

What Does Your Business Card Say?

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By **BIG Mike McDaniel**

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Business cards are the most underutilized and misunderstood marketing tool in business. Many people spend the bucks for cards and don't make an effort to get them into the hands of those who can hire them or buy from them.

Everyday people throw away stacks of undelivered business cards. Money down the dumper.

Your goal is to design and use a memorable card and get so many delivered you have to re-order. Forget about those clever articles about what to do with stacks of leftover cards.

The only time you should have cards still in the box is when something on the card becomes outdated or obsolete.

If you designed your cards as a marketing tool and planned your distribution, tossing unused cards in the trash should become the exception rather than the rule. However, if one item on your card changes the cards are obsolete and should be pitched.

Car dealers are famous for finding ways to save money on business card expense. With the revolving door turnover of salespeople, many dealers stopped ordering individual cards for new hires. They print a master card with color dealer logo and phone numbers and leave a big space in the middle for the new salesperson's name to be penciled in. That way, when the would-be fast talking, glad handing flannel mouth doesn't work out, no new cards need be printed.

A swell image: handwritten business cards.

It would be interesting to run the numbers on how much money was saved at the printers versus how much business went somewhere where the salespeople appeared more professional. With car dealer margins, one sale would buy a lot of business cards.

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Worse is using a business card with a black or blue marker blotting out a line of type and a new name, address or phone number written (or typed) above the black line. Ugh!

Some people painstakingly cut itty bitty strips of computer labels printed with the new information and stick them over the old just to save a few bucks. Calculate what your time is worth and the savings turn into an expense, not to mention what the "corrected" card does to future business.

Dig out that stack of business cards you have been collecting for years and flip through them, you will see at least one with a correction.

If you are in any business and you venture outside your cubby-hole for any reason, you should carry business cards at all times. You should be able to "whip one out" without digging out your wallet and digging thru pics of the kids, or plunging to the bottom of your purse past the hair spray.

Your card says a lot about you. And you say even more about you when you offer your card.

Say it in business-like, professional style.

For more about business cards, get my article "What Does the BACK of Your Business Card Say?"

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Advanta Business Credit Cards: A Closer Look

By Ed Vegliante

The credit card wars continue to heat up and that spells "good news" for consumers. Despite rising interest rates, many issuers are continuing with their popular 0% introductory APR plans, giving new card holders a great way to save money and pay off their debts. One issuer, Advanta, has thrown the gauntlet down and is now offering an extremely low APR on balances until the debt is paid off. Let's take a look at three Advanta offerings to find the one that has the best advantage for you and your wallet.

Advanta Platinum Business Card With Rewards

There just aren't too many cards out there offering 0% APR beyond the first 12 months of issuance. And why is that? Because, credit card issuers know that interest rates will continue to head up. Fortunately, Advanta is not letting interest rate trends dissuade them from making an important marketing decision: the

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Advanta Platinum Business Card with Rewards extends the 0% APR period through 16 months, a rarity in the credit card business. What's more, as the name of the card implies, it comes with a rewards program too. Consumers can get 5% cash back on many purchases or use their points for travel rewards. For a \$35 annual fee the card can be transformed into an airline miles accumulator.

Advanta Platinum Business Card

An alternative to the Business Card with Rewards is the Advanta Platinum Business Card. No, you don't get rewards with the card, but you do get a 12 month 0% APR and a beefy credit line of up to \$50,000! This can be the perfect card for business people who must charge just about everything, but don't want to be restricted by a lower credit line.

Advanta Life-of-Balance Platinum Card

Perhaps one of the most unusual cards in the Advanta arsenal is the Advanta Life-of-Balance Platinum card. If you have balances to transfer, this card can be extremely beneficial as the 2.99% fee on balance transfers stays in effect until the card is paid off. In addition, the card pays you 6% cash back on many purchases or you can redeem your points for travel rewards. Best of all, there is no limit on earnings so you can accumulate an unlimited amount of points every year. A truly unusual offer for a truly exceptional card!

So, which business card is right for you? Well, only you can make that determination. Each of the three Advanta cards has its own special features, so weighing what is important to you against what doesn't matter is one way to go about selecting a new credit card. Still, each Advanta card has so much to offer and getting an Advanta card gives you advantages over many ordinary business cards. Regardless, offers such as these are certain not to last forever, so taking action now will ensure that you get the best card that meets your needs.

Please click here to find Advanta Business Credit Cards

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, a directory helping the consumer to compare and apply for credit cards.

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