

**Thursday, July 8, 2004 – 5:30 p.m.
Chicago**

Moderator: Hello. Have a seat. Well, good evening everybody. My name is Malcolm S** -- we'll just call me Malcolm with a last name of 14 letters. I work for a company called EKOS research associates, and we have been hired by one of the universities today to talk about a number of issues which will become pretty clear as we go through them tonight. This is, if you haven't noticed, a special type of room. There are microphones. I am audiotaping the discussion tonight, as I go through this I'm doing this at 5:30 and again at 7:30, I can't take very good notes, they're just sort of cryptic. I go back to my tapes and listen to what was said. That being said, everything's kept confidential. We actually do write a report that will say men versus women, young versus old – that's the extent to which we report anything. That is a one-way mirror. Usually there are people behind there watching us. Today there is no one there. But I think the group's going to be audiotaping, my client couldn't get here. In terms of tonight and sort of the ground rules. Very easy going. There are no right answers tonight, there are no wrong answers tonight. And it is also okay to disagree or change your mind. As we sort of go around the table some of the things that we'll say, you may start with one view and then you may change your mind, that's perfectly acceptable. I just ask you, there are 12 of us in the room, I just ask you to all speak one at a time.

I basically have three roles as a moderator. I'm going to raise issues for discussion, guide the talk, I may not always answer your question, I may put it back to you and sort of say, well Ken, what does that mean to you? I sort of want to hear how you may interpret something. I also sort of play the role of traffic cop, make sure everybody has a chance to speak. That's sort of what I may get you to do. And as I always say, my third and my most important role is I keep track of time. We've asked you here from 5:30 to 7:30, and I'm sure we'll be done no later than that. Any questions so far?

Can we begin the, just by going around the table and just introducing yourself by your first name only and saying something about yourself, what you do or your background.

Bill: Bill. I'm in sales.

Moderator: That's efficient – [laughter] do you want – what kind of sales?

Bill: Relatively new in sales, I have ... glows in the dark [??]. I have 33 years in the restaurant business, I have 12 years in music.

Nisha: Hi, I'm Nisha. I'm a recruiter. Previously I used to be a programmer for 5 years.

Gary: Hi, I'm Gary. I'm a dispatcher with the [??].

Ariel: I'm Ariel. Transportation planner, I work for city in the Chicago area.

Victoria: I'm Victoria, executive assistant in a parking company. And I have worked for attorneys before that, and prior to that I was a college instructor.

Ken: My name's Ken and I work in professional services and software consulting.

Mary: My name is Mary. I'm a professor at UIC.

Lisa: Lisa. I'm a flight attendant.

Sally: I'm Sally. I'm a teacher and artist.

Sue: I'm Sue and I'm an auditor at Lasalle Bank.

Harv: My name's Harv and I'm a management consultant.

Moderator: In what:

Harv: [??] and think tank.

Moderator: Gotcha. Okay. You all have a pen and piece of paper. Couple of things: When you hear the word "privacy" I want you to write down, what is the first thing that comes to mind? I'll start here by saying there are no right answers here, no wrong answers. When you hear the term "privacy" I want you to write down the first thing that comes to mind. The first thing. Does everybody have something? And when you hear the word "security", what's the first thing that comes to mind? Again, write it down. Okay, let's just go around the table. Bill, what did you write for privacy?

Bill: Confidential.

Moderator: Confidential.

Nisha: Rights.

Moderator: Rights.

Gary: Secret.

Moderator: Pardon?

Gary: Secret.

Moderator: Secret.

Ariel: Personal information.

Moderator: Personal information.

Victoria: Locks on doors.

Ken: Nobody else's business.

Mary: Violated/press.

Lisa: Left alone.

Sally: Listening to a conversation on earphones.

Sue: Bathroom. [Laughter]

Harv: No one's business.

Moderator: No one's business. Going the other way. So when I say security.

Harv: Non-threatening environment. [Could be "Um ... threatening environment"]

Sue: Lock all the doors. Dead bolts.

Sally: Security guard.

Lisa: Insurance.

Mary: Safety. Financial. Retirement.

Ken: Protected. Safe.

Victoria: Guards with guns

Ariel: Encryption.

Gary: Airports.

Nisha: Safe environment.

Bill: All that space [?].

Moderator: Why did you say insurance?

Lisa: I just – like, just that you're insured. I guess I was thinking of it more like financial aspect of it.

Moderator: Okay. No, that's fine. Like I said, no right answers here, just trying to get a sense of different things. Well, I heard rights. People often talk about privacy as a value. What is a value? Anybody.

Nisha: Something that's important to you.

Moderator: Something that's important to you. Mary?

Mary: I didn't hear you, sorry. I'm a little hearing impaired.

Moderator: Oh –

Mary: Privacy as a ... ?

Moderator: As a value.

Mary: Value? V-A-L-U-E?

Moderator: Yes.

Mary: Well, I think it has value. It's valuable. I've always thought that there should be like a 24th amendment, or whatever number there is. But privacy, I think, that's why we're violated. I think it's privacy being violated all over the place.

Moderator: What are some examples of values?

Ken: Some of the what?

Moderator: Some examples of values.

Victoria: Freedom.

Moderator: Freedom.

Sally: Honesty.

Moderator: Honesty.

Victoria: Trustworthiness.

Moderator: Trustworthiness.

Mary: Faithfulness.

Moderator: Faithfulness.

Bill: Mores.

Moderator: Morals?

Bill: Or mores.

Moderator: So freedom's one, equality. So, does thinking of privacy as a value make sense to you, or is that something, I don't know, it's just something ... two hands [?].

Ken: I think it's a right. I mean, I don't know that it's a value as much as it is a right to privacy. People should have a right to privacy.

Moderator: Okay.

Ken: That's not the same thing as what is a value, though. I mean, you can value the fact that you have things that are nobody else's business, but you also should have a right to privacy.

Moderator: Okay.

Ken: Isn't there an amendment to that effect?

Mary: No, I want one.

Ken: There really should be, but there isn't.

Ariel: Well, there's the sixth amendment, isn't there?

Ken: I thought there was a right, an amendment, somebody has a right to privacy – laws that are written, right to privacy.

Moderator: Okay.

Ken: There's also freedom of information act, too. You have the right to information, but I don't know where the line is drawn.

Moderator: Okay.

Ariel: Well, there's the total information awareness system that they were playing around with.

Mary: If you look at it from a, say, maybe a healthcare point of view where it should be a part of their value is to protect our privacy, if you look at it from that point of view, I could see it as a value.

Moderator: Okay.

Mary: How we train [?] raise them to respect something, respect someone's privacy, so it's a value from that point of view.

Moderator: Okay. Well, one of the things that my company does in addition to focus groups, we survey a lot of people. One of the things that we ask people in our surveys is whether or not they feel they have less privacy in their daily life than they did 5 years ago. And we allow them to answer on scale of 1 to 7,

where 1 is they strongly disagree, 7 they strongly agree, and 4 is neither. I'd just like you to write down a number between 1 and 7. If I asked you to agree, disagree, whether or not you have less personal privacy in your daily life than you did 5 years ago. One is strongly disagree. Seven is agree. Four is neither. So one: strongly disagree. Seven: strongly agree. Four. Harv?

Harv: Five.

Moderator: Sue.

Sue: Strongly agree.

Moderator: Seven.

Sally: Six.

Lisa: Seven.

Mary: Strongly agree.

Ken: Seven.

Victoria: Three.

Ariel: Four.

Gary: Four.

Nisha: Six.

Bill: Can we strongly agree that we have less?

Moderator: Strongly agree would be a seven.

Bill: Okay.

Moderator: Why did – I'm going to start with, there are a few of you who said threes and fours. Why did you say that?

Ariel: You can have the same, you can have privacy, you just have to work at it a little bit more now. So it's still there, you just have to go out and be proactive about it.

Moderator: Okay. Gary?

Gary: I – there wasn't much difference, really.

Moderator: Okay. Victoria?

Victoria: I meant to say five.

Moderator: Okay. That's okay. And then a whole bunch of others at the other end. Why?

Sue: There's the constant threat of identity theft.

Moderator: Okay.

Sue: I mean, I've known a couple of people who have already had those problems, and you just hear more and more about it.

Moderator: Okay. Harv?

Harv: You know, spam, identity theft, as you said. And hackers into your computer, it's, you know, the world's getting [?].

Moderator: Sally?

Sally: Well, one thing I've noticed is that the mail, we get so much mail, and it's all this personal stuff, and it's using my full name and my address, and even sometimes my birthday, and it's like "Happy Birthday". And, who are you? You know? It's like ... wow, who are these people?

Moderator: Okay. Lisa?

Lisa: I would say because of just dealing with banking or whatever, they, you know, want your email address. And to get anything done instead of talking with someone they want you to go online and set up passwords, and plus, even with my job, going through security every time I go to work, and fingerprinting and all that.

Moderator: Okay. Well, let's – what areas do you think you have less privacy in?

Bill: Especially into the marketing aspect, it's an assault because of knowledge marketing requires, which can later be accessed by others, and used for other purposes.

Moderator: Okay. Any other areas?

Mary: Can I have the question again, please?

Moderator: In what areas do you have less privacy?

Mary: Do you have less privacy?

Moderator: Yes.

Mary: Well, thanks to the Patriot Act of 2001, they can go into our bank accounts and get all sorts of information, wiretaps, I guess now, and all in the interest of terrorism.

Moderator: Okay.

Lisa: I noticed, making doctors' appointments, I had to make some doctors appointments recently, and before they'll even give you an appointment, they want all this information, including your Social Security Number. You can't even get an appointment. It's really – much information. It's unbelievable.

Moderator: Okay.

Ariel: If anything, though, doctors and medical is more secure, in terms of privacy, because a type of law just went into effect about a year ago. Everywhere you go they ask you to sign paperwork saying you acknowledge that your information will only be released under these circumstances. I went to get a pair of eyeglasses, I had to sign one. I don't care who knows my prescription.

Harv: Yes, but I think it gets down to why does the doctor, to make an appointment, need your Social Security Number? Okay, fine, when you're there and doing your payment, or – I can understand that, but, you know, I have to wonder. I just, I read an article the other day about, you know, people who are, you know, outsourcing going now to prisons. And, alright, how do we know that there's someone not writing

down on a pen and pad of paper with your Social Security Number when you're calling in somewhere, or your credit card number. Not saying that they are [?] or things like that, but I think we get asked for too much information that, in my sense, goes, what do you need this for? You know, I don't have to go hand anyone my email address, if I don't want, nor my telephone number or my fax machine. It's just like, you don't need it.

Bill: If you give it, they've got it.

Moderator: Who's they?

Bill: Everybody.

Moderator: Ariel said it's about the same, it's a little bit harder to protect, you have to do more now. So, you have less privacy, a fair amount of you in the room, are you actually concerned about it? Or is it sort of, yeah, like, I don't like it and stuff, but ... or, I'm worried about this.

Harv: Yes. I mean, well, you said my father-in-law got identity theft, they have no idea how he got it. You know, they didn't catch it for a long time. And if you say the marketing stuff, when you fill out something, you have no idea where it's going to go, and how it comes back to haunt you later, say, hey, you're driving a 2003 Ford blahblahblah and your warranty's about to get .. and I'm going, how do these people know this? You know? And it's like where's this information that we get, we feel is in secure hands or in a good group of people, where's it going to? And who's profiting from it? And where else is it going?

