

**MARKLE FOUNDATION, GROUP 8
MEN, 35-45
INTERNET USERS
SCOTTSDALE, AZ
JUNE 1, 2000 8:00 P.M.**

MODERATOR--MY NAME IS LINDA AND I'LL BE THE MODERATOR FOR THIS FOCUS GROUP.

My name is David and I have two little girls, four and two. My wife stays home, works one or two days a week. I like to go camping and fishing.

My name is Glenn. I've lived in Phoenix for five years now. I'm married, a little over a year, travel quite a bit. I went to Prescott for Memorial Day, thought it might be cooler. It was one hundred, and other than that, putting tile in our home, stuff like that. Because I travel so much, I enjoy being home.

My name is Mike and I do have a roommate. For fun, hiking and birding. You look for birds and try to figure out what you are seeing.

My name is Nick and I live with my girlfriend. I play on the computer and I fish. That's about all I do for entertainment. I fish in the Black River, was up there for Memorial weekend, caught about 15 to 20 there.

My name is Bryce and I still have a bunch of roommates. I don't feed them or anything. I like to go camping, I play paint ball. It doesn't hurt a whole lot when it hits you.

My name is Chris and I have a wife and four kids, two girls and two boys. Basically all I have time to do is work and play computer games, spend time with the family. My kids ages are 1, 4, 7 and 9.

My name is Michael and am single and live at home alone. Looks like I am not getting married now or having kids. I play guitar, love to travel, climb, hike, snow board, anything extreme, bungee, skydiving, that type of thing. I'm going to Egypt, see it before it's gone.

MODERATOR—THINKING ABOUT THE COUNTRY AS A WHOLE, WHAT ARE THE THINGS THAT MAKE YOU HOPEFUL?

Growth in the economy.

Control on the growth of the economy.

Personal responsibility.

Technology. The growth and how it is advancing, changing science and life expectancy. New discoveries.

People are getting more aware of some of the impacts we are having on the environment and looking at ways of reversing some of those things. There's more awareness.

MODERATOR—WHAT ARE THE THINGS THAT MAKE YOU WORRIED?

I was looking into those alternate fuel cars, the government has some serious incentives for you, but manufacturers do the bare minimum. They are not willing to work...

\$10,000 tax credit if you buy a vehicle like that. You don't hear anything about it.

Electric cars?

No, the natural gas, they are like \$20,000.

MODERATOR—ANYTHING ELSE THAT WORRIES YOU?

I'm concerned about the work ethic. It seems like there is less of one. In the 80s, when I was 10-15, everybody was saying America's economy was second rate and then we turned around, and I'm concerned that we will lose that steam.

I'm worried about overpopulation.

MODERATOR—I'M GOING TO READ A LIST OF WORDS. SHOUT OUT THE FIRST THING THAT POPS INTO YOUR HEAD. TECHNOLOGY.

Growth.

Beneficial.

Jobs.

Advancement.

Revolution.

Electronics.

Good and bad.

Asia.

Computers.

MODERATOR—THE INTERNET.

Information.

Frontier.

No laws.

An enigma.

There's so much potential and to be able to harness that...

Trial and error.

Potpourri, all over the place.

World wide wait.

MODERATOR—MILLIONAIRE.

Regis Philbin.

Silicon Valley.

Taxes.

Dot.com.

MODERATOR—PALM PILOT?

Fad.

Mega bytes.

Convenience.

Annoying.

It's worse than computers.

I love it, but as soon as you get one, within a month it is obsolete.

I don't see the need for me.

It's like a day planner, you could have your phone numbers.

It depends on your job too.

MODERATOR—WHAT ABOUT EMAIL?

Annoying.

Getting bombarded with crap.

Communication, advertisements.

It's good and bad.

You get so much crap, it's like you sit at home and the phone just keeps ringing. You either change long distance carriers and it gets frustrating and 80 to 90% of emails, I don't even read them.

It's impersonal.

It's slow. Let's face it, if you can get him on the phone and leave a message, you can leave twice the message that it would take you to type out and send. It's not there yet.

It's economical.

MODERATOR—WHAT ABOUT CHAT ROOMS?

Introductory Internet.

It's a novelty.

It loses its...

For information.

Not organized. I went to a couple chat rooms, and you log in and log out, pages and pages of hey, how are doing, Rufus is leaving, Jamus is coming in. I haven't gotten anything and I've been reading this for half an hour.

There is no purpose.

MODERATOR—HOW IS THE INTERNET MAKING YOUR LIFE BETTER?

For me, it's my job. I deal with commodities and stuff. I can know right now what the value of something is.

If I know exactly what I want, I can find it anywhere.

Communication. Globally. Commerce. I do a lot of my purchasing on-line. I buy DVDs and CDs, with free shipping, no taxes. That's what I do for work. Us guys can't stand being in the mall for very long.

Pretty convenient.

MODERATOR—ANY WEBSITES THAT HAVE MADE YOUR LIFE BETTER?

Microsoft website. All kinds of drivers and downloads to tweak your system and you get frequently asked questions. It's kind of a boring site but it is filled with data and to me, when I go to a site I want either data or downloads.

CD Net.

MODERATOR—WHAT ARE THE WAYS THAT THE INTERNET IS MAKING YOUR LIFE WORSE?

If you don't know exactly where the information is, you can come across some 8 year olds report on something and it is absolutely a waste of your time. There's a lot of fluff out there that is not relevant.

Sometimes somebody will say can you look this up for me, just look it up on the Internet. I say, you don't understand, it takes time. For me, people who don't understand the Internet think that it's this huge repository of information, but they don't know that sometimes you have to run up and down the library to find that book.

They don't understand the filter system.

MODERATOR—ANY CONCERNS ABOUT FRAUD?

Yeah.

Especially like with eBay where you are dealing with.....you get advertisements for subscribing to something or buying something and you don't know if that person is out there scamming you. That's like the wild west for scammers.

I've done a lot of stuff and I've not had any problems.

I haven't either.

I'm careful. They have their little feedback system.

I would never give my credit card to someone I didn't know unless it is a legitimate corporation or company. Definitely they are 100 percent protected and I trust that.

Even just your email name, that's a commodity right there because they can shop that to marketing groups and advertisers.

I don't like the cookie idea.

A lot of times they track you.

A lot of times you don't have a choice with that.

It goes with the fraud.

I see that as intrusion.

MODERATOR—ANY OTHER SAFETY CONCERNS?

With the illegal activities going on. EBay has been selling illegal materials, endangered species, body parts, that customs has no way of controlling. That's just one.

It was in the paper today, that they were selling stolen items on eBay.

