

Even death doesn't part you from junk mail

Opt-outs can slow the torrent of solicitations to computer and postal mailboxes and phones.

By David Colker, Times Staff Writer
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Just because you're dead doesn't mean you can't keep getting junk mail.

Unsolicited offers for credit cards, loans, insurance, vacation packages and more seem to be a part of life — and death. Many people report that offers keep arriving long after a loved one has moved on to a place where Visa is not accepted.

But there are ways to curb the offers — for both the living and dead — whether they come by e-mail, regular mail or telephone.

Opt-outs, as they referred to in the direct sales industry, allow people to sign up to be removed from various types of solicitation lists.

Some opt-outs are well known, such as the national Do Not Call Registry designed to halt unsolicited telemarketing calls. But others, such as the Deceased Do Not Contact List offered by the Direct Marketing Assn., are more obscure.

The nonprofit World Privacy Forum, a San Diego-based public interest research group, today released its guide to prominent opt-outs. It's at <http://www.worldprivacyforum.org/toptenoptout.html> .

"When people find out the work we do on privacy matters, they say, 'I hate it when I get all those credit card offers in the mail,' " said Pam Dixon, executive director of the organization.

"When I tell them they can do something about that, they get all excited."

Here's a look at some of the opt-outs. The accompanying chart has website addresses for additional information.

- Do Not Call Registry: More than 130 million telephone numbers have been put on this list since it was created in June 2003.

So, there's a good chance your number is already on it. But you can't let down your guard forever.

This registry, which forbids cold calls from telemarketers (but not from political campaigns and some other entities), is good for just five years and then needs to be renewed.

The renewal season kicks off next year.

- Credit card and insurance offers: Lucky you. Even if you have a just-OK credit score, you probably get several mailings a week saying that you have been "pre-approved" or "pre-qualified" for various credit cards or insurance policies.

But under the federal Fair Credit Reporting Act, you can prevent credit reporting agencies from including your name on their "firm offer" lists that card companies and insurers use for these kind of offerings.

Even if you opt out, however, you could still get offers not based on those lists.

- Catalogs and coupons: The Direct Marketing Assn. could be looked upon as the enemy by people who

hate unsolicited catalogs and other sales pitches that come in the mail.

The association is a 3,600-member group of business and nonprofit organizations that use direct marketing techniques — such as sending you offers you didn't ask for.

However, the group provides an opt-out for those who want to get off mailing lists. It doesn't have the force of law, but the trade association says its members are required to honor it.

For \$1 paid by credit card or check (the association says this is for verification purposes), the group will put you on its Mail Preference Service that is supposed to cut back considerably on unsolicited mail.

But keep in mind that you could be blocking some catalogs or offers that you might actually like. And it will do nothing to curb mail from non-members.

- Deceased Do Not Contact: Also a service from the Direct Marketing Assn., this opt-out will help keep life insurance and other offers from coming to the households of those who have died.

Again, it directly applies only to association members, but the group offers the list to other marketers who want to honor it.

Getting on this list also costs \$1. No renewal is necessary.

- Banks: Your bank could be selling information about your account balances, loans and even shopping habits.

But by law, financial institutions have to offer an opt-out if they are making this data available to non-affiliated businesses.

The problem is that their guides to opting out are often contained in their privacy notices — in small print.

While some of these notices are understandable by mere mortals, others seem to require dual accounting and law degrees to comprehend.

Your bank's notice will probably be on its website, or you can call to request one be sent to you.

- Schools: You might be relieved to know that K-12 schools and colleges generally don't give out information on grades unless there is a written consent.

But less widely known is that educational institutions can give out core information — including a student's address, telephone number, as well as major, date-of-birth and even, in some cases, height and weight — unless there is an opt-out.

The federal Family Educational Rights and Privacy Act decrees that schools are required to provide an opt-out to block the sharing of this "directory" information.

Individual schools are supposed to notify students or guardians of the opt-out. Some colleges provide the opt-out forms on their websites.

- Data brokers: These are major companies that compile reams of personal data on just about everyone. And then sell it.

They just might know more about you than some relatives.

You can't stop them completely. A lot of their data is compiled from public information, including real estate, education, court, driving and other records.

Additionally, they legally buy nonpublic data such as magazine mailing lists.

These companies — Choicepoint and LexisNexis are two examples — go through billions of these records electronically to make your personal information available for one-stop shopping.

Some of them will, on a case-by-case bases, allow individuals to opt out from selected information being disseminated. This applies to situations in which it can be shown (sometimes with a police report) that physical harm could come to a person if that information is given out.

Also, victims of identity theft can sometimes have information on them blocked.

For these kinds of opt-outs, you usually have to apply by mail.

If you take all or even a few of these measures, you may cut way down on what the mail carrier hauls to your house every day. You can take some bulk out of your bulk mail — while you're still around to enjoy it.

Opting out

You can cut back on unsolicited sales pitches and catalogs by getting yourself on to opt-out lists. Here's where to get more information.

Do Not Call Registry

<http://www.ftc.gov/donotcall> or call (888) 382-1222

Credit card and insurance offers

<http://www.optoutprescreen.com> or call (888) 567-8688

Catalogs and coupons

<http://www.dmaconsumers.org/cgi/offmailing>

Deceased Do Not Contact

<http://www.ims-dm.com/cgi/ddnc.php>

Banks

<http://www.ftc.gov/bcp/online/pubs/credit/privchoices.shtmyourright>

Colleges

<http://www.ed.gov/policy/gen/guid/fpco/ferpa/index.html>

Data brokers

The nonprofit Privacy Rights Clearinghouse has an opt-out guide to data aggregators at <http://www.privacyrights.org/ar/infobrokers-optout.htm>

Choicepoint

http://www.privacyatchoicepoint.com/optout_ext.html

LexisNexis

<http://www.lexisnexis.com/terms/privacy/data/remove.asp>