

**MARKLE FOUNDATION  
GROUP 1  
WOMEN, 40-55  
INTERNET USERS  
OMAHA, NE  
MAY 30, 2000 5:45 P.M.**

MODERATOR—MY NAME IS LINDA AND I'LL BE LEADING THE FOCUS GROUP TONIGHT.

My name is Mary and it's just my husband and I, we have an empty nest, and our dog. We were in Kansas with family yesterday. We had two children, my daughter will be 30 in a couple months. She lives in Japan. My son is 20 and he lives in Lincoln, but works in Omaha. My daughter comes home for Christmas every year and sometimes during the summer. She hasn't been home since this past Christmas.

I'm Joanne and it's just my husband and myself and our dog. We are kind of loners, so we didn't do a whole lot for the holiday yesterday, except just stay home and do home things. My husband washed windows, I did curtains. We have one son that's grown, he's 30 and has two children. He lives in Sioux City. Our grandchildren will be 7 and 8. They are in Omaha at least every six weeks, so we get a few hours in there.

My name is Patty and I live at home with my son who is 26. We went to the lake and had breakfast with my brother-in-law. He has a grill with all these Coleman Stove things and he did eggs and tomatoes.

I'm Sherry and I live at home with my husband and my son who just graduated from high school this weekend. We also have a dog and cat. Yesterday we went to the horse races in Lincoln and then we went to Famous Dave's barbecue afterwards. That's a chain out of Minneapolis, they have some in Des Moines. Good food, chicken, ribs. I won \$8. I was telling my husband at least you lose your money slowly, because when I go to the casino I lose it all at once.

I'm Sandy and I'm glad to say I am home alone. I have a daughter who is 24 and she is expecting. We are trying to pick out a girl name. Yesterday, I just spent the day with my boyfriend's family, sweating. I can't take this heat at all. My daughter is due the 13<sup>th</sup> of July. She doesn't know for sure if it is a girl, but she is picking out a girl's name. This is my first grandchild.

I'm Bonnie. Currently right now I have my twin boys back from college. They are living at the house. I also have a girlfriend and she moved in about a month ago and she'll be with us for another four months. She's 35 and then on the weekends her four kids come and live with us. It's a little busy. The cool thing is that she is an obsessive compulsive cleaner, my house is immaculate at the moment and she loves to cook. We went to Okeechobie over the weekend and when I came home she had a huge tray of banana cream pie, homemade brownies, peanut butter cookies.....

My name is Jeannie and I have two boys, 17 and 21. The 21-year-old is gone. Then I have two cats. Yesterday, I went to the casino and lost more than \$8. Then we barbecued last night.

My name is Bonnie and I live with my husband and a daughter, 25, who moved back again. And a dog. I have four children altogether, 3 are married and have four grandchildren. Yesterday we all got together for a picnic at my brother-in-law's.

My name is Linda also and I have a husband at home, three dogs. I have two girls that are 17 months apart and they are 28 and 29 now. One of them is a pediatrician and she has two little girls. My girls had their babies 3 months apart, so I have two 3-year-old granddaughters. They both had their little boys 2 weeks apart, so I have 10-month-old grandsons. They were all at our trailer at the beach. We have a camp trailer and set it up out there. It was a long day and I am tired today because of the 3-year-olds and all they do is fight. The 10-month-olds ate sand. It was a memory-making event.

My name is Vicki and I have a husband and 2 daughters, 19 and 16. My 19-year-old is going to college right now to be a veterinarian, so we have four cats and a dog. Yesterday, I had to work in the morning and then my husband and I went out to the casino. I was ahead \$20, but he lost \$50, so....

MODERATOR—I'M LINDA AND I LIVE BY MYSELF EXCEPT FOR A VERY NEEDY, NEEDY CAT WHO MEOWS CONSTANTLY. I WENT CAMPING OVER THE WEEKEND WITH FRIENDS, SO GOT BACK YESTERDAY AND TOOK A REALLY LONG SHOWER. THINKING ABOUT THE COUNTRY AS A WHOLE, WHEN YOU LOOK AROUND, WHAT ARE THE THINGS THAT MAKE YOU HOPEFUL? WHAT WORRIES YOU?

Crime.

Economy because you never know. It's cyclical.

Politicians in general are so dishonest. You can't even trust your president. I don't like that.

Hunger.

So many of the young people...everything is so disposable, if you don't like it, throw it away.

World is irresponsible.

No commitment to a job or families.

No job security anymore.

MODERATOR—LET ME READ YOU A SHORT LIST OF WORDS AND WE WILL PLAY A WORD ASSOCIATION GAME. TECHNOLOGY.

Exciting.

School.

Complicated.

MODERATOR—INTERNET?

The future.

Email.

Connection to the world.

Communication.

MODERATOR—MILLIONAIRE?

Regis Philbin.

Conglomerate.

Donald Trump.

There are more millionaires than you think.

MODERATOR—PALM PILOT?

The mouse?

I don't know this one.

Easy access.

I'm going to get one.

For all the names and addresses.

That's cool.

MODERATOR—EMAIL?

Contact.

Communication.

Saves on phone bills.

Take me off the list.

Spell check.

**MODERATOR—CHAT ROOM?**

Don't go there.

Don't need it.

Never been there.

No idea.

Don't do it.

Can a chat room allow you to talk back and forth?

Yeah, you can go in with a friend.

I've done that, but no one is ever there when I'm there.

