

April 25, 2003

Commission's Secretary
Office of the Secretary
Federal Communications Commission
445 12th Street, SW
Washington D.C. 20554



Ref: CG Docket No. 02-278
Rules and Regulations Implementing the Telephone Consumer Protection Act of 1991

- Abilene, Texas; Outbound Telemarketing
- TSR
- How do you feel about your job? I really love my job and would be unhappy if I lost it.
- How do you feel about the products and services you sell and the people to whom you sell them? I think our products are convenient to our customers and I have my customers there all.
- The importance of your job to the well-being of you, your family and your community: I won't have a job to help my parents and the way it would hurt the community is that Teleperformance is a Equal Opportunity Employer.
- The impact on you and your family should you lose your job: I would be unemployed I won't have no money for my ~~parents~~ needs.
- I am opposed to the National DNC list and restrictions on Predictive Dialers and I support Teleperformance USA's and the American Telemarketing Association's proposed modifications to the FTC rules

Thank you for your full consideration on this topic.

Civilo Aldavera Jr. TSR#8460
Sign First and Last name

P.O. Box 305 Sweetwater, TX 79556
Printed name and full home mailing address

I would really hate to lose my job. my job is what motivates me. I drive 100 miles every day it would dissapoint me for me to come to work someday and be told I'm unemployed.

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- Abilene, Texas; Outbound Telemarketing
- TSR
- How do you feel about your job? *I love my job and my co-workers. I enjoy the atmosphere and the products we sell. This job enables me to protect and maintain and myself and my families*
- How do you feel about the products and services you sell and the people to whom you sell them? *I feel that we provide a valuable service to stimulate the economy and to help people's financial future bright and control their debt.*
- The importance of your job to the well-being of you, your family and your community: *I would constantly degrade myself because I had no job. This provides me the thing I need, financial security.*
- The impact on you and your family should you lose your job: *I have a lady on the way and bills to pay. My family depends on me for financial stability in order to survive.*
- I am opposed to the National DNC list and restrictions on Predictive Dialers and I support Teleperformance USA's and the American Telemarketing Association's proposed modifications to the FTC rules

Thank you for your full consideration on this topic.

Matthew Burchett

Sign First and Last name

Matthew Kermit Burchett

128 Park Ave

Uye, TX 79563

Printed name and full home mailing address

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- TSR
- How do you feel about your job? I enjoy what I do! ~~can~~ I feel like every time I completed an application I just scammed someone money, and if making an honest living and ^{saving} people money is a ~~crime~~ ^{crime}. Sorry, but I guess I'm guilty!
- How do you feel about the products and services you sell and the people to whom you sell them? I really think the products we sell are ~~very~~ great, and honestly if I were eligible for ~~any~~ ANY of MBNA's products I would feel more than ~~honored~~ honored!
- The importance of your job to the well-being of you, your family and your community: First of all I am a 21 year old, full time college student trying to work, fulltime, here to support my 3 year old daughter, so if I were fired I would probably have to quit college to find another job that would work with my schedule!
- The impact on you and your family should you lose your job: I would have to quit school because I wouldn't be able to afford my rent or any bills, much less DayCare for my daughter.
- I am opposed to the National DNC list and restrictions on Predictive Dialers and I support Teleperformance USA's and the American Telemarketing Association's proposed modifications to the FTC rules

(I'm just one of many people here in this position.) →

Thank you for your full consideration on this topic.

Michael Alaniz
 Sign First and Last name
MICHAEL ALANIZ
3033 WESTLAKE RD. Apt 1703
Abilene Tx, 79601
 Printed name and full home mailing address

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April 25, 2003

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Washington D.C. 20554

Ref: CG Docket No. 02-278
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- Abilene, Texas; Outbound Telemarketing
- TSR
- How do you feel about your job? I just started but
am enjoying it very much.
- How do you feel about the products and services you sell and the people to whom you sell them? I feel that the services/products
are very quality products.
- The importance of your job to the well-being of you, your family and your community: It is important to
financial aspect of my family.
- The impact on you and your family should you lose your job: lose my residence
and my car.
- I am opposed to the National DNC list and restrictions on Predictive Dialers and I support Teleperformance USA's and the American Telemarketing Association's proposed modifications to the FTC rules

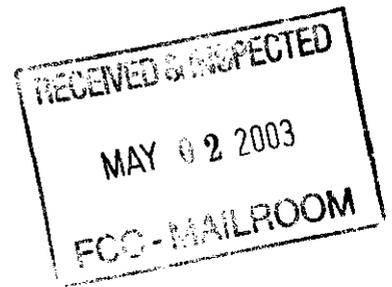
Thank you for your full consideration on this topic.

