The Phone Handbook



From the Office of
Minnesota Attorney General
Mike Hatch

www.ag.state.mn.us

Consumer Protection

Attorney General's Office
Consumer Protection
1400 NCL Tower – 445 Minnesota Street
St. Paul, MN 55101
(651) 296-3353 or 1-800-657-3787
TTY: (651) 297-7206 or 1-800-366-4812
www.ag.state.mn.us

Better Business Bureau of Minnesota
(612) 699-1111 or 1-800-955-5100

National Fraud Information Center
1-800-876-7060

Charitable Giving

Attorney General's Office
Charities Division
1200 NCL Tower – 445 Minnesota Street
St. Paul, MN 55101
(651) 296-3353 or 1-800-657-3787
TTY: (651) 296-1410 or 1-800-366-4812

Charities Review Council
(651) 224-7030 or 1-800-733-4483

Telecommunications

Federal Communications Commission
Consumer Protection, Mail Stop 1600A2
Washington, DC 20006
1-888-225-5322
www.fcc.gov

Public Utilities Commission
Metro Square, Suite 350
121 Seventh Place East
St. Paul, MN 55101
(651) 296-0406 or 1-800-657-3782
TTY: (651) 297-1200
www.puc.state.mn.us

Minnesota Department of Commerce
Telecommunications Division
85 7th Place East, Suite 500
St. Paul, MN 55101-2198
Telephone: 651-296-7107
Fax: 651-297-1959
TTY: 800-627-3529
www.commerce.state.mn.us

The Phone Handbook is intended to provide Minnesota consumers with the information they need to make informed decisions in a rapidly changing telecommunications environment. State agency contact and other resource telephone numbers are listed above.

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Table Of Contents

Local Service

Local Telephone Service 4
Local Phone Service Costs 4
Local Phone Bill Price Reduction 4
Non-Negotiable Charges 5
Financial Assistance 6
Telephone Service Delays 6
TTY 6
Disconnection 6

Long Distance

Long Distance Calls From Home 7
Added Fees And Surcharges 8
Alternative Calling Methods 9
10-10 Companies 9

Phone Fraud

Long Distance Company Changes 10
Slamming 10
Preventing Slamming 10
Cramming 11
Preventing Cramming 11
Unauthorized Calls 11
Pay-Per-Call Charges 11
Blocking 1-900 Numbers 12
Blocking Other Types of Calls 12

Making Calls Away From Home

Wireless (Cellular) Service 13
Picking a Company And A Plan 13
Free Phones 13
Digital Or Analog Phones 13
Using A Pay Phone 14

Telemarketing And Privacy

How They Get Your Name 15
Stopping Telemarketers From Calling 15
Telemarketing Disclosures 16
Caller ID 16
Clues To A Con 16

Additional Consumer Information 17

Local Service

Do I Have A Choice For My Local Telephone Service?

Some Minnesota customers can choose between companies when signing up for local phone service, but many cannot. Law and regulation changes have opened up the local telephone market to competition much like the long distance market, but it may take years before competitive local service choices are available to most residential areas of Minnesota. To find out if there is competition for telephone service in your area, contact the Minnesota Department of Commerce.

What Is The Cost Of Local Phone Service?

Call your local telephone company and request a price list of all the services they offer. This list should give you a good idea of what is available to you and what it costs. If you do not understand the information, ask your local telephone company about it. The rates are also part of the company's "tariffs," which are filed with the Minnesota Department of Commerce and available to consumers.

How Can I Reduce The Price Of My Local Phone Bill?

Look closely at your phone bill. Review your extra features, such as Call-Waiting and Caller ID, and cancel those that you do not use. Custom packages that include several features for a flat fee are only a value if you consistently use many of the features. The savings in monthly charges could be a lot. For example, if you use "voice messaging", a service that costs $6.95 per month, you will pay $83.40 in a year! To save money in the long run, you could buy an answering machine (with remote access) for around $50.00.

