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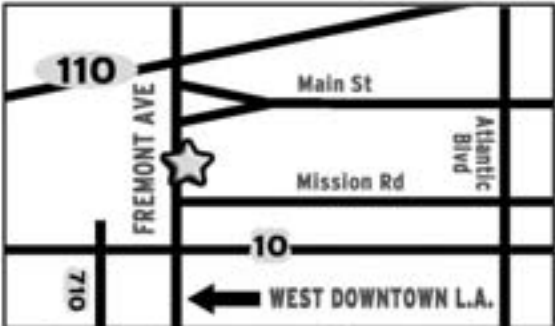
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LARRY YANG is a graduate of Georgetown University Law Center with a master's degree in Law and practices before California State Courts, United States District Courts, the California Appeals for the 9th Circuit and U.S. Bankruptcy Courts.

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## Even in Yule cards, a message...

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and a Subprime New Year."

But some suppliers say business-oriented card sales are up as companies seek a relatively cheap way to reach out to clients, and the industry expects 85 percent of Americans will still send some sort of card this year.

"In recessionary or difficult economic times, people tend to stick closely to the cultural traditions that mean the most to them," said Barbara Miller, a spokesman for the Greeting Card Association. "Sending cards to loved ones is one of those traditions."

Holiday cards date to 1843 in Europe and 1875 in the United States, where they now account for about 27 percent of the seven billion paper cards sold each year, according to the trade group that represents the vast majority of suppliers in the \$7.5-billion-a-year US market.

The figures do not include the estimated 500 million electronic cards sent worldwide per year,

sometimes for free.

Hallmark Cards Inc., the top US card company, said this week that holiday sales were strong with the busiest stretch yet to come. American Greetings, based in Cleveland, does not release sales information or estimates.

But there are signs the economy could take a toll.

A Consumer Reports poll in October showed 23 percent of respondents planned to cut back on holiday cards this year; the poll was based on a nationally representative sample of 1,001 adults and had a margin of error of plus or minus 3 percentage points.

And the US Postal Service expects total holiday-season mail—including cards and other items—to drop for the first time in recent memory, to about 19 billion pieces from 20 billion, spokesman Gerry Kreienkamp said.

Chalk up part of the difference to people like Jessica Smith, a consultant on social networking and marketing aimed at

mothers. She and her husband traditionally mail holiday cards to roughly 100 relatives and friends from their home in Olney, Maryland.

Instead, she spent \$2.99 on an electronic card with family photos at Smilebox.com. The Redmond, Washington-based company offers designs for free, but the fee offers such advantages as the option of printing the card.

Not all cost-conscious shoppers are sending pixels instead of paper. Some are choosing less expensive cards or substituting a card for a gift, said Deidre Mize, a spokesman for Kansas City, Missouri-based Hallmark.

"It is still something tangible to show you care," she said.

Many businesses continue to send cards for that reason, manufacturers say. Hallmark Business Expressions, the company's corporate segment, and CardsDirect.com, which sells holiday cards to many major companies, both said business was up this year. (AP)

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## LAW OFFICES OF CRISPIN LOZANO

LOS ANGELES OFFICE  
17057 Bellflower Blvd., Suite 205  
Bellflower, CA 90706

**(562) 242-4773 • 1-877-4LOZANO**

Crispin C. Lozano graduated Juris Doctor from Western State University in Fullerton California. He is a CPA, a BBA Cum Laude and an active member of the State Bar of California. All legal services are provided by and under the supervision of an active member of the State Bar of California.

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