Moderator: Okay, so if I say a one to seven again. One is you're not at all concerned, your seven is you're extremely concerned. And four, you're somewhat concerned.

Harv: I'm just going to stick with five.

Moderator: Five?

Sue: I'm extremely concerned.

Moderator: Seven.

Sally: Six point five.

Lisa: Seven.

Mary: Seven.

Ken: Five or six.

Victoria: Four.

Ariel: Three.

Gary: Six.

Nisha: Six

Bill: Seven.

Moderator: What kinds of things are you doing to protect – so there's a fair number of you with high numbers. What kinds of things are you doing to protect your privacy?

Mary: I was a victim of identity theft a couple of years ago. And somebody simply stole mail out of my mailbox, and they were able to take the bills, like for Wal-Mart or whatever, anything that didn't have an expiration date, and they opened up an account on Walmart.com that I couldn't get into, with my name. Wal-Mart wouldn't give me the password. So, what I'm doing now is I shred, all that marketing – I spend half my life shredding all that marketing stuff.

Moderator: Let me just see a show of hands. Who has a shredder at home?

Ken: A dicer shredder.

Bill: A dicer shredder or just a straight shredder?

Moderator: Can I see a show of hands? One, two, three, four, five, six, seven.

Bill: I just made a decision, I got it last week, and I made the decision three days ago that I'm going to back out of all my credit cards and deal with cash as much as possible.

Moderator: When did the others get their shredder?

Mary: About – just after my identity theft.

Moderator: Okay.

Gary: Three or four years ago.

Moderator: Okay. So shredder is something to protect your privacy. What other things are you doing?

Ken: Put your number on the do not call list.

Moderator: Put your number on the do not call list?

Ken: Screw the hell out of anybody who calls.

Moderator: Who has put their number, who has put their name on the do not call list?

Ken: All of them.

Moderator: One, two, three, four, five, six, seven, eight, nine, ten. Okay. What other things are you doing?

Ariel: Take your number off the Google Reverse directory look up.

Moderator: Okay.

Sue: I don't order on the internet.

Sally: I don't order on the internet either.

Moderator: Have you stopped, or do you just don't do it?

Sue: Never did it.

Bill: I did it out of convenience, and now I'm finding that it's detrimental.

Nisha: I did it and now I don't.

Gary: I won't deal with online banking, I definitely won't.

Lisa: Yes, I won't do online banking either.

Nisha: See, that's one thing we do is online banking.

Ariel: You just get a firewall, and get special software.

Moderator: What other things are you doing?

Ken: Be very, very careful about everything that comes in from a credit card. Make sure that all the charges are tied to a receipt. If they don't, call. I mean, I've ordered stuff, recently I ordered a catalogue a year ago and didn't renew it, to show just how aggressive and sleazy some people are, they automatically renewed, and I had to call American Express to stop payment on the renewal, because I didn't renew it. I'm like – that's not the way to do business, I don't think.

Nisha: Our credit card company – sorry go ahead.

Moderator: Nisha?

Nisha: I was going to say, our credit card company's pretty good. Like if we charge over like 600 dollars or something like that, they'll call and leave a message on our voicemail saying, did you charge these items?

Moderator: Mary?

Mary: Yes, but be careful with the yellow slip you get when you charge something, because some restaurants still have your phone number and an expiration date right on there.

Moderator: Victoria?

Victoria: I'm good at sending threatening letters, because some time ago when I was a little less diligent about paying my own bills I got plenty of those from creditors, so I think I internalized some of their language.

Moderator: Okay.

Lisa: I'm more cautious about what ATMs I'll use, more like the ones at the bank than just these little random ones set up at a bar or whatever.

Harv: I drop mail in the mailbox, I won't leave it for the postman to take.

Moderator: Okay.

Sue: I don't sign the back of credit cards or ATM cards, I just say, ask for ID.

Ken: That's a good one.

Lisa: What a great idea.

Sue: Well, if you lose your purse, then there goes your –

[talking at once]

Ariel: With all the credit card machines you swipe yourself, half the time they don't look.

Sue: Well, I know, sometimes they don't look at it, but I don't want anyone to know what my signature looks like. Then you have your driver's license that has it, so, I don't know, but anyways.

Moderator: Who's ever talked about protecting privacy with your family? Or your friends? One, two, three, four, five, six, seven. Okay.

Sally: One of my family members is a private investigator, and he can find anything out about anyone.

Bill: It's out there, they've got it.

Sally: They got it, so relax, they know already. Don't worry about it.

Ken: Aren't there paid databases where people can do that, I mean, like because your –

Sally: Well, you have to pay, and you have to be licensed, but, I mean

Bill: I love that word, "licensed."

Gary: I have a friend who repossesses cars, and he can find anybody. My wife had a reunion, and he found some people she –

Moderator: How have your views on privacy changed in the past 5 years?

Bill: Cynical.

Moderator: Why?

Bill: Why? It's just, not personal experience, but just watching what's going on around the world. Our world. My world. Just invasion at the most – at the level, first of all, mail, that's the easiest way to invade my privacy. Down to, if I want a doctor's appointment, some of the information they're requiring. You walk into a store and they want you to leave an email address.

Moderator: But how is that different from 5 years ago?

Bill: Five years ago I wasn't seeing as much of that.

Moderator: Okay. Others?

Bill: It's become more intense.

Moderator: More intense.

Bill: Bigger push.

Sally: It's relentless.

Bill: I see dollar signs behind it.

Sally: They want your telephone number. If you just make a purchase, they ask you for your zip code, and then your telephone number. And I say, well, what do you need it for? And they say, well, it's optional. I say, okay.

Ken: I just happen to think of two other ways that I protect my privacy. One is caller ID. I do not answer the phone unless I recognize the number. And two, particularly because of all the spam that's – I don't know how one person gets your email address and it goes to 10 others, but I use a spam blocker almost

daily. And it's really been effective, I mean, I can notice the difference, and the service provider I have that allows me to block emails that come in.

Moderator: What else is different compared to 5 years ago?

[talking at once]

Moderator: Lisa?

Lisa: I was going to say, we never used to use as much email as before. And now I know at work they check our email, who we're emailing, what we're doing, and I hate that, because I'm like – that's none of their business.

Bill: Sure it is, you're on their time.

[talking at once]

Moderator: I'm going to come back to that issue later.

Ariel: They can read your mail, they can read your email.

Moderator: I'm going to come back to that issue later, so I'll just – Mary.

Mary: You try and unsubscribe to something – [talking at once] – you can't.

Ken: That's true. Particularly faxes.

Mary: Oh yes, those faxes.

Lisa: I think more so instead of like talking to –

Moderator: Nisha?

Nisha: ...talking to customer service on the phone, they want you to go to their website and do everything, it seems like whenever you have a problem with whatever, they want you to go to the website and deal with it there.

Harv: Right. And then they trace exactly where you're ...

Ariel: Because it's so much cheaper for them.

[talking at once]

Ariel: So much cheaper for you to go to the website than to talk to them. I mean, the cell phone call will cost you like five dollars a call, versus like 10 cents for you to try to do it on their website.

Moderator: I think – what's different vis a vis your privacy since 9/11? Anything?

Sally: I was just at the airport the other day and it was very saddening to see all the people that had to take their shoes off. I mean, you know, that was just –

Mary: Because of some nut.

Sally: It was just awful.

Moderator: Ken?

Ken: I don't know if anyone else has had this experience, but there have been times recently when I've flown not a round trip, if you go buy a one-way ticket to go someplace and you buy a one-way ticket someplace because your itinerary changes, they mark your ticket with "ZZZZ" – particularly Northwest does this, and if they see that, that's a flag that they – I mean, everything short of body searching. I've had that experience with Northwest, and it's – and it's very embarrassing, I mean, it's like – I didn't do anything, and I'm treating like ... And the thing is, I'm afraid to say anything to somebody because, afraid to say that I resent the fact that they're doing it. Because if I dare open my mouth, they're going to make it worse. I feel like I'm powerless because I have – I'd better go along, if I don't, it's probably going to be ten times worse and I might miss my flight, so it's almost, do it anyway. No offense to anybody.

Bill: I have no problem with that at the airlines, because I'd rather be safe. They can do whatever they want to me. Every other aspect of life they take advantage of that.

Moderator: In what ways?

Bill: You just watch what's happening on the news, the many ways that they are, they're once again – name this day [?] the way, powers that be, whether it be for marketing reasons, or for actual use of law enforcement invading privacy in – I'll give you an example. Listening to the radio, a public radio, how the Justice Department has taken this law and deported in a matter of six months, 180,000 people for very vague infractions, and once outside the country, could not report to court to defend themselves, found themselves not able to return to their country.

Moderator: Okay.

Bill: Had they returned, it would have been thrown out of court, and it would have been the other one that would have been able to take it [?].

Moderator: Okay.

Ken: Does that mean that they're denied due process and I think that –

Bill: Yes. Exactly.

Sally: Are they citizens?

Bill: Some were.

Ken: That's unconstitutional.

Bill: Incredible, right?

Sally: That's not right.

Moderator: What else is different since 9/11?

Ariel: Airline security still seems like it's such a joke, though, comparatively. I mean, I've flown El-Al [?] twice, and they're scary, you know. And American security at airports is still so ridiculous, it seems.

Sally: I'm happy for the airport security. I mean, I do want to feel safe, and I will do whatever they say, basically. But I was kind of shocked when I got to my destination and opened my suitcase, and I found that there was a slip in there that said, "for security reasons we have inspected your baggage." And it was kind of a little bit of a weird feeling.

Ariel: All those questions that they used to ask you, they stopped asking them about a year ago, finally. I mean, did you pack your own bag, did somebody give you something. It's useless unless they're asked,

unless you're questioned by a trained interrogator. Particularly EI-AI, they ask you 10 questions in 2 seconds. And where are you going, what are you doing, why are you going there, who are you going with, when are you going back, all within 30 seconds.

Moderator: Bill?

Bill: On the other hand, with insurance I get access to many places. I've been at the airports – back door's wide open. Wide open. So many things could happen and the back door's wide open. And I don't mean just the door, I mean, it's the whole building's wide open, anybody could walk in.

Moderator: Other than airlines?

Sue: I'm in the banking industry and it's, there are so many more regulations now with customer identification.

Moderator: Since 9/11?

Sue: Yes. You need to know our customers are, we need to know everything about them. And it's all regulated, so it's a lot more work now.

Nisha: But do you think that's because of 9/11 or is it –

Sue: Oh, absolutely. We've got the Patriot Act, and all kinds of stuff, yes.

Nisha: Oh.

Sue: Yes, absolutely.

Bill: I'm being cynical here, but I often wonder, how much of it is really for security purposes.

Sue: It's regulated, we just have to follow.

Bill: No, I understand that. But I mean, how much of that was presented to us as security purposes, but really have other innuendos.

Sue: We want to identify any money laundering and, you know, to the terrorists and everything like that, and that's part of the whole thing –

Bill: But also, the problem is, that's one small facet of how they can use it. But they opened up to control.

Bill: Who's they?

Moderator: Mary?

Mary: I grew up in the tail end of the McCarthy era, so I'm concerned about what will the government do with all this information that they're collecting, and just how accessible it is. The press seems to be able to get at anything these days. So, and I don't have anything to hide, I'm pretty boring, actually, still – you know, it's rather frightening.

Bill: What scares me, is people are getting used to it. People are becoming desensitized to this. This is very bad.

Sally: Well, my question is, when they say, well, as Mary was saying, if you don't have anything to hide, what are you worried about? And I think, I just don't understand how people can feel that way.

