

Beacon Hill Byline by Mary Rogeness

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### **How to stop junk mail**

The mail carrier delivers credit card offers to my house at a one-a-day pace. I am always pre-approved for some outlandish credit line; and I can usually collect thousands of points for some airline's frequent flyer program if I sign up for the card. But I don't want any of them.

Fears of identity theft mean that each offer must be opened, its identifying information shredded, and the rest of it recycled. Finally, last week, I found this helpful information in one such offering: a notation telling me how to opt out of such offers.

After offering 11,000 bonus points, the letter told me I could also put an end to pre-approved credit offers by calling 888-567-8688. I took that second option.

Once I called to add my name to the "do not mail" list, I checked around for other information about list removal. Several other phone numbers showed up claiming to achieve the same goal. On the theory that more is better, I plan to register with all of them.

The number above is the main opt-out line for major credit bureaus. The short automated phone call will remove you from lists for two years or forever. Permanent removal will require your filling out a form that will be mailed to you separately. If you decide later that you want the offers to begin again, you can reverse the procedure.

A second opt-out number comes from Experian, a consumer services clearinghouse. Making the half-minute toll call to 402-458-5247 will remove your name from non-credit offers that come from Experian lists. You can choose whether to remove mail, phone or both contacts that originate from the list service. Catalogs, coupons and promotional flyers are all covered. Merchants you deal with would still send mail to you. It is just the blanket mailings that will stop.

If you have not yet registered through the state or federal program to stop telemarketing calls, here is the state number. I recommend that you use our Massachusetts program because, unlike the federal, it extends to fax communications. (866) 231-2255. Your registration will be in place for five years.

Measures to limit junk marketing will take some time to show results. In the meantime, you can take a case by case approach and contact mailers in these ways.

- Write to the company asking to be removed from the mailing list.
- Refuse the mail if it contains either "address correction requested" or return postage guaranteed." Do not open it and write "Refused. Return to sender" on the envelope. This procedure works only if one of the phrases is on the mailing label.
- If the mail arrives with a postage-paid return envelope, detach the mailing label and send it with a note asking that your name be deleted. You can tape your label to a postcard if that is the post-paid item.
- Call the toll-free number for ordering and ask to be removed from the mailing list.

Telemarketing and credit solicitations arrive year-round. Catalogs peak in these pre-Christmas months. It is probably too late to stop the presses in this season. But think of how many trees might be saved if even half of the quantity of each household's unsolicited junk mail could be ended. Good luck in reaching that goal.