If you don't make very many local calls, you may be able to lower your bill by changing your local phone to "measured service." This means that you will be billed based on your actual per minute local usage instead of a single rate. Since you will be charged an installation fee when setting up a new service, this is the best time to switch from basic service to measured service (or vice versa). Call your local telephone company for details on measured service.

Other features like Last-Call-Return and 3-Way-Calling may be automatically available on your telephone at a cost of about a dollar each time you use them. If you use such services often, it may be cheaper to pay for them on a monthly basis.

Leasing Telephone Equipment

You have a choice to own or lease your telephone. Keep in mind that leasing your telephone can be expensive and numerous retailers sell inexpensive phones. Check your telephone bill for charges for a leased or rented phone. Many customers are surprised to learn that they have been billed for a leased telephone that they returned to the telephone company years earlier. If you find such an error on your bill, call the telephone company to ask for a refund.

Which Charges On My Bill Are Non-Negotiable And Why?

"9-1-1, Tele-Relay, and Telephone Assistance Plan Surcharges"- Local telephone companies are required to collect these monthly fees from all telephone service subscribers. The money is distributed directly to the agencies that operate the services. The 911 surcharge helps maintain the 911 emergency network. The Minnesota Relay Service is a communications service that connects deaf, speech impaired, and hard-of-hearing persons with hearing persons via the telephone. The Telephone Assistance Plan surcharge helps offset the cost of basic telephone service for low-income senior citizens and disabled persons.

"Number Portability Fee" - Local telephone companies are allowed to collect this fee to help pay for system upgrades to allow consumers to keep their telephone numbers when they switch local telephone companies. Many local telephone companies have added a fee that averages 50 cents per month for "number portability." This fee is expected to become obsolete when the upgrades are completed. The Federal Communications Commission (FCC) regulates this fee.

"Federal Access Charge" or "Federal Subscriber Line Charge" - This federally regulated fee is charged by local telephone companies to all customers to cover part of the cost of operating and maintaining the telephone network used to provide interstate long distance telephone service. The maximum charge is $4.35 for your first line and up to $7 for each additional line.

Universal Connectivity Fee or Universal Service Fund (USF) is another charge on your local telephone bill. The charge is passed along from your local telephone company to you to pay for an FCC program that helps pay for telephone and Internet services to libraries, schools, hospitals and rural areas. The fund also helps assist low-income consumers with initiation costs and monthly fees associated with local telephone service. Currently this fee is under 50 cents.

Inside Wire Insurance

Several local telephone companies sell "inside wire insurance." Inside wire insurance is an unregulated and optional service. Telephone companies claim that repairs to the wiring inside your home may be costly if you do not have this insurance.

When deciding whether you need this service, keep in mind that damage to inside wire is very rare. In the event you have a problem with your inside wiring, an electrician or other independent repair person may be able to repair it for less than the phone company would charge. If you live in an apartment, it is likely the landlord is responsible to repair any wiring problems. If you are already paying for the insurance, it can be canceled by a simple phone call to your local telephone company.

Is There Any Assistance Available To Help Pay For My Local Bill?

If you have trouble paying for your local phone service, the following assistance programs are available to help you afford basic phone service.

Telephone Assistance Plan (TAP)

The Telephone Assistance Plan (TAP) is a state program that offers a discount on local phone service for low-income seniors and low-income disabled people. If you qualify you could save money on your phone bill. If you are younger than 65 and not disabled, you may still qualify for federal assistance if you meet certain income guidelines. To apply, or find out if you qualify, contact your local telephone company or the Minnesota Public Utilities Commission.

Link-Up America

Minnesota's Link-Up America program is designed to get Minnesotans without telephone service into the telephone network. For eligible individuals, the program pays half of the one-time local telephone service connection and installation charges (up to $30). If you have questions about this program, or would like an application, contact either your local telephone company or the Minnesota Public Utilities Commission.

What If There Is A Delay In Obtaining My Telephone Service?

If there is a delay in obtaining local telephone service, your telephone company may be required to offer you credit on your monthly bill or to provide you with temporary use of a wireless telephone. If you have not obtained service by the date you requested, you should contact your local telephone company to explore your options.