MODERATOR—WHO RUNS THE INTERNET?

Unregulated.

It will be eventually.

I don't know who runs it.

The guy that invented it lost all control. He could have made a lot of money.....

I don't think a person invented it. It was a series of universities that tied in together and that extended from there. It became the Internet when they made it commercially viable.

But I think there was one guy at the root of everything.

Companies, users and businesses.

You can put what you want on the Internet. It's just a question of who is going to see it.

Look at the extremists, they put all the propaganda on. How to build a bomb, you can get all the information.

I got a domain name from a German company, it's not even American.

There is government involvement. I think Big Brother is watching, no doubt.

I won't say it is being regulated, but I think if you type in something like how to build a bomb you are probably going to have some eyes on your computer in a split second.

They have that right now. There are certain key words.

You put President and bomb into the same sentence, you are going to have something there.

It's complicated, but if you are tricky, the Internet is still unregulated enough that even if you put rules up you can go around them. That's what the whole virus thing is about.

MODERATOR—DO ANY INTERNET COMPANIES DECIDE WHAT'S ON THE INTERNET?

To a degree. Sure.

They control their own websites.

They have practiced information.

The search engines only have about 20 percent of the information. They just get you to where the information is and then it is up to whatever input.....

20 percent of the information is in the search engines.

MODERATOR—SO ARE THEY HOLDING THE OTHER 80 PERCENT BACK?

It's the individual.

MODERATOR—ARE THERE ANY RULES?

Market rules.

You have state and federal rules as far as buying and stuff. There's always regulations.

There's rules based on the specifics of the site perhaps. Like with an eBay you have to meet certain criteria in order to purchase insurance, if you have a bad track record, that shows up on a little history of you doing business.

I think that if you do type something like President and bomb there are rules because you are going to have a knock on the door. That's a type of...I wouldn't say that everybody knows that that's the law, but I think that they understand that that's an area they should be careful of. Those kind of areas. Your teacher or government employees, government agencies, that sort of nature.

The market rules. Most of the sites that are out there are there to make money and Ask Jeeves was going to make a separate site for a sex search site and they were concerned that if they did that, their public image would be tarnished. Just like Yahoo! and if they are not selling a product, then that is the rule that they have to change. It's real cut throat. There's a lot of millionaires, but they've gone broke too.

MODERATOR—SO WHO IS MAKING THE RULES?

People are pushing the boundaries to see how far they can go. They are making the rules as they go along.

The Internet is supposed to be freedom of expression. Whether it is perverse, crazy, ridiculous. A lot of people put out information.

Individuals are putting the rules out there.

MODERATOR—ARE THEY JUST RULES OR ARE THERE ANY LAWS?

I can go to a company in Germany, you can't say the United States can control that because it is global. There has to be some kind of...

That's the politics right now I think of whether there should be rules or what the rules should be. I don't think that it is widespread that everybody knows what is and what is not a rule because there is more that you can do than you can't.

I think the rules are based on commerce just selling something in a particular state you have to subscribe to those rules and regulations. Like alcohol, tobacco.

MODERATOR—SO WHO SHOULD MAKE THE RULES?

It's like you give an inch and you take a mile.

I don't think government should set the rules.

How could the government set the rules for a website in Australia?

Maybe they can filter it from getting into the United States somehow.

There are already bills written about taxing when you buy something over the Internet, they want to start doing that. There's a rule.

MODERATOR—SO WHO SHOULD MAKE THE RULES?

There has to be someone.

Like a United Nations of the Internet.

Like global team, like an FCC of the world.

That's government.

A third party.

The market rules, if a company acts inappropriately, they will die. An inappropriately means that they are not selling the product.

A lot of the Internet is not just selling a product. It's posting information, it's people's opinions that a lot of people might not agree with but there might be a lot of sickos out there.

But, again, everybody has a product on a site, whether it be information, whether it be a computer, they are all a product. If no one is reading your site, then that person has to maintain that site with no one seeing it.

Right, depends on how many hits you have. That's how you pitch it to an advertiser.

The market rules. If you make a site and nobody is interested, it dies.

That is not true because of the kiddie porn stuff. You can't just do that.

There's already rules against underage pornographic materials. That's already established.

That's not really Internet law, that's regular law.

It's usage, though.

Did you see how they traced the I love you virus right back to somebody's house?

They would have to extradite him to here in order to prosecute him, but they don't have those kinds of rules over there.

I must have gotten 50 of those.

I didn't get it.

It went to a lot of work computers.

One person opened it up at my company and we have 20,000 people that work for my company. It went haywire.

MODERATOR—SO A LOT OF PEOPLE LOST A LOT OF MONEY, A LOT OF TIME, A LOT OF INFORMATION. WHO IS RESPONSIBLE FOR MAKING SURE THINGS LIKE THAT DON'T GET OUT?

There are some independent companies that make money by doing that. Anti-virus stuff. We pay a lot of money to block viruses. It's big money.

A lot of those anti-virus things are a step behind some of the viruses. I think it is two-fold. You need the anti-virus, but we can't open any email where we don't know where it is coming from.

MODERATOR—IS ANYONE SUPPOSED TO PREVENT THE VIRUS FROM GETTING TO YOUR EMAIL ACCOUNT IN THE FIRST PLACE?

A filter.

Corporate filters your email. I used to have that.

We just got an anti-virus.

I got three sent to me and it dumped it out, it isolated it. All that I got was a dummy file.

Part of the company's responsibility is education of their employees. A love letter for you, click on this attachment, dot vbs, I don't know what it is, I will trash it. It's ridiculous.

MODERATOR—SO NO ONE IS RESPONSIBLE FOR MAKING SURE THAT IT DOESN'T GET OUT IN THE FIRST PLACE?

I don't know how you could control it.

It's almost impossible because it is a big tech race as we create the software to protect ourselves, the hackers and the guys out there are learning the new system to do that.

The other thing is that whoever would be in charge of making sure that it would happen would miserably fail because of what you are saying. They might do a marginal job but the concentration would be on what they didn't get done.

It might not affect as many people.

The education is key.

MODERATOR—SO WHAT HAPPENS WHEN YOU GOT THIS VIRUS AND YOU LOST ALL THIS TIME AND MONEY AND DATA, SHOULD YOU BE ABLE TO GET RESTITUTION?

Yeah, if you have a contract with them. If that person is caught, he should be subject to prosecution.

The guy owes two million people, come on.

You are going to be S.O.L. because the guy is not going to have insurance, just like if you get hit by somebody without insurance, you are screwed.

Are you talking about our anti-virus software company that is supposed to be filtering this stuff, that we would get restitution from them? Is that it?

