Protecting older and vulnerable consumers in Scotland from nuisance and scam phone calls

Final report
August 2015
Management summary

Nuisance phone calls pose a significant problem for older and vulnerable adults in the UK. As well as causing undue stress, and leaving millions afraid to pick up their phone, unwanted calls can result in vulnerable people making ill-advised decisions about their home, their life and their finances – whether it’s changing their utility provider, purchasing an unnecessary product, or entering a bogus prize draw. Thousands of families and carers all over Scotland are concerned about the effect that nuisance calls are having on elderly or vulnerable people, and there are growing calls on government to take action.

Trading Standards Scotland have been running an innovative trial of call blocking technology, distributing devices to 541 older and vulnerable consumers, assessing its effectiveness, and gathering intelligence about the scale of the nuisance call problem in Scotland. This information can be used to inform future policy in this area.

The project ended in July 2015 and the results show:

- Vulnerable Scottish residents are currently receiving an average of 60 calls per month – two nuisance calls per day. This has increased from 26 per month during the 30 months of the project - an annual increase of 39%.
- 10% of trialists receive on average 100 or more nuisance calls per month.
- 58% of all incoming calls received by trialists were nuisance calls
- The callers appear to target those who are especially vulnerable
  - The vulnerable people who took part in the study receive twice as many nuisance calls as other users of the call blocking technology
  - Those with dementia have been receiving an additional 10% – 20% more nuisance calls than other vulnerable trialists (though the gap appears to have closed over the last few months)
- 234,411 nuisance calls were received during the study, of which 233,334 were blocked
- The calls came from a variety of sources selling a diverse range of products and services – but the most active call centres appeared to only calling those living in Scotland and were promoting a boiler scrappage scheme
- 32% of the nuisance calls appear to have come from international call centres
- Scottish households are receiving more nuisance calls than English households.
- Most of the top nuisance callers appear to be ignoring the Telephone Preference Service, and some are carrying out random or sequential dialling
- In East Renfrewshire three carers have said that the reduction in nuisance and scam calls has allowed their relative to live independently for at least an additional year.
Measuring the impact of nuisance call blocking technology

The blocking technology installed was extremely effective blocking over 95% of nuisance calls. Trialists, their families and their professional carers reported many benefits from the project:

- Allowing people to live independently for longer
- Significantly reducing the risk of financial harm.
- Reducing anxiety, confusion and stress for older people, their family and their professional carers
- Reducing the risk of trips, falls and distraction accidents due to getting up to answer the phone unnecessarily
- Helping those who live alone feel safer and more in control and giving peace of mind to their family and friends

Case studies from across Scotland highlight these benefits (see Appendix D).

The project protected 541 older and vulnerable adults. It is estimated that between 110,000 and 413,000 people in Scotland are vulnerable and seriously inconvenienced by nuisance phone calls on a regular basis. The results of the trial suggests that these could all benefit from nuisance call blocking technology.

The nuisance call situation in Scotland is taken very seriously by the authorities, who have implemented a number of initiatives in this area (see Appendix B).

The data collected by the blocking technology can also be used to monitor loneliness, social isolation and mental health. This can help to facilitate more focused care provisions for the most vulnerable people in Scotland.

Funding is now being sought for a roll out of this project to protect more vulnerable people across Scotland.

Case study (Perth & Kinross)

The trialist had suffered a head injury and undergone major surgery. Because of this he would respond to anyone who phoned for information, or asked for money. He became the target of scam telephone calls - losses of £1,000+ in less than 2 weeks - and had changed his telephone provider, energy provider and had bought useless insurance products (cover for his internal wiring and plumbing – despite the fact that he lived in a council house).

The first day the call blocking device was set up it rejected 24 international calls in about 2 hours. The device has been in place since July, and to date 97% of his calls are rejected. His social worker says that the device has made a major difference to the client - he is calmer, not so anxious, and more in control.
The Trading Standards Scotland Call Blocking Project

The telephone is an essential lifeline for many older and vulnerable people for keeping in touch with family, friends, and carers, but it also provides a channel that allows anyone anywhere in the world to contact them. For the ageing population, nuisance calls are a barrier to living independently. They may become confused as a result of the telemarketing calls that they receive and agree to order products they don’t need. It seems clear that they are targeted because of their vulnerability by unscrupulous telemarketers and scammers.