Telephone Service For The Deaf

If you or someone you know uses a teletypewriter device (TTY), you may want to take advantage of the Direct Connect Minnesota Relay Service to make calls between special TTY telephones and standard phones. TTY callers can dial the Relay service, give the requested information, and the operator will place the call. The operator will read the TTY-user's words aloud to the voice-user and type the voice-user's words to the TTY-user. All calls are 100 percent confidential. The service operates 24 hours a day, 7 days a week. Call 1-800-657-3603 (TTY), or 1-800-657-3599 (voice) to use this service.

Disconnection of Phone Service

Your local telephone service can be disconnected only if you fail to pay your local bill. Notice must be given at least five days prior to disconnection, excluding Sundays and legal holidays. Your local telephone service cannot be shut off for failure to pay long distance or "900" calls if you pay the remainder of your bill on time. If you have questions regarding disconnection of utility service, contact the Minnesota Public Utilities Commission.

Complaints?

If you have a complaint that you are unable to resolve or simply would like to inform someone about the quality of service you have received, please notify the Minnesota Public Utilities Commission. The Minnesota Attorney General's Office also helps resolve problems with telephone companies.

Long Distance

Which Long Distance Company is the Best Company?

People often ask the Attorney General's Office which long-distance company they should choose. Although we cannot recommend a particular carrier to you, we can give you some information to make your choice easier. Not only are there several companies from which to choose, there are different calling methods to pick from as well. To make long distance calls from home, you can subscribe to a long distance telephone company or use an alternative method as described in this chapter.

Do I Have To Sign Up With A Long Distance Carrier?

Joining a long distance company is entirely optional. In many ways a long distance membership can be compared to a health club membership. If you make good use of a health club membership it can be an extraordinary value. However, if you never make it to the gym it becomes a waste of money to maintain your membership. If you do not make long distance calls or if you simply do not wish to have a long distance company, you can cancel the service at any time. In doing so, you can still make long distance calls. You will just have to use a different method of dialing when (and if) you need to make a long distance call. Canceling will probably cost you a one-time fee that is charged by your local telephone company as an administrative cost. Thereafter, you will not be billed for long distance usage fees, minimum monthly fees, or universal service charges if you have no usage.

Local Access and Transport Area (LATA) is a term used to describe an arbitrary region designated by the FCC during the original break up of the Bell system. If you are unsure of the boundaries of your LATA calling area, check in the front your local telephone book. There you should find a map of the 5 Minnesota LATAs.

A Long Distance "Subscription"

If you subscribe to a long distance carrier, they will carry the calls made from your home phone when you dial 1+ the phone number. In Minnesota, you need to choose a long distance company for two types of calling: one for intra-LATA calling and one for inter-LATA calling. Your intra-LATA company handles long distance calls within your local toll calling area. Your inter-LATA company handles long distance calls outside your local toll calling area including in-state, state-to-state and international calling. Most companies carry both types of calls. Your local telephone company and the Minnesota Department of Commerce can tell you which companies offer these services in your area, and provide contact information for the companies. You may be surprised to learn there are over 200 companies offering long distance service in Minnesota!

How Can I Choose the Best Company?

Do you call mostly within Minnesota? Do you call all across the country? Do you call internationally? What time of day do you make most of your calls? Do you typically make very short or very long calls? To do your best bargain shopping, you need to be aware of your typical calling activity. A telephone company can best match a plan to your needs if you explain your distinctive calling habits. Most long distance carriers offer calling plans, like "Dime-a Minute" or "5 Cent Sundays." These special plans can be a good deal, but make sure they apply to the type of calls you are likely to make. Advertised deals on television usually apply only to calls made outside of our state. Most of the time you will pay more for calls made within Minnesota.

Combined Billing Or Not?

Long distance companies are currently moving towards billing their customers directly rather than combining their bill with the local telephone bill. Recently many long distance companies have begun to add a charge for the convenience of billing on your local telephone bill. You may be willing to pay a fee for the convenience of writing only one check. Direct billing, on the other hand, can mean less confusion on your local telephone bill and more accountability by your long distance company.