MODERATOR—CAN YOU GET RESTITUTION FROM ANYBODY?

You should, but you are not.

Unless you were the first person that virus hit and you got the guy right then, and you went to court, and you were the only one requesting restitution, then maybe.

Then you have to shell out money for you.

At least it's a possibility, but we are talking about when a virus hits, they are hitting like two million people and it's some teenage kid or something.

MODERATOR—WE WERE TALKING ABOUT WHO SHOULD MAKE THE RULES ON THE INTERNET, WHERE DID YOU COME DOWN ON THAT? WAS IT THE GOVERNMENT OR PRIVATE INDUSTRY?

Private industry.

Free enterprise where the rules are kind of....

I'd be open to having a third party. You'd have a United Nations of guidance. You can only trust...

Definitely not the government.

You mentioned child porn and that stuff and I thought we would want the government on that, but when you talk about the actual ability to arrest someone, I don't want one person with that capability.

MODERATOR—RECENTLY THE FEDERAL TRADE COMMISSION OR THE FCC RECOMMENDED THAT THE CONGRESS PASS LAWS THAT WOULD REQUIRE WEBSITES TO HAVE CLEAR PRIVACY NOTICES ON THE SITE AND WEBSITES WOULD HAVE TO GIVE CONSUMERS A CHOICE ABOUT HOW THEIR PERSONAL INFORMATION CAN BE USED.

That is putting the responsibility on the consumer.

I see a lot of privacy notices already though.

That has nothing to do with regulation. That just has to do with giving out your information or how they use your information.

MODERATOR—THEY WANT CONGRESS TO PASS LAWS ABOUT THIS.

So, the government is asking private industry to say to us, do you want your email to be sold to this list of ...

MODERATOR—SO THE QUESTION IS, IS THIS SOMETHING THE U.S. GOVERNMENT SHOULD BE DOING?

That's not what's on websites, that's something different, right?

That's personal information.

That's not regulating the site.

If you can avoid a lot, avoid it. If privacy is a real issue with the consumers, they'll avoid those sites.

It is so small right now.

Just like junk mail, you can pay and you can get your name taken off of all the junk that you get in the mail. I would imagine that that would apply the same thing to the Internet.

There's the grocery store cards...they know how many bottles of shampoo that you buy.

There's no regulation on your phones either. I don't think that we need to have the government tell us, should this phone line be secured. It's the risk you take being on the phone, period.

I would rather see the private industry do it themselves instead of having government have to do it. But, private industry hasn't done it and that is why the government is trying to get this to happen.

I think like Bank One they were giving out information, Hotmail was selling their information. They learned the hard way. That was a mistake that they made and then they said...this privacy issue is very important for us to keep this base of people. They do self regulate in that way.

How long did it take though before they did that?

That's just one company too. Do you know how many other companies are taking your information and giving it to advertisers and every time you go to a website, people can track where you go. When you are on AOL and see an ad come up, that's just not out of the blue, you were selected for that because your information was given out.

MODERATOR—DO YOU, THE PUBLIC, PLAY ANY ROLE IN HOW THE INTERNET IS RUN?

Yeah because if I choose to use whatever, I am making my choice. I'm not going to Hotbot because I know they are going sell my address to somebody. I don't buy things from sites I don't feel comfortable buying from.

MODERATOR—ARE THERE ANY RULES MADE ON THE INTERNET?

Our purchasing power or our visiting a site power because that adds up to dollars for people advertising.

They will do just like what the car companies do, they'll do the bare minimum to get you happy.

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

People or selecting an outside body?

MODERATOR—YOU THE PUBLIC.

Depends on how that role was played out. That is kind of a general question. Does that mean that I am in charge and now I am the world dominating person. Or does that mean that we all vote.

You have to have a specific question to be able to give thumbs up or thumbs down on that.

It is not regulating though. Let's say our government regulates. It's only going to apply to the U.S. You are going to have to go global with regulations. That will never happen.

There would still be pockets of...that would not be regulated.

I don't think there should be any regulations and leave it up to that individual. If he is taking that information and misusing it, whatever country he is in, then he suffers the consequences of that country's law. For example, you get information about building a bomb. You build a bomb, you go to jail.

You buy a gun and you use it for target practice and you use it legally then you are fine. If you go out and kill somebody, well, it's not the gun manufacturers fault, it's you are a sicko and you decided to use that gun wrongly.

MODERATOR—YOU GUYS ARE ALL NOW HEREBY APPOINTED TO BE THE CITIZEN REPRESENTATIVES OF THE COMMISSION GOVERNING THE INTERNET. WHO ELSE DO YOU WANT TO COME ONTO THE COMMISSION WITH YOU?

Somebody who has an open mind to many different issues and not specifically to one. Not a conservative.

That's tough because you don't want someone politically driven, you don't want someone financially driven.

Some type of non-profit. Amnesty International.

I think we can all agree that there are some regulations where we can all say that no matter how much you want it to be free, there are some things that should be regulated, like child pornography, like torture victims.

To be really effective it would have to be in every country equally.

You would need world enforcement.

MODERATOR—SO YOU ARE SAYING YOU WANT THE U.N. TO JOIN YOU ON THIS COMMISSION?

Yeah, for just the basic things. I don't want regulations on everything, but just basic things. I don't care where you live some things you don't want.

There are certain countries that don't like the U.N. too.

MODERATOR—ARE THERE ANY ORGANIZATIONS THAT NEED TO BE REPRESENTED HERE?

No, because they all have an agenda.

We need someone impartial.

A representative from NASDAQ, or someone who is representing the financial.

You mean like one person from every major category? Stocks, top software company of the world, top of every major topic.

I think that stuff will regulate itself, the business side. With market rules, I guess I would want very little regulation.

You leave it up to the individual. If he makes a mistake with that information, then he suffers the consequences.

But the problem is, the ignorance of the public. Technology is not clear to everybody. Some people have no clue.

It's an economic fact that the more government that gets out of something, the economy flourishes.

MODERATOR—I NOTICE THAT THERE IS NO GOVERNMENT ON HERE. DO YOU WANT ANY TYPE OF GOVERNMENT?

The U.N. is a type of government. I wanted to make sure that we had something that hit every country and was a common...

Something global.

Somebody would be represented from the Federal government of the U.S.

MODERATOR—ANY INDIVIDUALS THAT YOU WANT TO HAVE ON THERE?

No religion. That's an agenda.

It would cause a whole bunch of problems.

If you take the first one and apply that to different kinds of people that all have the same belief. They are open minded, not right or left, and they are morally grounded somehow.