**MODERATOR—LET'S TALK ABOUT THE INTERNET. HOW WOULD YOU SAY THAT THE INTERNET MAKES YOUR LIFE BETTER?**

Find information.

It's an encyclopedia.

Easy.

**MODERATOR—WHAT KIND OF INFORMATION ARE YOU LOOKING FOR?**

Anything.

Doctors.

More information than you need.

Get better deals.

I don't do a lot of scanning, but I will.... Also for registering for seminars.

You can do your banking. I do that.

Too much shopping.

I've been using it this past year to do genealogical research. It has saved me trips back East. I've looked into relatives and now we have a communication.

**MODERATOR—WHAT ARE THE WEBSITES THAT YOU GUYS GO TO A LOT?**

We have a family website.

I work for Proctor and Gamble and I go to their website a lot.

Local stuff.

Discover.com.

Travel. For airfares.

**MODERATOR—HOW HAS THE INTERNET ACTUALLY MADE LIFE WORSE?**

Ties up the phone.

Divorces.

You get too involved in it sometimes. I was spending eight or nine hours a day doing genealogical research and I didn't even realize it until my husband wanted clean underwear.

It is very addictive.

We, as a family, fight over who can use it.

I'm a stampaholic. I've got 2,000 stamps. My stamp drawer is located near my computer and my kids will come in to use the computer and they kick me out of my stamp drawer. That's inconvenient to me.

I use the computer, but I get kicked out by my kids. Teenage kids.

We've got parental guidance on my sixteen year olds. But, when she goes to research the stuff on the web, we have to take that off so she can get into the web. I wish there was some way that they could have the web for educational purposes, but not sex stuff and all that stuff.

**MODERATOR—WHAT ABOUT SAFETY ON THE INTERNET?**

I worry about that.

I'm concerned about that.

Even when you are innocently looking for something on the net, things spring up. There it is. If your kids are at home, you can't see over their shoulders every minute, so if my kids were small, I'd be very worried.

**MODERATOR—IS SAFETY A BIG WORRY?**

I don't like to give out the information that they want. I'm never sure if it is a secure...even if it has a lock.

When you order something off the Internet, that's worse. There is a lot of hijacking of credit card numbers. Just recently.

**MODERATOR—HOW MANY PEOPLE WORRY ABOUT THINGS LIKE THAT? EIGHT OR NINE OF YOU. WHAT ABOUT PRIVACY?**

I'm not doing anything on there that I can't let anybody know about. I'm not concerned about privacy.

I had a friend and he worked for Kraft and his password was Jello and somebody emailed him and asked him how he picked a password like Jello. How they ever would have gotten that....

**MODERATOR—WHO RUNS THE INTERNET?**

I don't know.

Anybody that has a website. There isn't any filter or, it's a free for all. It's like the Old West, everybody is heading out for the web at the same time.

If you have a modem, you are on.

There are no rules or regulations.

I think they are trying to come up with things, but at this point I don't think there are any type of legalities.

I think when you make your website, there is a thing that comes up that says that you agree to this and this...But, the FCC doesn't have anything to do with it. You agree to not doing pornography, etc.

But who enforces that?

No authority out there. And you don't want the government to become the enforcer. That's scary.

**MODERATOR—WHAT DO YOU THINK ABOUT THE GOVERNMENT GETTING INVOLVED?**

They get involved when there are hackers, to find them.

I don't know about security. They should monitor it.

**MODERATOR—DOES THE GOVERNMENT HAVE ANY SAY ON WHAT GOES UP THERE?**

At this point, no.

I don't think so.

**MODERATOR—WHAT ABOUT THE INTERNET SERVICE PROVIDERS, DO THEY RUN THE INTERNET AT ALL?**

You mean like Netscape?

To a point.

AOL, there's some security stuff...

They know all about you.

**MODERATOR—DO THEY DECIDE WHAT IS GOING UP THERE?**

If they did, they don't have very many rules that they are enforcing. They don't care as long as you make the monthly payment.

They would have to have a crew of hundreds just to monitor. I don't know how they could.

**MODERATOR—WHAT ABOUT BIG COMPANIES?**

Who ever monitors those big companies? They control where you are going, but.....

MODERATOR—DO ANY COMPANIES CONTROL OR REGULATE WHAT’S ON THE NET?

Just their websites themselves, not other peoples’.

We control our own websites. That’s it.

MODERATOR—ARE THERE ANY RULES ON THE INTERNET?

No.

Not that I am aware of.

Type all in caps.

The only thing I know of is that you agree to this and that...

MODERATOR—AND WHO WOULD PUNISH YOU?

I don’t know.

Would your website go off or what?

People get ripped off all the time on their website and there is nothing you can do.

There are articles all the time about that.

MODERATOR—WHAT DO YOU DO WHEN THAT HAPPENS?

Get a lawyer.

They can’t even find the people that established it.

If it’s a company, but if it is an individual...

Some credit card companies.

They take your credit card and turn it upside down and type in all the numbers that are on the back, so that has to correlate with this information, so that makes it more secure. That’s Egghead.com.

MODERATOR—WHO SHOULD MAKE THE RULES ON THE INTERNET?

Good question.

If someone associated with the government doesn't do it, no one is going to do it, or care. Everyone pays for that.

No one is going to want to shell out the dollars. The government would probably tax us.

The hard part is who are you going to hire? Are you going to hire somebody who has high ethics and what ethics are they going to have.