The government and regulators are experiencing great difficulty controlling the nuisance and scam call problem. Ofcom, the Information Commissioner and the Department of Culture, Media and Sport have all given this significant attention in the last few years, but the problem is getting worse.

The ageing population

It is estimated that between 5% and 15% of all nuisance phone calls are scam attempts – which means that, based on the results of this project, older and vulnerable Scottish residents are receiving between 3 and 9 scam calls per month.

Research commissioned by the Office of Fair Trading that was carried out by Exeter University found that half of those targeted by scammers fall into the over-55 age category. Those in this age group lose twice as much as younger people if they fall victim to a scam. The report also showed that those who have already fallen for a scam are more at risk – 30% of scam victims fall for a second scam within twelve months. This highlights the importance of devoting resources to protecting scam victims.

More recently, the Financial Ombudsman Service said that the over 55’s could be four times more likely than the general population to become victims of a telephone scam where fraudsters pose as a bank or the police.

Scotland’s population is ageing more quickly than England, Wales or Northern Ireland. The Office of National Statistics predicts that by 2035, Scotland will have the highest median age of the four UK constituent countries (see Appendix A).

Projects to protect older and vulnerable Scottish residents

In 2013, Trading Standards teams in Angus, East Dunbartonshire and East Renfrewshire joined forces to assess the scale of the nuisance call problem, and to run a three month trial of different call blocking technologies. It was the first time such a project had ever been undertaken in the UK. The project was recognised by the Association for Public Service Excellence, who awarded it their Best Public / Public Partnership Working Initiative Award in 2014. The joint venture also won the award for Innovation in Public Service Delivery at the 2014 Scottish Public Service Awards.

For the first time, it was possible to evaluate and understand the scale of the nuisance call problem using hard data collated from the project. The number of calls received and the impact of these calls on trialists clearly demonstrated that nuisance calls were a significant problem for Scottish people.

During this short pilot trial 40% of the calls received by older and more vulnerable residents on the project were nuisance calls – this is four times the national average (as reported by Ofcom). Alarmingly, the report presented evidence that suggested that the most vulnerable residents were being specifically targeted – particularly those living from dementia.

One of the call blocking technologies used during the trial blocked over 95% of the nuisance calls, the other blocked 32%.

Following the success of the project, Trading Standards Scotland funded the provision of call blockers to local authorities across Scotland. Twenty-seven local authorities signed up to the project, and they were each allocated trueCall call blocking units (the equipment that had been successful in the initial trials). Seventeen of these authorities have purchased additional units to expand their projects.
The trueCall call blocking equipment used for this project collects data about all incoming and outgoing calls, and the actions of the caller and the trialist. The project is currently logging the details of 25,000 nuisance calls per month. This provides the authorities with intelligence about the phone numbers that are making the most calls, and evidence which allows them to take action against persistent or serious offenders. The Information Commissioner has formally requested data from the project to help identify companies that were calling people registered with the Telephone Preference Service.

541 units have been installed by local authorities on this project across Scotland. Since the project began, these units have received 234,411 nuisance phone calls, of which 233,344 have been blocked. In each local authority area over 94% of the nuisance calls were blocked. A regional analysis of these numbers can be seen in Appendix C.

As well as providing direct relief for individuals, their families, and their carers, nuisance call blocking technology has many other potential benefits that have yet to be fully explored. The data collected indicates the extent to which an individual is connected with other people, or the extent to which they are isolated. It is proposed that further work be undertaken to monitor loneliness and isolation by using the logs generated by the call blocking equipment.

### Number of nuisance calls received per month

- Trialists are currently receiving an average of 57 nuisance calls per month.
- Some individuals receive large volumes of calls - 10% receive an average of 100 or more nuisance calls per month.
- The average number of nuisance calls received per month has increased from 26 per month to 60 per month during the 30 months of the project. This represents an annualised increase of 39%.

![Graph showing the number of nuisance calls received per month](image)
**Vulnerable targets**

Data is available for three key groups:

- Regular call blocker users – all those who use regular trueCall unit (UK wide) – these are not necessarily vulnerable adults
- Vulnerable Scottish users – those who have been supplied with a call blocker set to ‘Filter’ profile by their local authority
- Very vulnerable Scottish users - those who have been supplied with a call blocker set to ‘Trusted Caller Only’ profile by their local authority. This setting gives the highest protection and is designed for those with dementia.