Bill: Privacy. The word privacy.

Ken: That's ridiculous. I mean, that's a loaded question, you know, it's none of your business what I ... Period. It's none of your business.

Sally: Yes. Whether you have something to hide or not, it's none of your business.

Bill: Isn't that what the constitution of this country's built on? Privacy?

Ken: Individual rights. And one of those is individual right to privacy.

Bill: And it's been washed away with, quote unquote, the "9/11" –

Ken: Patriot Act.

Bill: Yes.

Lisa: I think, too, after 9/11 like any major sporting event you go to, or look at even the people that were supposed to be in the Olympics are pulling out. I mean, that's ...

Bill: What do you mean by that?

Lisa: There's a lot of athletes that didn't want to, you know, really think kind of on the fence about whether or not they even wanted to go to the Olympics just because of security reasons.

Bill: Oh. I thought you talked about a different thing. Fear of bodily harm.

Lisa: Right.

Bill: A different aspect from what we were just ...

Moderator: Anything else? Let me see a show of hands. Who has ever, themselves, experienced a serious invasion of privacy? Who has ever, themselves, experienced a serious invasion of privacy? One. Two, three, four,

Sally: I'm not sure.

Moderator: Well, we'll say four.

Ken: Define serious.

Moderator: I'm not going to define it. I'm going to let you define it.

Ariel: You would know.

Moderator: You would know.

Ariel: It's offensive to you.

Moderator: So. Show of hands again. One, two, three and Sue, say four? First of all, what was it?

Bill: I'd rather not say, but I'll say this: I've had it happen in other countries also. And I never expected it to happen in this country like it happened in another country. I expected, I was in Mexico, and I expected it because it's basically a one-party system dictatorship down there. It happened here. It happened here to me. Blew my mind. Totally innocent, and invaded my privacy like I just couldn't believe it. Because of my surname.

Moderator: Okay.

Sally: Well, I was just thinking of when somebody was using my credit card. It wasn't identity theft, they were just using my credit card. I don't know if that is really considered seriously, it wasn't harmful, but it was ...

Moderator: Okay. Lisa?

Lisa: I had someone somehow, well, we think that they got ahold of my insurance, my car insurance card, and they got in an accident, so they couldn't prove, I mean, I was trying to prove that it wasn't me, but that wasn't good enough. I mean, I was down at the court, you know, weekly, monthly, just trying to get this cleared up, and it was very frustrating.

Bill: Cost money, didn't it?

Lisa: Yeah.

Moderator: Mary?

Mary: Someone in the doctor's office, and I had a mutual friend, and known to me, and she leaked information about my medical records to the individual, the friend.

Moderator: The doctor leaked –

Mary: No, the clerical worker. She had access to my medical records. She didn't know I knew this other person, so she was talking about a particular condition, and she leaked it to this friend. And got around to other friends. I mean, it wasn't anything too horrible, but I just felt violated, because that's, you know, that's sanctity between me and the doctor.

Moderator: Ken, you were – anything?

Ken: No, not really. I mean, I can't think of anything I would call serious. I mean, I'm just really, really protective of what I consider to be confidential information. Although, at the same time, I'm the first person to do online banking and take advantage of the easier access to my own confidential information. I'll run a private report or something online, hoping that the encryption programs are really as good as they say. But so far, knock on wood, nothing's really happened.

Moderator: Let me see a show of hands –

Sue: I also had something, I mean, it's not related to kind of what we're talking about, but I had an attempted break-in in my home. So that was – first it was like right before, I was home, and then they waited till I left, and then they waited till I left and then they tried to break in and I came home, and they stayed around.

Gary: Scary.

Sue: So that was scary.

Gary: My sister had her purse stolen, and they had checks made up, messed up her credit for years.

Moderator: Okay. Let me, so that's kind of identity theft. Who, either themselves or a close friend or family, has been a victim of identity theft? I've heard it a few times tonight. One, two, three, four, five, six, seven, eight. Can you – what are some other examples of privacy invasions? So I didn't define what a serious invasion was, just kind of let your mind think. What are some examples of possible invasions in your daily lives?

Sally: My daughter just graduated from high school, and for the past few months she has been receiving credit card information, and information for scholarships from everywhere, I mean, it's not, I don't know how they get her name or anything, but she's just getting all this mail.

Ariel: Her school. It's routine, I mean, it's the college boards. Sure. They're making money on that list.

Sally: It's terrible, really.

Bill: Right outside someone got on the telephone, and I could hear all his business. Just starting at the very personal level, people don't respect.

Moderator: Okay.

Mary: Changing rules. You go into the store to change clothes, sometimes there's a little sign that says it's being monitored by security personnel. You wonder what that means, and am I going to show up on some video, that's Chicago's changing rooms?

Moderator: Okay. Other examples?

Bill: Walking down the street and someone, under the guise of streetwise, being pushy about it. As opposed to asking at least –

Moderator: Okay. What about, I've heard a couple, but what about possible invasions by the government?

Ken: All levels.

Moderator: Some examples, though.

Ken: I think there's a paradox. I mean, recently I read in the paper the Supreme Court overturned, they make, whenever a policeman pulls you over it's the law now they have to tell them your name, but at the same time Miranda says that you have the right to remain silent. So I don't know what the law means anymore when it comes to that. And it's only been in the last week or two that I remember seeing it on the news. It was, they made a political cartoon out of it, I mean, so I don't really know what, if it ever happened, do I have to tell them, or can I still plead Miranda?

Moderator: What are some examples of possible invasions by the government?

Mary: Well, they could tap my phone, because I can't – I teach at UIC, I've got a lot of Middle Eastern students, I talk to them and email them all the time.

Moderator: Okay. Others?

Bill: Just following you.

Moderator: Just following you. Okay.

Sue: Look at your bank records.

Moderator: Looking at your bank records.

Harv: I travel a lot, so I mean, I can see them, you know, getting where have I flown to, you never know.

Moderator: Okay.

Bill: When you go, they want to know what library books you're getting.

Sally: Can they really do that?

Ariel: Supposedly it's never been used.

Bill: If it's there, they will. There's things beyond what we can even imagine is happening. There are people that just sit around and think about these things.

Sally: But you know, some of this isn't really that new, though. I mean, I remember hearing things like this from other eras, like the McCarthy era, and even the Vietnam protests and ...

Mary: J. Edgar Hoover [?] had a file on everybody in the United States, practically. Serious, private stuff. It seems to be Big Brother's always been watching.

Bill: We have to have it. The way the world is, it's catch-22. If we don't have it, we're in trouble. If we do have it, it can be abused. So ... catch-22.

Sally: It's a thin line.

Ariel: Make [?] the FBI had on my great-uncle, who was a labour leader back in the '60s, he was hated by Nixon, supposedly, [mumbling badly].

Moderator: What about invasions by companies?

Ken: I guess it's a catch-22. Whenever you apply for a credit card, you know, and you have to give them your Social Security Number and therefore Equifax, or any company who you apply for credit from will check your complete credit history. I mean, you can see it, I mean, you can see who's paying your credit history, and sometimes there are companies who do that who you have no contact with. You know, it's a good idea just, every six months or so to pull it because, I did it recently and there are names coming on there, I don't even know who they are. I think that is an extreme invasion of privacy. That's information –

Moderator: These are companies that were looking at your records ...

Ken: In order to sell me services or any kind of credit products or whatever. I think unless I ask specifically for their help, or request to have a relationship, that it's nobody's business.

Moderator: Okay.

Mary: There were about 15 companies, when I pulled up my credit report, there were about 15 companies that had checked my credit in the last 6 months.

Ken: They never asked me if I could do that. And I think that's a real invasion of privacy.

Mary: It's serious.

Moderator: Okay. Who's checked their credit report in, say, the last few years. Okay.

Ken: Because every, you know, I'm in the real estate business, and I hear, you know, stories go around all the time, and just something that's probably closer to my line of thinking than anybody else's.

Bill: After hearing you I'm going to.

Ken: I mean, you'll be surprised, because you see these names on there, and I have no idea who they are. But I don't think that's right.

Moderator: Okay.

Ken: This goes back to all these bulk mailings, these personalized bulk mailings. Every Tuesday, I live in a high rise, I mean, the trash can is full of unsolicited mail, and I feel so sorry for these postal workers who drag these big bags in. Because most of that stuff goes right in the trash can.

Sue: Or shredder.

Bill: It's not right, it's not wrong. It's not a matter of it's not right.

Ken: Well, it's not against the law. And that's what pays for, keeps our mail rates cheap, but still, it's annoying.

Bill: Too many laws can be a problem.

Ariel: I just remembered about a year and a half ago, I got a blank credit check from, I think it was Wells Fargo, which I don't have an account with at all, and it was a blank check, and all you had to do was go anywhere with it and government ID and just write any amount you want, up to like a thousand dollars or something, and you get cash for it, and they'll open a line of credit for you, just like that. It came in the mail, all you have to do is sign it, that was it. So, and what was to stop somebody from making up a fake ID, I imagine that wouldn't be the most complicated thing in the world to do these days, going to a currency exchange, where they're probably not the most diligent about security, cashing it, opening up – cashing this check for a thousand dollars or whatever, and I'm stuck with the bill. They – all they said was, well, it's for your convenience. I never asked for this.

Bill: I just thought of an example. In the insurance industry we've got the PIPA law [??]. The PIPA law was enacted to protect people from their information leaking out to other industries as well as other insurance companies. To protect you from them gaining information on which they would base whether or whether not to give you services. That's just the PIPA law in one aspect of our lives, it protects from that leakage. It doesn't mean it doesn't get out. For example, if it's there, they're going to get it. End of story. But at least to some degree it does protect us. But would you want to see something of that type in every aspect of our life? It could get ugly, but we need it. Catch-22.

Moderator: Okay. I've heard a lot of things about various invasions. Are some groups in society more susceptible to invasions of privacy than others?

Ken: The more money you make, the more affluent you are, I think there's definitely a direct relationship between that.

Moderator: Okay. Which way?

Ken: The more affluent you are the more likely you're going to be pinged for, and solicited for financial services or products, whatever, which require some type of access to your information.

Moderator: Okay.

Bill: I would agree to one. You reach a certain level, high up, all of a sudden you hit a ceiling, they can't penetrate you. You get protection with dollars.

Ken: No, I disagree.

Bill: With dollars you can get protected.

Ken: Well, yes, I mean, you can protect your assets, that goes with a different discussion, but ...

Bill: Your information, too. Red flags it. If you go into a computer and try to get someone's information it red flags it, and somebody is let know that you were looking.

Moderator: Okay. So, are other – are some groups in society more susceptible to invasions of privacy than others?

Sally: Well, I think, for example, I was thinking about, I was just reading this article about some single mothers who were applying for welfare and they were subjected to all this, they had to know everything about everything about everything. And it's regulated by the government, so you don't – it's not like the welfare worker's being nosy, it's that in order for them to receive the money they have to have all this information. And I'm not saying it's necessary or not necessary, but it seems like, you know, it's a lot of information, a lot.

Moderator: Okay. How else do people answer that question?

Mary: I thought maybe it might have something to do with the level of income, once you're firmly ensconced in middle income bracket, then everybody comes after you. But they come after my students who have nothing.

Moderator: Okay. So how would you answer the question: are some groups in society more susceptible to invasions –

Sally: I would have to say no. It seems like we're all susceptible. It may be in different ways, but we're all susceptible to some of it.

Victoria: Ideas can be as powerful as money. To some groups.