**MODERATOR—ARE WE TALKING WASHINGTON, ON A STATE LEVEL, COUNTY, CITY?**

I'm talking about Federal government because the Internet is so big. I don't see how a county or a city could control the Internet situation in somebody's home. When you get to the county and city level, you are talking about people that know you, then you have privacy issues. But if you are talking about the federal government, you still have the privacy issue, but you have constraints. The Internet is communication and it is supposed to be about freedom. Where do we draw that line?

I think it should be Federal, but it goes not just across the United States, this is worldwide. That can be people in Turkey, how do you regulate that?

I'm not so sure that any type of governmental interference or monitoring is really a good thing. Whether it is Federal or international. Who would you have? I don't know if it is possible.

**MODERATOR—WHAT ABOUT A NON-PROFIT?**

Then you have the ethics question. What is their moral stand? That's a moral dilemma.

I think I would like to have an agency that perhaps is non-partisan that you could go to if you had some particular problem, like if you ordered something, paid for it and didn't get it.

**MODERATOR—LIKE A BUSINESS BUREAU OF THE INTERNET?**

I don't know if that is possible. Not necessarily to control as much as protect.....

**MODERATOR—RECENTLY THE FEDERAL TRADE COMMISSION OR THE FTC RECOMMENDED THAT CONGRESS PASS LAWS THAT WOULD REQUIRE WEBSITES TO HAVE CLEAR PRIVACY NOTICES AND TO GIVE CONSUMERS A CHOICE ABOUT HOW THEIR PERSONAL INFORMATION CAN BE USED. HOW DOES THAT SOUND TO YOU?**

So basically our names and addresses would not be sold off to just anybody is what you are saying?

So you could say, do not sell my name?

**MODERATOR—HOW DO YOU FEEL ABOUT THAT?**

I think that's a good idea. There are so many areas....I did some telemarketing over Christmas time and people call in and we say give an email address and they give it. Then you have to tell them that after a year, they are going to sell that. Where do you draw the line? It's real convoluted.

I don't think the U.S. government should be doing....It should be buyer beware or user beware.

I was thinking that I know you can buy and sell things over the Internet and not have to worry about paying taxes and everything, if the government gets involved, is it going to turn into a tax thing where you will be taxed on what you buy and sell. They are talking about that in Congress.

It's certainly a loophole.

You can shop at Toys R Us at Christmas time and not have to worry about sales tax. You can take a cruise and not pay taxes.

**MODERATOR—WHAT ABOUT THE PRIVACY THING, IS THIS SOMETHING THAT MAYBE OTHER GOVERNMENTS SHOULD BE DOING?**

Yeah.

It's international.

How could you get something like that to work? Too widespread.

You would need a representative from all the different countries. Like the U.N.

**MODERATOR—HAS EVERYBODY HEARD ABOUT THE LOVE BUG? THEY TRACKED THAT TO THE PHILIPPINES WHERE IT IS NOT A CRIME TO DO THAT. HOW MANY PEOPLE DID IT ATTACK?**

I have security at work so it didn't do it.

**MODERATOR—SO WHO IS RESPONSIBLE TO MAKE SURE THAT KIND OF THING DOESN'T HAPPEN?**

Nobody is responsible right now.

We need to develop protection. People need to be aware and sharp. The techies where I work had their heads up on this before anybody came into work at 6:30 in the morning. They are letting you know about these things a lot sooner now.

If you think about this though, for 100 years, we knew that the Y2K was going to happen, but they didn't really do anything until the year of 1998 and 1999. They worked very hard to get to that level to make sure that all the computers were going to be perfect before the Y2K....

The computer system even though it has been around for 20 years, and the Internet has only been around... it's still only in it's infancy. So, we've got a lot of growing to do in the respect of governing. There's going to be a lot of trial and error and a lot of bugs happening and a lot of people zapping it. After that, then they will finally cure it.

**MODERATOR—IS THERE ANYONE WHO IS RESPONSIBLE FOR PREVENTING THE LOVE BUG VIRUS FROM GETTING OUT?**

No.

You've got young people who are so technologically advanced now. These little kids...how do you prevent a hacker from doing this?

Buyer beware. Buy the Norton software and put it on your computer. That's the best you can do for right now.

The techies are really sharp on this stuff. As long as they have some type of warning...it's like a tornado, you set the sirens off and people run for their shelter.

**MODERATOR—THE GUY WAS ARRESTED IN THE PHILIPPINES, BUT HE WAS RELEASED, WHAT DO YOU THINK ABOUT THAT?**

Until we get some type of international agency that passes an international law....like Interpol.

**MODERATOR—DO YOU THINK INTERPOL IS THE RIGHT AGENCY FOR THIS?**

I was just throwing out some name.

That's international police.

**MODERATOR—IF THE LOVE BUG DID COME AND SCREW UP YOUR COMPUTER, CAN YOU GET RESTITUTION FROM ANYONE?**

There is no one you can call to.

Even if they find the person, the amount of damage they would have done dollar wise, there is no way one person could ever compensate for everybody.

That person may not have any type of insurance.

Internet insurance, that's an idea.

**MODERATOR—YOU USE THE INTERNET, DO YOU GET TO PLAY ANY ROLE IN DECIDING HOW THE INTERNET IS RUN?**

About as much as you get for running the government.

We have AOL and you can give them suggestions, whether they take them, I don't know.

Wasn't there kind of public pressure that was responsible for these parental lockouts on computers and stuff like that? When the Internet was really coming into people's homes and they realized that children were getting on these websites, well now you can lock the kids out of those websites. That was public pressure. So, I really do think that we as citizens can have a voice. If there is a big enough public outcry, I think they listen.