Carla Martinez
Sign First and Last name

Carla Martinez
Printed name and full home mailing address.

April 25, 2003

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Ref: CG Docket No. 02-278
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- Abilene, Texas; Outbound Telemarketing
- TSR
- How do you feel about your job? I LOVE IT

- How do you feel about the products and services you sell and the people to whom you sell them? THE PRODUCTS & SERVICES ARE EXCELLENT. THE PEOPLE ARE A JOY TO SPEAK WITH.

- The importance of your job to the well-being of you, your family and your community: I WAS INJURED VERY BADLY IN A TRUCK WRECK. THIS IS THE ONLY TYPE JOB I CAN DO.

- The impact on you and your family should you lose your job: IT WOULD BE DEVASTATING.

- I am opposed to the National DNC list and restrictions on Predictive Dialers and I support Teleperformance USA's and the American Telemarketing Association's proposed modifications to the FTC rules

Thank you for your full consideration on this topic.

William J. Hobbs
Sign First and Last name

WILLIAM J. HOBBS
4842 N. 7th STREET
ABILENE, TEX. 79603
Printed name and full home mailing address

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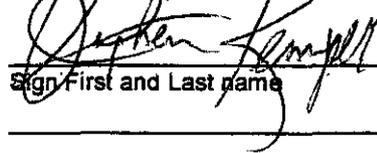
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- Abilene, Texas; Outbound Telemarketing
- TSR
- How do you feel about your job? I LIKE MY JOB. I WORK AS MANY HOURS OVERTIME AS I CAN EACH WEEK. IT'S A JOB NOT ONLY BOTH CHALLENGING & REWARDING, BUT ALSO SERVES OUR CUSTOMER.
- How do you feel about the products and services you sell and the people to whom you sell them? OUR PRODUCTS AND SERVICES ARE SECOND TO NONE AND BY OFFERING THEM TO PEOPLE BY PHONE WE ARE REACHING CONTACTS, OTHERWISE, WOULD NOT HAVE BEEN SUCCESSFULLY CONTACTED.
- The importance of your job to the well-being of you, your family and your community? MY JOB PROVIDES AN OPPORTUNITY FOR OVERTIME WHICH IS VITALY NEEDED TO PROVIDE FOR MY FAMILIES NEEDS WHICH ARE ROUTINELY SPENT AT LOCAL STORES.
- The impact on you and your family should you lose your job: MY FAMILY IS TOTALLY DEPENDANT ON MY INCOME SINCE MY WIFE IS FINANCIAL UNABLE TO WORK. IT WOULD CAUSE SEVERE HARDSHIP TO MY FAMILY
- I am opposed to the National DNC list and restrictions on Predictive Dialers and I support Teleperformance USA's and the American Telemarketing Association's proposed modifications to the FTC rules

Thank you for your full consideration on this topic.



Sign First and Last name

STEPHEN KEMPER

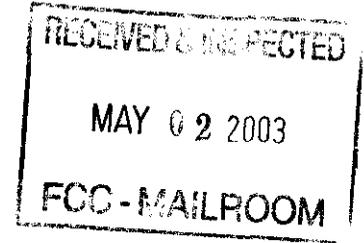
2542 MINNOTA DR.

ABILENE TX 79603

Printed name and full home mailing address

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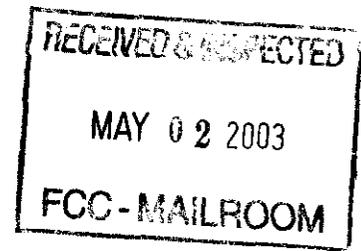
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Rules and Regulations Implementing the Telephone Consumer Protection Act of 1991

- Abilene, Texas; Outbound Telemarketing
- TSR
- How do you feel about your job? It's A Great Job
- How do you feel about the products and services you sell and the people to whom you sell them? Products ARE SOME OF THE BEST HEARD OF.
- The importance of your job to the well-being of you, your family and your community: my Job keeps me Happen so my Life IS Happy
- The impact on you and your family should you lose your job: No These Job is well needed not only by me But for other Family's AND people willing to work
- I am opposed to the National DNC list and restrictions on Predictive Dialers and I support Teleperformance USA's and the American Telemarketing Association's proposed modifications to the FTC rules

Thank you for your full consideration on this topic.

