

PERSONAL FINANCE

Cranky Consumer / By Charles Passy

Custom Cards for the Holidays



This winter, greeting-card makers want you to think outside the box.

With many companies offering new ways to make personalized holiday

cards—even Hewlett-Packard, the computer maker, is in the fray—we decided this year to get a jump on our own mailing list. Instead of buying yet another box of off-the-rack cards and canned sentiments, we thought we'd order up some customized ones.

Custom cards are a growing slice of the \$7.5 billion greeting-card industry, which does a quarter of its business during the winter holidays. American Greetings, No. 2 in the printed-card business behind Hallmark, launched a paid service that lets you customize card templates online; so far, nearly two million people have paid the \$11.95 annual fee in less than a year since it started.

Hallmark sells software for about \$50, while H-P offers its help free. We also hired a free-lance artist to see if a human is any better at meeting our demands, which were simple enough: Give us an image that's cheerful but not specifically religious, and since we live in Florida, no snowmen, crackling fireplaces, etc.

Soon enough, the headaches started. Before we could find a suitable free-lancer, we had to reject some pretty off-the-mark ones—including one who did cards for Vegas showmen Siegfried &

Roy. (The lion-and-tiger thing didn't exactly say "Season's Greetings" to us.) And in the case of H-P, it offered so few choices we were forced to break our "Florida" rule and settle for a wintry scene.

H-P also had some technical snafus. When we logged on to its Web site, which offers free templates (even if you don't own their brand of printer, or buy H-P-branded paper), we were given just a couple dozen choices, and ended up settling for a bizarre snowman that



A look at some of the results.

brought to mind Picasso's Cubist period.

Printing was a hassle, too. We never could figure out how to center the image on the paper, and the options to personalize the design were basically limited to changing the greeting and adding names. An H-P spokes-

woman says the company plans to unveil "fresher" projects in a few weeks.

We did slightly better with American Greetings' online program. Although it offers myriad choices, we couldn't find a card with a Floridian flavor. Still, its selections were amusing, such as one celebrating the "12 Days of Redneck Christmas." (Second day: "Two new tattoos.") It offers more personalization as well: You can create your own text message and tweak the design by fiddling with fonts or adding a family photo.

Hallmark's program offered the most flexibility of the print-it-yourself methods we tried. It has a huge bank of 3,500 customizable designs, in themes from Kwanzaa to birthdays. You can also create a card from scratch, using provided clip art. Within a couple hours, we had a tropical card replete with a drawing of a sand bucket and wishes for a "warm" holiday.

Since printing on our home PC took as long as four hours for just 100 cards, we also tried Hammond Greetings, which lets you customize a card online—then does the printing for you. It even offers a beach setting, and it cost only about \$160 for 100 cards, including rush shipping. But since Hammond has lots of corporate clients, the cards felt a bit generic even when personalized.

Finally, we hired a designer on Elance.com, which matches customers to free-lancers in many fields via a bidding process. In just a few days, we had more than a dozen bids on our project. After studying résumés, we settled on a fellow who promised 100 cards, plus envelopes, in just a couple weeks, for \$350. He came up with a retro Palm Beach-in-the-1930s design we liked, but only after a few false starts—including one design that referred to Florida's election snafus, which we voted down.

COMPANY	COST	TIME	BEST FEATURE	"HUMBUG" MOMENT	COMMENT
Hallmark Card Studio Deluxe 3 (SierraHome software)	\$49.99 on Hallmark.com. You'll also need specialty card paper and standard ink cartridges.	Took about 20 minutes to make our first card. More complicated designs, however, take additional time. Printing eats up the clock, too.	Top notch instructions, especially when it came to loading the pricey paper so it prints correctly on both sides.	Having to switch back and forth among the program's three CDs.	✓ Top Choice. Plenty of templates you can customize to your taste. Also makes it simple to use your own photos or the provided clip-art images.
American Greetings AmericanGreetings.com	\$11.95 for one-year membership; our offer came with a free one-month trial. You provide paper and ink.	A little quicker than Hallmark—about 10 minutes for our first card. But printing still adds time.	Tons of Holidays. Has everything from National Teacher Appreciation Week to Groundhog Day.	The irksome pop-ups—it's a Web site, after all. Also: The humor can be corny, such as the "Yee-Haaw! It's Christmas" card.	More basic but easier to use than Hallmark. Fewer options make it better suited for doing cards from templates than from scratch.
Hewlett-Packard HomeAndOffice.hp.com , click on "Creative Projects"	Free. (You provide paper and ink.)	More than an hour for the first card, largely because the instructions were confusing. Later projects took just a few minutes.	The price. (But you get what you pay for.)	Trying to get the image centered on our card. We never could determine how to do it.	Limited personalization options (we couldn't figure out how to change fonts). Instructions are vague, too.
Hammond Greetings & Promotions Hammond.com	\$134.75 for 100 personalized cards (with envelopes), plus \$25 for rush shipping.	About a half-hour to pick from the various options, which range from "City/Regional" to "Religious"—and even "Ocean/Tropical."	It's one of the few companies to offer a tropical theme . We picked a beach setting.	Site didn't make it clear what rush shipping would cost, so we ended up having to call.	For customization without the hassle of home printing, it's a reasonable option. But the card looked a bit "corporate." Hammond says most of its clients are, in fact, businesses.
Elance.com	\$350 for 100 personalized cards with envelopes and address labels. Rush shipping was extra.	About two weeks from the time we posted the project on the Web site, to the time we got the cards.	With your own designer you can try practically anything you like.	First three proposed designs were rejects. (Worst idea: a card spoofing Florida's election snafus.)	We were disappointed in some of the designers who bid—too corporate. But we liked the one we finally picked; he was flexible and responsive.