Or someone will invent something for the money. Free enterprise.

**MODERATOR—WOULD YOU WANT TO HAVE A SAY IN HOW THE INTERNET IS RUN?**

I think I would like to be able to give my opinion if I didn't like what I found there. But, I wouldn't want to be responsible for making decisions of what should be on the net. I know what I don't like and what offends me. I would like to have that role.

**MODERATOR—HOW SHOULD YOUR OPINION BE GAUGED, HOW SHOULD IT BE INCLUDED IN THE NET?**

I wouldn't know who to send it to.

I think if you are determined enough, you would find out. I haven't run into that problem. I'm one of these people that just sits and says, well they ought to do something about that.

Complaining to the government, you can talk all you want, but whether your voice is ever going to be heard. You have to have a lot of people complaining about the same thing.

**MODERATOR—DOES ANYONE HAVE AN IDEA AS TO HOW IT WOULD WORK, HOW WOULD YOUR OPINION BE HEARD?**

I would think you could do an on-line chat type basis. Anyone who agrees with you could say.

You could vote, you could write to Oprah. She has a lot of power. Go on a show like that if you have enough support.

They had on there about any book that has been shown on Oprah has become a best seller.

Write to your Congressman. Enough people could write to them. That's a start.

**MODERATOR—PRETEND THAT PRESIDENT CLINTON HAS COME AND APPOINTED YOU ALL AS CITIZEN REPRESENTATIVES ON HIS NEW COMMISSION THAT IS GOING TO GOVERN THE INTERNET. WHO DO YOU WANT TO HAVE JOIN YOU ON THIS COMMISSION?**

Some Internet access providers.

AOL and FOX.

Microsoft.

Prodigy.

Warren Buffet because he is a very sharp businessman, he knows the future, he sees both the good and the bad. He only gets involved in things he understands.

Bill Gates.

I think we should put Oprah on there. She has a lot of pull. She'd be pulling for all of us. She has a loud voice with good morals. She's always for the underdog.

Someone in the mid-twenty age group because they understand the technology better and they have a different perspective. They are the ones with young children who are going to be growing up with this.

Teachers.

Church.

Someone that works with computers.

**MODERATOR—WHAT WOULD BE YOUR FIRST ORDER OF BUSINESS ON THIS COMMISSION?**

Pornography or security?

Privacy.

What do we do to prevent hackers.

Secure privacy so no one can get into your financial business and alter or change your records.

Have kids get into websites for education, but not anything else.

How curious is the teenager?

Sex education, they may not feel there is a problem on the Internet while some of us parents might say that is not education.

MODERATOR—HAS ANYONE HEARD OF AN ORGANIZATION CALLED ICANN?

No.

No.

MODERATOR— ICANN STANDS FOR THE INTERNET CORPORATION FOR ASSIGNED NAMES AND NUMBERS. IT IS A NON-PROFIT, PRIVATE SECTOR CORPORATION FORMED BY A BROAD COALITION OF THE INTERNET'S BUSINESS, TECHNICAL, ACADEMIC AND USER COMMUNITIES. ICANN WAS FORMED TO ASSUME RESPONSIBILITY FOR INTERNET ADDRESS ALLOCATION, FOR MAIN NAME SYSTEM MANAGEMENT AND SYSTEM MANAGEMENT FUNCTIONS PREVIOUSLY PERFORMED UNDER THE U.S. GOVERNMENT'S SUPERVISION. KNOWING THIS ABOUT IT, IS THIS THE RIGHT KIND OF GROUP TO BE ORGANIZING THE INTERNET?

Yes, it's a start.

I think it has to be more global.

I think there should be all different generations on it.

It needs to be more international, not just the U.S.

MODERATOR—WHAT ABOUT WHO WE'VE GOT HERE ON IT — I JUST RECEIVED A NEWS FLASH TELLING ME THAT ICANN IS GLOBAL.

That's good.

Thank you wherever you are.

MODERATOR—KNOWING THAT, WHAT DO YOU THINK ABOUT THIS GROUP MANAGING THE INTERNET?

For it.

They need to be expanded if something like this is going to be in existence. They could add on to it, how did they get elected?

Who is paying for it?

Do they have the right to do anything about any problem?

MODERATOR—WHAT KIND OF A PROBLEM DO YOU THINK THEY WOULD ENCOUNTER?

I don't know how they would control. How could they enforce, they might agree that it is wrong, but can they do anything about it.

It's a private sector corporation which means that it would take care of people, what about the companies, would they be regulated, or is it just the little people?

What about the small businesses, is that private sector? They should be.

I think there are rules that should apply to everybody. It sounds like somebody's idea that has moved a little forward anyway.

MODERATOR—OPEN UP THE LAPTOPS. WE ARE GOING TO GO THROUGH SOME WEBSITES AND GET YOUR OPINIONS ON THEM. CHECK OUT THE FIRST WEBSITE, SCROLL THROUGH IT. WHAT IS THE FIRST THING THAT COMES TO YOUR MIND WHEN YOU SEE THIS SITE?

Nothing.

I'm looking for something that I would be interested in.

MODERATOR—WHAT IS YOUR OVERALL IMPRESSION OF THE SITE?

It explains things.

Pretty good.

MODERATOR—DOES IT LOOK LIKE A REAL SITE, A TRUSTWORTHY SITE?

They put that little lock on there. Shopping is a 100 percent safe and guaranteed.

I would buy here.

I don't know if it is safe or not. It says it, but...

