

Hello, my name is Michael Hogan and I am from Portland Oregon.

I want to start off with saying thank you for taking my comment. A little about myself: I am a full time student and aspiring accounting major at Portland Community College. I am a former active duty U.S. Marine and currently indulging the benefits of the GI Bill. Late in this year in class the FTC became of particular interest to me as my Economics professor previewed classmates and I of a couple of the FTC's public speeches online, addressed by Chairwoman of the Federal Trade Commission, Edith Ramirez. I'd like to cite in particular some concern I had after reading the speech titled "Protecting Consumer Privacy in the Digital Age", this speech was given on August 22nd of this past year in Aspen Colorado. Recently, when I was online I was giving out information through a website regarding my potential and eligibility for cheaper auto insurance. My concern became, what extent is the FTC actively protecting my consumer privacy? When I input personal information through a third party website for a car insurance quote, is the information I enter staying private? I would believe it is was since I had not been prompted or made aware of otherwise when I entered the site. How would I know what measures are enforced, and how can the active consumer be aware of their security when browsing? We collectively

have a great ability to change the internet for the better. If we demand that sites advocate for, and actively protect consumer information it could promote change. I know that in the past 5 years I have seen the food industry turned upside down from consumer demand to provide organic options. What I would like to see is for the same standard consumers have come to trust through organic certifications, formally by the USDA (United States Department of Agriculture), be demanded for that of an internet standard, such as a simple symbol in the corner of websites verifying collaboration with the FTC and standards of protection for consumers while visiting sites. Through this, consumer welfare in the digital world could become a worldwide trend. People could trust a website to protect their digital privacy. Is this something that has been looked into?

Thank you.