Moderator: Okay.

Bill: I think the less money you have the more susceptible you are because you have to prove that you qualify.

Moderator: So you're at the other end, the less money you have. Okay. Which is kind of building on Sally's example.

Mary: I mean, in order to get a job they run a credit check, regardless of what they job is. My physical therapist, who never ever handles money, only me, and he had to have a credit check before he could get work. In fact my personal lecture now is how to clean up your credit because they kids don't know, they have a few years.

Bill: And isn't a credit check equivalent to a morality check?

Mary: Yes, they run a credit check first. If you were a serial killer, they'd do a background check, but ...

Bill: But they'll look at your credit check and go ... hmm.. is this person someone we want to hire? As if judging you morally through the credit check. It's a mirror or a reflection of you, they just use it that way.

Moderator: Ken then Ariel.

Ken: I just happened to think – I've applied for jobs in the past where on the application they want to do a credit check of your credit history, and I always thought that was such an oddball thing because it's like, if you have, you know, a stellar resume, what difference does it make to them whether you pay, you know, your last credit card bill. I mean, would they not make a decision about hiring you if you had all these great professional skills but didn't pay off your credit cards? I don't understand it.

Ariel: Morality check.

Mary: Well, it's a –

Ken: It's an invasion of privacy.

Mary: Definitely. Well, during the nineties, when they were desperate for anybody, I mean, anyone could get a job if they were breathing. But now, of course, it's the other way around, so one way to immediately—

Ken: Screen people?

Mary: Screen people is that if you've got poor credit, then out you go.

Moderator: Ariel?

Ken: If I were an MBA with poor credit, they wouldn't hire me. That's ridiculous.

Ariel: What about Jack Ryan with his divorce? There's a man who has tons of money, and this is something that was sealed, and an officer of the government for some reason decided to release it. Because he felt that people need to know.

Bill: Why is it that the morality concept comes into the money concept? As if, as it was just stated, why should one have any bearing on the other? And yet it does have. A man's value, and a woman now in the present society, is — they're moral value is equivalent to their pocketbook. As if that should equate. And they don't.

Mary: How well they manage the pocketbook.

[talking at once]

Ariel: Who's run off on a couple of credit cards, just abandoned them. Is that really the person you want to be hiring in some ways, it's perfectly valid.

Bill: That's the reason we're in the dilemma, you just said with corporate America. At one time that was, and they're still using that standard.

Moderator: So I've heard low income and I've heard high income. Nobody in this room has mentioned visible minorities or ethnic groups. Is that just —

Sally: I was thinking of prisoners' rights.

Moderator: Okay.

Sally: They don't have any.

Moderator: Okay. Prisoners.

Bill: I don't see minorities any different. I am a minority, and I'm very against a dual language system in the school system, because I came to this country, did not know English. Had I had that easy, not have to learn English way, I wouldn't have the ability to be who I am today.

Moderator: Okay.

Bill: So no, I don't think a minority ...

Mary: Persons with disabilities. Would you read your question again?

Moderator: Coming back to the — are some groups in society more susceptible than others?

Mary: I have a student who's blind, and if you've thought about how to get an accessible credit report if you're blind, I can't get her one. She asked me, how do you do it, doesn't come in Braille, if you're lucky they will send you a file which will convert to speaking, with something they call Jaws [?], but it's imperfect.

Moderator: But are they more susceptible to invasions of privacy?

Mary: Yes, because how can you stop it? If you're blind?

Nisha: I think people in college are the most, just because you don't know how to do your credit yet, you don't know how to handle it if something does happen.

Bill: Most students have to give their Social Security Number every time you turn around.

Nisha: Yes, they're posted everywhere, like if you want to get a grade, like finals, if you want to get a grade it's posted up there with your ...

[talking at once]

Ariel: Like my first year at college we still had our socials on our ID card, and after our first year they switched over to a randomly generated number.

Nisha: Do we have social security numbers on our driver's license?

Male Participant: Yes.

Nisha: Because I had one like 5 years ago and then I moved to a different state and then I came back...

Bill: They still have them in other states, too.

Ariel: You can get them off, you can take it off if you want to.

[talking at once]

Lisa: For the elderly, too, for the elderly you always see that they're like, you know, involved in all these scams, you know?

Moderator: What about looking forward, the next 5 years. You know, if we were reconvening this group –

Victoria: Depends on who's [??]

Moderator: Okay, so let's say we were having this conversation again 5 years from now. But we're thinking about it today. What can you see happening out there?

Bill: I see it getting worse. Because the government, you said, who gets elected – the government's just an arm of big business, in my view.

Moderator: So why is it going to get worse?

Bill: Because that's a necessary way to deal with the numbers and the population. So each, everyone you are able – to reach everyone you are hoping to sell to, how else can you get all the information except through the generated facilities that exist now. So it's still going to continue and it's going to swell.

Moderator: Mary.

Mary: Technology, I was watching some silly program on television, spy satellites can now literally zoom in on a street, or some nude bather on a beach or whatever.

Bill: And read what you're reading.

Mary: You know, that's frightening, something ten miles up.

Ariel: We have aerial photography available to anyone. Half-metre resolution, or one foot resolution, you can pull it up on the web for all the major cities.

Bill: But attention of business today, what is his interest? Oh, look what he's reading – if I send him – you know, an opportunity to buy from us what we saw him reading.

Harv: Take part in any either survey, like for Webber Grow [?], why are they asking me about wine, why are they asking me about gardening. Why are they – a warranty registration card. A lot of people fill that stuff out and don't think about it and they just mark that stuff off. And that's how all that stuff proliferates.

Bill: I had second thoughts about coming here.

Moderator: What types of invasions could you see happening 5 years from now that aren't happening today?

Ken: In two years, you'll see a lot more – well, it's starting now – but there's a technology called RFID, radio frequency identification, people are using it at Wal-Mart and the Department of Defense are using it to do inventory tracking, where you put a – there's a little, you need a transponder and a little sticker. It's right now too expensive to put on many things, but as it gets cheaper. There was just an article, I think in *Newsweek*, that they'll be able to put it on everything, so that if somebody has a transponder now, they'll now where you are, who you are, everything.

Ariel: I-passes [?].

Ken: Yes, that's what it was based on, that's where it came from.

Sue: Wait a minute, what did you say?

Ariel: I-pass. That's an RFID tag based system.

Bill: And then you need a radio frequency –

Ken: Transponder.

Bill: Scanner before I walk into my house and make sure I clear everything off before I enter the house.

Ken: So the stickers will be so cheap, and probably embedded in clothes you wear, anything.

Bill: That's why you need a scanner to walk in the house.

Lisa: Wasn't it true, like with grocery stores, aren't they going to connect it with the card you swipe, and then what you buy –

Ariel: Well, they already maintain a database for everything you buy. That's what those cards are now.

Ken: But this is like attached to everything you buy, you know, wear, or whatever.

Bill: That'll make check-out a lot faster, just walk through a scanner.

Lisa: What's the purpose of it, though?

Ariel: That's what I was going to say, it brings the question.

Ken: The purpose now is for inventory control, because people will be able to track movements of product from the time it's manufactured all the way to the time when it's put on the shelf in the store. But now, I mean, only because it's not entirely available because the stickers are too expensive.

Bill: Can I ask a question here. So is it okay if they do that on our products, but they can also use that technology to use it on us. So it is okay to have it?

Ken: It will be, I mean, it's entirely possible.

Bill: Well, exactly. I mean, we have no recourse. It's going to happen. But what do say with it in here? Knowing what they can do.

Ariel: Well, that facial recognition software, that's coming, they want to try it at –

Bill: But that's invasion of privacy again, back to that question.

Moderator: Hold on. Ariel, go on.

Ariel: I mean, they tried it at the Super Bowl, they had cameras set up and they had the database behind the software and it looks at, it scans people's faces as they walked by, looking for people who are in the system.

Bill: They just discontinued that in California. It wasn't working for them.

Ariel: They did discontinue it?

Bill: Yes. Two years of running it and it did not work at all.

Moderator: Mary.

Mary: I was thinking, I have to write a, update my electronic bankruptcy, I did some research on the net, surfed the net looking for bankruptcy laws, and I got all this crap about poor credit, et cetera, now my question is, now I think in 5 years, what I surf, where I surf is going to show up on my credit report. And that would be a red flag to Equifax or whoever, that I'm surfing bankruptcy laws or whatever.

Ken: It goes back to cookies, I mean, a cookie file on everybody's laptop.

Moderator: One at a time, one at a time. Ken.

Ken: Pardon me?

Moderator: One at a time, so go on.

Ken: Well, a cookie file does that now. I mean, any time you surf the web, wherever you go, whatever site you visit, they will write a digital recording of the fact that you've been there before, so that when you go back again, they already know that you've been to that website.

Mary: If they do that now, I think in 5 years ...

Ken: They'll go a lot farther than that. They'll take that information and use it in another way, I'm sure.

Mary: Yes, so in your credit report or anything, your [?] report, they may have information that you're surfing on some of the porn sites, or whatever. It'll show up somewhere.

Bill: You know, I'm a little lost here. Because I don't know – we're approaching this from two sides, and I really don't know, are we concerned that this technology is going to be used to mass market us? Or are we concerned that the technology is going to be used to get control of us, through what they've already gotten through the mass marketing? I don't know what your concerns are. I have my own concerns. I mean, I hate this – all that spam, and all the junk mail, and all that, but I know how to get rid of it, just toss it.

Sally: Well, one thing that concerns me is what rights do you have if you're being, if you are under investigation?

Bill: Good point.

Sally: You know, like for example, like when President Clinton was under investigation, and Ken Lay [?] and that whole thing. I don't –

Bill: What rights do we have, exactly.

Sally: Yes, like you mentioned Jack Ryan, that was a whole similar kind of thing, you know. Like where are the parameters, I guess?

Ken: [mumbled] Chicago couldn't have opened that file, they sort of forced the issue.

Bill: Nothing to do with his – I mean, it has nothing to do with his ability to govern, but it was used, and of course pulled the rug right out from under him. That's what I'm concerned about, too.

Sally: That's another thing.

Bill: The marketing? I don't care about them doing it for marketing.

Sally: Well, that's one issue, but the other issue is like, your serious rights. I mean, if you're investigated, where are your protections? I mean, it seems like you don't really have – if President Clinton can get in that kind of a situation, what protection do we have?

Bill: Exactly. If they can use the same technology to invade our privacy to use it against us, as opposed to market us, that's where it's scary.

Sally: That's where it gets really scary.

Victoria: I had an idea, but it's not really privacy, but I think it gets into more censorship issues of how art and the art that I do enjoy –

Bill: Ideology, you're talking about.

Victoria: Just a moment.

Bill: I'm sorry.

Victoria: The art that I enjoy is going to become a lot more bland, and like not edgy, or not daring, because art is – and I hope this isn't the case, I could project, but I'm not talking about the art that Michael Moore does, whatever that is. But just ideas that might be a little more subversive because artists might get afraid of being singled out.

Moderator: If I asked you to pick one thing, I want you to write it down, what would you say is the biggest threat to your own privacy in the next 5 years. Because I've heard a lot of

Mary: The biggest threat to ...

Moderator: Your own privacy in the next 5 years. I want you to write down what you see as the biggest threat to your own privacy in the next 5 years. [Pause] Bill, what did you write?

Bill: I put technology, the information banks that they take up all the information they can and they store it so that anyone can use it for whatever they need. Towards whatever end.

Moderator: Nisha?

