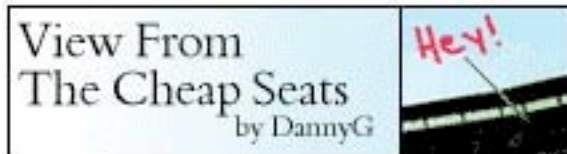


# VIEW FROM THE CHEAP SEATS

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10/04/2005

## **Directly Speaking, Can We Control Ourselves?**

*If you're personally affected by bad advertising, maybe you'll think twice about foisting it on the public*

My bank reminds me that I'm "special" to them through their TV ads. But I'm not feeling so special.

I left town for 9 days. When I returned, I found 2 disturbing things in the mail from the bank:

1) A "CheckCard" I never asked for. Sitting in an envelope so any moron, just by touch, could feel the thick card enclosed. And waiting to be "instantly activated" any time of day or night.

2) A letter containing my PIN number. Printed in bold. Yes, my PIN number. The one that's supposed to be a freakin' secret.

Had anyone other than my trustworthy neighbor collected my mail, a pilferer could've taken #1 and #2, cleaned out my bank account and trashed my credit rating.

So I cut the card & the letter up and threw them away. But 3 days after I got back in town, the *piece de resistance* came:

3) A solicitation from the bank to subscribe to a \$9 per month "Identity Protect" service that would supposedly protect me against identity theft and credit fraud.

Well, guess what. Companies like my bank, and their direct marketing gnomes, cause the problem in the first place by sending Direct Mail crap that can directly result in identity theft and credit fraud. Because all this happened to me the very same week the ad industry had a little New York City love-in, I was reminded how far our business can sink.

There's no restraint. Anywhere. At least it feels that way.

We walk a very thin line in the advertising industry. Consumers tolerate the bombardment of messages, because they like cheap magazines and newspapers and sometimes-cheap TV. And occasionally, advertising becomes an invited part of the culture.

Yet at the same time, there's a whole world of advertising that we rarely celebrate, but we do it because our clients demand it. We write it, bill it, and get it off our desks, never to be seen again. That is, until it shows up in the mail with your PIN on it.

Unless Direct Mail gurus and Direct Marketing wankers get their act together, the advertising industry as a whole will never get any respect, no matter how many icons parade through Times Square. And if it seems I'm being particularly harsh on that medium, well, you're right. Because Direct Marketing is the one area that's most rife with abuse, with its addiction to intrusive data collection as well as its utter banality. Target me directly, and I'll respond directly, like it or not.

Besides, since I work in the ad industry, I know this wasn't a faceless backroom operation.

Someone high up at my bank had the idea to send out unsolicited CheckCards. Someone thought the PINs should be disclosed. Someone had to write and proofread the DM letters. Someone had to cross-check the customer database. Someone had to coordinate the printing, the mailing, etc. Dozens of people had a hand in approving this marketing clusterfuck, starting with the client. And no one seemed to think it was a bad idea.

I spoke to one of the bank's truly pleasant customer service representatives to make sure I never got anything like this again. She gave me the corporate BS: "We sent a mass mailing out to all our valued customers..." Well, if my account had been cleaned out, the value would have been jack squat. And it would've been directly the fault of the bank's irresponsible marketing nimrods, not an unsuspecting branch manager, bank teller, or phone rep who usually take the brunt of the consumer complaints.

Fortunately, no one wants to be me that badly, so for now, I'm safe. But that could change in an instant. In the pursuit of more demographic and psychographic information, we've built a beast with far-reaching tentacles. And the more data we collect, the more we attempt to find out about consumers and store that information on hard drives and servers somewhere west of Omaha, the more things could potentially spiral out of control.

If you're in a position of authority over an advertising account, particularly anything to do with DM or CRM, you ought to start paying attention. Because if you're not, one of your peeping tom neighbors might be. You know, the ones who wait for the mailman every day.

And then, you'll get screwed. Directly.