They don't have to agree on every little thing, but some stuff should have a common ground.

I don't necessarily agree with the no religion part myself. I do agree with extremists, there has to be some kind of moral....

When you deal with religion there's a church and state kind of issue.

Even that's gotten over. You still have In God We Trust on the dollar bill. If you have a conglomeration of people, that religious person is not going to control the group.

Moderator—you said you wanted some sort of moral voice. Is that right? What ethics would you want them to have?

You'd have to pick religion.

That's why it wouldn't work.

That's a good...

If you get somebody that is Hindu...

Even so called religious people aren't necessarily moral.

A well-rounded individual.

How do you vote on that? As long as they are not perverse, we should be safe. If you are talking about the basics.

Opinions, background check, how you are brought up, that type of thing.

Common morals. Morals that a large majority can agree upon.

Anti child porn. Some stuff is widely agreed upon that is bad.

Ethics. Those that harm other people.

That's such a broad question because our morals and ethics in our culture compared to a culture in Southeast Asia versus a culture in Europe...

MODERATOR—YOU'VE GOT YOUR COMMISSION, NOW WHAT IS YOUR FIRST ORDER OF BUSINESS?

Making the Internet better. Looking at where it has come, where it is today, and then looking at what it could do.

Streamlining, accessing information more effectively. Weeding out garbage and getting right to what you are looking for.

I don't think that we'd have to get involved in any of that. There's already financial incentives to streamline, for growth. We don't need to be regulating. I would say the first thing I would do would say that we want to be as minimally intrusive into the Internet as possible. How can we set a minimal set of standards that every one can agree upon. Don't kill people. That's the first thing you can establish with a gun. If you kill people, that gun is now illegal.

At least you have killing covered, you can go to maiming next.

This is always the gray area. It's better than nothing.

I want minimal.

MODERATOR—WHO IS OVERSEEING YOU GUYS?

We should elect a foreman and it's kind of like a jury and when we vote on issues that person oversees the decision. He doesn't report to anybody, but reports to everybody. The board can vote him out. Chairman of the board.

He reports to the heads of all the states globally.

It's an Internet commission. Why couldn't you be responsible to the Internet society. We have the commission.com that controls the Internet, every December and July they are elected to their position. If you have a person that you want to vote, you can vote on-line for them.

Are you happy with them, check yes, or check no.

There's people who can register 1,000 times and they can....

Use your credit card.

Established email, like eBay. You can't use your Yahoo! email, you have to use your server.

MODERATOR—HAS ANYONE EVER HEARD OF AN ORGANIZATION CALLED ICANN?

No.

No.

MODERATOR—ICANN STANDS FOR THE INTERNET CORPORATION FOR ASSIGNED NAMES AND NUMBERS. IT'S A NONPROFIT 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 THE INTERNET ADDRESS ALLOCATIONS, DOMAIN NAME SYSTEM MANAGEMENT, AND SYSTEM MANAGEMENT FUNCTIONS PREVIOUSLY PERFORMED UNDER U.S. GOVERNMENT SUPERVISION. KNOWING THAT, DOES THIS SOUND LIKE THE RIGHT GROUP TO BE MANAGING THE INTERNET?

No.

Who pays them?

It's a non-profit.

Where do they come up with their...

MODERATOR—WHAT HAPPENED WAS THE GOVERNMENT... YOU KNOW HOW BACK IN THE WILD WEST THERE WAS A SHERIFF AND THEN HE WOULD GET ALL THESE DEPUTIES. THE GOVERNMENT HAS DEPUTIZED THIS ORGANIZATION TO MANAGE THE INTERNET.

So it is federally funded?

Probably tax breaks and stuff like that.

MODERATOR—I DON'T KNOW WHERE THEY DRAW THEIR PAYCHECKS FROM, BUT IT WAS FORMED BY THE GOVERNMENT.

If they are in charge of the whole thing, there's lots of ways to make money.

That's usually where they can say, I'm not going to give you any more money. There's lobbying going on there, there could be.

You asked is this the right group, my concern is what is their motive.

It's extremely broad.

Is it okay with other countries? Are other countries involved?

MODERATOR—DO YOU THINK THEY NEED TO BE?

I would think so.

I think the U.S. community is so large that we are the backbone of the Internet.

What about Asia and Europe?

Look at how many sites are in England.

MODERATOR—ANYONE THINK THAT THERE IS ANY GROUP THAT IS MISSING FROM THIS?

I'm concerned that there isn't a check and balance on Internet business user communities with lobbyists. I'm concerned about their agenda. Technical or academic there is nothing in it for them. Even though this is a non-profit, I could see outside influences determining that the Internet businesses that are on this commission, that they could very easily be swayed.

And do they represent the majority of users? The thing is academic is also private universities, they are for profit.

It doesn't sound like this ICANN really does a whole lot. It sounds like you want a domain name, registration, it eventually goes through something like this.

It doesn't show where the power is either.

It just sounds like something the government didn't want to do any more.

What kind of power do they have?

MODERATOR—WHAT KIND OF POWER DO YOU WANT THEM TO HAVE?

I don't know what they are doing in the first place.

We don't know what their function is.

MODERATOR—THEY ARE MANAGING THE NAMES.

Are they already doing that?

Yes, right now.

When you say they manage them, basically when you go on the Internet, you just pick a name and if it is not used, you can have it.

So, they are monitoring that like a social security number or phone number.

Somewhere along the line, your name is going to get connected with these other user names.

MODERATOR—TAKE YOUR COMPUTERS AND TURN THEM ON. WHAT DO YOU THINK ABOUT THIS SITE?

Cool. It's got a lot of options.

It's easy to figure out where you want to go.

I like it.

Does it boot up fast? I like these sites that have a lot of information.

It's Amazon.com.

Am I supposed to be able to click on it?

MODERATOR—DOES THIS LOOK LIKE A SAFE SITE?

I wouldn't go by the look of the site in determining if it is safe. The name would determine. If I heard about it.

It looks like to me that it is professional and from that standpoint. A professional website is not cheap, and hackers are....

MODERATOR—CLICK ON THE NEXT BUTTON. READ THE PRIVACY STATEMENT. HOW MANY OF YOU EVER READ THESE PRIVACY STATEMENTS?

The first three sentences and then not.

They have you because to get on their site you have to agree to use your information.

The fact that they have it makes me feel better.

I really don't care about my privacy. I use Yahoo!. The credit card thing, but that's why I pick the sites. If it's a good site, the credit card thing is safe. But as far as them selling my information, I don't care about that.

I don't believe in anything. I think they are using the type of encryption, but hackers are a step ahead of the secure server software.