Hidden Fees: A Word Of Caution...

When dealing with long distance carriers, make sure you understand all the rates, time of day restrictions, and limits of any promotional offers. Do not focus only on the per-minute price, but make sure to take into account monthly service fees and other charges that could be applied to your account. Minnesota law requires long distance companies to tell you their rates when they are selling their service. They are also required to send you a printed price list when you start service. Be wary of a telemarketer's price quote that sounds too good to be true. Many people report that they did not receive the rates they were quoted over the phone and are unable to remedy the situation. If you opt to casually switch service over the telephone, it is prudent to wait for the printed material to arrive before you make a large number of calls.

What Are The Added Fees And Surcharges On My Long Distance Bill?

Many long distance companies have added "pass through fees" and "minimum monthly fees" to their customers' bills. Your telephone company may or may not be willing to negotiate these charges, but do not be fooled into believing they are merely a "tax." If you do not like the price of your calling plan coupled with the fees and surcharges, your best course of action is to shop around for a better fit.

Minimum Usage Fees are becoming increasingly common and range from as little as 30 cents to more than $7 per month. These are fees you pay whether you make any calls or not. Remember to consider this monthly fee when figuring out your average per-minute usage charge. It can make an enormous difference for low volume long distance users.

Universal Connectivity Fee or Universal Service Fund (USF) is another charge that may appear on your long distance bill. The charge is passed along from your long distance company to you to pay for an FCC program that helps pay for telephone and Internet services to libraries, schools, hospitals and rural areas. The fund also helps assist low-income consumers with initiation costs and monthly fees associated with local telephone service. The amount that long distance companies charge varies considerably. Some companies charge a fixed monthly charge while others assess this charge as a percentage of your bill.

Double-Check Your Internet Service Provider "Dial Up" Number!

From time to time, it is important to double-check the telephone number your computer is using to contact your ISP. In spite of warning on ISP sign up materials, consumers (or their children) accidentally set their ISP service to dial up long distance numbers on occasion. Needless to say, bills resulting from this type of error are enormous. Worse yet, no one may be willing to give you a credit or discount since the the long distance company and the ISP are usually not related. Both claim they aren't making money off the calls, and that you as the consumer are responsible. The best way to prevent this from happening is to educate your family and to monitor your computer as it dials up.

Alternative Methods For Making Long Distance Calls

As mentioned, there are ways to make long distance calls without joining a long distance company. The three most common methods are buying a prepaid calling card, using a 10-10 XXX dial around code or contracting for a cellular phone.

Pre-paid Calling Cards

One alternative is to use a pre-paid calling card, which works like a debit card and is sold in retail stores or even in vending machines. Their rates can be very low—the company saves a lot of money by not generating a bill for their customers. You dial a toll free (1-800, etc.) access number, punch in a code, and then the meter runs until the minutes are used. Some people complain that there are too many numbers to dial, but others believe the low rates and low hassle are worth it. Buy pre-paid cards from long distance companies and retail outlets that you trust. Start-up phone companies have been known to fold before consumers have used all of their pre-paid minutes. Before you purchase a card, make sure you read and understand all its terms and conditions, which may hold hidden charges.

Dial Around

Dial around access codes let you use the 10-10 (or 101) prefix to bypass your regular long distance carrier and purchase calls one at a time from your home phone. Many companies advertise 10-10 numbers through TV ads.

Can I Save Money Using 10-10 Companies?

Most of the nationally advertised 10-10 companies are owned and operated by the major long distance companies. For example, MCI/Worldcom owns Telecom*USA (10-10-321 and 10-10-220) and Vartec owns Dimeline (10-10-811). Since it is hard to identify the actual name of a 10-10 company, finding a toll free customer service number can be very difficult, but every dial around company has one. You can also ask any long distance carriers for information about dial around services that they offer as most of them have a code.

Ask the company to send you a printed price list before you start experimenting with the company's service. If you cannot contact a company to ask questions before you use their service, you should be concerned about how you will get help if there is a problem after you have been charged.

