

From the desk of.....

Kathleen Silveira

August 11, 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

A lot of people are concerned about their online data and how it is being used. It bothers me that our personal information is being harvested and sold, particularly considering that we haven't opted in for this. The big media companies *say* the users agree to it when they sign up, but nobody ever reads that stuff. They don't understand it even if they do have time to read it. Yet, if they want to use the app or service that they are signing up for, they *have* to agree in order to do so. That's not fair.

I have heard about recent online data breaches, and know that they have happened everywhere from credit agencies to banks to hospitals. My personal credit card information has been compromised before, so I realize how valuable our personal information can be. It's disconcerting for that to happen, but also a pain to deal with. It feels like a violation the first time, and then you think, "Oh, no... *again?*"! It's bad enough to have that happening to you. I can only imagine the difficulties people encounter when their entire identities are stolen through data breaches.

Google has used its dominance in the digital services market to keep out competitors. But, anytime there's competition in the marketplace, that benefits all of us because it means that someone has a better product to offer. Another option, "company X," let's say, might give you the option to *choose* if you want to give up your data, rather than being forced to do so by the first option. That "one option" isn't good for consumers when you know they're collecting data, but have *no* idea what they're doing with it.

We have a "do not call" list to protect us from unwanted solicitation on the phone, but we have no similar option online. Perhaps it's time that changed.

Regards,

Kathleen Silveira