It looks credible.

**MODERATOR—I WANT YOU TO GET TO THE PRIVACY STATEMENT, ALL THE WAY AT THE BOTTOM.**

It says unless you tell them not to. I wish when you got your junk mail, they would tell you....

Sometimes when I sign up for something, I write my name funny, so when I receive something in the mail, I'll know that it was that company that did it.

There's a lot of times when I really want to order something, I will go past this stuff, I don't take the time to read it.

**MODERATOR—HOW MANY PEOPLE ACTUALLY READ THIS STUFF? THREE OR FOUR OF YOU ACTUALLY READ IT. DOES THIS PRIVACY STATEMENT MAKE YOU FEEL BETTER OR WORSE ABOUT THIS WEBSITE?**

I'm just a doubting Thomas. Anybody can write anything.

I'm glad they have security, but I don't like what they may do in the future as far as the third company.

I would not order from this company.

**MODERATOR—IS ANYBODY TROUBLED ABOUT THE STATEMENT, THEY RESERVE THE RIGHT TO SELL YOUR NAME?**

We do not rent, but may choose to do so in the future with trustworthy third parties, how do they know if they are trustworthy.

I was fine until I read that. They started out really good.

**MODERATOR—DO YOU BELIEVE THIS PRIVACY STATEMENT?**

To a certain extent, but anybody can write anything.

You can't tell if they are doing this or not...

It's a personal thing, it's a gut feeling. If I don't like what it says or if it's too general, I'll find some other website. I don't know that there is anything on here that I would want to order because I'm not into music, but it wouldn't bother me that much because it says that I can tell them not to. I've also got wastebaskets full of things from companies that I told not to. For me, it would boil down to how badly I want this and can I not get it any other way.

I don't have any problem with the privacy statement. It says that if you don't want it, tell them and they won't do it.

This company is going to want your business so they better be pretty honest.

I ask people if they have had any problem with the company I want to order from.

**MODERATOR—GO TO THE NEXT BUTTON AND I WANT YOU TO BUY A COMPACT DISK. DOES ANYONE HAVE ANY RESERVATIONS ABOUT GIVING YOUR CREDIT CARD SITE AT THIS WEBSITE?**

I do.

I always do.

**MODERATOR—FIVE PEOPLE WOULD NOT HAVE ORDERED ANYTHING OFF THIS SITE. THOSE OF YOU THAT WOULD HAVE DONE IT, IT FELT OKAY OR WHAT?**

I'm always nervous either on the phone or anything. If the price was right and I wanted it, I would do it.

**MODERATOR—IS IT DIFFERENT DOING IT ON-LINE AS OPPOSED TO ON THE PHONE?**

No.

Not at all.

Even in a department store when you give them your credit card, I'm very careful to tear up everything. We got scammed one time on a credit card that was issued to us but never sent, because we didn't want it, but they had made it up anyway and someone used it across the country.

**MODERATOR—DOES IT FEEL JUST AS SAFE TO DO IT OVER THE PHONE?**

Yes.

No.

Neither.

They are about the same.

If I called up, I would know what I am ordering...otherwise...

If I never heard of this site, I probably would not order anything. If it was Amazon dot com, I'd go for it. I've done that cruise and since then I've bought a printer off of Egghead. If it's a tried and true site for me, then I tell other people. The word of mouth thing.

**MODERATOR—WHAT DOES IT MEAN TO HAVE YOUR INFORMATION KEPT SAFE?**

They don't authorize access to everybody in the company, just certain people that are bonded and meet certain criteria.

I don't think that after you receive your package, I don't think they should be able to keep your credit card number.

**MODERATOR—DID ANYBODY NOTICE THE BBB ON-LINE SYMBOL? HOW MANY OF YOU? FOUR. WHAT DOES THAT MEAN?**

A little bit more safe.

It's supposed to be a reliable company.

They have some systems in their company.

It doesn't always mean that it is safe. It just means that they haven't had any claims of being unsafe.

**MODERATOR—WHAT HAPPENS IF YOU CLICK ON IT?**

Gives an explanation of it.

It is good, just no guarantee.

Does it mean they haven't had any complaints or what?

Psychological.

I just think that they have agreed to their policies.

They agree to respond promptly to the complaints which means that they are a quality controlled company. They've got a focus on that area, on the consumer.

MODERATOR—HOW MANY PEOPLE DOES THIS MAKE FEEL BETTER ABOUT THE SITE? SEVEN OF YOU. ANYONE SAY, THIS IS FANTASTIC?

No, I still would not order.

I would call the BBB and find out if there were any complaints. They have to give them to you.

MODERATOR—WHEN YOU ARE BUYING SOMETHING ON-LINE, ARE YOU PROTECTED BY THE SAME LAWS AS WHEN YOU WALK INTO THE STORE AND BUY SOMETHING?

Depends on the company.

We bought a video for our daughter and the company messed us up, they charged us three times on our credit card. In the end, they never did ship the video and it took us a long time to straighten it out, but we got reimbursed. We went directly to the company. We called the credit card company and told them that we were not going to pay and they said they would contact the company, and we said we had already contacted the company. It took several months, but in the meantime the credit card company was very good and it eventually got fixed.

MODERATOR—WHAT IF SOMEBODY ELSE DIDN'T HAVE A GOOD EXPERIENCE AND YOU BOUGHT ON-LINE AS OPPOSED TO GOING INTO THE STORE?

If you buy it at a store, you can just take it back to the store and you are there in person. But over the Internet, you have to find someone to mail it back to... You have to pay for the shipping or whatever.

