



Silence the Sales Pitches

The Motley Fool

By *Dayana Yochim*

We're bombarded with marketing messages everywhere we turn — when we pick up the morning newspaper, watch TV, read our email, scan this article, go to the movies, go into a bathroom stall at the movies. Finding a pitch-free zone can be harder than getting the Meow Mix jingle out of your head. (Sorry about that, by the way.)

Want to stop the infernal product pitches? The only foolproof way is to unplug the phone, fax, computer, and TV, bolt the mailbox shut, and stop answering the doorbell. The problem is that your mother will get worried when you don't return her calls and your subscription to Entertainment Weekly will go to waste.

There's no magic "Do Not Disturb" button that will completely cut off the torrent of marketing noise. But lawmakers are at least forcing marketers to make the "Exit" sign more obvious. For example, all pre-approved credit card mailings must now include, on the first page, instructions on how to opt-out of such offers. And the Federal Trade Commission (FTC) is going after marketers who repeatedly dial up consumers who have told them to stop. On Sept. 22, an Arizona-based travel services firm charged with calling hundreds of thousands of numbers on the government's do-not-call list was forced to pay \$5,000 in civil penalties. (The suspended judgment was for \$345,000, but the amount was lowered based on the defendants' ability to pay.)

With a little legwork you can hit the kill switch on the majority of sales pitches. Here's how.

How can I make them stop calling and mailing me?

There are practically as many cease-and-desist lists in circulation as there are ones of active leads. You'll get the most relief by registering your name on the do-not-contact lists maintained by the big boys.

The biggest of the big is the FTC, which established the National Do Not Call Registry in 2003 to stop the incessant phone calls to my house. (Thanks guys!) The side benefit for the rest of the nation is that others can use the registry to insure that they, too, get to watch *Nip/Tuck* uninterrupted. More than 64,000 public comments were collected during the three years the FTC researched whether or not consumers would like a way to get unwanted telemarketers to stop calling. The FTC, the Federal Communications Commission, and state officials are charged with enforcing the lock box on my phone and yours.

Register with the FTC

You can register your home and personal cell phone number — yup, you read that right ... your cell phone. Just go online to <http://www.donotcall.gov/> or call 1-888-382-1222 (TTY 1-866-290-4236). You must call from the number you wish to register. Registration is free. There are currently 105 million phone numbers in the registry.



Many states maintain a statewide do-not-call list as well, though the national list covers the same ground and more, and is likely used by more marketing entities.

Register with the Direct Marketing Association

The Direct Marketing Association (DMA) also maintains a do-not-call list, as well as a do-not-mail list. The catch? Only DMA members are required to check the association's do-not-call list (non-members are welcome to do so as well), but (blessedly) all telemarketers are required to check their call list against the FTC's registry at least once a month.

Registration with the DMA can be done via mail or online. Online registration is subject to a \$5 processing fee. To get off the DMA member mailing list, visit <http://www.dmaconsumers.org/cgi/offmailinglist> and to have your name added to its do-not-call list, go to <http://www.dmaconsumers.org/cgi/offtelephone>.

Register with the major credit reporting agencies Credit reporting agencies do the bulk of their business with lenders and insurers by providing them with lists of consumers who meet certain criteria, such as a minimum credit score. That's how you can be pre-approved for a credit card offer before you even fill out the application.

As part of the Fair Credit Reporting Act, credit reporting agencies are required to maintain an opt-out list of consumers who don't want to receive pre-approved (or pre-screened) offers. The four largest reporting agencies — Equifax, Experian, TransUnion, and Innovis — manage the list, which you can sign up for at <http://www.optoutprescreen.com/> or by calling 1-888-OPT-OUT. You can ask to be removed from the hit list for five years or forever. Consumers can also request to be put back on the list (hey, you might miss seeing your mailman).

Signing up is free. You will have to provide your name, address, Social Security number, and date of birth, since each credit report is tagged by your Social Security number, not your name.

Again, results in your mailbox may be limited. Only customers who cull lists from the above-mentioned four consumer credit reporting agencies are required to run their contact lists against this opt-out registry.

When will it stop?

Not soon enough. But after registering with the FTC's National Do Not Call Registry, you could see results on your caller ID log in as little as one month. After you sign up, your number is added to the registry by the next day. In January, the FTC began requiring businesses to sync with the registry at least once every 31 days to remove newly added phone numbers from their call lists.

The Direct Marketing Association's "do not mail" file is updated monthly and distributed quarterly (in January, April, July, and October), though some marketers thankfully check the list every month.



At the credit reporting industry's <http://www.Optoutprescreen.com> your cease-and-desist request becomes valid within five days, but companies that have already obtained your information but have not yet sent out marketing materials may be missed until they sweep the list again.

What if I move?