Carl Weszon
Sign First and Last name

CARL WESZON 5550 TEXAS ST. Apt. 221
Printed name and full home mailing address



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- TSR
- How do you feel about your job? I really do enjoy my job here, and it's a good job to have while still being in high school
- How do you feel about the products and services you sell and the people to whom you sell them? I really do like the products; I think they are of good quality. Most all of the people I call are pretty good but uneducated and patient
- The importance of your job to the well-being of you, your family and your community: For me personally, I can't do much else while in high school, and the hours are better for me than most other jobs. For the comm., I realize there are a lot of people who have disabilities or are pregnant and can't
- The impact on you and your family should you lose your job: my dad just recently lost his job leaving me the only employed person in the house. If I lose this job, it would be financially devastating to my family and I. ^{get other jobs}
- I am opposed to the National DNC list and restrictions on Predictive Dialers and I support Teleperformance USA's and the American Telemarketing Association's proposed modifications to the FTC rules

Thank you for your full consideration on this topic.

Eriona Alford

Sign First and Last name

Eriona Alford

1725 Nottingham

Abilene TX 79602

Printed name and full home mailing address

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- TSR
- How do you feel about your job? I feel very confident about my job, its ~~at~~ in an environment you can come work, but have fun while doing your job.
- How do you feel about the products and services you sell and the people to whom you sell them? ~~very~~ very good credit cards, makes me feel good after an application to know your helping someone save money.
- The importance of your job to the well-being of you, your family and your community: When I get paid I help my family w/ bills and other things around house. People wouldnt be able to experience new cards.
- The impact on you and your family should you lose your job: There will be money shortage, takes everyone to get what you need.
- I am opposed to the National DNC list and restrictions on Predictive Dialers and I support Teleperformance USA's and the American Telemarketing Association's proposed modifications to the FTC rules

Thank you for your full consideration on this topic.

Martha Martinez
Sign/First and Last name

Martha Martinez

5341 Questa

Abilene, Tx 79605

Printed name and full home mailing address

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- How do you feel about your job? I enjoy talking to others and offering such good things.
- How do you feel about the products and services you sell and the people to whom you sell them? I feel the the products and services as I sell are very usefull and the best creditcards. The people who look for C. cards, make the
- The importance of your job to the well-being of you, your family and your community: right here, the importance is that I have many bills including rent. My mother also lives with me and she is disabled she depends on me to pay bills. Many people depend on.
- The impact on you and your family should you lose your job: I would lose this job my truck and possibly my house. It means the world to me to keep this job.
- I am opposed to the National DNC list and restrictions on Predictive Dialers and I support Teleperformance USA's and the American Telemarketing Association's proposed modifications to the FTC rules

Thank you for your full consideration on this topic.

Jason Brown
Sign First and Last name
Jason Brown
1233 Graham St
Abilene, TX 79603
Printed name and full home mailing address

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- TSR
- How do you feel about your job? I enjoy my job. It is interesting and keeps me
- How do you feel about the products and services you sell and the people to whom you sell them? I am confident in the products we sell and enjoy talking to the customers
- The importance of your job to the well-being of you, your family and your community: I need this job to support my baby & keep a roof over our head & food on the table
- The impact on you and your family should you lose your job: It would make it very difficult to raise my child without this job
- I am opposed to the National DNC list and restrictions on Predictive Dialers and I support Teleperformance USA's and the American Telemarketing Association's proposed modifications to the FTC rules

Thank you for your full consideration on this topic.