Most dial around companies charge consumers a monthly service charge and other fees that reduce any per-minute savings. Several 10-10 companies add a "Universal Service Fund" (USF) fee to the bill as well. Be aware that your regular long distance company may already be charging you this fee, so you could end up paying twice. Also, pay attention to minimum call times when choosing a 10-10 company. Some calling programs have a three-minute minimum or a 50-cent connection fee. Some programs offer a low, flat rate for "Up to 20 Minutes," but that same flat rate applies even if you reach an answering machine or only talk for one minute. If you cannot use the full time, a seemingly good deal can turn into a costly call!

Cellular Phones For Long Distance

Some customers are choosing to use their cellular phones to make long distance calls. If you have a contract that includes long distance calls as part of your fee, this could well be an economical way to call long distance. This booklet discusses cellular service more at greater length on page 13.



Phone Fraud

Protect Yourself From Fraud

Read your phone bill closely. If you see unfamiliar charges or companies on your bill, contact the company that is billing you and demand an explanation and proof that you authorized the services appearing on your bill. Look out for the following common types of fraudulent activities.

Why Is My Phone Bill From A New Long Distance Company?

"Slamming" is when your long distance or local service provider is switched to another company without your knowledge or permission. You may not know you were slammed until you get a phone bill from a different company often charging higher rates.

What Should I Do If I Have Been Slammed?

If you think you have been slammed, call your local phone company to tell them and ask to be switched back to your preferred company. Request that any switching fees be refunded to you. You should also file a complaint with the Minnesota Attorney General's Office.

Under Minnesota and Federal law, the company that slammed you must prove that you authorized the change in companies. If they cannot, they are required to write off any accrued charges. You should act promptly in order for this remedy to work effectively. Many companies will offer to re-bill the calls based on the rates of your former company. If the company presents some proof that you, or an adult member of your household, authorized the change, it may be appropriate to resolve the matter by accepting such a "re-rating" of your bill.

How Can I Prevent Slamming?

You can take steps to avoid being slammed. Most importantly, put yourself in control by making it your policy not to switch telephone providers through a telemarketer. If you are interested in switching phone companies, call the companies directly and ask for their best calling plans and promotional rates. If you receive a call from a telemarketer selling local or long distance service and you are interested in the offer, your best move is to *call the company directly* to clarify any special deals or rates. Always ask for the rates in writing so you have proof of the offer.

To prevent slamming you can also ask your local telephone company for a "PIC Freeze." This means that your long distance company cannot be switched unless you personally contact your local phone company and request the switch. Regardless of how your long distance service is billed, you need to contact your local telephone company for a PIC Freeze for technological reasons.

Finally, be careful when filling out sweepstakes forms or endorsing "free" checks from long distance companies. These are marketing techniques often used to entice people into switching their long distance service. The fine print on the document that you sign could authorize a new company to provide your long distance service.

What Is Cramming?

Your local telephone company may bill for services that they or other companies provide, such as information or entertainment services accessed through 900 numbers, club memberships, voice mail, paging, or Internet services. If you are being billed for services you did not order, you may have been "crammed." Review your phone bill for charges you don't recognize. Cramming charges are very easy to overlook and sometimes appear on your phone bill with ambiguous terms such as "charges and credits" or "enhanced services" to make you think they are authorized.

What Can I Do If I Get Crammed?

If you are being billed for something you did not order contact your local phone company right away to dispute the unauthorized charges and have them removed from your bill. Be sure to ask for a refund of all payments that you may have mistakenly paid on previous bills. Then contact the "cramming" company, if it is not your local telephone company, to dispute the charge. Protect yourself by following up in writing and keeping copies of important documents.

How Do I Prevent Cramming?

Many times you unwittingly give someone permission to charge you for unwanted phone service when you fill out a sweepstakes entry form or use a toll free service like a date line or psychic line. Always read the front and back of any prize registration form, sign-up sheet, or contract that you fill out, *especially if it asks for your phone number.*

What If I Get Billed For Unauthorized Calls To An Adult Entertainment Service?

