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**[100% Effective Natural Hormone Treatment](#)
Menopause, Andropause And Other Hormone Imbalances
Impair Healthy Healing In People Over The Age Of 30!**

Personal Profile Of The Week: Terry Dean

By Larry Dotson

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Terry Dean is one of the most well known Internet marketers and consultants for small businesses. His Netbreakthroughs.com membership site is the only one to show exact ad results of everything he does online...and breaks through all the hype online.

Age: 28

Birth Date: 05/16/1973

From: Richmond, Indiana

Present Residence: New Castle, Indiana

Name Of High School/College: Richmond High School – college dropout

First Full/Part-time Job: One-For-All Promotions (lasted 30 days)

Marital Status: Married

Number Of Children: 0

Number Of Pet(s): 5

Pet Type(s)/Name(s): 3 Dogs & 2 Horses

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Computer: 4 of Them, My main one is a Toshiba
800 MHZ Laptop

Years In Business: 5

No.1 Marketing Strategy: My Web Gold Ezine
drives sales of everything else.

Most Prized Possession: My Home & 18.5 acres
in the country

Indoor Hobbies/Interests/Activities: Martial Arts –
Brazilian Jujitsu

Outdoor Hobbies/Interests/Activities: Horseback
Riding, Hiking, ATVs

Favorite Software/Video Game: Sony 2 – Madden
2002

Favorite TV Show(s): The Daily Show

Favorite Movie(s): Office Space

Favorite Book(s): Think and Grow Rich

Favorite Food(s): Pizza

Favorite Beverage(s): Water

Favorite Actor(s)/Actress(s): Jackie Chan

Favorite Music Artist(s)/Group(s): Rich Mullins

Favorite Color(s): blue

Favorite Place(s) To Visit: Florida

Your Dream Possession/Vacation: My dream
possession was a Mustang GT convertible which I
purchased early this year.

How to Establish Business Credit Despite Your Personal Credit

By Karen L. Hardy, MSBA

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Business credit is more of a science than an art. The first rule for this science is that it is not the same as personal credit.

Many would-be and aspiring business owners are not aware that establishing credit for a business is just as important as establishing personal credit. They also do not realize that a business can have a credit score separate from their personal credit score.

There is a world out there designed specifically for the business entity with a whole set of different rules.

Many entrepreneurs start out accumulating excessive personal debt to finance a business. Within a few months or even years, they find that the business is a monster and needs more food, also known as financing.

With credit cards maxxed to the limit, business owners find themselves in a crunch and searching for ways to raise capital. This is difficult to do when the time is not taken to establish business credit first. Business credit is a crucial first step and foundation to build upon.

First, a business is not real. It really doesn't exist until legal steps and processes are completed to say that it does exist. PEOPLE create businesses that have not been tested, employed or ever earned a paycheck. So, when you start a business and begin looking for financing, the bank WILL ALWAYS look at your credit because they can touch you (and your job, and your car, and your house...). You have a history. Your business does not.

They will pull YOUR credit report. Not the business. And do you know why? Because you have not established a business credit profile separate from your personal credit profile.

Can this be done? How does a business establish a credit profile separate from your personal credit profile?

There is a credit system that will help you:

1. Lease vehicles like Lexus or Lamborghini, with added tax benefits.
2. Get a business line of credit or Small Business Loan or Business Credit Card for expanded Advertising, Inventory and other expansions your competitors can't get.
3. Invest in large projects like Commercial Property or Land or Construction that your personal credit isn't enough to guarantee.
4. Protect your personal assets from that of the business by not having to sign, no personal guarantee.

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5. Start over with a new credit file if you need to, instead of just being stuck with your personal credit report

Start new businesses you always wanted to start with Business Loans.

6. Separate your personal credit from your new shiny business credit profile

7. Get a new credit report for every business you start. Establish business credit that's good even if you have poor personal credit (it's true!)

Anyone who wants to establish a REAL BUSINESS, with CREDIBILITY that's bankable ought to establish business credit.

Karen L. Hardy, MSBA is a certified Business Finance Consultant, real estate investor and motivational speaker. To establish credit for your business, go

to http://www.destinycapitalfunding.com/business_credit_builder_program.htm



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