The data shows that generally, the more vulnerable the individual, the more nuisance calls they receive. Vulnerable Scottish trialists are receiving twice the number of nuisance calls as other users of call blocking technology. Those with dementia have been receiving 10% – 20% more nuisance calls than other vulnerable trialist (though the gap appears to have closed over the last few months).

There has been a marked increase in the additional calls received by the vulnerable over the last 12 months. This suggests that call centres and scammers are increasingly targeting the most vulnerable groups of people.

### Nuisance calls received per month

![Graph showing nuisance calls received per month](image-url)

Ofcom research suggests that the general population have been receiving about 8 nuisance calls per month over the last three years, but people who buy a call blocker are a self-selecting group – they have probably only chosen to spend money on this because they are receiving a high number of nuisance calls.

Scottish residents being targeted

A surprising result of the study is that older and more vulnerable Scottish adults participating in the TSS trial are receiving around 50% more nuisance than vulnerable adults participating in similar trials in England (there is insufficient data available from Wales or Northern Ireland to give a meaningful comparison across the whole of the UK).
It is not yet clear why Scottish residents are more of a target than English residents. This may be down to different methods being used to select trialists in the UK and Scotland – certainly there is wide variability across different regions of Scotland (Appendix C).

60% of calls received by trialists are nuisance calls. This has risen from around 40% at the start of the project. Well over half of all calls received by trialists were unwanted. For those who had little contact with friends and family members, this is as high as three quarters.
What is the source of the calls?

Telemarketers and scammers are increasingly finding ways in which they can conceal their identity. Throughout the course of the project, the call blocking units have picked up calls from the following sources:

**Withheld** - Many callers choose to withhold their number

**Unavailable** – Many call centres call from lines that don’t pass on any caller-ID – these are most often international call centres

**Spoofed** – New telecoms technology (VoIP telephony) makes it much easier for call centres to send a caller-ID that is not actually their own – this is called ‘spoofing’. Ofcom estimates that around 4 billion calls from spoofed numbers were received last year in the UK. Call centres will spoof their number for impersonation and anonymization purposes, for example:

- To send a fabricated caller-ID that can’t be traced back to them
- To pretend that they are a local company (by sending a caller-ID with a local area code) when in fact they are calling from abroad or another area
- To impersonate a legitimate company by sending their caller ID
- To evade basic call blockers that just block specific numbers

The ability of call centres to spoof a number means that it is not possible for the recipient to be absolutely sure of the source of any phone call.

**Caller types**

The number of calls where the caller-ID is International, Withheld or Unavailable varies greatly from region to region, but across the Scotland:

- 46% of nuisance calls come with a UK calling number (some of these may be spoofed)
- For 22% of nuisance calls the caller-ID is withheld
- 18% of nuisance calls are from international numbers
- For 14% of nuisance calls the caller-ID is classed ‘Unavailable’ – these are often overseas call centres
Top calling numbers

- The top calling number is a boiler replacement offer that has made 3,294 calls to trialist. It appears to be only calling into Scotland, and in total has made 6,470 calls to 715 trueCall users in the last 6 months. This suggests that it is calling at a rate of more than 30 million calls per year. Call logs show that 77% of the calls it is making are to numbers registered with the TPS, so unless it has an explicit opt-in then it should not be making these calls.

- The second top-calling number seems to be associated primarily with scams. These are variously classified as ‘boiler room scams’, ‘share scams’ and ‘virus scams’. The number displayed appears to be an overseas caller originating in Texas USA. This number made 1,472 calls to the 500 trialists, and looking at the wider database, it has made 22,000 separate calls to around 8,000 trueCall users. If these are accurately representative of the UK population, it suggests that this number could have made as many as 55 million calls to UK households.

- Six of the top ten calling numbers (including the top calling number) appear to be associated with insulation, green energy and boiler scrappage schemes. Four of these top numbers appear to be exclusively targeting Scottish residents.

- One of the top ten numbers was a lifestyle survey company, making large numbers of calls all over the UK. It was clear that none of these companies was respecting the Telephone Preference Service list – many of the trialists were signed up to the register, yet still received high volumes of these calls. These calls would only have been legitimate if the call centre had explicit consent from the people they called – this seems extremely unlikely.