Under Minnesota law, if a minor or a vulnerable adult made calls without your authorization to pay-per-call services, such as those to 1-900 numbers, you are not liable for calls. You can dispute any charges that you believe are incorrect by calling the company whose toll-free number is listed on your bill, but make sure that you follow up your dispute in writing. Until the dispute is resolved, you can pay only those portions of the bill with which you agree. When you send in your payment, call your local phone company and indicate how you want the payment divided up. Your local and long distance phone service cannot be disconnected for nonpayment of pay-per-call charges, however, your long distance company may attempt to disconnect your long distance service for nonpayment of international charges.

Charges For Downloadable Adult Access:

Be wary of adult entertainment web pages offering "no credit card" access. These sites are equipped with programs that download a new icon on to your computer. When the icon is clicked, your Internet Service Provider (ISP) is disconnected and the new program redials your phone to gain access to adult sites by way of an international telephone number. Some of the dialers skirt blocks you may have put on your phone service by using dial around access codes (10-10 numbers). Internet connections that use these numbers are extremely expensive. They are also very difficult to dispute with your long distance company. If you are concerned that access to adult sites may fall into the wrong hands in your home, it may be wise to hire a screening company such as CyberPatrol or CyberSitter.

How Can I Prevent Pay-Per-Call Charges?

Talk to your children and other family members about these numbers so that they understand these calls are not free, and in fact can quickly mean bills for hundreds or thousands of dollars. By law, you are not liable for unauthorized calls made by minors or vulnerable adults to pay-per-call services, but getting the charges removed can be a real hassle. You can also block access to many of these services by calling your local phone company's customer service line.

Can I Block 1-900 Numbers?

You can get 1-900 number blocking from your local phone company at no charge.

Where in the World Is Vanuatu?

Many people are surprised to learn that you can access adult entertainment services by calling international numbers. These numbers usually start with "011" and connect to obscure islands and countries all over the world. Sometimes they look similar to regular long distance calls on your phone bill. Each country sets its own telephone rates, so it is impossible to predict how high the charges might be. If you do not recognize the area code you are calling, dial "00" to ask your long distance operator the location and cost of the call. Call your local phone company to determine what blocking options best suit your needs. Small, one-time charges may apply.

Making Calls Away From Home

There may be times when you want to make calls when you are not at home or work. At these times, you can carry a wireless phone with you or use a public pay phone with a prepaid phone card, calling card number, or just coins.

How Can I Get Wireless (Cellular) Service?

Consumers who want a wireless phone select a company and then often enter into a contract binding them to that service for a set period of time. Some companies also offer month-to-month service. The cost of cellular airtime is going down and consumers have several wireless telephone companies to choose from that offer a variety of pricing plans and coverage options. Still, wireless calls can cost substantially more than calls from your home, so it pays to shop around to find the best plan for you.

How Should I Pick A Company And A Plan?

Select companies based not only on their reputation but also on the plans they offer. Look for companies that offer a predetermined number of minutes for a set fee, but make sure you check their per-minute billing rates if you use more than your predetermined minutes. Sometimes it is cheaper to pay $40 a month for a plan that includes a large number of minutes than to pay $20 a month plus per minute charges. If you do not plan to use the phone often and do not want to pay for minutes you will not use, look for a company that offers discounted per-minute costs or pre-paid minutes. You also want to look at roaming fees if you often travel outside your basic calling area. Roaming fees are additional per minute charges you pay to make or receive a call outside of your basic calling area.

Tip: Get into the habit of keeping any contracts, service agreements, or other written information you get regarding your phone service. They will be very helpful to refer to if you have questions or disputes.

Are Free Phones A Good Deal?

In most cases, wireless companies subsidize the price of phones to make them more affordable for the customer. Most customers will spend much more on wireless service fees than on the phone, so wireless companies are willing to give you a phone for free or at a reduced cost in order to get you to sign up. Free phones are only a good option if the provider offers the services you desire and charges competitive rates. Remember that the phone generally only works with one wireless service, and if you change wireless companies you may need to purchase a new phone.