Kristi Wriggle

Sign First and Last name

Kristi Wriggle

1949 Rawney Rd.

Abilene, TX 79601

Printed name and full home mailing address

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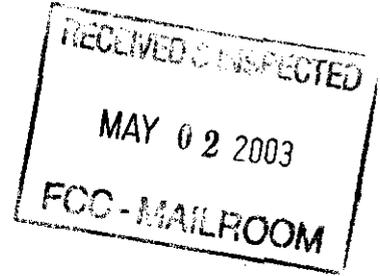
- Abilene, Texas; Outbound Telemarketing
- TSR
- How do you feel about your job? I love my job
because it make me feel
like I am doing something special
- How do you feel about the products and services you sell and the people to whom you sell them? I feel very good about the
product because I feel like I can make
the customer's life a little better
- The importance of your job to the well-being of you, your family and your community: to take care my family and it
make me feel good and happy
and it make me a friendly person
- The impact on you and your family should you lose your job: I will have
low self esteem about my self and I will
get behind on bills
- I am opposed to the National DNC list and restrictions on Predictive Dialers and I support Teleperformance USA's and the American Telemarketing Association's proposed modifications to the FTC rules

Thank you for your full consideration on this topic.

Jimmy Scott
Sign First and Last name
Jimmy M. Scott
1109 OAK ST
99402 Abilene Tx
Printed name and full home mailing address

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- TSR
- How do you feel about your job? I really enjoy this job. I also need this job.
- How do you feel about the products and services you sell and the people to whom you sell them? I think they are very good products.
- The importance of your job to the well-being of you, your family and your community: I really need this job.
- The impact on you and your family should you lose your job: very bad for me. I really need this job.
- I am opposed to the National DNC list and restrictions on Predictive Dialers and I support Teleperformance USA's and the American Telemarketing Association's proposed modifications to the FTC rules

Thank you for your full consideration on this topic.

Melissa Floyd
Sign First and Last name
Melissa Floyd
1950 Matador
Abilene, TX 79105
Printed name and full home mailing address

April 25, 2003

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Abilene, Texas; Outbound Telemarketing

TSR

How do you feel about your job? I think that in this area

this would be one of the best jobs out there. It is fun

and I love to have to have to people

How do you feel about the products and services you sell and the people to whom you

sell them? I think that most of their goods are

pretty good and sometimes the people are nice while

other times they abuse of you while you work it up.

The importance of your job to the well-being of you, your family and your community:

I have a son I have to support. I'm also still

going to school. I'd like the job I would be flipping

burgers at Burger King.

The impact on you and your family should you lose your job:

I would live on welfare and I will support me

with my own unemployment.

- I am opposed to the National DNC list and restrictions on Predictive Dialers and I support Teleperformance USA's and the American Telemarketing Association's proposed modifications to the FTC rules

Thank you for your full consideration on this topic.

Paul Walker T.

Sign first and last name

2109 Shelton St.

Abilene TX, 79603

Printed name and full home mailing address

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- Abilene, Texas; Outbound Telemarketing
- TSR
- How do you feel about your job? ~~Some~~ Some thing new and different that ~~gives~~ gives opportunity.
- How do you feel about the products and services you sell and the people to whom you sell them? I like the products I think its the best card on the market
- The importance of your job to the well-being of you, your family and your community: I need this job to support my self and my child.
- The impact on you and your family should you lose your job: I would have to get a new job soon as possible
- I am opposed to the National DNC list and restrictions on Predictive Dialers and I support Teleperformance USA's and the American Telemarketing Association's proposed modifications to the FTC rules

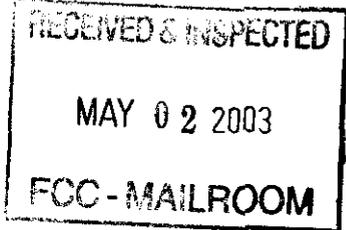
Thank you for your full consideration on this topic.

Bobanna Luna

Sign First and Last name

Bobanna Luna

Printed name and full home mailing address



April 25, 2003

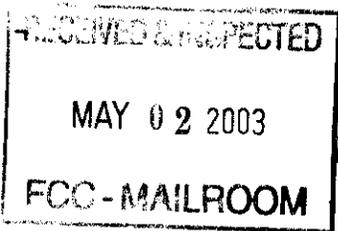
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- TSR
- How do you feel about your job? I love my job.
- How do you feel about the products and services you sell and the people to whom you sell them? They are great products.
- The importance of your job to the well-being of you, your family and your community: My job will help me pay for college and reduce the number of job opportunities in my community.
- The impact on you and your family should you lose your job: would put my families in a financial struggle by helping me out by paying more for my college.
- I am opposed to the National DNC list and restrictions on Predictive Dialers and I support Teleperformance USA's and the American Telemarketing Association's proposed modifications to the FTC rules

Thank you for your full consideration on this topic.

