

MILITARY SPOUSE

family • self • country

february • 2008

2008 MILITARY SPOUSE OF THE YEAR

U.S. ARMY SPOUSE
CHELLE BREWER

EXCLUSIVE:

WHO DESERVES YOUR VOTE?

MSM PROFILES THE
PRESIDENTIAL CANDIDATES

50

WAYS TO SAY I LOVE YOU

"GROUNDHOG DAY"

HOW TO AVOID THE
DEPLOYMENT RUT

>> PAGE 42

CELEBRATE

WITH YOUR VALENTINE
EVEN IF HE IS NOT THERE

>> PAGE 70

SHOPPING TIPS

FOR YOUR SHOPPING
CHALLENGED MAN

>> PAGE 82

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Playing Your Cards Right

A Valentine's Day guide to gift card purchases.

by Karen Von Der Bruegge
Chief Marketing Officer for Pioneer Services

Gift cards are one of the most popular items gift items with the National Retail Federation (NRF) estimating that consumers bought around \$24 billion worth this last holiday season.

For military families, gift cards are practical. They are easy to include in a greeting card (which saves on shipping) and, since larger retailers often allow cards to be used at any of their stores, location doesn't matter.

But there are a few key considerations since some have fees and conditions that you should know beforehand.



CHECK FOR FEES

When buying a card, make sure to ask about fees since you don't want to give someone a \$50 gift card, only to find out that it's only worth \$40. Some include:

- **Purchase Fee** - Added onto the amount of the card when bought, these are either a percentage of the card's value or a flat fee. They are also usually associated with bank-issued cards; an NRF study found that 92 percent of retailers don't charge purchase fees.
- **Service and Maintenance Fee** - Charged each month the card is not fully redeemed, these are deducted automatically. The recipient will likely not know it until he or she goes to make a purchase, only to find the amount on the card is less than anticipated.
- **Replacement Fee** - Some issuers may charge a fee for lost or stolen cards.

CHECK FOR EXPIRATION DATES

Most retailers don't have these, and some states have laws that prohibit them. That does, however, leave thousands of cards that do expire, and since more than a quarter of gift cards given last year have not been used, it's vital to check.

For most, an expiration date won't be a concern since many people won't turn down free money and a chance to go shopping. But if the intended recipient is in the military, it could be a problem since deployments, PCS or other issues could make it difficult to use it the allotted amount of time. So be sure to double check expiration dates and inform the recipient.

ONLINE CONSIDERATIONS

The safest bet when buying an online gift card is to buy one from companies with proven track records. While there are many sites that seem legitimate, there is no guarantee that

they will be up and running next year, or even next week. By choosing a retailer you're familiar with and that has been proven reliable, you can rest assured that the card won't become useless.

Also, if possible, choose a retailer with actual storefront locations. This makes it easier for the recipient to return items, and also provides an easier avenue for resolving disputes.

ENJOY SHOPPING

None of these considerations should keep you from buying a gift card. They can, however, ensure that you are getting the best deal for your money. And as a bonus, you can enjoy an easy and enjoyable shopping experience, while the recipient gets what he or she truly wanted, making for a happier celebration for everyone involved. **MSM**