Should I Buy A Digital Or Analog Phone?

While analog phones have a greater geographic reach, digital phones offer extra features like caller ID and the ability to receive e-mail messages and pages. Digital phones also offer greater protection against accidental eaves-dropping. Some wireless providers sell phones that receive both analog and digital signals. You may, however, have to pay extra roaming charges when using the phones out of their area and also pay more for the phones themselves.

If you are thinking about going wireless or are looking for a new service plan, be particular and shop around. Remember that you may be signing a binding contract, much like leasing a car - once you have signed on the dotted line, it is yours.

What Are My Options When Using A Pay Phone?

Once heavily regulated, pay phones now operate more like vending machines. As a result, pay phone operators set their own prices for the service they provide - sometimes many dollars per minute. However, unlike vending machines, the price for calling may not be clearly posted. Some pay phones are illegally set up to block your ability to use the long distance company of your choice. If you find this to be the case, hang up and try to find another pay phone. Before you make a call, read the fine print posted on the pay phone, and follow some of these options that may help you and your family save money:

Calling card calls: Calling cards issued by your long distance company are usually the lowest cost option. Make sure you know about any surcharges, monthly fees or minimums, in addition to the rates for using a calling card. Remember to guard your calling card and access numbers. If your card is stolen or abused, it can be difficult to dispute the unauthorized charges.

Pre-paid calling card calls: Unlike standard calling cards, pre-paid calling cards work like a debit card and are often sold in retail stores or even vending machines. You dial a toll free access number and then punch in a code. Buy pre-paid cards from long distance companies and retail outlets that you trust. Before you purchase a card, make sure you read the terms and limitations.

Collect Calling using a 1-800 access code: This is a less perilous way of making the old fashioned "collect call," and charges for these calls will appear on the bill of the person you are calling. You may save money compared to direct dial and operator assisted calls, but be sure to listen for rate information before the call is connected. The FCC requires that companies disclose their prices before your call goes through.

Direct dial calls: Calls made by dialing a long distance number and paying the required amount or using your credit card are direct dial calls. Direct dialed calls from a pay phone are not cheap, but there are fewer surprises associated with them.

Operator assisted calls: Operator assisted calls, which are long distance calls made from a pay phone by dialing "0" plus the number, are almost always the highest cost, particularly when you use a live operator. In addition, you are limited to the long distance company that provides service for that pay phone.

Telemarketing and Privacy

How Did They Get My Name?

Many magazines, credit card companies, banks, clubs, organizations, charities and retailers offer their customer or donor lists to other businesses for a fee. Professional marketing companies and the credit bureaus that provide information on creditworthy consumers also compile lists. Your name and phone number may be collected whenever you call a 1-800 number, as well as when you fill out surveys or forms on the Internet. Information supplied to the State of Minnesota, such as for your driver's license, may also be sold to marketers. Each time you call someone with Caller ID your name and telephone number are revealed unless you block the release of your name and number. Many people with unlisted or non-published numbers are surprised to find out that this information is released when they call someone with Caller ID.

Federal Law forbids a telemarketer to call you once you have requested to be placed on its do not call list. Violators of this law are liable for up to $500 in damages per call and up to $1,500 per willful violation.

How Can I Stop Telemarketers From Calling?

You have the power to stop unwanted telemarketing calls by requesting that a company remove your name from the company's call list. Follow-up with companies in writing and clearly state that you no longer wish to receive any calls from them. You can also contact the Direct Marketing Association (DMA) and request that your name be put on a do-not-call list. Send them a postcard stating "Please put me on your do-not-call list." List all variations in the spelling of your name, your address and include the names of the other members of your household. If you contact DMA, your name will be removed from all DMA member lists for three years. This should reduce the number of calls you get, but is unlikely to eliminate them entirely. Send a postcard to:

Telephone Preference Service
Direct Marketing Association
P.O. Box 9014
Farmingdale, NY 11735-9014

You can also reduce the number of telemarketers that have your name on their lists by telling the companies and organizations you do business with not to give out or sell your name, address, or telephone number. When you order from a catalog, sign up for utility service, apply for a credit card, or use a check, include a note stating: "Do not rent, trade, sell or give away my name, address or phone number." You may request that the state not sell your driver's license information.

