

December 2014

Dear Clients and Friends:

Credit cards compete for your business with cash rewards, points or miles. You might think most people would opt for a cash back card, but they don't. More popular are the cards where points accumulate towards merchandise, gift cards or airline miles.

Those rewards typically disappear in twelve to twenty-four months. With air miles, a better option instead of letting them vanish is to donate them to charity. You won't get a tax deduction, but you can help organizations like the Make-A-Wish Foundation or the Red Cross with free airline tickets.

Whether you're accumulating points or miles, you may want to check out Points.com. This website lets you easily organize and use your credit card rewards. It creates one central location for tracking all of your reward program balances, swapping miles and points from one program to another, sharing them with friends or family, or redeeming rewards for gift certificates at participating retailers.

The list of retailers goes on and on. To name just a few, it includes Amazon.com, Texaco, Walgreens, Best Buy, Walmart, Sports Authority, Pottery Barn, Lowe's, Callaway Golf, AMC Theaters, Lands' End and Paypal.

You can also exchange points or miles with other users at Points.com. Maybe you have Delta sky miles but want to trade them for rewards at American Airlines, United, Jet Blue, or Amtrak. You can accept a trade already posted by another user, or you can post a trade of your own.

Sound interesting? You can find out how Points.com works by visiting their website at <https://www.points.com/home/>.

Regards,



Charles M. Shackelford