Fladio Lopez
 Sign First and Last name
Fladio Lopez
5133 Capital
Abilene, Tx 79603
 Printed name and full home mailing address



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- TSR
- How do you feel about your job? I just started, but I
enjoy it a lot.
- How do you feel about the products and services you sell and the people to whom you sell them? I think the product market and the
people I sell have to me they understand
to what we are selling.
- The importance of your job to the well-being of you, your family and your community: My job is very important to me in order
to take care of my children.
- The impact on you and your family should you lose your job: I would
probably lose my place of residence and
my transportation.
- I am opposed to the National DNC list and restrictions on Predictive Dialers and I support Teleperformance USA's and the American Telemarketing Association's proposed modifications to the FTC rules

Thank you for your full consideration on this topic.

Michelle Trevino

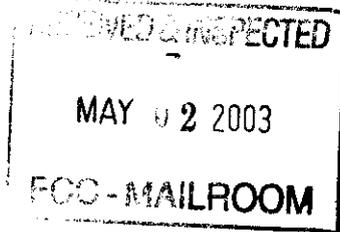
Sign First and Last name

Michelle Trevino

21311 Merchants St

Abilene TX 79603

Printed name and full home mailing address



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- TSR
- How do you feel about your job? I need my job, I value my job. If it wasn't for Teleperformance USA then I still wouldn't have a job to support my kids
- How do you feel about the products and services you sell and the people to whom you sell them? I love the products. If it could have them I would. Some of the people are very nice some aren't but I haven't had any bad people yet.
- The importance of your job to the well-being of you, your family and your community: If it wasn't for my job I wouldn't be able to support my son and my pregnant fiance. This is a very big employer in Abilene about 3/4 of the people I know have worked here
- The impact on you and your family should you lose your job: The only place in Abilene that would hire me if I lose this job I don't know what I would do
- I am opposed to the National DNC list and restrictions on Predictive Dialers and I support Teleperformance USA's and the American Telemarketing Association's proposed modifications to the FTC rules

Thank you for your full consideration on this topic.

Sign First and Last name

Taylor Batto

3290 Hartford Ln. Apt #510

Abilene TX 79605

Printed name and full home mailing address

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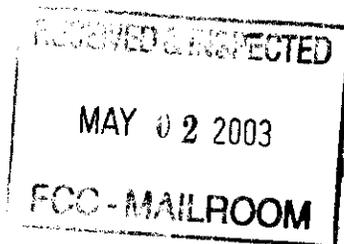
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- TSR
- How do you feel about your job? It is challenging and requires a lot of courage and tactics to be able to persuade people/customers to buy our products
- How do you feel about the products and services you sell and the people to whom you sell them? The products are so handy and can be used when they are needed most. The services the product offer are of quality and are convient to the people whom we sell them to.
- The importance of your job to the well-being of you, your family and your community: The job is important in that I am managing my medical bills. My family now has extra money for emergencies and I am able to help the needy.
- The impact on you and your family should you lose your job: My family would not be able to pay medical bills since my daughter and I have asthma
- I am opposed to the National DNC list and restrictions on Predictive Dialers and I support Teleperformance USA's and the American Telemarketing Association's proposed modifications to the FTC rules

Thank you for your full consideration on this topic.

Miriam Chimhango
 Sign First and Last name
MIRIAM CHIMHANGO
ACU BOX 28109
ABILENE, TEXAS 79699-8109
 Printed name and full home mailing address



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- How do you feel about your job? I like my job, it gives me a chance to talk to people all over the world. It also give me the money to support my family and buy my family things.
- How do you feel about the products and services you sell and the people to whom you sell them? I think the products we sell are some of the best on the market. The people whom I sell to seem like really good people.
- The importance of your job to the well-being of you, your family and your community: It gives me a place to live and my family food to eat
- The impact on you and your family should you lose your job: We would be living on the street since my wife works with me. My 2 month old baby would go hungry and we would be without our beloved cat.
- I am opposed to the National DNC list and restrictions on Predictive Dialers and I support Teleperformance USA's and the American Telemarketing Association's proposed modifications to the FTC rules

Thank you for your full consideration on this topic.