You must register your new address, and possibly your new phone number if you switch calling plans or just want to cover all the bases.

Why am I still getting calls and junk mail?

Hey, your mother spent a lot of time picking out that Ziggy get-well-soon card. The least you could do is put it on the fridge for a while. As for the mass junk mailings, some companies simply don't have to check the opt-out lists. We've all heard about the exemptions from the do-not-call rules. Political organizations, charities, telephone surveyors, and companies with which you have (or have recently had) a business relationship, and that annoying guy from the bar — none are required to check the National Do Not Call Registry before picking up the phone.

Companies — and offshoots of companies — that you've done business with are allowed to send unsolicited mail. (So are local merchants, professional and alumni associations, political candidates and office holders, as well as non-profits and your mother.) How long until they get the brush-off? They have 18 months from the time of your last purchase, delivery, or payment to call you. Even if you just make an inquiry or submit an application, the company has permission to call you for three months.

The only way to get them to stop is to ask to be put on the company's internal do-not-call list. Charities, too, must comply with consumer requests to be taken off their contact lists. Politicians, however, don't have to.

I'm still getting calls from companies that shouldn't be doing so. What's up?

It may simply be a technical glitch. If your phone was disconnected, if you changed calling plans, or if the billing name on the account was changed, your registration at the FTC may have been interrupted. You can verify your registration on the FTC's donotcall.gov website or by calling the 888 number. Simply re-register if you've been bumped from the list.

The cease-fire is in effect for only five years from the time of registration. So mark your calendar and sign up again when your request is going to expire.

What if they keep calling after I've told them not to? We've all had fantasies about getting a mongo settlement from a persistent telemarketer. But, unfortunately, the system doesn't work that way. If you receive a call from a telemarketer that you believe is covered by the National Do Not Call Registry, get the company name and telephone number and record the date of the violation. You can file a complaint on the website at <http://www.donotcall.gov> or by calling the registry's toll-free number at 1-888-382-1222. Further directions are on the FTC's website. Your complaint will be put in a database that can be accessed by 1,000 civil and criminal law enforcement agencies.



Fines for violation range from a cease-and-desist order to civil penalties to up to \$11,000 per violation, with each call considered a separate violation. Consumer complaints forced timeshare telemarketer Braglia Marketing Group to pay a \$500,000 settlement in February.

Telemarketers are required to “scrub” their list every month, meaning that at least once every 31 days they must sync their list of customer contacts with the FTC’s registry.

How do I tell the rest of them to buzz off?

Individually — you’ve got to go through your little black book of business contacts and ask to be removed from their internal cease-fire list (or “in-house suppress file,” as they prefer to call it). Junkbusters.com offers sample opt-out letters on its website at <http://www.junkbusters.com/optout.html>. You can customize, print, and mail them to everyone from Wells Fargo to Neiman Marcus. What about those annoying recorded calls made to sound like the caller has really great news just for you? You usually have to sit there and listen to the entire message to get the company phone number so you can call them and say “no thanks.”

If you ditch your land line, you may be able to avoid nearly all sales calls. The Federal Communications Commission prohibits telemarketers from using automated dialers (an industry standard) to call cell phone numbers without a customer’s consent. Also remember that businesses are prohibited from calling consumers between the hours of 9 p.m. and 8 a.m.

I’m divorced, moved to a new address, and getting junk mail for my ex. I have enough reminders of our failed union, thanks very much. The consolation here is that your ex is probably getting mail for you, too. Since you two were at the same address at one time, the business still treats you as a single customer. To stop the mail, you must contact the company and either ask to have both names or just your ex’s excised from the list.

While you’re at it, you might want to make sure that your finances aren’t still more deeply intertwined. The ghosts of relationships past can mangle your credit. You can do this by checking your credit report and looking for accounts you thought were long gone.

Can I stop businesses from calling my business?

DMA’s mail preference files are limited to consumer names and addresses. Unfortunately, business names and addresses are not included. You must go the manual route — contacting each business — to get off their lists. Same goes with the FTC’s consumer-only registry. Business-to-business calls and faxes are not covered by the National Do Not Call Registry.

What about email?

There has been loads of debate about establishing a national do-not-email list. Such a list would have hackers frothing. Right now there is no such comprehensive database for marketers to cull, although the DMA has established its own email opt-out list at [click here](#). Again, it’s limited to members of the Direct Marketing Association. Your best defense against unwanted email is a good SPAM filter.



I'm dead and I'm still getting junk mail.

That's a problem. If you've already gone to the Other Side, a loved one needs to contact the Direct Marketing Association's Deceased do-not-call list online at [click here](#). Members of the organization are required to remove dead people from their prospecting campaigns, though some will still be allowed to vote. There is a \$1 credit card verification fee that helps prevent misuse or fraud.

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