Nisha: I put financial.

Moderator: What do you mean by financial?

Nisha: Just they'll have access to all my finances and because we do a lot of stuff online.

Moderator: Okay. Gary?

Gary: Just computer.

Moderator: Okay.

Ariel: Database integration.

Moderator: And what do you mean by that?

Ariel: Like what Bill said, you know, one database being able to relate to another database relates to another database, and what were three discrete data sites are now very easily combined to form a large picture, it's like taking a few pieces of a puzzle and finally putting them together, you kind of start so see something.

Moderator: Victoria.

Victoria: Medical slash legal privacy. Being eroded more.

Moderator: And why did you say that?

Victoria: I may be changing my marital status therefore I'm going to apply for a marriage license, I don't even know what they ask for that, but just integrating my life with someone else's life.

Moderator: Okay. Ken.

Ken: I think any type of financial information might be pirated. I just have a fear, I mean, knock on wood, nothing's happened yet, but it's like you've got to be vigilant, it could end up happening.

Moderator: Okay. Mary?

Mary: Technology. More or less unknown technology. It's always here and I'm running to catch up, I never know what's out there, you know? That sort of thing.

Moderator: Okay. Lisa.

Lisa: I guess mine would be computers and the Internet.

Moderator: Okay. Sally?

Sally: I agree with what everyone else has said, and also the whole idea of trivialize the constitution, your constitutional rights, it's sort of like abusing your rights. You know, on a little bit of a higher level.

Moderator: Okay. Sue?

Sue: Identity theft.

Moderator: Identity theft.

Harv: I had two, actually. I had government intrusion slash intervention.

Moderator: And what do you mean by government intrusion?

Harv: I mean, I keep reading about, okay, how the government wants to crack down on now what's, they've already started to crack down on television and radio, okay, they're going to get into satellite, I've been reading about that, you know, are they going to get into cable? What else, you know? What's next? Is it going to be the art? Is it going to be my, you know, the newspaper? Or my, you know, a magazine that I want to read?

Ken: Are you talking about censorship?

Harv: Yes.

Sally: That's sort of like free speech.

Bill: It's called spin, putting a spin on the news. FCC Press [?] just – FCC was trying to allow one player to get, there was a law that would not allow one player to own more than X amount of marketing venues in one city. That was, well it was going to be eliminated, they just voted it down and so now administration's trying to give more control to key people. Murdoch Loans, you've heard of the name Murdoch? In the news industry, he came into Chicago and started buying up all the small radio stations and television and say the *Tribune* got pushed out, he could control what we hear. I listen to Spanish programming, and the news is very different from what we hear here.

Harv: It's already happening with a company called Clear Channel Communication.

Bill: Very much so.

Male Participant: Wow.

Harv: They're in San Antonio, Texas.

Bill: You have to draw your own conclusions. They will – it's not technology to be afraid of, it's how they can use the technology.

Moderator: Okay. Technology. Let me see a show of hands in this room. Who, say they would rely on – [end of side A]

Moderator: Okay. Show of hands: cell phones?

Mary: They don't make one for the hearing impaired yet. [Laughter]

Ariel: Braille, text messaging.

Moderator: The Internet. Everybody. Okay. How confident would you say – Blackberry? Anybody? How confident would you say you are that you actually have enough information to know how technology might affect your personal privacy?

Mary: Would you repeat the last part of the question?

Moderator: How confident would you say you are that you have enough information to know how technology might affect your privacy, because you actually said technology's here, and you keep running from it.

Bill: I have no confidence, I'm just caught up in a fast-flowing current, and ... caught up. I can't do without it, but I have no confidence that that information that I have any control over it.

Moderator: Do you understand how your privacy could be ...

Bill: Absolutely. At my job it entails and it mandates that I have to use the technology.

Moderator: But do you – so a show of hands. Who thinks they have enough to know how their privacy could be compromised? You know when you use these things, you rely on them, you know ...

Ken: That it can be compromised?

Moderator: In what ways? How?

Bill: Look at the viruses. Do we understand how those ...

Ariel: You just have to know. You have to be more proactive about it, you have to know how to take care of it. How to protect yourself against these things. So know what software to buy, what hardware to use, and how to configure properly.

Bill: I feel like a child that's been told look both ways before you cross the street.

Ariel: On my computer when I surf the internet at home, every time a new program tries to access, tries to receive information from the internet or send something out to the internet it tells me, it tells me exactly what program it is and allows me to block it. I control inbound and outbound information.

Bill: Once you cross over, what happens?

Ariel: What do you mean?

Bill: How do you feel about it then?

Ariel: Encryption, a physical firewall.

Bill: Can you break through the viruses?

Ariel: [unintelligible]

Bill: There are some brilliant people out there.

Ariel: Make sure your virus scanner's up-to-date. I mean, it's always going to be a week behind, but ...

Bill: There are some brilliant people out there.

[talking at once]

Lisa: You're kind of in trouble, because I'm not very good on my computer and I get all these pop-ups and I don't know what's going on.

Moderator: Okay.

Bill: I feel the same way.

Sally: I think we have no idea of what's in store for us, you know, what's really out there and about to materialize.

Bill: The last frontier.

Sally: Yes, really.

Bill: That could be beautiful, too. I'm not afraid of it.

Sally: It's going to be interesting.

Bill: That's more responsibilities that we have to deal with.

Moderator: What are the kinds of things, I mean, that you could do, I mean, Ariel talked about fire walls and virus ... what other kinds of things are you doing to protect your privacy online?

Harv: I'm like him, I mean, I have my hardware firewall, I have a software firewall. I mean, if I want to I have an anonymizer.

Bill: I watch what I talk about.

Moderator: You watch what you talk about?

Bill: I watch what I log into, you know, where I, what sites I go to, I watch what I answer to, how I answer. I don't want any of my ideology to be exposed to that fast universe.

Moderator: Okay, so you withhold stuff.

Mary: I don't click on things. They say, "Click on this, you won 10 million dollars." Whatever, you know, 5 years ago I might have done it just to see what happened, what it was. But by now I know if I do I'll end up on somebody's mailing list, emailing list for the next 10 years, so now I don't.

Moderator: Okay. What else?

Ariel: There's software that erases all the cache files from the Internet every time. So after every time you shut down your computer it deletes all the files that your computer accumulates from surfing the Internet. And I use SpyBot and I know where to search out spyware programs. It's all, for the most part, it's all free. I only paid for one – well, I paid for a virus scanner, I paid for a software that deletes my browsing, all the browser files, but everything else is really available out there.

Victoria: I just don't think that people have knowledge of it, though.

Mary: I didn't know about the problems with like ads, hidden adware until one day I was looking at my zip drive [?] and a light was just – someone's reading my zip.

Ariel: The pop-ups are annoying as hell, but they're completely innocuous.

Sally: So the advertising?

Ariel: When you go to a webpage and other pages pop-up. That stuff is completely innocuous for the most part, it's all advertising. It's essentially walking into a store, looking at a product, and suddenly 50 people shoving papers in front of your face. That's annoying, but they don't hurt you. The spy software can, is the stuff you don't see. It's what you don't see that hurts you.

Bill: I'm always suspicious of any of those free online downloads, I'm always suspicious that they're going to add some cookies in there that are going to be pirating anything that I have on my computer into the future.

Ariel: That's how most software is paid for, free software.

Bill: I understand that, that's why I don't ever download anything free.

Ariel: Spy ware, Spybot and Adware are two free programs that are worth it.

Bill: But you said you can download most of this –

Ariel: It's all free. Companies, well because a lot of the times they give you the basic version for free, but if you want the better version, that does a little more stuff, you pay for it.

Bill: When we were talking about protection, you get it for free by downloading it, but you're actually trading off protecting yourself from the –

Ariel: Not really, it doesn't send the information out. It doesn't, they don't take any information to get it, all they want, because they say, you can get, you can use this version for free, if you pay 30 dollars, I think it's 30, 45 dollars, you get a version that will do this, this, and this on top of what the basic version does.

Bill: You're less cynical than I am. I'm still suspicious.

Moderator: Bill, you mentioned PIPA earlier. What other things exist to protect your privacy today? What laws exist?

Ken: I'm concerned that private companies are smarter than the companies that are supposed to be there to protect us, private people and private technology companies that are so much better than people in the government aspect of whatever you would call their job to protect us. So that there's going to be people in private industry who are going to get away with things before the government ever figures out what they're doing.

Moderator: But what things exist today – what laws?

Ken: I don't know what laws there are to protect.

Moderator: Mary?

Mary: It's going to vary from state to state, but some states still do not have in place a law that you cannot be videotaped. There's some guy who literally set up videotapes and was taping a woman in her bathroom, in her bedroom and everything, and there was really now law to cover that. Because no one had ever done it before, and had never thought about it before maybe. But they had to put a law in place, and that's the question I have, the concern I have is that there's something, there has to be a violation before they, the law will –

Moderator: No, okay, what about in Illinois? What exists?

Bill: The recording law. You told us we were being recorded.

Moderator: Okay. Good example.

Bill: Right at the get-go we were told we were being recorded.

Ariel: Is that a law or is that a courtesy?

Bill: It's a law.

Ken: A law.

Bill: Same thing on the telephone.

Sally: Well, I think there's some laws about information that you have to give your permission for certain things to be released, like if you have a bank account or your charge accounts. I mean, they send that in the mail occasionally you get a, you know, information about your privacy.

Ariel: Usually you've already signed away, usually you've already signed a catch-all release when you sign up for the card. I agree to all terms and conditions in booklet XYZ without ever looking at it.

Moderator: Has anyone ever – Ken?

Ken: People who call you, I mean, they want to sell you something, you can pretty much tell that right off the bat. But if you ask them, "Is this a telemarketing call." They have to tell you yes or no. I mean, that's a law. I think it's the Telemarketing Act of 1991, a federal law. It's like, if you ask them straight up, they have to say yes or no.

Ariel: I haven't gotten a telemarketing call in months, though.

Ken: Even though, I mean...

Bill: We market, and I'll tell you how you get around that, you just say no it's not a telemarketing call, I'm just calling to see if I can set up an appointment to see you.

Moderator: Are there any laws, obviously Department of Motor Vehicles will have information on people who have a driver's license. Obviously the federal government has stuff on you in terms of what you've done at tax time. Are there any laws that govern what government departments can do?

Harv: It seems like it because, I mean, the motor vehicles stuff they, all these companies know about that –

Moderator: But do you think there are laws in place?

Ariel: Yes. There are.

Harv: There are, but such [?] your government, your state, your – they're selling it to somebody.

Bill: I don't know if there are laws.

Sally: There are some laws.

Ariel: The Census Bureau which collects probably the most information about anybody, most about people in general of any agency, and from most number, most people in the country, is strictly limited about how they can release data.

Moderator: Okay. Show of hands, who thinks that there are actually laws in place that govern what governments can do with the information that they have on you?

Sally: Well, laws or guidelines or regulations?

Moderator: Laws.

Sally: That have an effective law.

Moderator: That's the second part of the question. Let me just see, do you think they exist?

[talking at once]

Moderator: No, that's the second part of the question. Laws. Do they exist?

Male Participant: Yes.

Female Participant: I hope they exist.

Ken: Are you asking are there laws that govern the government?

Moderator: Yes, on what information – because they have information on you in terms of your income tax return, they have that information. Department of Motor Vehicles will have certain information about you.

Ken: So you're asking do I think the laws exist?