Christopher Walton

Sign First and Last name

Christopher Walton

750 N. Judge e/y Apt 234

Abilene, Tx 79601

Printed name and full home mailing address

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- Abilene, Texas; Outbound Telemarketing
- TSR
- How do you feel about your job?

My Job is exciting, Challenging at times and very positive, we help a lot of people financially. Support The Community with Employment positions.

- How do you feel about the products and services you sell and the people to whom you sell them?

I Believe on The Products, also on the positive and productive Benefits the Consumers gets from our work here we help a lot of people financially.

- The importance of your job to the well-being of you, your family and your community.

My job here Produces income for my household, it is also a source of insurance "medical, hospitalization"

- The impact on you and your family should you lose your job:

The loss of my my employment would cause my family to suffer we would probably have to relocate. *for my family for 2yr*

- I am opposed to the National DNC list and restrictions on Predictive Dialers and I support Teleperformance USA's and the American Telemarketing Association's proposed modifications to the FTC rules

Thank you for your full consideration on this topic.

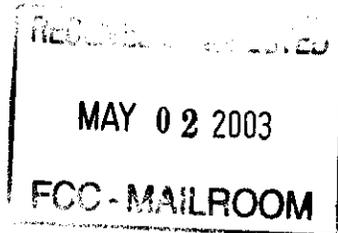
Sign First and Last name

Steve Sato
1700 Hwy 80 E #12 Abilene TX 79601

Steve Sato
Printed name and full home mailing address

April 25, 2003

Commission's Secretary
Office of the Secretary
Federal Communications Commission
445 12th Street, SW
Washington D.C. 20554



Ref: CG Docket No. 02-278
Rules and Regulations Implementing the Telephone Consumer Protection Act of 1991

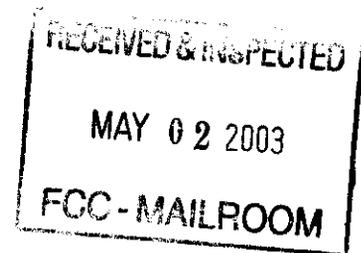
- Abilene, Texas; Outbound Telemarketing
- TSR
- How do you feel about your job? I like my job, It has given me AND my family multiple opportunities AND experience to further our knowledge of Business.
- How do you feel about the products and services you sell and the people to whom you sell them? I feel we offer great product to our customers which can help them save money and help their financial well being.
- The importance of your job to the well-being of you, your family and your community: This job is the number 1 source of income for my family and has helped us to raise our children AND become a viable part of the community.
- The impact on you and your family should you lose your job: It would be a major blow to our families economy & well being.
- I am opposed to the National DNC list and restrictions on Predictive Dialers and I support Teleperformance USA's and the American Telemarketing Association's proposed modifications to the FTC rules

Thank you for your full consideration on this topic.

Stephen L Perkins
Sign First and Last name
Stephen L. Perkins
2801 South 11th Street
Abilene, TX 79605
Printed name and full home mailing address

April 25, 2003

Commission's Secretary
Office of the Secretary
Federal Communications Commission
445 12th Street, SW
Washington D.C. 20554



Ref: CG Docket No. 02-278
Rules and Regulations Implementing the Telephone Consumer Protection Act of 1991

- Abilene, Texas; Outbound Telemarketing
- TSR
- How do you feel about your job? I feel fortunate to have this job. I am happy to have had the opportunity to learn all that I have.
- How do you feel about the products and services you sell and the people to whom you sell them? Being able to call and offer people difference in credit cards and actually helping them out is credit enough to make me feel good about my job
- The importance of your job to the well-being of you, your family and your community: my job is half of my income coming into my home. I depend on it.
- The impact on you and your family should you lose your job: We would lose a lot of security.
- I am opposed to the National DNC list and restrictions on Predictive Dialers and I support Teleperformance USA's and the American Telemarketing Association's proposed modifications to the FTC rules

Thank you for your full consideration on this topic.

