

How to Deal with Junk Mail and Junk Calls

- **Offers of credit:** Write “Please remove my name and address from your mailing list” on the credit application near your name and address or attach a sticker stating your wishes. Then put the application in the prepaid return envelope and mail it. It costs the credit company 71 cents to receive it. Another useful tool is the opt-out telephone number: (888) 5-OPT OUT or (888) 567-8688.
- **Junk mail:** Write to the Mail Preference Service, Direct Marketing Association (DMA), P.O. Box 9008, Farmingdale, NY 11735-9008. Ask DMA to remove your name from all mailing lists maintained by its members. There is no charge to contact DMA by mail. Be sure to include the most common misspellings of your first and last names you have seen on things addressed to your place. Do include “resident” as well. DMA will get rid of about 80 percent of your junk advertising and will do so for five years. It will cost you about \$5.00 to use the Web site for this purpose - www.the-dma.org/consumers.offmailinglist.html.
- **Catalogs:** You can call catalog companies on their 800 numbers to remove your name from their lists. You might receive a few more catalogs before they quit mailing to you because the addressing is done months in advance. Keep a catalog cover for each company in a file folder with the date you contacted the company to get off the list so that you don't call the same company twice.
- **Warranty Registration and Contests:** When you enter a contest or mail a warranty card you get on multiple mailing lists. It is not necessary to send in warranty cards except for possible product recalls.
- **Charities:** Avoid giving to charities that solicit you. When you give to any charity attach a note stating that you give only once a year and that you do not want to be solicited for donations more often. Also state that you do not want your name and address shared with any other group. Tell the charity that if it cannot honor your wishes, it should immediately return your check.
- **Established charge accounts:** Anytime you buy anything by mail or open a charge account, attach a note--or at least a Post-It note--to your bill stating that you do not want to receive advertising mail from this company or any other it is affiliated with. You can also do the same with accounts you have already established. You can even get Macy's to stop mailing their advertising flyers if you just ask.
- **Junk telephone calls:** Write the Direct Marketing Association (DMA), P.O. Box 9014, Farmingdale, NY 11735-9014. There is no charge to contact DMA by mail. The Web site is www.the-dma.org/consumers.offtelephonenumberlist.html; it will cost you about \$5.00 to use it. California residents can register their home telephone numbers on a “Do not call” list for free. The Web site is <http://nocall.doj.state.ca.us/>.
- **Junk e-mail:** Use the Internet to get off commercial e-mail lists at- www.e-mps.org/en. Choose “Consumer.” Never respond to spam. If you try to get off an e-mail list by responding to a message you don't want, you let the advertiser know that your address is

good. Block and delete or at least delete messages without opening them since they could carry a computer virus. Install anti-spam software.