

A glut-full of noise, catalogues and credit

Turn down the volume, says **DOUG SACKS**.

America has awakened to the fact that there is too much noise here! It's an assault on the senses. Partly due to inconsiderate fellow humans and partly to the ubiquitous exposure to an endless variety of media and marketing channels, it seems to be getting to people.

The medical profession is warning of potential hearing loss and psychological trauma due to too much noise from morning till night.

Cities are trying to enforce noise ordinances against such things as excessive honking of car horns, loud radios, sirens, loud music clubs in the vicinity of residential areas, etc. My nearest city, Hartford, CT is arming its police with decibel meters to measure loudness.

Technology can lend a hand here. First it quieted loud TVs blaring at us in every airport, bar and doctor's waiting room. For \$20 you can buy a nifty device called TV B Gone. Even comes attached to a key ring. It has a range of 20-50 feet and works through glass. Ah! Peace and quiet!

But wait, next to you is something even more annoying. It is a loud, obnoxious cell phone user whose incredibly inane conversation quickly becomes impossible to tune-out, no matter how you try. I have yet to overhear an interesting conversation about history,

philosophy, current events or even some relevant gossip.

Why? Because intelligent people don't yammer away incessantly on the phone. What to do? Enter the cell phone zapper. This little device jams all cell phone conversation within a 30 foot radius by emitting a powerful radio signal that prevents the phones from communicating with cell towers.

These things usually cost a couple of hundred dollars. The Federal Communications Commission has declared them illegal and has slapped an \$11,000 fine on its use - although to date, no one has had to pay that.

Why are they illegal? They say it is a matter of national security, of course. Everything in America these days is still A Matter of National Security and will be until Mr Bush leaves the White House. Perhaps criminals can use them to cut off any communication of their activity?

But really, it is because cell phone companies spend billions of dollars leasing frequencies and probably spend hundreds of millions of dollars on Washington lobbyists to protect their investments.

We can't buy these zappers at retail and they are illegal to import, but sales appear to be brisk over the Internet.

Now, none of this would be necessary if people acted courteously. But when was the last time that happened?

Every language has a word for 'glut': in Dutch its overvloed; Italian eccesso; Spanish saturación; French surabondance; and in German its Schwemme.



Choosing to opt out

'Glut' is defined as 'an excessive supply of goods, etc'. Every language has a word for this: Dutch overvloed; Italian eccesso; Spanish saturación; French surabondance and German Schwemme. Here in the States, I'm speaking of a very real problem which many Americans identify with, especially this time of year.

It's called catalogue glut.

No need for DMers to worry about potential legislation on Do Not Mail to regulate the amount of mail consumers receive, individuals can now opt out.

The first option is a free service called Catalog Choice (www.catalogchoice.com). It is sponsored by the Ecology Center. It is endorsed by the National Wildlife Federation and the Natural Resources Defense Council and funded by the Overbrook Foundation, the Merck Family Fund and the Kendeda Fund. Its mission is to reduce the number of repeat and unsolicited catalogue mailings and to promote the adoption of sustainable industry best practices.

Catalog Choice aims to accomplish this by 'freely providing its services to both consumers and businesses'. Consumers can indicate which catalogues they no longer wish to receive and businesses can receive a list of consumers no longer wanting to receive their

catalogues. 'In its first 30 days of operation, 100,000 people have signed up to opt-out of 800,000 catalogs'.

A fee-based service is available at www.catalogend.com which will take you off 100 mailing lists for \$15.95.

Both groups look not to harm the direct mail industry but to help save the planet. The goal is not to eliminate all catalogues, just the unwanted ones which are immediately tossed in the trash or re-cycling containers.

Some of the factoids they mention: More than eight million tons of trees are consumed each year in the production of +19 billion paper catalogues mailed to Americans each year. And as much as 44 per cent of bulk mail is discarded UNOPENED!

Credit squeeze

Credit card glut and abusive practices: US credit card acquisition mailings are still going strong with 1.29 billion pieces mailed in Q3, 2007.

Approximately 28 per cent of this was mailed to high-risk households which have already accumulated significant amounts of debt.

For those who want to opt out of myriad offers they receive, there is www.optoutprescreen.com. This site (or a toll-free number to call if you prefer) is operated by the major credit bureaux. Opting out lasts for five years

and if you find you miss having a full mailbox, you can always opt back in.

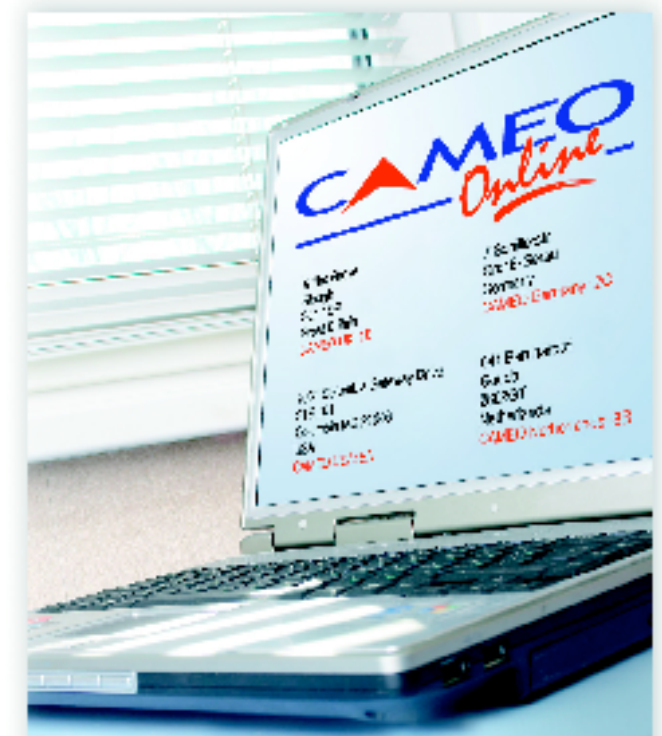
Latest update on the credit card industry: The US Senate is considering legislation to eliminate complex and confusing billing and interest rate credit card practices that can push consumers deeper into debt. This may just be a gambit to encourage 'voluntary changes within the industry' but it is significant, nonetheless.

Senator Carl Levin, chairman of a powerful Senate sub-committee, says 'working people are being squeezed, these abuses need to be remedied and we have some real momentum for reform'.

One of the practices he is alluding to is that of interest rates being raised not only if a customer is late on one payment, but also if their credit rating declines. Americans have about \$900 million in credit card debt - which averages \$2,200 per household. Interest rates are commonly 20-25 per cent and some even reach 30 per cent. Some major issuers have already said they will discontinue the practice.

Shame on them for instituting it in the first place.

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