Many of the top calling numbers identified in this project have made calls to HoneyPot numbers – a group of 150,000 phone numbers that have never been issued to the public. This suggests that they are randomly or sequentially dialling.
The changing nature of calling numbers

This is not a static problem - the top calling numbers keep changing. None of the top twenty five nuisance calling numbers from July 2014 is in the current top twenty five UK nuisance calling numbers. The numbers are changing on a monthly basis – in June 2015, just two of the top ten nuisance calling numbers were in the previous month's top ten.

Out of 234,411 nuisance calls identified, the calling number which appeared most frequently made just 1.4% of nuisance calls received (3,294 calls). The top ten nuisance numbers made just 8,646 calls, accounting for 3.7% of all nuisance calls received. This suggests that the organisations making these calls are regularly changing their numbers to avoid detection.

Cost benefit analysis

As part of the project, a cost/benefit analysis was performed. This showed that the benefits to society from blocking unwanted callers are significant greater than the cost of supplying, installing and monitoring call blockers.

Studies show that older people want to live independently for as long as possible. With residential care costing around £100 per day it is the aim of the Scottish and UK governments to support these individuals to do this for as long as possible.

In East Renfrewshire, two carers noted that the call blocking technology delayed the move of a trialist into care by a year, with one carer confirmed that another trialist delayed her move into care by two years (this trialist is still living independently at the time of writing). The saving of £146,000 from these three trialists has itself covered the entire cost of the call blocking project which has helped to protect 500 people.

There are numerous other financial benefits to society from blocking nuisance calls:

- Call blocking units can reduce the risk of falling prey to a telephone scam - victims of scams often need extra social care or financial assistance
- Rushing to answer the phone is a cause of some trips and falls. With a call blocker the number of phone calls is halved so there is a reduced risk of a fall
- Law enforcement agencies spend thousands recording and investigating telephone fraud.

It is estimated that the savings per vulnerable person are around £2,626 over five years. This covers the cost of supplying, installing and monitoring call blocking technology many times over.
Appendix A - Estimating the number of older and vulnerable people in Scotland

The Office of National Statistics projects that, by 2035, Scotland will have the highest median age of the four UK constituent countries. See here: http://www.ons.gov.uk/ons/dcp171776_258607.pdf

While it is difficult to arrive at a precise figure, it is possible to make an estimate of the number of elderly and vulnerable people in Scotland who could benefit from nuisance call blocking technology.

Following their trial in 2013, Angus Council Trading Standards recommended that certain groups should be considered a priority for call blocking:

- Everyone in sheltered housing
- Everyone assessed for a community alarm
- Everyone who has been victim of a scam
- Anyone getting a dementia diagnosis

In addition it was clear that the over 75's were particularly vulnerable, as well as those with mobility problems, those with mental illness, and those who have already been a victims of a scam.

Estimate by housing

<table>
<thead>
<tr>
<th>Housing Type</th>
<th>Estimate</th>
<th>Source</th>
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<tbody>
<tr>
<td>Sheltered housing (Local authority)</td>
<td>16,000</td>
<td><a href="http://www.scotland.gov.uk/Publications/2008/01/11131906/6">www.scotland.gov.uk/Publications/2008/01/11131906/6</a></td>
</tr>
<tr>
<td>Sheltered housing (Housing association)</td>
<td>16,500</td>
<td></td>
</tr>
<tr>
<td>Sheltered housing (Private)</td>
<td>3,500</td>
<td></td>
</tr>
</tbody>
</table>
| Those with dementia living in their homes without home care services* | 11,000   | [www.alzheimers.org.uk/site/scripts/download_info.php?fileID=1030](http://www.alzheimers.org.uk/site/scripts/download_info.php?fileID=1030)  
[www.scotland.gov.uk/Publications/2006/04/25111735/16](http://www.scotland.gov.uk/Publications/2006/04/25111735/16) |
| Total                                       | 110,000  |                                                                       |

* It is estimated that 73,500 people live with dementia in Scotland. The ‘Support. Stay. Save.’ Report published by the Alzheimer’s Society in 2011 details a survey carried out in England Wales and Northern Ireland where 15% of carers report that the person with dementia that they care for has not received any services while living in their own home. If the same proportion could be applied to the population of Scottish residents with dementia then 11,000 Scottish residents are living with dementia in their homes without home care services in Scotland.