I don't think that matters so much. I'm more worried about the guy that gets \$5.50 at the Gap that has my credit card receipt.

(end of side)

I don't want more junk mail, but if it does, it's not a problem.

If you go further than that, like when they get social security numbers.

MODERATOR—DOES THIS PRIVACY STATEMENT HELP YOU AT ALL?

It sounds all right.

If I was going to commit to something financially, I would have to know a little bit more than just dollar.com. Anybody can type that.

I've never had a bad experience that taints me. I'm more apt to think nothing is going to happen than something is going to happen.

MODERATOR—HAS ANYBODY HAD A BAD EXPERIENCE?

No.

No.

MODERATOR—HIT THE NEXT BUTTON AND FILL OUT THE FORM LIKE YOU ARE BUYING SOMETHING. THEN READ THE USER AGREEMENT. ANY OF YOU HAVE ANY RESERVATIONS ABOUT GIVING OUT THIS INFORMATION?

After reading that, no.

No.

No.

I usually don't like to put personal information on the Internet. If you are buying something, then that's a little different.

MODERATOR—DID ANYONE ELSE NOTICE THE BETTER BUSINESS BUREAU? TWO PEOPLE NOTICED THAT.

Didn't notice it.

I would never buy from the CD Zone because I have never heard of them. So when you say do I have any reservations, well sure, I'm playing along, but when I really buy, no way.

Why buy from CD Zone, when you have one of the well known ones.

MODERATOR—SOMEBODY SAID THIS LOOKED JUST LIKE AMAZON.

Damn close.

There are enough sites out there, I don't have to.

Just for a CD though, you'd be that skeptical?

Why not?

MODERATOR—MAYBE IT'S CHEAPER THAN AMAZON.

I can name a lot of different sites and the difference is going to be so minimal.

MODERATOR—HOW DID YOU FEEL ABOUT GIVING YOUR CREDIT CARD NUMBER TO THIS WEBSITE?

You are on your own.

My credit card protects me too. I have protection from my credit card. That's at the other end of it. If I see something on my bill that I don't recognize, I just...

That's why you pay so much money in premiums because of fraud and protection like that.

They are basically saying that just because we are connected to the BBB, it doesn't mean anything to them. They are not liable for anything.

MODERATOR—IS THIS ANY DIFFERENT THAN GIVING YOUR CREDIT CARD OVER THE PHONE? LIKE ORDERING FROM A CATALOG.

It can be. You can use a cordless phone and that's less secure.

I guess I would say that you can't hit the wrong button when you are doing phone transactions. You can say I meant this number CD, when you are on the net, you have to be real careful and when you hit enter, you better make sure that everything is set up.

At some point, there is no turning back, whereas on the phone you can say, you know what, I've changed my mind, I don't want to do it.

MODERATOR—DOES ANYONE FEEL SAFER GIVING THEIR CREDIT CARD OVER THE PHONE THAN OVER THE INTERNET?

It's the same thing.

You can get scammed on the phone or on the computer.

There's always a chance of somebody getting in their database just like hackers. Getting hundreds of credit card numbers. It's going to be in their database. That would be the same databases.

I actually trust the phones less as far as giving information out. At one time, I must have gotten 10 billion phone calls after that saying we want to sell you 100,000 things.

One bad experience will change your mind.

MODERATOR—ANYONE FEEL SAFER DOING IT ON-LINE?

I shouldn't say I feel safer with the phone, I should just say that I am very careful when I buy something on-line.

You feel that the communication-line is better because you are talking to somebody on the phone because you are relying on them to take your information and key it in correctly. When you are keying it in yourself, the responsibility is on you.

MODERATOR—WHEN YOU BUY SOMETHING ON-LINE ARE YOU PROTECTED BY THE SAME LAWS AS IF YOU WALKED INTO A STORE AND BOUGHT IT?

Yes.

I think so.

It depends. If you buy it on a credit card, there's your backup right there. That's what you should look at right there. Worrying about your information such as social security number and important background information I think is really where it can get tricky. If somebody takes your credit card number and starts buying things, you say hey, I didn't make those and you call your credit card company and they reimburse you. But, when they have your background and say your were sick and it has to do with insurance or medical issues and that information leaks out, an employer might not want to give you a policy because you have a terminal illness. That's the information that I think is in jeopardy.

Are you protected as much from a local store than from the Internet?

It depends.

The T.V. card, you can be protected and they say you are. You can put all that stuff back in the box, send it back, we'll send you another thing, that's part of protection. Part of protection for me, is if I have a problem, I can get an immediate response to that problem and a resolution.

There's a difference but if you are buying something on the Internet and you are not happy with it, you have to deal with it through communication-lines. If you bought it from a store, they are going to have to face you.

MODERATOR—WHAT ABOUT IF YOU BOUGHT SOMETHING ON-LINE, SAY A CD, AND IT WAS BLANK OR WHATEVER, AND YOU TRY AND SEND IT BACK TO THE ON-LINE STORE. YOU CAN'T GET SATISFACTION FROM THEM, THEN WHO DO YOU CALL?

The Better Business Bureau.

Credit cards.

Send them a virus.

Stop the money, call the credit card company.

Dispute your dispute.

They usually side with you as long as you have an approval.

You have a history with your credit card, good credit.

MODERATOR—DID ANYONE THINK THE BETTER BUSINESS BUREAU MAKE THEM FEEL BETTER ABOUT USING THE SITE?

You don't know if they are just taking the logo.

The fact that you can call them, it does me.

In the same vein, there was people putting green friendly stuff on packages and they weren't. Recently, they have come up with a commission to make sure that if you were putting that label on that product, that it actually fits that. I don't know if that's really the case with the BBB.

A lot of companies go bankrupt so fast. So many people buy laptops and they try to call the company and they are gone. Those people get screwed.

Chapter 11's.

MODERATOR—DID ANYONE NOTICE ON THIS USER AGREEMENT PAGE THAT YOU AGREED TO ALLOW CD ZONE TO TAKE A \$10,000 DEPOSIT OFF YOUR CREDIT CARD IF YOU GOT INTO A LEGAL FIGHT WITH THEM?

I saw that.

It's a violation.

It's ridiculous.

Is my order confirmed yet?

You confirm it and then you get the user agreement?

I used a fake name and address.

I didn't trust it, so I decided to ...

MODERATOR—DID ANYONE ELSE PUT FAKE INFORMATION IN THERE?

I put a fake telephone number. I changed the digit.

MODERATOR—DID ANYONE LEAVE OUT ANY INFORMATION THAT IT ASKED FOR?

No.