That's just like going on vacation and you go to New Mexico and buy something for \$100 and you get home and it is broken. There's a buyer beware. Mail order too.

You pay your taxes to have the government protect you. Who do you go to to file a complaint?

That's like when you buy something on a credit card.

If they mailed this to you, it would be mail fraud. You can go to the postal service.

MODERATOR—WHAT IF THEY USED FED EX?

Isn't there insurance on Fed Ex stuff?

If you receive something that you want to send back through Fed Ex, they can send you a label and you can send it back.

MODERATOR—WHAT DO YOU DO IF YOU CAN'T GET A HOLD OF THE COMPANY. LIKE YOU TYPE IN THE ADDRESS AND IT SAYS THIS SITE CANNOT BE FOUND? IT LOOKS LIKE THIS ON-LINE COMPANY HAS GONE OUT OF BUSINESS, WHAT DO YOU DO?

Can you call your credit card company and see if they've had any complaints? If you charged it on there.

Have you heard anything about this type of consumer protection law about using a credit card and having a dispute with a company where you bought something and it has to do with a dollar amount, like over \$50, you have to pay the first \$50, but then they write off the rest if it can't be settled. I would assume it would apply to on-line, too.

You can call the credit card company for any purchase that you make and they can pop that up and they can tell you where it was purchased....

MODERATOR—HOW MANY OF YOU READ THAT USER AGREEMENT AFTER YOU PUT IN YOUR INFORMATION? EVERYONE SORT OF GLANCED AT IT? HOW MANY OF YOU WOULD ACTUALLY READ IT IF YOU WERE AT HOME? SEVEN OF YOU. THOSE OF YOU WHO DID READ IT HERE, WAS THERE ANYTHING PARTICULAR THAT YOU WERE LOOKING FOR IN THAT STATEMENT?

I actually was looking for what it didn't say. The obvious thing they left out.

I read the first half and got tired of reading it.

The nice stuff is at the top.

People look for hidden charges.

Postage.

MODERATOR—THERE IS SOMETHING THAT YOU ALL AGREED TO WHEN YOU WENT ONTO THE NEXT SCREEN. USERS WHO VIOLATE THE TERMS OF THIS AGREEMENT ARE SUBJECT TO CIVIL SUIT BY THE INTERNET ENFORCEMENT AGENCY, UNDER WHOSE SUPERVISION INTERNET COMMERCE AND COMMUNICATION IS COORDINATED. UPON FILE OF SUIT BY I.E.A., USERS WHO ARE DEEMED TO BE IN BREACH OF CONTRACT BY CD ZONE, HEREBY AGREE TO PROVIDE CD ZONE WITH A \$10,000 U.S. DOLLAR DEPOSIT TO BE SUBTRACTED FROM THE USER'S CREDIT CARD ACCOUNT IN ORDER TO DEFRAY LEGAL EXPENSES. DID ANYONE REALIZE THEY AGREED TO THAT?

No.

No.

No.

MODERATOR—NOW THAT YOU REALIZE THAT, WHAT DO YOU DO?

Cancel the order.

MODERATOR—WHAT IF IT IS TOO LATE, YOU ALREADY HIT ACCEPT?

You have so many hours to change your mind don't you?

Call the credit card company and tell them that I canceled it.

I'd call AOL.

My credit card doesn't have a \$10,000 limit.

MODERATOR—THAT THING I JUST READ YOU, IS THAT AGREEMENT LEGALLY BINDING FOR YOU?

I would think you would have a certain amount of time.

You didn't sign anything.

I thought a signature was binding, but you don't put a signature on the Internet.

It's on your credit card when you call your order in.

You should be able to terminate it. Email the company.

If it was in real life, this user agreement should be before the selection and payment.

MODERATOR—AT THE 'THANK YOU' SCREEN, SOMEONE COMES TO YOUR DOOR AND THEY ARE WEARING AN IDENTIFICATION BADGE FROM THE LEAGUE OF WOMEN VOTERS, THE PERSON SAYS THEY ARE CONDUCTING A VOTER REGISTRATION DRIVE, AND ASKS YOU TO FILL OUT A FORM TO REGISTER TO VOTE. YOU FILL OUT THE FORM, OR DO YOU FILL OUT THE FORM AND DO YOU FEEL THAT THE PERSONAL INFORMATION YOU ARE GIVING THIS VOLUNTEER WOULD BE PROTECTED?

I would, it's just the address, etc.

It's public record.

If they ask for social security, you don't have to put those on it.

That stuff is not on a standard voter registration form.

**MODERATOR—HOW MANY WOULD FILL IT OUT? SEVEN PEOPLE. ANYONE THINK THAT THEY FEEL NERVOUS ABOUT GIVING THE INFORMATION TO THIS VOLUNTEER?**

They do that at the mall where they have booths. Why would they come to your door?

If they had us fill out cards to mail that would be better.

**MODERATOR—CLICK ONTO THE NEXT SCREEN OR WEBSITE, INFORMED VOTER NETWORK. YOU CAN VOTE ON THIS IN THE NEXT ELECTION. TELL ME WHAT THE FIRST THING IS THAT POPPED INTO YOUR HEAD WHEN YOU SAW THIS.**

Wary.

Never would I vote on the Internet.

I think the Internet would welcome voting and it would just open the door for fraud.

I think it would be okay to read up on information, but I wouldn't vote on it.

We wouldn't have thought five years ago that you could file your taxes like this, but people do it everyday. It may come to this.