Amelia Jimenez
Sign First and Last name
Amelia Jimenez
773 Pecan
Abilene, Texas 79602
Printed name and full home mailing address

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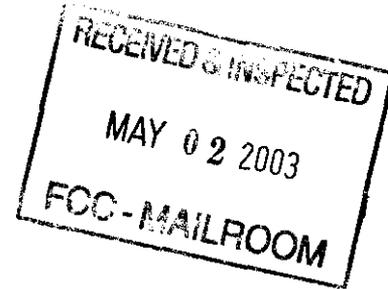
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Teleperformance USA
GLOBAL TELEMARKETING & TELESERVICES SOLUTIONS

April 25, 2002

Commission's Secretary
Office of the Secretary
Federal Communications Commission
445 12th Street, SW
Washington D.C. 20554



Ref: CG Docket No. 02-278

Rules and Regulations Implementing the Telephone Consumer Protection Act of 1991

I am a Client Services Director working in the Client Services division at TeleperformanceUSA; I am located in Papillion Nebraska. I have worked in the telemarketing industry for 14 years. My employment in this field has allowed me at one time in my life to support 2 children as a single mother. Both my husband and I work in the telemarketing industry and our employment supports 4 children and a comfortable life. Should our industry be forced to reduce not only will my husband and I be forced into unemployment but so will hundreds of thousands, maybe millions. The comfortable spending habits we provide to our economy will no longer exist. Our children will be faced with adapting to a changed life style, and seeing their successful parents struggle, because a large group of individuals refuse to recognize we are not scam artists, or bad people. We are everyday, honest, hardworking people with morals and the desire to offer valuable products to consumers.

Having worked in this industry for 14 years, I can honestly say, it is always exciting, fast paced and a fun environment. Telemarketing provides entry-level opportunities for single mothers, students, retired people, people with physical challenges, and offers growth potential into professional full time positions. Additionally, opportunities provided to professionals include marketing, technology, human resources, management, and positions related to all businesses.

Telemarketing is a cost effective venue for major and small businesses to market their products to the public. This allows a lower cost to consumers – take for example just a small number of industries such as:

Financial institutions, great rates are made available to customers, allowing them to wisely pay off or use credit at an affordable rate.

Publishing – lower yearly and monthly subscription rates.

Telco/Telephone Companies – Low local and Long distance rates

Insurance – already high rates, will sky rocket with the absence of the less expensive marketing of telemarketing

Corporate Headquarters
176 North 2200 West Salt Lake City, Utah 84116
(801) 359-6843



Teleperformance USA
GLOBAL TELEMARKETING & TELESERVICES SOLUTIONS

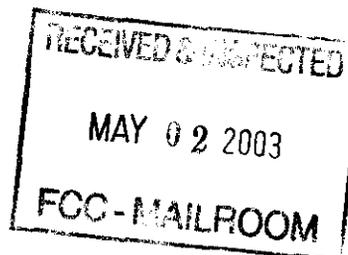
Because of my concern with our economy, the employment of individuals who will struggle to gain employment, my own employment, increasing the costs of goods, decreases in the availability of low cost goods and services, the cost to our Federal Government of billions of dollars in lost tax revenue, I oppose the National DNC list and restrictions on Predictive Dialers. I support TeleperformanceUSA's and the American Telemarketing Association's proposed modifications to the FTC rule.

Thank you for your full consideration on this topic.

Remedios Kramer

Remedios Kramer
Director Client Services

1006 Bryn Mawr Drive
Papillion, NE. 68046



Corporate Headquarters
176 North 2200 West Salt Lake City, Utah 84116
(801) 359-6843

April 30, 2003

Commission's Secretary
Office of the Secretary
Federal Communications Commission
445 12th Street, SW
Washington, D.C. 20554



Ref: **CG Docket No. 02-278**
Rules and Regulations Implementing the Telephone Consumer Protection Act of 1991

I am a VP of Sales for Teleperformance USA – currently living in Omaha, NE – and no doubt, in some quarters, represent the “real bad guy”. After all, I sell the programs to my clients that actually result in millions of Americans receiving a phone call. But amazingly, my conscience is clear. Let me explain why.

