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August 5, 2018

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

I recently received a new Medicare card that does not reflect my Social Security number. I think that is the kind of step that online services should take to protect your private information. Instead, companies like Facebook and Google share your information for profit, rather than protecting it. For instance, I can be looking at something online one day, and the next day, there's an ad asking me to buy it. It bothers me that this is happening. I wonder, *How do they know what I'm doing?* I feel like they can get all my information just because I click on something. If I click on something else, they're going to know about that, too!

When I signed up for my services, I did not read the terms and conditions because they were as long as five pages. I don't think it's fair that the terms and conditions are so lengthy and written in jargon that the normal person doesn't really understand. I certainly didn't know that my information was being used for profit by these services. Not only do I feel that this is simply wrong, it may also be one of the reasons why scams happen.

I think of this situation as I do the water service. You have to get your water service from a particular company because of where you live. Similarly, these online services have us at a disadvantage because we need the services that they provide, but we have to "pay" whatever they ask--in this case, our personal data. It would be nice to have competition so we had choices. Online services are meant to make our lives easier. Now, it's as if they're making life more complex.

I don't feel good about what is happening. I worry that someone can get all of my information. It's like George Orwell's 1984. If the companies like Google are profiting from selling our information, I think we should get a cut! They're using my personal data without me approving it, and that's a high price to pay. I want something to change. In fact, I would rather they didn't have my information at all.

Regards,

Joy Gallo