Estimate by population

The General Register Office for Scotland reported in 2011 that 413,074 people in Scotland were aged 75 or over.


Neither of these estimates include those with mobility problems, those with mental illness, or those who have already been a victim of a scams.

Conclusion

It seems clear that between 110,000 and 413,000 vulnerable people in Scotland are seriously inconvenienced by nuisance phone calls on a regular basis, and could benefit from nuisance call blocking technology in their homes.
Appendix B - Initiatives in Scotland

A number of innovative initiatives are taking place in Scotland:-

- The Scottish Government convenes and chairs a national policy forum around Adult Support and Protection. In conjunction with this policy forum, the Scottish Government has previously set national priorities around the Adult Support and Protection Agenda. This has led to the establishment of a National Financial Harm Coordination group which will have representation from a wide range of protective services e.g. health, police, social work and trading standards. The group membership will also facilitate liaison and work with financial institutions.

- The Future Care of Older People in Scotland report estimated that the number of people in Scotland with dementia will increase from 60,000 in 2001 to over 125,000 in 2041. Mental and physical health issues that temporarily or permanently impair judgement, memory or capacity that are age related will inevitably increase with the ageing population.

Appendix C - Regional analysis

Key statistics have been analysed for all the authorities engaged in the trial, and a great deal of variation has been seen between authorities.

Note that these reports will not always be compared like with like – different local authorities use different methods of allocating their blockers. Some only give them to those who lack capacity, others give them out to anyone who is vulnerable and is troubled by scams or nuisance calls.

Number of nuisance calls received per month

* Figures for Aberdeen, Inverclyde, Renfrewshire and Scottish Borders should be viewed with caution as they are based upon a small sample.
- A 2014 Citizens Advice Scotland report said that half of all scam reports they receive are about telephone scams.
- Scotland has a unique legislative environment. As per the Adult Support and Protection (Scotland) Act 2007 each council must establish an APC by virtue of S42 of the Adult Support and Protection (Scotland) Act 2007. The Act seeks to protect and benefit adults at risk of being harmed and places a duty on the Committee to inquire and investigate cases where harm is known or suspected.
- 13,660 names were identified as living in Scotland from the list of 150,000 potential scam victims that the National Scams Team (England & Wales) intercepted.
- East Renfrewshire Council have created a Prevention Team within the Environment department. The role of the team is to work in collaboration with a wide range of partners (within the council and with outside agencies including Police Scotland and Third Sector organisations) to empower residents to have the knowledge and confidence to avoid financial and personal harm.
Appendix D - Feedback by Authority

Angus

- “The trueCall unit is doing its job. I can check up on calls on a weekly basis via the website. There are 60-70 blocked calls each week and my parents are obviously very pleased at the outcome. If I was getting 70 sales calls a week I’d be buying one!”

East Ayrshire

- We are very happy with this project and feel it is a major boon to the vulnerable members of our community.

Edinburgh

- “Just a quick line to let you know that the lady whose call barring device you installed recently is thrilled at how well it is barring any unwanted calls.”

- “I’ve asked Stewart this week about his call blocker, and I’m delighted to say it is working perfectly, and he hasn’t received one unwanted call yet!”

- “All going well with the device. We had a blip whereby I put the wrong number on the list and my nephew couldn’t get through to my mum. That was it she wanted you to come and take it away!! She said she didn’t need it anymore because she wasn’t getting any more nuisance calls – I had to point out that was because she had the device! I am really happy with it - thanks again for all your help.”

- “Our elderly client has dementia and severe problems with short term recall. She has previously fallen victim to scams over the telephone and I arranged for Trading Standards to call and fit a call blocker. Whilst fitting the blocker, it turned out that the client had changed her telephone provider without knowing. She had also subscribed for broadband and television packages that were not being used. After our respective agencies intervened, the client has been saved approximately £80 per month, and is no longer receiving nuisance calls to prevent this happening in the future. Negotiations are ongoing to recover the monies paid.”

North Lanarkshire

- “In the past couple of years Jane has bought expensive items as a result of cold calling on the phone. Items included souvenir coins, kitchen doors and vitamin pills. This appears to have stopped pretty much completely. “We can never know how much we have saved by blocking ‘scam’ callers, but the increased peace of mind we now have is worth far more.”