The major credit bureaus also offer a toll-free number to "opt out" of their telemarketing lists. Call 1-888-OPTOUT for more information.

Telemarketing Disclosures

Anyone soliciting business over the phone must tell you that it is a sales call and whom he or she represents before they make their pitch. If it is a prize promotion, they must tell you that no purchase or payment is necessary to enter or win. If you are asked to pay for a prize, hang up. It's illegal for telemarketers to misrepresent any information, including facts about their goods, investment opportunities or services. If you think that a telemarketer lied about a product or service, report the company to the Attorney General's Office or the Better Business Bureau.

Can I Use Caller ID To Stop Telemarketers?

Some new devices and services appearing on the market are designed to give you more control over incoming calls. These services will have one-time and/or monthly charges and may have only limited success. Caller ID is a service that uses a display unit attached to your phone to identify who is calling you. You may lease or purchase your Caller ID display unit at a retail outlet or from your local phone company, but you must pay your local phone company a monthly fee for the identification data. Because of technical limitations or because callers have blocked the release of the information, Caller ID is not able to identify many calls. Many telemarketers use these limitations to prevent you from using Caller ID to screen them out.

There are two ways to block your name and number from being released to another person's Caller ID - per-call and per-line blocking. When you use Caller ID blocking, your calls show up on the other person's Caller ID box as " anonymous" or "private." Contact your local phone company to find out how to protect your privacy when using Caller ID.

Caller ID blocking does not work for calls to toll-free numbers - your telephone number is always released to the company or person you are calling. When calling a 1-800 number, you have the right to request that your name and number not be used for telemarketing purposes.

Clues To A Con

Be on guard against crooked callers and other con artists who use tactics like these:

- Promise you prizes for buying products such as pens, office supplies, vitamins, beauty and health products, or "Say No to Drugs" merchandise. These products are usually sold at ridiculously high prices. You may be asked to pay $500 to $2,000 for items that are worth less than $100.
- Demand your credit card number or checking account number.
- Pressure you to act quickly.
- Keep you on the phone for long periods of time.
- Offer to send someone (often an overnight delivery service) to pick up your cash or check immediately, or want you to wire money to them.
- Refuse to send written materials about their products or company.
- Promise to recover money you have lost to other companies.

Additional Consumer Information

The Attorney General's Office answers questions about landlord and tenant rights, mobile homes, health care, cars, credit, unwanted mail and phone calls, and numerous other consumer issues. The Attorney General's Office also provides free mediation to resolve disputes between Minnesota consumers and businesses and uses information from consumers to enforce the state's consumer laws.

If you have a complaint, please contact the Attorney General's Office in writing at: Minnesota Attorney General's Office, 1400 NCL Tower, 445 Minnesota Street, St. Paul, MN 55101. Citizens can also receive direct assistance from a consumer specialist by calling: 651-296-3353 or 1-800-657-3787.

TTY numbers are: 651-297-7206 and 1-800-366-4812. (TTY numbers are for callers using teletypewriter devices.) Visit our web site at: www.ag.state.mn.us.

Consumer publications listed below are available free of charge from the Attorney General's Office.

- The Car Handbook
- Citizen's Guide to Home Building and Remodeling
- Conciliation Court (Available in Spanish)
- The Credit Handbook
- Fast Food Facts
- Guarding Your Privacy
- The Home Buyer's Handbook
- The Home Seller's Handbook
- Landlords and Tenants: Rights and Responsibilities (Available in Spanish)
- Managing Managed Health Care
- The Manufactured Home Parks Handbook (Available in Spanish)
- Minnesota's Car Laws (Available in Spanish)
- The Phone Handbook
- Pyramid Schemes
- Recall Roundup