

# Money for Life

October 2006

Dear Readers,

Are you, a family member, friend, or others getting telemarketing calls that you do not want? The Federal Trade Commission and Direct Marketing Association provide you with several options to eliminate those calls. This month's newsletter provides information from these organizations regarding their services.

## Do Not Call Registry



The Federal Trade Commission (FTC) launched the National Do Not Call Registry to give

Americans a choice about getting telemarketing calls at home. According to a Harris Interactive poll, 92 percent of people who reported placing a number on the registry said they are receiving fewer calls; a total of 78 percent said they're getting "far fewer calls" or none at all.

If you think you put your number on the National Do Not Call Registry, and you're still getting telemarketing sales calls, the Federal Trade Commission recommends that you:

Check to see that your number is on the registry. You can verify that your number is on the registry two ways: online at [www.donotcall.gov](http://www.donotcall.gov) (click on "Verify a Registration"), or by calling 1-888-382-1222 (TTY 1-866-290-4236) from the phone number you wish to verify. Follow the prompts.

You also can add your number to the registry using the same Web site or phone number (call from the number you want to register). If you register online,

you will receive an email from [donotcall.gov](http://donotcall.gov) as part of the confirmation process. You will need to click on the link in this email within 72 hours after you receive it. If you don't click on the link in the email, the number you tried to register will not be added to the registry, and telemarketers may continue to call.

Understand that some calls are not covered. Once your number has been on the registry for 31 days, most telemarketing calls will stop. However, you still may get:

- calls from — or on behalf of — political organizations, charities, and telephone surveyors;
- calls from companies with whom you have an existing business relationship. A company may call you for 18 months after you make a purchase or three months after you submit an inquiry or application;
- calls from companies you've given permission to call.

File a complaint. If your number has been on the registry for at least 31 days, and a telemarketer calls, complain to the FTC. Visit [www.donotcall.gov](http://www.donotcall.gov) or call 1-888-382-1222 (TTY 1-866-290-4236). You'll need to provide the date of the call and the phone number or name of the company that called you.

A consumer's phone number will stay in the registry for 5 years at which time it will be renewable. Or you can remove your phone number from the registry at any time.

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## Cell Phones and Do Not Call Registry



Federal Communications Commission (FCC) regulations prohibit telemarketers from using automated dialers to call cell phone numbers. Automated dialers are standard in the industry, so most

telemarketers are barred from calling consumers on their cell phones without their consent. The national associations representing telemarketers have stated that their clients do not intend to start calling consumers' cell phones.

Consumers who are concerned about getting telemarketing calls on their cell phone are reminded that the DNC Registry accepts registrations from both cell phones and land lines. There is only one DNC Registry. There is no separate registry for cell phones.

While the telecommunications industry has been discussing the creation of a wireless 411 directory (i.e. Directory Assistance), according to the FCC, even if a wireless 411 directory is established, most telemarketing calls to cell phones would still be illegal, regardless of whether the number is listed on the federal government's National Do Not Call Registry. In addition, your number would not be included in a wireless 411 directory unless you wanted it to be (i.e., you will have to "opt-in"); and the wireless 411 directory would not be available in a printed, electronic, or Internet list for telemarketers.

## Telephone Preference Service

The Direct Marketing Association has offered the Telephone Preference Service (TPS) which allowed you to "opt out" of national telemarketing lists.

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This service is gradually being phased out. New consumer registrations for TPS will be accepted until November 2006, and DMA members will honor those requests for five years ( through December 31, 2011.) The DMA is encouraging consumers to use the "Do Not Call Registry."

## Other Do Not Contact Lists



The Direct Marketing Association provides two additional do not contact lists. The "Deceased Do Not Contact List" allows you to register information about deceased individuals. The DMA also recently added a "Do Not Contact List for Caretakers" in which caregivers can remove someone's name for whom they are providing care from commercial marketing lists.

When you register a name with either of these lists, the person's name, address, phone number and e-mail address is placed on DMA's Mail, Telephone and Email Preference Service Lists. DMA members will delete these individuals from their lists. The number of commercial contacts from DMA members should begin to decrease within three months.

Cost of registering names on these lists is \$1 payable by credit card. This allows DMA to have a record of the person doing the registration and to prevent misuse or fraud of the service.

For more information contact the Direct Marketing Association at <http://www.dmaconsumers.org/>

### Newsletter contact information:

Phyllis Zalenski  
605 E. Main  
Anamosa, IA 52205  
319-462-2791  
319-462-4572 (FAX)  
[zalenski@iastate.edu](mailto:zalenski@iastate.edu)

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