

Out of ideas? The perfect gift may be in the cards

BY CHANDRA ORR
Copley News Service

Gift cards are great. They take the guesswork out of holiday shopping, they are more personal than a wad of cash and they are the perfect present for just about anyone — far-flung friends, distant relatives, hard-to-please teens, college kids just starting out on their own — even bosses and co-workers.

Chances are, there's a gift card for just about everyone on your list. But selecting these gift-certificate substitutes requires some panache.

"All gift cards are not created equal. There are hidden fees, and unless you read the fine print, you won't know what the fees are," said Marcia Brixey, author of "Becoming a Money Wise Woman: Getting

Your Financial House in Order" and founder of Money Wise Women (www.money-wisewomen.net).

Gift cards fall into two categories: Cards issued by specific retailers must be used in a particular store, while general purpose gift cards, issued by major banks and credit card companies, are more flexible.

"The general purpose gift card like those from Visa, MasterCard and American Express, you can use pretty much anywhere the credit cards are accepted," Brixey said. "With a general purpose card you can do almost anything."

Both types of cards are liable to have hidden fees, but such fees should not deter shoppers. The point is to understand the fine print so recipients make the most of their shopping spree. The

biggest fees come when ordering gift cards online or by phone, Brixey said. Purchase fees can range from \$2 to \$30 just to buy the card. Tack on any service fees for shipping and handling, and that \$20 gift card could be quite an investment. Instead, go straight to the source. Often, by purchasing gift cards directly from the issuing store or bank, holiday shoppers can avoid such fees.

Many gift cards also have maintenance fees, which start racking up after six months or a year. After the allotted time, companies frequently subtract \$2 to \$5 per month from the remaining balance to keep the card active.

Some gift cards even have expiration dates. Think of it as a use-it-or-lose-it policy.

Seven states currently

have laws against expiration dates: California, Connecticut, Louisiana, Massachusetts, New Hampshire, Rhode Island and Washington. Shoppers elsewhere must rely on their research to guide them.

"Sometimes stores don't give you all the information, so you really have to read the fine print and ask questions when you buy it," Brixey said.

For a price, some stores will extend the life of the card, but to be safe, shoppers should use their gift cards as soon as possible. This is one case where instant gratification is the smart choice.

"People should really use gift cards right away," Brixey said. "Don't let them sit. It's like anything else you put in your wallet or purse. If you put it away, you

forget about it. Keep it out and use it."

And be sure to use it all. "Every penny counts," Brixey said. "If you leave money sitting on a gift card, it's basically like throwing money away. If you had \$100 sitting on the gift card, you certainly wouldn't forget about it would you? Even if it is only 13 cents, every penny adds up."

Other charges include ATM fees for cash withdrawals from general purpose cards and lost card replacement fees, though many stores consider the gift card akin to cash: If you lose it, it's gone.

All of this may seem a bit daunting, but it's all about being a smart shopper. In fact, the popularity of gift cards is on the rise, proving that small fees and expiration dates aren't enough to

deter shoppers from what may be the perfect one-size-fits-all present.

"The nice thing about gift cards is that you're letting the person choose what they want," Brixey said. "It's hard to know what people want. Say you're buying something for a teenager — who knows what they are into or what their tastes are."

A gift card alleviates the danger of giving someone something they already have or won't like or won't use because you're letting them make the choice."

She said: "It's wonderful to get a gift card, too. So many times you get something you're not going to use but you don't want to take it back or exchange it because you don't want to hurt their feelings. This way you don't have the guilt."

Keeping kids' holiday expectations real

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Opening presents looms large in the holiday imagination of any child, and it's obviously a fun way to show kids and other loved ones how you feel. But how can parents keep materialism in check when children are bombarded by ads and pressure to have more new things? How can they help kids remember the meaningful parts of the holidays?

"Parents should set an example, in both their actions and words, about what is important," said Dr. Janette B. Benson, associate professor of psychology at the University of Denver.

That means establishing rituals and traditions, she and other experts say. Those might include preparing holiday meals together, going to religious services, baking cookies or making gifts.

Help kids understand current events and focus on "the sharing and caring aspects of the holidays, parents might consider having children participate in sending a gift to a soldier abroad or a family uprooted by the hurricanes," Benson said.

Parents must decide for themselves what kind of holidays they want for the family, "informed by their own traditions and faith," and not the expectations of relatives, the media or others, said Dr. Michael Smith, associate professor of psychology at Susquehanna University in Selinsgrove, Penn.

Ask yourself, he suggested, "In 30 years, what would I want my kids to remember about Christmas — the presents or family traditions?"

Setting limits is important. "Young children will often develop unreasonable

expectations by thinking that they will receive all the gifts they desire. When this doesn't happen, they will be disappointed," Benson said. "If children know ahead of time that they should not expect to receive everything they ask for, they will soon learn to only ask for the things that matter to them."

One strategy for parents might be balancing clothing with toys, or more expensive gifts with less expensive ones.

"Be up front and honest with kids who ask you why other kids get more stuff," Smith said. "Parents should tell them that Christmas is about faith, celebration and giving. It is not about shopping, money and getting."

Parents should listen hard for what their child is really interested in so they can focus on things that will real-

ly be enjoyed. Children can become overwhelmed by all the things out there and often don't know what they really want, said Roni Leiderman of the Mailman Segal Institute for Early Childhood Studies at Nova Southeastern University in Fort Lauderdale, Fla.

Talk as a family about ways to recognize the people in your lives, said Kerrie Laguna, associate professor of psychology for Lebanon Valley College in Annville, Penn.

"It might mean buying a special gift, making one, or doing something for the person, like making a favorite meal or writing about a favorite memory," she said. "The real value of holidays is that they provide a ritual for recognition of people we love."



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