stocks has occurred since the Federal Reserve boosted short-term rates March 25. Since then, the Dow Jones industrial average has lost 379 points. Even after Friday's 49-point rise to 6526, the Dow is 8% off its March 11 high.

Any negative earnings shocks could easily send stocks tumbling again. But there is reason for optimism if analysts are correct: First-quarter earnings will be up 12% for Standard & Poor's 500 companies according to estimates compiled by First Call. That would compare with



By Julie Stacey, USA TODAY

COVER STORY

Few key bits of info open Social Security records

By Simon L. Garfinkel
Special for USA TODAY

The Social Security Administration, trying to speed service and cut costs by using the Internet, inadvertently has compromised the financial privacy of tens of millions of Americans.

Social Security's month-old on-line service is handy for taxpayers looking for instant access to their financial records. But it also gives nosy neighbors, ex-spouses, prying relatives and just about anyone else the ability to view these same files if they have some very basic information.

What could they see? How much someone earned every year, going back to 1951. How much someone will get in Social Security benefits after retirement. How much their families would get now if they died.

Nearly 28,000 people requested the free information on-line in March at <http://www.ssa.gov>. "As soon as crooks start exploiting this service

But others argue that benefits of easy access outweigh privacy fears

to get other people's information, Social Security is going to have a real problem on its hands," warns Evan Hendricks, chairman of the U.S. Privacy Council, a Washington, D.C.-based federation of privacy activists.

As use of the Internet expands, its lure of convenience is breaking promises of privacy. And as on-line exchanges become as accepted as faxes or automatic teller machines, critics say, the drive to provide new services will continue to outpace appropriate restraints.

In this instance, people familiar with the new Social Security system say, there is danger for abuse from many directions: a legal adversary, an employer seeking to learn about an employee's outside income, an ex-spouse contemplating adjustments in support.

"I like to see this sort of easy access to your own personal information," Hendricks says, "but

Please see COVER STORY next page ▶

Netanyahu to push 'fast-track' peace talks

By Lee Michael Katz
USA TODAY

Israeli Prime Minister Benjamin Netanyahu is set to meet with President Clinton at the White House today to promote "fast-track" peace talks. The Clinton administration has expressed interest in the idea in hopes of reviving peace talks that threaten to collapse over Israel's construction of 6,500 housing units amid Arab neighborhoods in Jerusalem.

Since work began on March 18, there have been daily clashes between Palestinians and Israeli troops, as well as suicide bomb attacks on Israel.

Netanyahu proposes to reach a final peace agreement in 6 to 9 months, well before the current May 1999 deadline.

Clinton is expected to press Netanyahu to freeze construction, and to urge Palestinian leader Yasser Arafat to curb violence.

Far from halting construc-

tion, Israelis are accelerating the work. Six mobile homes were rolled in Sunday. Since the project "requires security and police and causes tensions, it's healthier to complete it quickly," said Jerusalem Mayor Ehud Olmert.

Netanyahu, en route to Washington, stopped in Minnesota to visit Jordan's King Hussein, 61, who was in Mayo Clinic recuperating from surgery.

▶ Hard-line stances, 8A

NASA Column to land

By Paul Hoversten
USA TODAY

NASA on Sunday ordered space shuttle Columbia to short a planned 16-day mission because of a faulty power generator.

"The conservative thing to do is to land on Tuesday," said NASA shuttle director Tom Holaway.

Columbia's seven-member crew was in no danger from the equipment failure. The astronauts will spend today packing their bags and stowing gear for landing, NASA said.

Landing is set for 2:38 p.m. ET Tuesday at Florida's Kennedy Space Center. Had the mission been an emergency, the shuttle could have come home in a matter of hours.

Shuttle commander Jim Smith called the outcome "mainly a disappointment," added it was "the right thing to do under the circumstances."

A typical flight costs between \$45 million and \$50 million. It was only the 11th time in 83 shuttle flights that equipment problems forced a shuttle home early.

The power generator, called a fuel cell, is one of the devices aboard the shuttle. The cell produces power by combining supercold liquid hydrogen and liquid oxygen.

Only two of the \$5 million devices are needed to operate the spacecraft safely. Both main fuel cells were working fine, NASA said.

The third would be needed for 33 experiments in the billion European-built Spacelab in Columbia's cargo bay.

The astronauts, whose mission began Friday, were growing protein crystals for medical research and light dots of fires to see how flames behave in weightlessness.

But NASA shut down the cell Sunday out of concern that the generator might catch fire or an explosion.

Scientists say they hope Columbia's experiments could put aboard another flight.

▶ 3-year project, 3A

Dike built



Preventive measures: Volcanoes help pile sandbags on tar, Minn., Sunday. The riv

phone
k. Life Tuesday

● Coup for a coupe
Ford Escort ZX2 delivers what a coupe is supposed to, and it's affordable. Money Wednesday

● Going for the go
A Tiger Woods' victory echo beyond golf. \$1

'Investigators would love this'

Continued from 1A

"We need something to discourage the wolves," Social Security officials don't see a problem. "We have confidence that in the huge majority of cases, the people requesting these things are the right people," says John Sabo, the Social Security Administration's director of the Electronic Services Staff. Last year, the Social Security Administration mailed some 4 million financial reports to taxpayers at a cost of \$5.23 each, Sabo says. Delivering the same report over the Internet costs a fraction of a penny.

