

Why you should never pay "rate-card"

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**Why you should never pay "rate-card"**

**By Neil Moran**

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Off line advertising is a great way to get an extra traffic boost, but it can be very expensive if you haven't done it before....

There is a 'fixed', published rate for advertising in newspapers and magazines. This is called the "rate-card" price. The 'rate-card' is a newspapers or magazines published "priced list" of space in the publication concerned.

Does the "rate-card" price reflect the average price you could expect to pay in the publication concerned? NO! It represents the absolute highest, top dollar rate you could ever be insane enough to contemplate paying!! The "rate card" price for say, Daily Mirror would be the £5000 price. The "rate card is a kind of wish list from the newspapers. This is the price they would like to get for all of their adverts.

This is what they consider the space to be "really" worth. In practice, they hardly EVER get "rate card" for an advert, and most of the time they get half of one-third of rate card prices.

However, if you are naive little bunny, and you telephone any national newspaper classified department and say to them; "Hey, look, I'm a rank amateur in this business, I was wondering if you could see your way clear to telling me how much my half-page advert would cost to insert in your excellent publication."

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They will reply.....

"Why certainly sir, our rate card for that advert is....let me see now....ah yes, £5000."

And you hop away thinking:–

"Cripes! That's a bit steep. But if the competition is paying that rate , then they must be really pulling in the orders". So you stump up your five grand, and send your advert into the paper. The conversation on the classified desk goes something like this:–

Sue: "Here , John, you'll never guess what! You know that ACME publishing company I quoted five grand last week?"

John: "Yeah?"

Sue: "They've only gone and sent me a cheque and their advert!"

John: "What!!! You're pulling my plonker!"

Sue: (Laughing). No. Straight up. Look, here's the cheque."

John: "Bank it, quick!"

Etc., Etc.

You sit back and wait expectantly. The advert appears. The phones start ringing, the first day's post arrives. The results look unpromising, but you reassure yourself that people need a bit of time to respond, and the post is a bit slow etc. Next day you get about one third of the post you expected. You put this down to a hold-up at the sorting office. Next day you get about one tenth of the post you expected. and the following day you get about three letters! You start to become alarmed. Ten days later, you know you've blown about three grand. You hastily examine your advert. What's wrong with it? You look at the competition. Hmm, they're offering a thirty day money-back guarantee and you're only offering fourteen. Damn! That must be it.

You call Sue (now your friend) on the classified desk. You tell her your tale of woe. She's biting her wrist to stop laughing long enough to talk to you. The conversation might go like this:–

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You: "Sue, I had a terrible response to that advert."

Sue: (Sympathetic) "Oh no! Give it a bit more time. Sometimes the first advert never does well because you're a new company. People need to see the advert a few more times before they're confident enough to buy from you."

You: "You reckon?"

Sue: (Hardly able to control her mirth). "No doubt about it, Also, you went in on a Tuesday, didn't you?"

You: "Yes...."

Sue: "I think you ought to try a Friday. It's closer to the weekend, and people are more relaxed."

You: (Growing donkey ears). "Do you really think so...?"

Sue: "Definitely. As it happens, we have some space in this Fridays issue. It's a really great position. We normally charge more for a Friday, but since you lost money last time, we'll let you have it for £4700."

So you book the space, and increase your money-back guarantee (or whatever). You've guessed the rest. Friday comes and goes and the response is about the same as your last advert. You kiss another three grand bye-byes. But before this, down at the classified department:-

Sue: "Here's a riddle for you, John. What company starts with "A" and has just sent me a cheque for £4700?"

John: "You're putting me on!!"

Sue: (Waiving cheque) "Tum tee tum tum!"

John: "You jammy sod!"

Etc. Etc.

Now why would a nice girl like Sue take such enormous pleasure in stitching you up? Does she hate you? Did you kick her cat once, and she's never forgotten? Oh no, nothing so

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personal. Sue is pleased because:–

She's making a thumping ten percent commission on each advert she sells!!

And ten percent of five grand is £500. Ten percent of £4700 is £470. That makes £970 for two phone calls from you! She's probably quite a nice girl. I'm sure she buys her mother flowers on Mothers' Day. And I also know that she is having an expensive foreign holiday this year, courtesy of ACME publishing!

Neil Moranmarstron@ukonline.co.uk Get the last website you will ever need to promote! A business in a box! [mailto:marstron@ukonline.co.uk?subject=More\\_Info\\_Please](mailto:marstron@ukonline.co.uk?subject=More_Info_Please)

## **Credit Card Interest Rates – Destroyer Of Finances**

**By John Francis Amberden**

Interest kills your finances. Especially on credit cards. Did you realize that paying the minimum payment on your credit cards just builds a deeper and deeper hole for you?

I have a wonderful strategy for those of you who have credit card debt on more than one card.

Take out your credit card statements and write down the interest rate and the balance of each. For example, let's say you have three credit cards that have interest/balance as listed.

Card#1 13.9% with a balance of \$555.00 Card#2 17.9% with a balance of \$486.00 Card#3 19.9% with a balance of \$322.00

Note that card #3 carries a higher interest rate than #1 or #2. In fact, Card #3 would cost you more than 40% more in interest dollars over a period of a year if they had the same balance! Do you understand what I am saying here?

The plan to eliminate is easy. Pay the minimum balance due on the lower rate cards (in this case Card#1 and #2) and pay as much as you can afford to pay on Card#3. (For example, you are paying minimum payments of \$15.00 on Card#1 and #2 and you can pay \$100, \$150, \$200 ... whatever you can afford to pay. Make it hurt a little.

Continue paying this way until Card#3 is paid off. Cut it up and throw it away. You don't want a higher interest card do you?

Now, apply the same strategy to Cards#1 and #2. Card#2 is the next highest rate (actually 25% higher in interest than Card#!). Pay the minimum payment on #1 and pay the same payment you were making for Card#3 plus the minimum payment you were making on Card#2. You have already seen you can

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get by without the minimum payment. Do it!

Continue until Card#2 is paid off. Now, follow the same routine until Card#1 is paid off.

I promise you will feel good about yourself. You will save money that you didn't even realize you were spending before.

If you have followed this far, realize you can do the same thing with your household loans such as your mortgage and car loans. Many car loans have higher interest rates and can be paid down much quicker in this manner.

Remember, start with the highest interest rates and when your way down. Good luck!

The author makes a living in the field of research. If you have found this article useful, click on his specialist resource sites,

<http://www.nofee-creditcard.info>

and

<http://www.carloanreview.info>

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information on this topic and others, go to

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