Moderator: Yes. Are there laws in place that say you can do this with the information that you have on Ken or Malcolm or whatever, and this is what you can't do. Do laws exist? Question one.

Ken: I'd say yes, there are.

[talking at once] Generally: Yes.

Ariel: Otherwise people keep filing freedom of information act requests for people's tax returns left and right. But you can't, the only person who gets your tax return is the person whose tax return it is.

Moderator: Are the laws effective?

Bill: You mean are they not effective, are they – what's the word – are they enacted?

Lisa: Adhered to.

Ariel: Enforced.

Bill: Enforced is the word I'm looking for, right. No, they're not enforced, I'd say.

Harv: Yes, I would say not, too. There are probably some information on me that is just up for grabs, and this whole – if you complain they're enforced, otherwise they're not enforced.

Ariel: On the other side I have some experience, when I was working for who I work for, we actually bought, we purchased or received a list of every motor vehicle registered in the state of Illinois. The government, though, is sometimes behind the times. We actually had to verify it by, they sent an email out asking for everybody's license plate numbers, because they were finding that they were, some license plates were just not there they knew existed. And they found some major holes in this information. So even though they have it, it might not be as good as you think it is in many ways.

Moderator: Which is a fair point, it's a separate issue.

Ariel: It's not as good as you think it is, trust me.

Harv: Is it right for them – case in point, I live in Skokie. Skokie is just great crack-down on, and you're supposed to have a sticker for the village, and you're supposed to buy one every year. I bought a car in 2002, never bought the sticker, totally forgot about it, I get a letter going, do you still, do you own this car, is at such and such an address in Skokie, if so, you need to buy a sticker. How do they get that?

Bill: Cross-reference with the state.

Harv: They got it from the state, that's right. But do they have to purchase that from the Secretary of State? Or do they get access to that for free?

Moderator: Okay. Effective or – yes no.

Harv: Semi-effective.

Sue: Semi.

Moderator: Yes no?

Male Participant: Semi.

Lisa: I don't know. What's your question again?

Moderator: The laws that exist, the oversee government and what they can do with information they have on you. Are they effective at protecting your privacy?

Lisa: I would say no, and I think the reason being too, that we probably don't even know what these laws are and what ones are, you know, not being followed properly.

Moderator: Okay. Mary?

Mary: Ineffective.

Ken: I – you said it perfectly. I don't even know what all the laws are in order to know whether or not they're being enforced.

Moderator: Okay.

Ken: Who governs the government, you know? That's like – that's the absolute.

Moderator: Victoria?

Victoria: Not very effective.

Ariel: Fairly effective.

Moderator: You think they are.

Ariel: Yes.

Moderator: Okay. Gary?

Gary: Not very.

Moderator: Nisha?

Nisha: Semi.

Moderator: Semi.

Bill: The law only exists for he who wants to enact it. If I have to complain about it, then that law will go into effect, otherwise the law just ends up looking like it's ineffective.

Moderator: Okay.

Sally: So if you don't know about the law you're not protected by it.

Bill: Exactly. That's another great one.

Sally: Can I just say, earlier I made Ken stop [?] I'm sorry.

[talking at once]

Moderator: What about laws, I've heard a few of them, about the laws that government and place restrictions on what companies can do with your information?

Bill: Depends on which administration's in. That's all I can say.

Moderator: Are they, do they work? Are they effective?

Victoria: No.

Female Participant: No, I don't think so.

Bill: Depends how the law's enforced and who enforces it.

Ken: I don't even know what they are. I mean, I see things that I think are borderline, are pushing the limit of privacy, particularly when you don't, when you sent things that are not, they show that somebody knows something about you that you didn't request. To me that pushes the law right there. And I don't know, I wouldn't know who to go to to have that – I wouldn't know if there's a law that says they can't do that. Much less whether or not the law's not enforced, because I don't think it is if there is a law like that.

Moderator: Sally?

Sally: Well, would this relate to that whole 401 thing where some people lost all their money [?] because of people in corporations just using, I don't the details of what happened, but wouldn't that be a violation of –

Bill: I don't know what you're referring to. 401 thing?

Sally: Enron, or whatever. I mean, that was a total invasion of privacy, right? Besides being theft and everything else.

Moderator: Earlier –

Sally: I don't know. Or just straight out theft, forget about privacy.

[talking at once]

Ariel: Well, it wasn't theft, per se.

Sally: What was it?

Ariel: They withheld information, crucial information. And prevented their own employees from selling off, formerly the employees of Enron had the majority of their retirement funds were actually held in Enron stock, which is now worth probably a penny, versus \$80.

Bill: But there were laws there for that, the – what is it? – the Securities Exchange Commission?

Ken: But that's securities fraud.

[talking at once]

Moderator: I think Nisha mentioned earlier when I was asking some examples, monitoring of – in the workplace. To what extent do you think companies are actually doing this?

Harv: To what extent?

Ariel: I know every web page, I know my office monitors every web page we look at, and how long we've looked at it.

Bill: If they can afford to do it, they're doing it.

Mary: They're doing it.

Sally: But why are they doing it, though?

Moderator: Should they be allowed to do it?

Harv: Should they be allowed to?

Moderator: Yes.

General Responses: Yes. Yes.

Victoria: I don't think so.

Moderator: Okay. Let me see a show of hands, who says yes?

Bill: I want to know why you think that.

Moderator: Well, no, I just want to see who says yes first. So, one two three four five six seven of you say yes they should be allowed. Why?

Bill: Why yes or why no?

Moderator: Why yes, and then I'll ask why no.

Bill: You're getting paid on their time.

Sue: I'm getting paid, I'm using their equipment.

Ken: Liability.

Gary: Is it job-related?

Ken: They have the same right to listen to your phone calls if you make a personal phone call on their telephone. I don't know yes or no, I mean, isn't that the same thing?

Moderator: Let me – park that for a second. Why no?

Nisha: Just because, you're there to do a job. If you get the job done in a certain amount of time then you, I think, you know, they're paying you to do a job, if you get that job done then you're done with that.

Victoria: That's babysitting.

Lisa: It's so dehumanizing.

Moderator: Dehumanizing?

Lisa: Yes. I mean, we're not robots.

Nisha: I don't think you can work for eight hours continuously without making a personal phone call or looking at a website. You have to do stuff at work. I had to, the other day I had to surf the net for something that was personal. I don't even remember, but I don't think you can work eight hours and be totally into the job for eight hours a day and ...

Mary: I agree with that, if you can do a good job, fine. Then why ... I mean, if I get a call from my divorce lawyer at work, do they have the right to listen in? And many times during the day, that's the only time you can take that call.

Moderator: Well, let me go with [?] that. What is and what isn't personal information in the workplace? So the example, I've had the example of you're doing your work, but you get a phone call from a divorce lawyer and the only time they can talk –

Bill: I was an employer for many years –

Sally: But I think if you're employer – I'm sorry.

Bill: No, that's fine, go ahead.

Sally: I think there has to be a certain level of trust also that your employer trusts you that you're doing the job and you're not going to abuse the privilege of making a personal call or looking for something on the internet for, you know, a short period of time. I mean, it's so regulated because –

Bill: It goes beyond trust, it goes into integrity.

Sue: The company's worried about their invasion. I mean, we don't know where, what websites we're going to, they don't want to be invaded with the privacy –

Harv: It's liability.

Sue: Because they can get information into the bank, I mean, when I'm on the bank computer and I'm in the wrong website or I sent an email to someone, what they're worried about is getting information – the bank's information. And that's highly private, that's everyone's bank account that they could get information out of, so.

Sally: So different industries and businesses.

Bill: Don't forget we're dealing with human beings.

Sue: A telephone call, I don't think they're going to mind, because there's nothing they're going to ...

Mary: I keep getting the email from, I'm sure everyone else has gotten, from Tiffany, inviting me to her website. And I have never visited Tiffany's website, but if my boss were monitoring that email, he might think that the only way you're getting this mail is if you're –

Ariel: He's probably gotten the same email himself, though.

Harv: But if you open an email and there's a Trojan there, you click on something and you download it, and it, if your company is not fully prepared to have firewalls on each individual server or your own thing, you're going to cost your company hundreds, thousands –

Sue: Millions.

Harv: Millions of dollars depending upon what happens.

Moderator: Okay what about the personal phone calls, though. Like the example of Mary gave.

Ariel: How many companies actually listen in on anybody's phone calls?

Moderator: I mean, email you can actually – No, but should they be allowed to?

Sally: No.

Victoria: No.

Sally: Absolutely not.

Sue: Depending on the system [?], they're recorded, you know? When you're selling and buying the securities it has to be recorded, so you better not be making a personal phone call on that.

Bill: I keep thinking we're dealing with the human factor here. Where one person can have the personal phone call is going to take one minute, it's very important example. On the other hand you've got Johnny Jones down at the corner of the room who thinks nobody's watching, he's listening, he's on a 900 call talking to some babe. So it's the human factor. Where do you draw that line?

Moderator: Where do you draw the line?

Bill: No.

Sally: You set certain rules, and –

Bill: No. Because you can't control it. So you have to control it by saying no, you can't do it during working hours.

Sally: That's what you have your break for.

Ken: Because it erodes.

Bill: Exactly, it will start to erode. That's the human factor. We always take the course of least resistance.

Nisha: But like nowadays, no one really has breaks, I mean, who really takes their two 15-minute breaks?

Sally: But why don't people take a break?

Sue: People just take a one-hour lunch.

Bill: If you get the job, you should be able to get up and go.

Nisha: I mean, I do at my job, we can all come and go as we please, but I'm just saying nobody like in an office setting, no one gets up and says, this is my 15 minute break now.

Bill: No, you just do it on your own.

[talking at once]

Sally: I don't see why people don't, you know ...

[talking at once]

Moderator: So, I mean the majority of this room thinks that it's okay to monitor the activities of employees.

Bill: No. How many no's, how many yes?

Moderator: There were seven said yes, it was okay.

Bill: Oh, I'm sorry, yes.

Moderator: Should an employer have the right to target anybody they want, and exempt certain people, or?

Ariel: No, it's got to be universal.

Harv: It should be universal.

Bill: All or none.

Sally: It still doesn't make it right, if it's all or none.

Bill: The human factor still comes back again, doesn't it?

Moderator: Selected or all or none? Can I see a show of hands for all or none?

General Responses: All. All. I think all. Yes. All.

Moderator: Okay, Mary?

Mary: I have to qualify that. If someone, let's say after the first evaluation someone's gotten a poor evaluation, or you know that there's money missing or something like that, it may be necessary to target one person, but there's got to be guidelines, written guidelines, about how to do it.

Ariel: But, what about the other way around in terms of maybe the boss exempts himself from the monitoring software, or from the phone monitor [?].

Sally: What about employee organizations and unions and things like that? To protect the rights of the employees in the workplace?

Ariel: A lot of employees this applies to aren't union, anyways. This mainly applies to office workers, and a lot of office workers are not union. I mean, my office is, I think my office might be a little different, we're actually Teamsters, most of the employees in my office are actually Teamsters. And we're a professional office, but employees work for IBM or a sales company, I mean –

Sally: But don't they have like professional organizations, you know, it doesn't have to be a union per se, but ... you know, like the teachers have maybe not a union, well, teachers do have a union, but –

Ariel: Most people do have a professional organization, but are they anything more than an information service, in many ways? And conferences.

Moderator: So, do the four in the room who disagreed, who said not, that employers should not be allowed to monitor these types of activities, change your mind? Or are you still no's?

Mary: What was the question?