That \$10,000 thing doesn't worry me.

If I am buying two CDs, good luck to them. If they want to try to sue me over two CDs. They won't, I'm too small a potato.

MODERATOR—IS THERE ANYBODY YOU CAN CALL ONCE YOU'VE REALIZED YOU AGREED TO THIS AND THEY CAN TAKE \$10,000 OF YOUR CARD LIKE THAT?

A lawyer.

They couldn't get \$10,000 off of my card.

Call your credit card company. Say you lost your card.

Tell them you cancel that transaction.

MODERATOR—CLICK TO THE NEXT SCREEN. GO TO THE THANK YOU SCREEN. PRETEND FOR ME THAT YOU ARE AT THE SHOPPING CENTER, AND THERE IS THIS VOLUNTEER FROM THE LEAGUE OF WOMAN VOTERS, AND THEY ARE DOING A VOTER REGISTRATION DRIVE AND YOU ARE NOT REGISTERED TO VOTE. ON THE FORM IS YOUR NAME, BIRTH DATE, DRIVER'S LICENSE, SOCIAL SECURITY NUMBER, AND ADDRESS. HOW MANY OF YOU FILL IT OUT AND GIVE IT BACK TO GRANNY?

Not me.

I would.

I never give out my social security unless it is absolutely necessary and it is not necessary in this.

Are we talking just register? They do need your social security number.

It's not absolutely necessary that I register there.

I'm registered, so it's hard for me to imagine that scenario. I guess I wouldn't because of the crucial information. If it was a government agency or a post office, that would be different.

I probably would.

League of Women Voters is the same thing, if you know the website. The League of Women Voters is not an organization I feel that is going to take my social security number and start doing all types of things.

It's the League of nasty old grandmas.

MODERATOR—GO TO THE NEXT SITE. ASSUME THAT YOU HAVE GONE TO THIS SITE BECAUSE SOMEONE TOLD YOU IT WAS A GOOD SOURCE OF INFORMATION AND YOU CAN USE IT TO REGISTER TO VOTE. WHAT IS THE FIRST THING YOU THINK WHEN YOU SEE THIS?

It looks like a news site.

News, political.

I wonder if it is Democratic or Republican. I can't tell.

It says the Democratic League. Also the Christian Coalition.

MODERATOR—ANYONE NOTICE THAT THIS SITE IS TRUSTe CERTIFIED?

Yes.

Yes.

I saw that.

It turned me off because they are trying to make a play on words.

MODERATOR—HAS ANYONE HEARD OF THAT BEFORE?

No.

You can't click on it so it doesn't exist.

It's a fake one.

MODERATOR—CLICK ON YOUR NEXT BUTTON. THAT'S AN EXPLANATION OF TRUSTe. DOES THIS MAKE YOU FEEL BETTER OR WORSE ABOUT USING THE SITE?

Indifferent.

It doesn't make me either, I'm indifferent.

I guess I would feel a little safer, first impression. This is to vote?

MODERATOR—THIS SITE HAS TWO PURPOSES. ONE IS TO PROVIDE YOU WITH GOOD INFORMATION ABOUT POLITICS AND THE OTHER IS TO REGISTER YOU TO VOTE.

I would just go to a place where I was brought up and was legit. It wasn't in a mall, it wasn't on-line, it's the local community voting place. I would go and register and I would feel safe that way. I probably wouldn't do it this way.

Didn't the Democrats just do for the first time here in Arizona?

I would vote on-line and I wouldn't register to vote on-line. If you vote on-line, you just log in or whatever.

When you vote on-line, hopefully it is a sanctioned government thing.

You wouldn't need all that information just to vote.

You'd have to give all that pertinent information to prove it was you.

Or just your voter I.D. number. I'm sure I have a voter number on my card. They would match that up later with all my pertinent information.

MODERATOR—SO WHAT IS IT THAT MAKES YOU NOT WANT TO REGISTER TO VOTE ON-LINE, BUT ARE HAPPY TO ACTUALLY VOTE ON-LINE?

I guess I don't care if somebody sees who I voted for. I care more if they see all the information. I would rather go into a place and pull the curtain down.

MODERATOR—ANYTHING ELSE ABOUT TRUSTe, DOES IT MAKE YOU FEEL BETTER OR WORSE?

Neutral because it is just information. It's your choice whether you are skewed by this information or not.

Unless I knew about the TRUSTe type of organization.

Unless I was in politics and this is my main form of information.

If you are familiar with the logo and you see it and it is part of the site, that might make you feel better.

MODERATOR—HIT THE "NEXT" BUTTON. READ ABOUT THE FEDERAL ELECTION AUTHORIZATION PAGE. WHAT DO YOU THINK ABOUT THIS?

It means that an informed voter has a page on their website that looks like federal election commission authorization page.

It's off their site, which came from the previous page.

It's informed voter/ftc/htm. This is the domain. This is a site off the domain. This isn't like it's on it's own separate website.

This just tells me that it is a page that looks like the federal election commission authorization page. It doesn't mean anything.

On the other one it said informed voter.med and now it says this.

MODERATOR—DOES THIS MAKE YOU FEEL BETTER OR WORSE ABOUT USING THIS SITE?

It makes me feel worse.

If I clicked on here and it gave me a domain name like Federal Election Commission.gov then I would feel better. That's where it starts. Because I can make this up.

I would not have caught what he caught about it saying .gov so, I wouldn't have cared. It's just a news page.

MODERATOR—THIS IS THE SITE WHERE YOU ARE GOING TO REGISTER TO VOTE SO THAT IS WHY THE FEC IS THERE.

Is this a company that can afford to mess with me? If it is like Amazon.com or something like that, they've got more money in their pockets than I do, so they can't afford to mess with me. If you talk about small sites where they can afford to mess with your privacy or to mess with your credit card, those are the ones that make me nervous because they really don't have as much to lose.

MODERATOR—DO YOU THINK THIS IS A LEGIT SITE?

No.

MODERATOR—WHAT ABOUT THE FACT THAT THE ATTORNEY GENERAL IS ON THERE?

She's not on there. It's just a picture of her.

MODERATOR—YOU ARE NOT GOING TO FIND JANET RENO. THE INFORMED VOTER NETWORK IS APPROVED BY THE FEDERAL ELECTIONS COMMISSION...

He was looking at the web address, though.

The first thing I saw was the same as the site we were on. You can say that you are sanctioned by all these people, but it doesn't mean anything.

MODERATOR—WHAT WOULD CONVINCING YOU THAT IT DID MEAN SOMETHING?

A picture of Janet Reno.

MODERATOR—WOULD IT HAVE TO BE LINKED...?

