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Protecting your money when dealing with telemarketers

By Jeff Davidson

Offers to buy direct as a result of telemarketing have been on the upswing despite the technology of call blocking and call tracing. The direct marketing of products and services in the United States alone annually reaches several trillion dollars. If you are among the 70 million plus people who use the phone in a given year to order products or services, or merely to learn more about a potential purchase, you already know how convenient this process can be

Although most telephone marketing vendors follow ethical guidelines, some organizations obviously do not. I was contacted by a man who said he was from a gold exchange in Dallas. He greeted me as if I were a long lost friend, "Hi Jeff, how ya doing?" I didn't know anyone with his first name and I hadn't been in touch with a gold exchange in Dallas. I stopped him and said, "What are you doing?" He asked, "What do you mean?"

I said to him, "You've greeted me as if you were some kind of old friend. You are not. We've never spoken before." He was taken aback. I said to him, "Don't call me again, and for your own good, stop using this technique."

Guidelines for Safe Telemarketing Orders

The following are some guidelines to ensure that you have a reasonably safe, hopefully enjoyable direct buying experience when contacted over the phone by vendors who have something to sell:

1. Keep a pen and paper by the phone. When you receive calls, write down the date and time of the call. Ask the name of the caller (many will give only their first name, but that's something). Ask who the caller represents because this is not always clear, especially when you receive a call randomly. The introduction may be rushed and you hardly know who has called.
2. Don't be afraid to say, "Hold on, I couldn't get all that down." When I receive or initiate a call and get a greeting that's too fast for me or I'm not sure who is on the other end, I will say, "I'm sorry, I didn't catch a word of that." I wait until callers slowly repeat who they are, where they're from, and the purpose of the call, if they're calling me. If I've called them, I ask who they are and what department they're in, to verify that I've reached the right party because I could have misdialed or reached the wrong department.
3. Ask for the caller's telephone number. Some cannot give the direct number to get back to them, but a switchboard number is better than no number at all. Also ask for the address of the company. Many online vendors do not have a "contact us" hyperlink where you can find their physical street address, city, state, zip, and so on. The telephone equivalent of this is the telemarketer who calls you from Phoenix representing the company in Orlando whose products ship from Chicago. You have a right to know the address of someone calling you or the company that she represents.

Sometimes a business you already patronize (such as a telephone company, bank, credit card company, or another supplier) will engage you in direct marketing to offer value-added services. Ask if the caller's company is affiliated with or represents some other organizational entity.

4. Be aware of scam operations. If you have caller ID, note if the area code is 268, 664, or 809. These represent international area codes, and they are not part of the U.S. area code system. This isn't to say the caller is illegitimate, but you ought to be wary. Why would someone be calling from an international area code to do business with you? Use the Internet to type in the phone number of calls you've received.

With telephone search services, you might see that the telephone number of the calling party yields many hits in popular search engines. If the majority of these hits represent complaints from other consumers, it's a good bet that you can find a better vendor. If you receive after-hour calls and your answering machine picks up, you can determine who has attempted to reach you by using *69 (if you're not using caller ID or call blocking), whether or not the other party leaves a message. Again, when you type the number into a search engine, you're likely to receive some insightful information.

5. Have you been subjected to computer-generated calls where you get a prerecorded voice with a message that tries to induce you to do something? Unsolicited calls of this nature are in violation of the Telephone Consumer Protection Act. If you pick up the phone and do not hear a live human being on the other end of the line, simply hang up!

Jeff Davidson is "The Work-Life Balance Expert®" addressing corporate and association audiences. He wrote "Breathing Space," the "60 Second Innovator," and the "60 Second Self-Starter." Visit www.BreathingSpace.com or call 800.735.1994.

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