Moderator: Are you still a no?

Mary: On whether or not ...

Moderator: Employers should be allowed to monitor.

Mary: So, general statement, no. It would have to be very special circumstances for them to be able to monitor.

Moderator: Okay. Nisha?

Nisha: I still say no.

Moderator: And who were the other two? Are you still no?

Victoria: I'm still no.

Moderator: Okay.

Bill: [unintelligible]

Moderator: Okay.

Mary: Excuse me, could I make just one quick statement.

Moderator: Of course.

Mary: It's about something we said earlier, talking about the invasion of privacy as getting worse or better. It's funny, but as, you know, teachers or managers or whatever, we have to be very careful now what we ask our students. When I give grades, when I give your papers back I actually turn them over and distribute them. I cannot ask a student with a disability what the disability is, they can only tell me what they need, and give me extra time, you know, et cetera, et cetera. I have to be very careful now with student information. So I don't know that's ... that's an increase over teaching, say, 25 years ago. I could do what I want, then.

Moderator: I had heard earlier, in terms of taking off shoes at an airport. Who – let me see a show of hands – who has flown in the past year for business reasons? One two three four –

Mary: I'm sorry, could you repeat the question for me?

Moderator: Who has flown in the past year for business reasons? One two three four five six seven eight nine. Okay. And who's flown for personal reasons? Okay. And who's flown internationally in the past five years out of the States?

Lisa: How many years?

Moderator: In the past five years. So most of you have flown. For the business travelers, do you feel that you have less privacy traveling today than you did in the past, and why?

Sally: Well, in years past, there really was no security. I mean, to speak of, it was just, you know – I mean, I remember traveling when there was no security at all, you just went to the airport and got on the airplane.

Moderator: Okay.

Bill: The cattle call.

Ken: Well, the answer to the question, sure. I mean, post-9/11 it's changed dramatically. Even when the level, the threat level goes from something to orange, yellow to orange, I mean, you notice there's increased security, I mean, you see it on CNN, you know when you go to the airport there's going to be a higher level than there may have been the day before when the level was lower.

Sally: I was in the Fort Lauderdale airport on Tuesday, the day not only part of Fourth of July thing, but the day after that someone ran into the airport terminal in a car. The security was very high that day.

Moderator: Aside from the going through security –

Bill: Like being on the plane itself?

Moderator: Yes, or the fact you've left your home, you've gone somewhere else, gone to another city, within the state, another state, another country, do Americans who travel, do they face different privacy issues, other than, let's just take the security one because everyone's talking about that, than non-travelers?

Ariel: Actually, the airlines regularly monitor my flying habits [?], and if you, like I said, if you buy a one-way ticket, no matter how you pay for the ticket, if you pay in cash for a one-way ticket, you're going to get searched. That's all, it's a giant red flag.

Moderator: Okay.

Ariel: They monitor everything, they monitor your ethnicity. So you put that into the equation.

Bill: I fear traveling internationally now for the reason that what was once like the Romans, you feared the Romans because of their strength. Now that the government, our government seems to be coming out very much a paper tiger, as a foreigner and traveling internationally, no longer can the American feel confident that he has the American government at his back so that if you get in a jam, or even if you don't deserve it, you just get pulled into a jam overseas, you're on your own. That scares me.

Moderator: Okay.

Sally: I agree with you, but I don't know if that has to do with privacy. Did you say privacy?

Moderator: I did say privacy.

Bill: How can I relate that to privacy?

Sally: Yes.

Bill: I don't, as Americans now, we're like this, that's where the privacy's gone. Everywhere we go, we're this. Where before it used to be the dollar, now it's the American. It's a whole different – the dollar used to get you out of a jam before, because of the strength of the dollar of the government, the government and

the dollar used to relate as one overseas. Now it's like, how much are you worth, forget the government, how much are you worth? So they, in other words, if you get kidnapped overseas, or if you get in the situation where you have to buy your way out of a problem, to grease somebody's hand, some government official overseas, before you could always say, "My government will hear about this!" and they were afraid of that. Today, they could care less. How much are you worth? That's an invasion of my privacy. They're entering my privacy as to how much I can pay them off to get me out of this predicament that they got me into. That make sense?

Moderator: What other privacy issues do travelers face?

Sally: Hotel reservations, maybe?

Bill: Cabbies. A cabby. There's another example. How much is he going to charge the American as opposed to the ... it's worse than ever.

Ken: I think, I mean, what I know traveling somewhat internationally, people can spot Americans. And I don't know how [laughter], other than we speak loudly and you're obnoxious [laughter]. But I mean, you're just standing there and, the clothes you're wearing, the way you look, people can spot Americans and that's –

Bill: Americans have a different way of –

Ken: That is definitely a privacy issue. There are times when I think, "Gee, maybe I could dress like the French." [laughter] But how do I blend in here so that I'm not considered to be an obnoxious American because the general take on Americans is they're loud and obnoxious and they think they can throw money at a problem and it will go away.

Sue: That's been true for a long time, though.

Ken: I don't know how to look like I blend in with, if I go to France, how do you blend in? I don't – that's a privacy thing.

Moderator: Okay.

Ken: Americans walk different. We stand out. We stand out for some reason, and maybe it's the cut of your clothes, I don't know.

Bill: It's confidence.

Mary: I thought that television was changing that because sometimes on Saturday morning I like to watch the Indian channel on one of the cable things, I love traditional Indian – as in India – music, and I'm getting the Indian equivalent of Brittany Spears, and they even had a rap group. It was like an American rap, I got no sense of being, of an Indian culture. I got this Brooklyn, New York type thing.

Ariel: I was in Europe in November and I was taking the train from Barcelona to Paris, and I'm in the café car in the train, which was the French train at this point, and I'm in the café car and we're eating lunch, and this woman was sitting there, starts yelling at me, the only – in French, and I don't know French – the only words I got were Bush, Arab, and oil. I think she said gold, I think she might have said gold, too, I'm not too sure, and she was going on and on, and I – she was either drunk, on drugs, or suddenly psychotic, but there was a British woman standing there and she just looked at me and she said, "Do you want me to get the conductor?" I mean, this woman was going on and on, I thought she was going to attack me.

[talking at once]

Moderator: Okay. Any other examples?

Sue: I was in Europe once, and I was in a country where you don't speak English. So I was speaking their language and I was going to check into a hotel and I was speaking in the language, and this person didn't know that I was American, and she asked me how I was going to pay for it and I put out my Visa card and, "Oh, you are American, I will charge you more." I started swearing in English thinking I hope you understand that, too. And I left. I was so upset.

Moderator: To what extent do you think the government should track the movement of visitors as the enter and exit the States?

Harv: Citizens or non-citizens?

Moderator: I'm going to ask both.

Harv: Non-citizens they've done a crap job before 2001, and I'm not even sure they've done a great job since then.

Moderator: Should they?

Sue: Should they?

General Responses: Yes. Yes.

Moderator: Let me see a show of hands. So, visitors?

Sue: I'm sorry, what was the question?

Moderator: Should the government track the movements of visitors as they exit or re-enter the States?

Sue: Sadly, you have to say yes.

Moderator: So only that's not – Mary, are you a yes or no?

Mary: Okay, I didn't hear the question. What was the question?

Moderator: Should the government track the movement of visitors as they exit or re-enter the US?

Mary: It's reality now.

Bill: Look at us. This is scary.

Moderator: Nine out of 11 saying yes. What about the next question. Should they track US citizens?

Ariel: How do you define movements, though?

Bill: Obviously not, but just allowing them to track the others is scary.

Sally: But what do you mean tracking?

Moderator: Well, you go, you fly to another country, you come back. Should they keep track of US citizens?

General Responses: Yes. Yes. Yes.

Bill: They have to, it's war.

Moderator: Let me see yes, show of hands.

Bill: There's a war on.

Moderator: Okay.

Ken: Keeping track is not necessarily the same thing as verifying your citizenship when you come back, right? Because you show them your passport, I mean, you should be able to get in by showing your passport. They should have the right to verify who you are, but ...

[talking at once]

Ariel: Depending on which [?] countries you were in while you were overseas.

Ken: Okay, that's a good point.

Lisa: Yes, I think it should be flagged if, well, yes, which countries you're going to, how often, how you're paying to get there, and ...

Bill: I'm confused now. What was the question? If people come into the country to visit, that they should keep track of where they're going inside of the country?

Moderator: And when they're coming in, and, so yes.

Ken: And where they've been when they've been out.

Bill: That's a different question.

Moderator: No, but there's also, and the distinction between visitors and American citizens. Because right now, I'm pretty sure after 9/11, if you're flying into the States –

Bill: They should track.

Moderator: – all passengers have to give advance notification of who they are, they're ID, to the airlines ahead of time so that they know who's on, coming on. So you're an American citizen, and you're flying on American Airlines from whatever, in from Paris. They know that ahead of time.

Ariel: I mean, then for years, I know even before 9/11 the customs immigration, they had a form you filled out, even for citizens.

Moderator: This is now advance information.

Ariel: No, they always – when you were on the plane they always made you fill out a form saying where you had been.

Lisa: Right.

Moderator: Yes, but that was your landing, that was the here's your piece of paper thing, I've been in these two countries. This is now before the plane takes off, they know that Ken is arriving from Paris. They know Bill is arriving from Mexico. They know Harv is arriving from England.

Victoria: It's like on a manifest?

Moderator: And that's –

Lisa: If there's someone suspicious on board that you're not comfortable with, you can just give their seat number and they will tell you everything about that person, and where they've been and whether or not they think they're okay, or ... so –

Ariel: This is something available to you as a flight attendant, then.

Lisa: Pardon?

Ariel: This is something available to you as a flight attendant.

Lisa: Right. Right. But if it's another passenger saying they're uncomfortable about someone, you can go ahead and –

Ariel: You can go and do that, we cannot.

Lisa: Yes, but I won't really care [?] –

Moderator: But what do you think of the idea like, as Ariel was saying, in the past you had to fill out information –

Ariel: You had to and you still do.

Moderator: But now it is given ahead of time, it's run through the computers before get out.

Ariel: But that's all just saying where you're coming from, it doesn't say where you've been. Especially, I mean, especially when you go to Europe, you can bounce around the entire continent without any records whatsoever.

Moderator: Well, is this an issue?

Sue: Unless they take your passport.

Moderator: I mean, I'm assuming their going to have your passport number.

Bill: I think it's an issue because of what was just said here by Lisa, that she can invade my privacy, and I'm just sitting there.

Lisa: Well, I can't, I mean, I'm not saying I can, I mean, you know, there are the higher ups that, you know.

Bill: Not the plane itself.

Lisa: If there is like a threat or whatever, then, you know, there's information that can be gotten in seconds.

Moderator: But is this [?] like I said no right answer wrong answer, is this acceptable, you the planes and the government and whoever it is and FBI, whatever, they know ahead of time that you're going to be on that plane, you're coming –

Lisa: But now it's almost like it's going from privacy, now it's turning into security. You know? It's almost like it's a whole separate thing when it's with travel.

[talking at once]

Moderator: Okay, but just sort of this advanced notification so they know ahead of time ...

Harv: They knew Richard Green was doing such, and he was going to be on this plane from wherever, and you know, would they have said, "Wait a minute! This guy we know has ties, is this ..."

[talking at once]

Bill: He's the shoe bomber, the shoe bomber.

Moderator: Let me see a show of hands, like is this acceptable?

[talking at once]

Moderator: How many like it?

Bill: It has to be. I think it has to be acceptable.