Yes, and you could search from there.

On the Arizona Attorney General's website, she has a statement that she sanctions this. Something like that.

MODERATOR—ARE THERE ANY OTHER ORGANIZATIONS THAT WOULD MAKE YOU FEEL MORE SECURE ABOUT USING THIS SITE?

To register to vote?

If I went to the Trustee.com site or BBB and you can say how is this site done. And it says that this site has done tremendously well. Then maybe that's a site I can trust. It's completely separate from this website, it's not just a page from it.

MODERATOR—HIT THE NEXT BUTTON. FILL OUT THIS FORM. DID ANYONE FILL THIS OUT LESS THAN COMPLETELY? FIVE PEOPLE. WHAT DID YOU LEAVE OUT?

I put bogus stuff in.

Me, too.

To see what you can get away with.

MODERATOR—WHAT WERE THE SPACES THAT YOU PUT EITHER BLANK OR BOGUS STUFF IN?

License, address, everything.

I don't want people to know.

I didn't put anything real.

I put my last name and the state.

I put my address and phone number. I have a block on my phone anyway.

I think we are all bias now because this whole thing is a little bit of a...

Normally, if I know it is a safe site, I'll just zip through this stuff and not even read it, and just put my information in. I would never look at the address and stuff like that. If I know that a site is safe, I feel comfortable giving out my information that's going to provide me with a service.

I would never put my driver's license number on anything.

Or my social security number.

MODERATOR—WOULD YOU NEVER PUT IN ON ANY SITE OR YOU WOULDN'T PUT IT ON THIS SITE?

99 percent would never.

Social security number is worse than your driver's license.

In Arizona, you can tell them not to, but...

It defaults to your social security number.

MODERATOR—WE HAD TALKED ABOUT BEING AT THE MALL AND GRANNY WAS WANTING YOU TO REGISTER. WHICH WAY DO YOU FEEL MORE COMFORTABLE, FILLING OUT THE FORM AND HANDING THIS INFORMATION BACK TO GRANNY OR DOING IT ON-LINE?

Neither.

On-line.

I hate to lie to Granny.

I would hand it in to a live person first.

MODERATOR—HOW MANY SAY A LIVE PERSON?

Like a regular registering place or Granny?

MODERATOR—GRANNY IN THE MALL.

I would rather register with Granny.

I would do Granny if I had no other choice.

MODERATOR—HOW MANY FEEL SAFER ON-LINE? ONE PERSON.

It's not fair. I would check the Trustee and see if it was a valid site and there was no complaints, I would do it. But we don't have those links. I read off their site something that said Trustee. They could have made that whole page up. If I went to the TRUSTe site and had independent verification of this, then I would trust it.

Nowadays your information is going to leak out much quicker from Internet access than a marketing company getting paper ballots with your information going through it.

Basically, they go through a computer and hit the button and it is just as good a job.

MODERATOR—CLICK ON THE NEXT ONE. GO TO THE THANK YOU.

Any site that asks for more than it needs is automatically suspicious. When it asks for the driver's license, it doesn't need that. That sets alarms off.

That's when you go back and start looking at it a little more.

MODERATOR—THE NEXT SITE IS A GOOD PLACE TO GET HEALTH INFORMATION AND IT IS A PLACE WHERE YOU CAN REGISTER ALL OF THE INFORMATION ABOUT YOUR MEDICAL HISTORY AND ALL OF YOUR FAMILY'S MEDICAL HISTORY. YOU HAVE ALL THE INFORMATION IN ONE PLACE AND ALSO IT IS A GOOD SOURCE OF INFORMATION. WHAT IS THE FIRST THING THAT POPS INTO YOUR HEAD WHEN YOU SEE THIS?

Basic information, health information, website.

I like the health tips, especially with kids. That's as far as it goes for me.

Looks all right, but I am a little less trustworthy of health information on the Internet. This looks like it is probably OK.

Go to the doctor.

There are so many things you are not quite sure about.

I wouldn't look at this stuff.

It looks credible.

Boring.

I would never use this site, ever.

I wouldn't either.

I would read it.

MODERATOR—FILL OUT THESE FORMS. HOW DID YOU FEEL ABOUT THIS?

I didn't and would never give this information on-line. It is too private. Whoever needs this information has access to it anyway. Like my doctor knows this and has a file.

You go to another doctor, they transfer your records.

I'm sure my insurance company knows whatever they need to know.

Why does this website need to know this?

You are registering to use their information services.

What are they going to use this information for?

MODERATOR—THEY ARE GIVING YOU INFORMATION ABOUT HEALTH. SAY YOUR FOUR YEAR OLD GOT ASTHMA, YOU PUT HER INFORMATION IN.

But you can also go to one of the other million sites that offer free information just by you clicking on their site. They can use your click as a way to attract advertisers. You get free information without giving away your information.

I just put in fake information and I still get to use their site.

You can put all your medical conditions exactly the way you really have them, as long as your name and everything else is fake.

Sometimes sites have a way of, if you put wrong information, they can trace it somehow.

Then I can't see their site any more. Who cares?

If you put your email address, you can do reverse searches on email addresses and find out exactly where they are from.

MODERATOR—THE OTHER REASON WHY YOU CAME HERE WAS BECAUSE YOU WANTED TO HAVE A COMPLETE MEDICAL HISTORY ALL IN ONE PLACE.

For other doctors?

There wasn't even an SS thing, a secured connection. Usually when you put secured information, it brings up the secured connection thing.

MODERATOR—ANYONE ELSE NOTICE THAT?

Nope.

I always look for that.

I don't read it, I just look for it.

A secure connection is important. They don't have any banners or anything. How can they make any money? Is this real? What's going on here?

MODERATOR—THEY ARE ALL SORT OF VARIATIONS OF WEBSITES.

I can't get on and look at it tomorrow?

I look for motivation. I know why Yahoo! is out there in their own way. Is this making any money?

I don't feel totally insecure with this, but I have very limited information on it. I think with a little bit of research I would be okay with this.

Do you come across a lot of groups that just go along with everything?

MODERATOR—EVERY GROUP IS DIFFERENT. COULD THIS SITE OFFER YOU ANYTHING THAT WOULD MAKE YOU MORE WILLING TO FILL OUT A FORM?

That is something I do do. If I go to a site that gives me something, I will give them something. If I go to a site and they say, fill out some information, then...

MODERATOR—WHAT DO THEY GIVE YOU? IF THEY GAVE YOU COUPONS OR FREE SAMPLES?

Free downloads.