- “This unit is a godsend to me – I’m not rushing to answer the phone”

- “I can’t believe the difference since trueCall has been installed. When our phone rings I know that it will be friends or family. I don’t think I’ve had one unwanted call since it was fitted. The fact that I can no longer be scammed out of money makes me feel so much more relaxed”

- Extremely easy to install and works effectively. I cannot emphasise enough how positive the response has been. I would recommend without hesitation the use of this technology to other authorities. The Internet Control Panel provides a great resource for authorities, not only for ensuring that the units are working appropriately, but also for gathering valuable intel on the telephone scam marketplace. I honestly cannot think of how this technology could better meet the needs of local authority requirements.

Orkney

- “It has given my mother the confidence to answer the phone again. She’s pleased because it’s much quieter for her but if the phone does ring, she’s happy knowing that it will be someone she knows at the other end”

- An elderly lady had previously lost £23,000 in a shares scam. She had a trueCall box fitted in October this year and during the first four weeks her call log reported that 92 out of 126 calls were stopped. 27 calls were attempted from a USA number and 5 calls from a Romanian number and on checking these numbers we found both to be scam calls. The USA number was a ‘buy back shares’ scam.

Perth and Kinross

- The trialist had suffered a head injury and undergone major surgery. Because of this he would respond to anyone who phoned for information, or asked for money. He became the target of scam telephone calls - losses of £1000+ in less than 2 weeks - and had changed his telephone provider, energy provider and had bought useless insurance products (cover for his internal wiring and plumbing - despite the fact that he lived in a council house). The first day trueCall was set up the unit rejected 24 international calls in about 2 hours. The device has been in place since July, and to date 97% of his calls are rejected.

- “The peace this has given me is great - It is helping my recovery because I am not being bamboozled by these people who keep calling me”

- His Social Worker says that the device has made a major difference to the client - he is calmer, not so anxious, and more in control.

South Ayrshire

- Seven trialists and carers were surveyed

  - When asked whether they still receive cold calls after the trueCall Care was installed 100% answered that they don’t get cold calls anymore.
— When asked if they are now happy to answer the phone after the trueCall Care was installed 100% answered yes.
— When asked if they now feel empowered to stop cold and nuisance calls after the trueCall Care was installed 100% answered yes.
— When asked whether they were concerned about falls and trips trying to answer calls after the trueCall Care was installed 100% said no.
— When asked if they now feel safe at home after the trueCall Care was installed 100% answered yes.
— When asked whether they were concerned they might lose money to a telephone scam after the trueCall Care was installed 100% answered no.

“arible to two scams”.

The unit has taken away the anxiety of these calls as before you didn’t know who was calling as you had to answer the phone as we didn’t know if it was the family calling late at night”.

“Before I didn’t know who was at the end of the phone but now I don’t have to worry when the phone rings”.

“Excellent and unobtrusive for the user and people with Alzheimers. We don’t worry about her accepting anything on the phone. It really benefits vulnerable people”.

“It is a peace of mind for disabled people and people with learning difficulties. It took a load off my mind as a carer for my sister”.

“I can see a difference in her now. I don’t get called so much now as she was in physical pain having to answer the phone. She doesn’t have to get up so much as she has arthritis”.

**West Dunbartonshire**

— “trueCall has made such a difference to me. I now have peace of mind that when my phone rings it is someone I genuinely want to speak to. I feel extremely lucky to be part of this trial as my friends all want one when I tell them about it.”

— “The system is excellent. I am confident that my mum is not being harassed by confusing/nuisance phone calls at a time when her memory is poor. I have already recommended it to friends and colleagues with elderly parents.”

— “I care for my bed-bound husband. Prior to having this unit installed I would be tending to him upstairs and the phone would ring downstairs. As he receives a large amount of medical care I would continually attempt to get downstairs in case it was the doctor or hospital calling, often to find that it was a nuisance call. This unit has been a blessing, not only has the unit blocked out the 51% of calls which were nuisance calls, I can care for my husband content in the knowledge that when the phone rings it is a genuine call for us. I couldn’t be without it now, it’s great!”

**West Lothian**

— “We only get calls we want now as Call Blocker does the job it was put in to do”

— “I don’t need to worry about Ann getting stressed and calling me at work after every phone call she received and did not understand what the caller was wanting”

— “Call Blocker has made a great difference”

— “It has been a very easy process and it is good to see the number of nuisance calls being blocked.”