

TIPS to avoid invasion of your privacy

Tele-marketing: By now you have probably heard about the web site for removing your phone number from Telemarketing lists. It's called the National Do Not Call Registry. Tele-marketers must abide your wishes or face significant per incident fines.

The bona-fide site is: <http://www.donotcall.gov>. If you do not have an Internet connection, then you can do it by phone by calling 1-888-382-1222.

Several points of interest and a warning on this topic.

- Whether you register using the web site or the phone number, be sure to provide each phone number you want blocked.
- Charities and government call centers will still be able to call you; they're excluded from the law.
- This registry does nothing for SPAM or traditional junk mail.

Warning: at least one marketer has already come out with a Pepsi coupon, which if filled out and cashed in, contains small print saying in effect, that marketer and his unnamed business partners may call you even if you are listed on the National Do Not Call list. [Whether they can create and exploit a loophole like that has not stood the test of a courtroom, but it shows where their heart is, and you may wish to read the fine print on coupons, contests, and web sites more than ever going forward].

As for that junk mail that finds its way to your regular mail box, you may write a letter to the following address asking to not receive mailings:

Mail Preference Service
Direct Marketing Association
P.O. Box 9008
Farmingdale, NY 11735-9008

This author has written to this address annually, but still receives junk mail. Compliance by the industry is voluntary and not backed by legislation. How much more junk mail I would receive if I hadn't written them is indeterminable.

SPAM: Don't wait for legislation to rescue you as it did on the Do Not Call Registry. Most domestic ISPs loathe SPAM; it raises their cost, so they do not allow themselves to be a source for it. For that reason, most SPAM originates off shore, primarily in Asia where U.S. law is not in effect. Even when you see what looks like a domestic address, it's probably originating off shore with a technique called spoofing in use to deceive the recipient on the real address of origin.

To eliminate SPAM you need the help of some tools because the battle must be won at the recipient's electronic mailbox. Both Outlook and Outlook Express allow you to create Mail Rules and with those rules you can deal with SPAM before you have a chance to see it. Other third-party tools can pre-screen mail at the host server. For some AOL users AOL's new release 9 (available now only to those who have wideband/broadband connectivity) for the first time comes forward with some tools that will truly deal with SPAM. Other AOL users without the broadband will have to wait to get the same benefit, but with AOL 9 SPAM can *finally* be eliminated in AOL.

Credit Bureaus: On July 1st a law changed regarding the release of your personal credit information allowing it to be released on a much wider basis than ever before, *including those third parties who will only use it to solicit your business*. Call 1-888-567-8688 to opt out of permitting this additional distribution. *If you do not call you have opted "in" by default.*

Some fake web sites have offered themselves as a registry to opt out of this wider credit information distribution, but those sites were in fact only collecting your input directly for advertising. Additionally an e-mail widely circulated said incorrectly that the July 1st change allowed anyone to get anyone else's credit information on demand, that's untrue. The above OPT Out number merely prevents your credit data from being a basis of targeted mailings for things like pre-approved credit cards, etc. When you call the toll free number you will get an automated recording and a chance to opt out for each adult family member one at a time. You will have to supply a social security number; do not be alarmed, that's necessary for them to know the specific record involved. You will be offered the chance of opting out for two years or indefinitely. If you choose indefinitely your call will result in a mailing to your house which you must confirm and return to complete the process. Opting out at this phone number takes care of the "big four" credit bureaus in the United States, it does not take care of others.