'Social Security numbers are easy' to get

But it's virtually impossible to know if the on-line version of the financial reports, called PEBES — Personal Earnings and Benefit Estimate Statement — is being abused. It's also just about impossible to track down an abuser.

COVER STORY

The key to opening PEBES, a Social Security number, mother's maiden name and state in which a person was born.

"That information is not exactly a state secret. "Social security numbers are easy" to get, says Beth Givens, manager of the Privacy Rights Clearinghouse in San Diego.

Information vendors used by banks, credit agencies and private detectives can deliver a Social Security Number for a small fee. They also frequently are known by co-workers or spouses. And driver's license numbers in many states are the same as Social Security numbers.

A mother's maiden name and place of birth can show up in court papers, marriage licenses or divorce decrees. "Many states have a vital statistics department. You could get it that way. These documents are public record," she says.

Mark Welch, an engineer at Netscape Communications in California, makes of popular Internet software, says he's disturbed to see the information so readily available.

"I was just thinking of all the ways that people could misuse this information," Welch says.

"A potential employer could use this to determine my salary history. My co-workers could use this to determine how much I was making relative to them. My landlord could use this report to decide if I'm making enough money to be able to rent an apartment. I could make a decision on whether or not to sue someone based on how much money I thought they had.

"Private investigators would love this kind of information." "It would be a tremendous asset to people who know how to obtain this information," says Paddy Calabrese, owner of Inter-tel Detective Agency in Seattle.

"If somebody calls me up and says they want to know somebody's income, I just pop into this thing, I charge them \$2,000 and it costs me nothing."

Where are the penalties for snooping?

There are supposed to be penalties for snooping. A warning appears when someone enters the PEBES website: "I certify that I am asking for information about my own Social Security record. I understand that if I deliberately request information under false pretenses, I may be guilty of a federal crime and could be fined and/or imprisoned."

The warning is nearly identical to banners used on many government agency websites, permitting those entering wrongly to be prosecuted under the Computer Security Act.

Prosecutions are exceedingly rare, in part because it is difficult to trace an on-line user, and there is little deterrent to outweigh great potential interest. Officials say they have no evidence that anyone has wrongly accessed a PEBES file.

But they probably wouldn't know. With libraries, schools and even coffee shops now giving access to the Internet — as well as access available worldwide — it would be practically impossible to track down a person illegally requesting files.

Still, not all privacy advocates are disturbed by PEBES. Marc Rotenberg, director of the Electronic Privacy Information Center, says the ability of people to easily obtain the information outweighs concerns about the few who abuse it.

"Promoting first-party access to personal information is often times as important as . . . restricting access," says Rotenberg. "By making these systems more transparent, the government gives individuals greater control over information that has an important impact on retirement planning."

"I'd like to see more agencies set up these services, though I'd draw a line at tax records and medical information."

Other organizations that hold sensitive financial information on Americans have decided against putting their files on the Internet — at least for now.

One of the problems in trying to make PEBES more secure is that the current state of technology and government restrictions on the use of encryption, or data scrambling, make it difficult to make the information any tougher to get at.

"Ideally, we would prefer if we could authenticate people through some sort of digital identity," says Bruce Carter, who runs the website for the Social Security Administration. "But there just isn't the infrastructure available for that yet."

SSA says complaints are of too tight security

Here's how a computer user can access PEBES: An Internet user goes to the Social Security Administration's website, clicks a button labeled "PEBES," wades through two pages of warnings and then responds to queries — full name, address, phone number, Social Security Number, mother's maiden name and state of birth.

After the information is entered, the user clicks a button on the computer's screen and views the taxpayer's entire financial history — how much has been paid into Social Security, how much into Medicare, expected benefits, yearly income.

The Internet user then can print the information or request that the report be sent through the mail.

Carter says that while the Social Security Administration has received some complaints about the privacy of the system, most of the complaints received have been that the security is too good; roughly 30% of the people who have attempted to view their reports failed because the information they provided did not exactly match the spelling stored in government computers.

After eight failed attempts to view a report, the system locks out the user for 24 hours.

Eight attempts is far too many, says Hendricks of the Privacy Council.

"I think that this is really a good case of three strikes and you're out," he says. "When you step back, you see that the Social Security Administration has not thought through the privacy and security implications of this."

In Mi

By Anne Sclater
USA TODAY

Two weeks ago residents of Bonner, S.D., got sandbags and build walls expected from a By Sunday most of it had left town, much of derwater, and those who were recovering from high winds and blowing "Normally when we season it's warm. But we ter clothes and wading said Renner volunteer F Christenson.

It's the same story across eastern Dakotas and west as a blizzard that mo dumped up to 3 feet of s ready braced for heavy flooding as snow melted. The same system hit V

urday, leaving travel at a Three temporary di hold back the rising Rer peton, S.D., collapsed ladder a steady downpour.

illies to leave their home The river was at a rec 10 feet over flood stage on Sunday afternoon, s meteorologist with the N Service's Bismarck, N.I

Flood preparations ha there for weeks, but th more severe than norm

"It happens every ye forecasting floods of reco Red (River)," Fors said.

Towns along the river ies, as well as hamlets i Minnesota, have been fi ters for the past week, bu



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