Most of my stuff I am downloading. So if I download like shareware and they say could you give us some information, well you gave me a product, I will give you my personal information. Just like coming here. We give you personal information about us and you give us something in return.

It's usually not more than just your address and whatever.

MODERATOR—DID ANYONE NOTICE THE AMA SYMBOL ON THERE?

Yes.

Yeah.

MODERATOR—3 OF YOU? DOES THAT MAKE YOU FEEL BETTER OR WORSE?

We don't know that.

If you are paranoid, you would say no. Again, if I did some research, that is a little bit of confidence.

If you could click on it.

I didn't notice it and it wouldn't matter.

MODERATOR—AFTER LOOKING AT THIS SITE, WHAT IS YOUR BIGGEST FEAR ABOUT A SITE LIKE THIS?

Invasion of privacy.

I don't think I would put some of the information there. I don't have a need for the information to be in the web. If a doctor needs it, they can get a hold of a previous doctor.

MODERATOR—HOW MANY PEOPLE PUT BOGUS INFORMATION IN? THREE OF YOU. HOW MANY PEOPLE LEFT STUFF BLANK? THREE PEOPLE.

As far as information, it's fine.

I never put my work phone number.

I never put network number.

MODERATOR—ANY OTHER FEARS ABOUT THIS SITE?

I fear misinformation.

If your doctor suggests it, then okay.

I fear that somehow my insurance company is going to get this information and that's a problem.

MODERATOR—WHAT IS THE BEST THING THAT THIS SITE COULD HELP YOU WITH?

Small health tips. Quick.

I don't think my current doctor has everything for me since day one, past medical information from 10 years ago, I don't think those records have been transferred. If that is one of the main functions of that, that would be a cool thing. I'd be very cautious about it because of future insurance company stuff.

If you had a problem, they could direct you to a specialist in your area.

MODERATOR—MOVE TO THE THANK YOU PAGE. CLICK ON THE LAST SITE. WHO DO YOU THINK SPONSORS THIS WEBSITE?

People who are protective of children, a lot of interest groups.

Federal.

FTC.

Healthdocs. I can't tell from the code.

MODERATOR—THIS WEBSITE IS SPONSORED BY THE FEDERAL TRADE COMMISSION AND THE PURPOSE IS TO HELP PARENTS UNDERSTAND HOW THEY CAN PROTECT THEIR KIDS ON THE INTERNET. WHAT DO YOU THINK ABOUT THAT?

That's great.

It's good.

MODERATOR—SO IS PUTTING UP SITES LIKE THIS SOMETHING THAT THE GOVERNMENT OUGHT TO BE DOING?

Information, educate parents, yeah.

MODERATOR—ANYONE HAVE ANY PROBLEMS WITH THE GOVERNMENT DOING THIS?

No.

No.

I think that this is a site where if I wanted to start my own kids websites, I would have in the upper corner a kid's privacy, that icon from this site, that said I was kid's privacy approved. That would be beneficial. That's like self regulation. That site doesn't have to put this on, but if they want to be trusted they can add that icon. Unlike regular regulation where you are forcing people to do it, it is more like giving private business more options.

You are getting approval from a federal site.

You are also getting phone numbers from a federal agency and helpful places to go to for information.

MODERATOR—HOW MANY PEOPLE WOULD USE THOSE PHONE NUMBERS?

To get more information, I like it.

If I was a parent, I would.

MODERATOR—DOES ANYONE THINK THE GOVERNMENT OUGHT TO BE DOING MORE STUFF LIKE THIS?

Yes.

Because it is better than regular regulation.

Less regulating and more information to help people to make the right decision.

There's not a lot of teeth there.

I think private industry should be doing it just as much.

MODERATOR—PUSH AWAY THE COMPUTERS. WRITE DOWN WHICH OF THE FIRST THREE WEBSITES THAT YOU LOOKED AT INSPIRED THE MOST CONFIDENCE IN YOU AND THEN TELL ME WHY. THEN CIRCLE WHICH SYMBOL MADE YOU FEEL MOST COMFORTABLE. THEN COMPLETE THAT SENTENCE FOR ME. HOW MANY PEOPLE PICKED CD ZONE? TWO PEOPLE.

I had to change it to be like a real company because of that \$10,000 bogus thing.

MODERATOR—HOW MANY PEOPLE PUT THE VOTER ONE? THREE PEOPLE. AND THE HEALTH ONE? TWO PEOPLE. WHAT ABOUT THE VOTER ONE DID YOU GUYS LIKE?

I liked it because I felt it was an information gathering website, rather than opinions or receiving information.

After reading the TRUSTe information about how they were going to use the information, they were pretty forthright.

MODERATOR—AND THE HEALTH ONE?

I viewed it as information for my own use. I would never give that information. I would go there and use their information for my own personal gain. If I was going to buy a CD, I would wonder is it secure. I wouldn't feel that comfortable, even if it was CD Now, you'd still wonder. This place I would feel really comfortable with because I'd never have any doubt in mind that nothing bad is going to happen.

The information about health there was no social security number, no driver's license, no Visa card. It was purely....There is nothing to link me to that. I put down everything about me was true. Even if you know my address and name, you don't know anything else about me. No value to that.

MODERATOR—WHICH SYMBOL DID YOU PICK? BBB? THREE PEOPLE.

I would be more apt to choose one if it was hyper linked. I would choose the BBB.

MODERATOR—ANYONE PICK THE AMA?

I did. I don't have any experience with the Better Business Bureau. I have heard more of the AMA.

I didn't pick it, but I almost did. The AMA is an association which is a group of medical institutions or individuals, so they really don't have anything to gain. It's a collection of groups. I circled TRUSTe. After I read what I did.

I didn't like their name, it almost turned me off. TRUSTe.

MODERATOR—ANYONE ELSE PICK THE FEC? NO ONE? DOES ANYONE ELSE HAVE ANYTHING ELSE TO SAY?

I'm not going to use the Internet ever again now.

MODERATOR—BUT SERIOUSLY, DOES THIS MAKE YOU MORE HESITANT OR MORE CONFIDENT ABOUT USING IT?

A little more hesitant.

A little more careful. I will read those, that Amazon thing kind of rubs me in the wrong way. That \$10,000.

I never noticed that before. You caught me on that one.

The fact that it was there and then you find out after you have given the order, that rubbed me the wrong way.

That is why it is so important to stick with names you know.

Everything is growing, though.

Tomorrow you could use something different that you never even heard of.

You can buy a \$20 product off a new site instead of buying a \$2,000 new computer.

The bigger the dollar, the more risk.

If you want to try a new site, try something small.

MODERATOR—THANK YOU ALL FOR COMING...

(end of session)