Some of my major clients are insurance companies – and all of them offer insurance products which most of us should own. From a “financial protection” standpoint, it only makes sense that people have some level of protection in case they get sick – or worse, die. Health and life insurance protection, in my opinion, keeps costs down for the rest of us. If someone is admitted to the hospital – incurs a \$70,000 expense – without health insurance – who do you think will wind up paying his tab? I’ll tell you – the rest of the patients that DO have health insurance – the health insurance companies will then be forced to increase premiums. And let’s not forget about the hospitals and doctors who don’t get paid – they will also have to raise costs. It’s a vicious circle that never seems to end. So in my mind, having my clients offer Americans cost-effective health and life insurance protection is a GOOD thing for America.

Personally, I love my job. And I’m very proud of my company. We’re not one of those “shady” telemarketing companies that have polluted the waters for the rest of us. In fact, if you would dig a little deeper into this issue, I am sure you would find that only a small number of these shady firms are the ones doing the damage. Who knows – maybe you already know that. If you do, then hopefully I have made my point. Why literally cripple an entire industry because of bad behavior committed by a small minority? Sadly, that always seems to be the result when the Federal government comes in and tries to “correct” an aspect of the civilian world. I mean no disrespect – but honestly – why is the Federal government even involved in this issue at all? To me, it seems that this pending legislation borders on being un-constitutional – inhibiting the free trade of responsible, law abiding companies like mine.

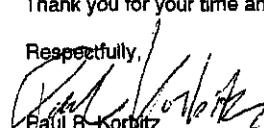
Lastly, I guess what seems so inexplicable to me is the resulting job losses this legislation will cause. I’ve heard millions of people in my industry will lose their jobs. That just seems plain wrong – especially in light of the fact that our economy is still shaky. And since the bulk of these people affected are phone reps – earning a lower wage – the bulk of them will seek unemployment insurance from their respective states. And we all know the condition of most state budgets these days – most are in the RED. This will only add to their deficits.

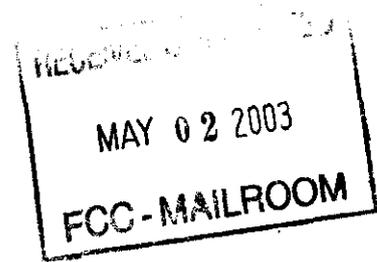
I understand wanting to prevent intrusive phone calls from invading people’s lives – but the solution is NOT to effectively destroy an entire industry in the process. The “bull in the china shop” approach here is not required. We don’t need the Federal government stepping in and throwing the “baby out with the bath water”. Certainly our industry – with the assistance of the DMA and ATA – can police ourselves.

I hope you consider and ponder my points. Again, I mean no disrespect to your agency. I understand that you did not seek out this issue. Rather, the issue was brought to your feet. However, by the same token, some of us Americans still look to the Federal government for leadership – especially on such far-reaching issues such as this one. I truly believe this legislation takes a “chain saw” approach to a problem that could be solved through using a scalpel. Stop and think about the millions of people – most of them decent and responsible people – who depend on the outbound telephone industry for their jobs.

Thank you for your time and consideration on this VERY important matter.

Respectfully,


Paul B. Korbitz
16020 Franklin Street
Omaha, NE 68118



April 30, 2003

Commission's Secretary
Office of the Secretary
Federal Communications Commission
445 12th Street SW
Washington, DC 20554

RE: Docket No. 02-278

To whom it may concern,

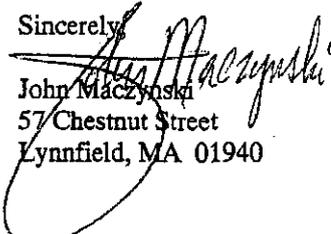
I am very concerned regarding the potential enactment by the FTC and FCC of provisions restricting commerce and costing the country and the economy in jobs and economic stimulus.

I have worked in the teleservices industry for 17 years and have been on both the giving and receiving end of telemarketing calls, and have received "bad" calls as well as gladly purchased products and services. This is no different than any other form of advertising or sales medium that we are all subjected to in everyday life.

I strongly caution the FTC and FCC against making changes which will impact the industry through lost jobs and impact companies, including many Fortune 500 companies, through lost revenues. Don't unduly restrict the abandon rate limits at a level below that reasonably managed and diligently policed by much of the industry. Don't enact a National Do Not Call list, which is both redundant and not easily administered.

Don't take steps to take away the jobs of my friends and neighbors.

Sincerely,


John Maczynski
57 Chestnut Street
Lynnfield, MA 01940