I just wouldn't vote on-line. I want to see somebody checking in and make sure that you only have one vote, see my signature.

Who is to say that your kids wouldn't go in and do it?

**MODERATOR—DOES ANYONE FEEL THAT THIS SITE IS SAFE?**

No.

No.

I have written letters to Congressmen on-line. They get them.

MODERATOR—DID ANYONE NOTICE THAT THE SITE IS ‘TRUSTe CERTIFIED?’ SIX NOTICED? WHAT DOES THAT DO?

If you can believe it.

This might be the Home Page, but I might not have put this as my favorites and I might never go back into it. Then I wouldn’t know what they have done to change their privacy policy.

MODERATOR—HOW MANY PEOPLE HAVE HEARD OF COOKIES? THREE PEOPLE. DOES READING THIS ABOUT TRUSTe MAKE YOU FEEL BETTER ABOUT THE SITE?

No.

You can write anything.

I think I would give my opinions in a poll, but I would not choose to vote officially.

MODERATOR—HAS EVERYONE READ THE TRUSTe PAGE? CLICK THE NEXT BUTTON....THE LICENSEE VALIDATION PAGE. ANY THOUGHTS ON THIS?

There’s very few people in the world that I trust. It’s not a website that I would use, so it is immaterial. It doesn’t move me one way or the other.

MODERATOR—MOVE ON TO THE NEXT SCREEN, THE PRIVACY STATEMENT. DOES THIS MAKE YOU FEEL BETTER OR WORSE?

No effect.

No effect.

They said they are not responsible for other sites that are linked to this one for privacy practices. Anything given could go somewhere else.

All these things sound good when you read them, but I go through a network of people and I would talk to them before I would do anything.

I think the statement is believable.

Probably they have good intentions, it’s just getting people to believe in them.

Don’t you think there is a standard agreement that is used on a lot of websites that you are just going...the same verbiage.

MODERATOR—DID ANYONE NOTICE THE FEC SYMBOL? FEDERAL ELECTION COMMISSION?

No.

MODERATOR—NOBODY NOTICED THAT? CLICK THE NEXT BUTTON, IT TELLS ABOUT THE FEC.

It says they are supposed to oversee federal elections and they can't oversee this.

MODERATOR—WHAT DOES THIS MEAN TO YOU?

It doesn't mean a whole lot to me. Do I know that this is really a commission. I never heard of it before.

I've heard of it.

MODERATOR—HOW MANY PEOPLE HAVE HEARD OF IT? SIX.

It makes me feel a little bit better.

Is the Attorney General involved with this site? I'd call that office and get his website, but I still wouldn't use this to vote. It would be information only.

MODERATOR—DOES KNOWING THAT THEY ARE INVOLVED WITH THIS SITE MAKE YOU FEEL ANY BETTER? NINE OF YOU.

I still wouldn't vote here.

I would. I'm for simplicity and using a computer to make my life easier. This will save me time rather than going to the library and voting.

Probably after it had been around two or three years, we'd probably all be for it.

If it proved to be...

MODERATOR—WHICH SYMBOL MADE YOU FEEL BETTER ABOUT THE SITE, THE TRUSTEE OR THE FEC?

The FEC.

FEC.

FEC.

MODERATOR—IS THERE ANY OTHER ORGANIZATION THAT WOULD MAKE YOU FEEL EVEN BETTER?

The Good Housekeeping Seal of Approval.

The FBI.

MODERATOR—CLICK THE NEXT BUTTON. HOW MANY PEOPLE WOULD NOT FILL THIS OUT? NINE OF YOU. SINCE NINE OUT OF TEN OF YOU SAID THEY WOULD NOT DO IT, WE ARE JUST GOING TO MOVE ON. GO AND HIT THE NEXT BUTTON. YOU SHOULD BE AT 'WEBHEALTHDOCS.' THIS IS WHERE YOU CAN STORE ALL THE DOCUMENTS RELATING TO YOUR MEDICAL AND HEALTH HISTORY FOR YOUR FAMILY. YOU CAN ACCESS THIS INFORMATION ANYWHERE YOU GO.

That should be in your purse.

Or in your desk drawer.

MODERATOR—WHAT IS THE FIRST THING THAT COMES TO YOUR MIND WHEN YOU SEE THIS?

No.

I hardly know what the doctor has written down.

For research it would be great.

Looking up your kids' records for measles, shots and stuff. You can keep records. Your own personal.

If they had something you could print out, I would use that, but I wouldn't type it in.

Where do you see that you can order anything like that though?

You can go to Microsoft Works and make your own.

MODERATOR—DOES ANYONE NOTICE THE A.M.A. SYMBOL ON THERE?

Yes.

MODERATOR—DOES THAT MAKE YOU FEEL ANY BETTER ABOUT IT?

No.

It does me.

I work at a Hospital, so...

It says it is sponsored by the A.M.A.

Just to get information, because I work insurance and....I wouldn't put my stuff on there.

I made my own from Microsoft Works.

I had a lot of health problems last year and I got on the Internet and I talked with my doctor and he said that there are so many sites, so many things of different information, that if you are doing that it is good for informational purposes to be able to come and bring that to the doctors.

He was probably talking about a program that you do at home and you would put it on a disk or leave it on your hard drive and you update it as you need it. It's not inputting data into the Internet.

MODERATOR—CLICK TO THE NEXT SCREEN.

I just wouldn't do this.

You could have everything.

Personally, I think this is cool.

