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## Deborah Persinger

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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

There is little privacy left when people go online. For instance, if I go onto a website, the next time I log back onto my browser it is full of advertisements from that website. If I go on the Macy's website, it is just a little creepy that Macy's ads will soon pop up in my browser. If I use Facebook, I later get messages from people saying I should "friend" them. I know these people, but how does Facebook know that I know them?

Online data is very valuable, and large companies like Facebook and Google make money using and sharing it. The problem is, this is my data. It should not be shared except with those I choose and only with my clear consent. For example, if I'm applying for a home loan with Wells Fargo, it should be my choice who they share my information with. It should not be up to them, and media companies like Google, to decide who they can sell it to or how they can profit from it.

The Federal Trade Commission needs to take a hard look at these online data practices. All the new technology we have is creating problems with personal privacy, the security of our data, and the monopolizing of online services by single large corporations. I do use Google, Google Maps, and Facebook. I don't really like social media that much, however, I'm a Realtor, and being online and connected is vital to getting my name out there.

Most people don't have the time or expertise to read all of the information in the disclaimer you must click on before using a site. I admit I don't read all the lengthy legal jargon. I understand this is the trade-off I make to use a site for free, but exactly what rights I am giving away needs to be made clearer. I think the information regarding what is going to be done with your personal data needs to be separate and in bold type. It should not just be mixed in with all the rest. That way, you will really know what you are doing before you click "I Agree."

It is even more concerning that some of these organizations, like Equifax and Facebook, have either experienced serious data breaches or have sold data to other entities without their users' permission. Having previously been the target of an online scam, I now wonder who has my data, where they got it from, and how they plan to use it in the future. I want the FTC to realize that the rules for the distribution of private data need to be reviewed and then tightened up.

I find it eerie that somebody, or some media company, can know everywhere I've gone online, and then sell my information to another media company. I've heard it suggested that I should delete or restrict the cookies in my computer's memory to keep companies from tracking me, but why should that be my responsibility? People should be able to visit a site without that site, and many others, coming back and targeting them.

Regards,

Deborah Persinger