Moderator: But do you like it?

Female Participant: No.

Harv: It has to be. I think this is the degree of, do we think it's necessary, yes, but do we necessarily like it? No, but –

Bill: Comes to what they're talking about the law, should they extend indefinitely the – what's it again –

Sally: Homeland Security?

Bill: Yes. Once again for a short period of time, and then, once again reviewed, and voted upon again at that time. I think that's what it should be. Because we need it, but not indefinitely. Because then it becomes not security, it becomes actually control. That's the other line they cross over.

Moderator: Loyalty programs, like American Express or Target or whatever, I mean, how many in this room participate in at least one type of loyalty program?

Bill: What is a loyalty program?

Sally: Loyalty program?

Moderator: Frequent flyers –

[talking at once]

Victoria: I'm in a couple of them.

Bill: Low end yes, higher end, no.

Sally: What is – what do you mean by loyalty? That you just shop there on a regular basis?

[talking at once]

Lisa: Marriott rewards –

[talking at once]

Moderator: So, Blockbuster? Everybody has at least one? What's the purpose of these programs?

Harv: What's their purpose? It's several-fold. Number one is to reward your loyalty. Secondly it's to kind of get an idea as to who you are and what you do. And how you, you know, how you interact with their company.

Sue: So they want to profile everyone.

Bill: Inexpensive marketing.

Harv: Permission marketing is really what it is.

Bill: Yes, so they can target for better marketing.

Nisha: Even like nowadays I know at Jewel [?] they give you coupons based on your purchase, so ... I think it's Jewel isn't it?

Ariel: Everybody does, I mean that's why – that's one of the reasons, that's the reason they have those preferred cards is they monitor every purchase you make no matter how much it is, what items you purchase, how many of them, and over time they say, okay, they bought this, maybe they'll like this.

Harv: That's also called, I call it interference marketing.

Moderator: What other information do they have on you?

Bill: They have my address, my telephone, my zip code ...

Nisha: An email address.

Harv: Who's they?

Bill: The various programs I participate in.

Ariel: Depends which program it is.

[talking at once]

Moderator: Can they sell this information?

Bill: Yes they can.

[talking at once]

Sally: They're not supposed to. I remember with Dominic's there was a program and they specifically promised – they said they would not sell any information.

Bill: How would you know?

Sally: Because they had to –

Bill: If they did, how would you know?

Sally: How would we know? No, we wouldn't know, but –

Bill: So sue me, is the next one. And who gets all the money? They just had a thing on the radio today about that. Your class action suits, the lawyers get everything, and personal private citizen, four dollars.

Moderator: But basically these programs are all about tracking what you buy, and then marketing stuff to you.

Sally: I think if it's done anonymously it's not a problem. I don't care if people – it helps business, it's fine. But I mean, if it's done on a personal basis, that's different.

Ariel: But by definition that kind of marketing can't be done anonymously, it's intended to be personal. They intend to target you specifically based on your past purchases.

Bill: If I agree to participate is where I draw the line. If I agree to participate, fine. But beyond that, no.

Sally: But do we know what we're really participating in?

Ken: It goes back to what I said, permission marketing. You give people the right to do that or not.

Harv: And some websites or places or things you fill out saying can we send you or can't, and if you put the checkmark that says yes, you can, you can send my name to somebody else, you open the door.

Ken: You don't know whether or not they really honour that or not.

Harv: Some people have tried, though, I mean, use, is Kenneth your full name?

Ken: Yes.

Harv: Okay. Let's say you were to use Ken and what your middle initial is only on marketing things.

Ken: You could test it.

Harv: And you could test it. I that's how I know people have tried that.

Ariel: Use two email addresses.

Harv: You can provide, I mean, I've seen my name be this V as a U.

Ken: Really.

Harv: Haru. So I know that somebody who sold it from one place mistook the writing and sent it somewhere else.

Moderator: So why do you participate? I mean, they're obviously in the business of getting information about you, what you buy, and then targeting you. And probably selling it to some companies so they can try and sell you a new car, a new –

Nisha: It's always incentives.

[talking at once]

Harv: ... go to their company with the incentive if you're a traveler, a frequent traveler, okay, well, fine, we'll get upgraded to first class, or you'll be put in a nice room, or you get a better car because you come back to this company a lot. It's a perk.

Moderator: So the benefits –

Harv: There's benefits.

Moderator: ... outweigh all the mass marketing they're sending to you –

Ariel: I like saving on a dollar on a box of Cheerios. Simple as that.

Bill: It's 19 cents on my soy milk.

Ariel: If that means the store tracks what I buy, what groceries I buy, so be it, you know? It's not, I don't consider that very crucial information.

Mary: I turned 50, and I was really upset because the AARP sent me a birthday card. [Laughter]

Moderator: Who sent you a birthday card?

Mary: The AARP sent me a birthday card automatically when I turned 50. You know, they had no business knowing my birthday, but it's right after I turned 50 I guess because my name was on their list, I no longer got the, you know, the Victoria Secret ad, I get the, you know, the retirement Florida, that type of deal.

Bill: Did you ask yourself how did they get it? Where did they get it from? That's what I ask myself, where did you get this from?

Mary: Yes.

Ken: Social security has your birthday.

Bill: That's my point, though: who gave them the right?

Mary: Right.

Ken: I don't know.

Bill: That's what this is about.

Mary: I have with the right to contact them, you know.

Bill: You participate because you agreed to. Me too.

Ariel: They probably got it from, they print it off from, they probably get their information from a credit card companies.

Sally: What about insurance companies? Are they regulated? Because they get a lot of information.

Ariel: They're regulated, but they probably sell certain information.

Bill: Well, that's what put the PIPA law into effect, because they were trying –

[talking at once]

Bill: Insurance companies were going to go to everywhere they could to get as much information on a client that was applying before giving him any information, including their family members. If you came from a family that had cancer, they would deny you any policy because of it. That's why the PIPA law came into effect. The thing is, if you participate this much, there, it's gone. You gave up everything.

Moderator: Okay. I'm going to get you to fill this out. Basically, various privacy experts often talk about four different types of privacy. Bodily privacy, communication privacy, informational privacy, and territorial privacy. And we have definitions there, and it's a two part question. The first part of the question, I want you to rank the different types of privacy in terms of how important for you to ensure that your privacy is

maintained in that particular area. And I want you to rank it from one to four. So one is, this is the most important to be protected, and four is the least important, so it's one, two, three, four; or four, three, one, two. And the second part of the question is, and how would you rank the same four types in terms of the degree to which these areas of privacy are under threat for you personally. Where one is it's most under threat today, and four is the least under threat. So, you're going to put a, rank them one, two, three, or four. Part one, in terms of the importance of maintaining your privacy, and the second one is the extent to which it's a threat. [Pause] Each one should be ranked either one or two or three or four.

Harv: This should be ranked, but you're saying this is number one, two, three –

Moderator: Yes. In order.

Harv: In order.

Moderator: There should be no two number ones.

Harv: No two number ones, right.

[Pause]

Bill: Second part, I assume

Moderator: That's okay. Everybody got something written down? Okay. Bill, can I get you to read for the first part, and just the order.

Bill: Three one two four.

Moderator: It's alright.

Bill: Three one two four.

Moderator: Nisha.

Nisha: One two four three.

Moderator: Gary.

Gary: The top one is one two four three.

Moderator: Ariel.

Ariel: Four one two three.

Moderator: Victoria.

Victoria: Four one three two.

Moderator: Ken.

Ken: Three two one four.

Moderator: Mary.

Mary: Three two one four.

Moderator: Lisa.

Lisa: One four two three.

Moderator: Sally.

Sally: Two three four one.

Moderator: Sue.

Sue: First half, two four one three.

Harv: Three two one four.

Moderator: Three two one four. And the second part.

Bill: One three two four.

Nisha: Three one two four.

Moderator: Gary.

Gary: Four one two three.

Ariel: Four two one three.

Victoria: Four two one three.

Moderator: Ken?

Ken: Four two one three.

Moderator: Mary?

Mary: Four three one two.

Moderator: Lisa?

Lisa: Three two one four.

Moderator: Sally?

Sally: Two three four one.

Moderator: Sue?

Sue: Four three one two.

Harv: Four two one three.

Moderator: So a whole bunch of different answers. No common patterns. A couple in some. Why did you say the answers that you did?

Bill: Okay, three on the top –

Moderator: So yes, we'll go around, just say your first, say why you picked the most important to maintain, and then the most important under threat.

Bill: Okay, the most important was communication. It's important that I am confident that I can say what I want to say to someone without jeopardizing what may come of me having said it.

Moderator: Okay. And the most under threat?

Bill: [unintelligible]

Moderator: Number one. Okay. Nisha.

Nisha: Number one was bodily privacy, I don't know, I just don't want someone watching me.

Moderator: Okay. And most under threat?

Nisha: Number one, I just feel like the next step would be just, someone listening to my conversations and ...

Moderator: Okay. Gary. Most important?

Gary: I have bodily privacy.

Moderator: Why?

Gary: I don't want anyone watching me.

Moderator: And the most under threat today?

Gary: Communication privacy.

Moderator: Why?

Gary: I think it happens the most.

Moderator: Okay. Ariel.

Ariel: I put communication. Number one.

Moderator: Why?

Ariel: Because, like Bill said, you don't want to be, you want to be able to converse with people and [?] people without being monitored about it.

Moderator: And the most under threat?

Ariel: Information, because software is getting so powerful in terms of being able to collect and analyze and spit out information.

Moderator: Victoria?

Victoria: Communication is most important.

Moderator: Why?

Victoria: [unintelligible] Anyway, I'm sort of a media person too. Most under threat, controlling what information's collected, I feel powerless with that.

Moderator: Okay. Ken.

Ken: Just given where we are in time, I mean, given what I think's most important in the immediate and short term, I think informational privacy is about not only the one that's most important to me to make sure that it's maintained, but it's also the one that I think is the most under threat. I put one, I mean, those line up one and one.

Moderator: Okay.

Ken: I mean, I'm just really concerned even though it hasn't happened to me or anybody that I know personally, the whole identity theft and, you know, it's just something that really concerns me.

Moderator: Mary.

Mary: Number one, the informational privacy. Because communication I figure you can control, I don't have to use emails. I rarely use the phone anyway. And then, again, on the most under threat, informational privacy because, like you said, you feel helpless, there's nothing you can do.

Moderator: Lisa.

Lisa: I put bodily for the first one and for the second I put informational.

Moderator: And why?

Lisa: Bodily, because I just think it's kind of creepy if someone's watching me, and informational, yes, just because you have to give out so much information to get anything back, you know, so ...

Moderator: Okay. Sally.

Sally: I put number one bodily privacy because I think once that starts happening then it's all over. Once they can watch you.

Moderator: Okay. And what's the most under threat?

Sally: Well, I don't know, I really wasn't – I didn't have time to really think about this carefully, so I put number one again. I'm not sure that's really true, though. So ...

Moderator: I'll let you change your answer if you want. Sue.

Sue: I'm with Ken and Mary. Both informational privacy.

Moderator: And why?

Sue: Because there's just too much technology and information can be used against you, and just, you know, identity theft, and people bugging you constantly and ...

Harv: I have one on both. None of your damn business about who I am or what I am.

Moderator: Okay. It is 7:25. I promised to have you done on time. That's the last thing that I wanted to ask today. I'm going to collect the paper to analyze. And thank you very much for taking the time out of your evening.

[leave-taking noises and thank yous]

[tape turned off]