

Federal Trade Commission
Office of the Secretary
600 Pennsylvania Avenue NW
Suite CC-5610 (Annex C)
Washington, DC 20580

Re: Competition and Consumer Protection in the 21st Century Hearing, Project Number P181201

Everything a person does online generates data, and a lot of companies collect and sell that data to other companies. It's not right. Online identity theft and the selling of private information that has been harvested from online sources isn't a new concern; it has been going on for years, and it needs to be addressed. I don't think data should be collected by companies at all, and it shouldn't be used for anything. Like most people, I use all the available digital services--Google searches and Gmail, Facebook, Amazon, etc. I try to stay away from them collecting my data as it is, but I can't.

One of the problems is that there is no way the average citizen is going to read all of the terms and agreements that we must agree to in order to use these sites. Plus, there is no way anybody will be able to understand the terms, even with a law degree. If you decline to agree to these companies' terms, you simply can't get that product online. Therefore, it is not an option; it is a decree. These companies need to be more transparent and alert the public honestly about what information they are collecting. They need to stop hiding stuff in the mumbo jumbo.

We also need more competition. If you're dominating something and buying up the whole market, that's no longer a competitive market. That's a monopoly. If there were more choices and one was available that offered the same product *without* collecting personal data, people would choose that company. I'm not using these services for free; I have to view their ads. That's a problem, too, because they show ads geared toward adults, and I have children that don't need to know about those products!

I am one of the several hundred million people who got exposed in the recent Equifax data breach. As of now, they haven't taken any concrete action but are, instead, "monitoring" the situation. I was notified about this through snail mail, after the fact. They said they would monitor my Social Security number for a year and see how that goes, and then, they will let me know. Yet, if anyone uses my identity to open a credit card, buy a home, or claim job experience, it doesn't do me any good because Equifax will not cover it. That's the fraud part that they should have to cover. Although nothing bad has happened yet as a result, I don't know how long it is going to take. One year? Three years? I may not have lost anything tangible yet, but I have lost peace of mind.

Why is it that people from other countries, that I have not done any business with, can call me on the phone because they have bought my information from other companies? I can't block their calls, and our government, so far, can't hold them accountable for spamming me with unnecessary, harassing phone calls. For all I know, these companies could be trying to sell my information to illegal immigrants who will then use my stolen identity to live in the United States.

I have lost security of my information. I have no control over it anymore, but neither do they. Nobody is responsible enough to keep control of my information. A person's information should be for billing purposes only. The people aren't very well-informed on this subject. The public needs to be enlightened, but these media corporations should not be allowed to steal our information and sell it without our knowledge.

Sincerely,

Brian Smith