MODERATOR—WHAT ABOUT THE AIDS PATIENT THAT PUTS THIS DOWN AND IT GETS BACK TO THE EMPLOYER?

That's his choice.

He's not protected.

What is anybody going to do with that information?

Or if you have high blood pressure and the insurance company gets a hold of it...that's just one more thing.

You can apply for insurance without divulging that.

Or your group insurance is going to go up because of this employee? You are going to have a lot of companies contacting you, would you like to buy this for your high blood pressure.

I wouldn't do something like this.

**MODERATOR—HIT NEXT AGAIN. JUST SCROLL THROUGH THIS. GO TO THE PRIVACY STATEMENT. HOW DO YOU FEEL ABOUT THIS?**

I don't understand it. I've never heard of a couple of things here. I have to know that the TRUSTe is a reputable organization or group. I'd have to know more about it. Then that opt out policy. If I understand it correctly, it is, but I don't know enough about it.

They are linked to other websites and they have no responsibility there. When you put it in this one, it is going into the others, too. Why would they do that?

It's not someplace I would go in the first place. In the second place, about halfway through, I would get tired of reading and just leave. After I've gotten bored, it doesn't matter what else they are saying, because I'm gone.

**MODERATOR—IS ANYONE WORRIED ABOUT THAT THIS SITE WOULD GIVE YOUR MEDICAL INFORMATION TO YOUR INSURANCE COMPANY?**

Sure.

Absolutely.

It could happen.

It really wouldn't matter if my insurance company found out because I've already got the insurance. If I went some place else and the insurance company had no pre-existing, and this showed up, then there would be a problem.

And how secure is anybody's job anymore? With buyouts and mergers.

**MODERATOR—WHAT ABOUT IF YOU FOUND OUT THAT YOUR PHARMACIST WAS PASSING ON MEDICAL INFORMATION TO YOUR INSURANCE COMPANY WITHOUT YOUR PERMISSION?**

They'd be dead.

You can sue them.

**MODERATOR—YOU GUYS HAD SAID YOU WERE WORRIED ABOUT YOUR KIDS ON THE INTERNET, SO HIT THE NEXT SCREEN. I'VE GOT ONE MORE SITE FOR YOU TO LOOK AT. SO WHO PUT UP THIS SITE?**

Adults.

Don't know who sponsored it.

MODERATOR—HIT NEXT AND THEN TELL ME WHO YOU THINK SPONSORED IT?

Microsoft.

FTC.

Parents to make life easier for their kids.

It says starting April 21<sup>st</sup> ...what's PBF?

MODERATOR—DOES ANYONE KNOW WHAT THE FTC IS?

Yes. The Federal Trade Commission.

MODERATOR—WHAT WOULD YOU THINK IF THEY WERE INVOLVED WITH IT?

I would call them and check. If it checked out, it would make me feel better.

MODERATOR—SO THIS WEBSITE IS SPONSORED BY THE FTC TO HELP PARENTS LEARN HOW THEY CAN PROTECT THEIR KIDS ON THE INTERNET, WHAT DO YOU THINK?

Still FTC, anyone can get that phone number. They could be misleading people like us. They are trying to suck us in.

I think it is good.

It is purely informational, it hasn't asked me anything yet. That's fine. They are not asking you divulge anything.

MODERATOR—IS PUTTING UP SITES LIKE THIS AN APPROPRIATE THING FOR THE GOVERNMENT TO BE DOING?

If it is just informational, I don't see a problem with this.

For awareness.

Disseminating information, I'm okay with this.

At the end of a comic book, you can send away and get all this free literature, so this is just free literature that the government is giving out.

They haven't asked me for any information about me.

If you don't have to add information, it is okay.

MODERATOR—GO TO YOUR HANDOUT AND WRITE DOWN WHICH OF THE FIRST THREE WEBSITES MADE YOU FEEL MOST COMFORTABLE AND SAFE AND WHY. THEN GO TO THE NEXT PAGE AND CIRCLE THE SYMBOL THAT CAUSED YOU TO FEEL THE MOST COMFORTABLE. HOW MANY PEOPLE PICKED 'THE CD ZONE?' THREE. HOW MANY SAID THE 'INFORMED VOTER?' TWO. HOW MANY SAID THE 'HEALTHDOCS?' FIVE. SO HEALTHDOCS MADE YOU FEEL THE MOST COMFORTABLE, BUT YOU ALL SAID YOU WOULD REFUSE TO FILL OUT THAT FORM. WHY?

Anything that has the American Medical Association symbol of approval on it...

It made me the most comfortable, but I wouldn't have used any of them.

One stop shopping and I felt comfortable with them.

Have us back in about five years.

MODERATOR—WHAT ARE SOME OF THINGS THAT MADE YOU FEEL COMFORTABLE ABOUT THE SITES THAT YOU PICKED?

The A.M.A. symbol made a big difference in that website.

That was the most interesting one.

I liked the BBB because it is easier to check, to get to if you have a question.

MODERATOR—GO TO THE LAST HANDOUT AND COMPLETE THAT SENTENCE. THE ONE THING THAT I WOULD LIKE TO SEE HAPPEN WITH THE INTERNET IS "BLANK." ANYONE HAVE ANY LAST COMMENTS ABOUT OUR TOPIC?

Most of the ones I've read, like renting a car or something, it says if you do this, non-refundable, that's real up front. You get that before you sign anything. Again, it is buyer beware.

MODERATOR—THANK YOU ALL FOR COMING...

(end of session)