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Saturday, December 22, 2007

**Three days until Christmas**

# Gift cards in, real gifts out: In an impersonal society, plastic wins

Jennifer Youssef / The Detroit News

Rania Lowe has a love/hate relationship with gift cards.

When it comes to Christmas giving, Lowe thinks gift cards are a cop-out, detached and unfriendly. So she tries to find the perfect presents -- gift wrap, bow and all -- for the family and friends on her list.

But when it comes to Christmas getting, the 34-year-old mother of three from Canton Township puts gift cards on top of her own wish list.

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"I don't like to give out gift cards because I feel they are impersonal," Lowe said. "But I have, and I will continue, to give them out for Christmas as a last resort. There are some people in my life that just don't need anything and are happy to receive a gift card to Borders or Best Buy. As far as receiving gift cards, I absolutely love it!"

Her sentiments are what best explain the slow fall from grace of old-fashioned gift giving and the nation's blossoming love affair with easy-to-find, easy-to-buy, easy-to-please gift cards.

While many Americans, like Lowe, complain that gift cards are impersonal and a sign of a lazy gift-giver, they just can't resist all that plastic money cards have going for them.

Their popularity has skyrocketed in the past few years: Gift card sales are expected to hit \$26.3 billion this year, up from \$17.2 billion in 2003, according to the National Retail Federation. And 53 percent of consumers now say gift cards are socially acceptable, up from 23 percent three years ago, said Marshal Cohen, chief analyst for the market research company NPD Group Inc.

Experts attribute the decline in real gift giving and the rise in plastic card giving to numerous factors. Some say gift cards are a convenience in a time-starved society. Others say a lack of close relationships forces people to buy generic gift cards instead of meaningful gifts. One Wayne State University professor even thinks the cards are some consumers' way of rebelling against the notion that we must give gifts to show others we care.

Gifts of money also are common during the holidays. Lisa Fuson, Citizen's Bank's vice president district officer for south Michigan, said each branch orders a heavy supply of extra cash in the first and second weeks of December, when customers make twice as many withdrawals compared to the average week.

"We order new currency because clients want crisp bills, typically \$50 and \$100 bills," she said.

A hectic schedule is a big part of the reason Holly Fujishige of Grosse Pointe Shores heads for the gift card rack. As a full-time volunteer who is committed to helping others have a happier holiday, she doesn't have a lot of spare time to do her own personal Christmas shopping.



Lisa Gleeson, owner of Lisa's Gift Wrappers in Royal Oak, wraps a gift card. More people are buying gift cards over traditional presents because of the cards' convenience and low-risk factor. (Wayne E. Smith / The Detroit News)

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### Extras

#### Gift card tips

About 30 states now have legislation regulating gift card expiration dates and fees. But people still must be vigilant when buying and using cards:

##### Tips for the giver

- Be wary of cards purchased from the big four credit card issuers and major shopping mall operators. These cards are not as well regulated and tend to have expiration dates and maintenance fees or dormancy fees.
- Make sure to buy cards from a business the recipient will actually want to go to.
- Make sure to include the terms and conditions with the card.

##### Tips for the recipient

- Take more responsibility, and use your gift cards promptly. A recent survey by Consumer Reports found that 27 percent of respondents had not yet used gift cards received last year.
- Register your gift card with the issuer if you can, in case it gets lost or damaged.
- Spend your cards down to the last penny.

Source: *Washington Post*

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"I like gift cards because they are more personal than cash," Fujishige, 52, said. "They require some thought since you have to choose which establishment the recipient will appreciate. Wrapping them is also a lot easier."

**An impersonal society**

There are plenty of upsides to giving, and getting, gift cards, experts say.

For one, they allow the receiver to buy whatever they want without feeling guilty about spending their own hard-earned money, said Scott Watkins, a consultant with Anderson Economic Group in East Lansing.

It gives the recipient permission to splurge on a luxury they wouldn't have otherwise bought.

"You're being given the gift of choice," he said.

Although not as thoughtful as an actual gift, a card is more personal than money and the giver doesn't have to worry about buying the wrong size or color.

Indeed, gift cards are a safer bet, said Richard Divine, a marketing professor at Central Michigan University who specializes in buyer behavior, and they do the job when the giver and receiver have a casual relationship.

"One thing about gift-giving is that it's a risky purchase," he said. "Cards take the risk out of it.

"The best gifts are the ones that are carefully chosen by the giver and immediately recognized by the receiver," he said. "But how many people do you know well enough to do that?"

Professor Jerry Herron, who teaches a course in American Studies at Wayne State, is another who thinks a more impersonal society is a big reason for the rise of the gift card. "We're living in a state of isolation. Americans know less and less about each other, and gift cards are a solution to that."

For some, gift cards may even be a way of rebelling against the commercialization of intimacy, Herron said. Society is increasingly stressing the importance of buying gifts to show loved ones they are cherished, and some consumers exchange gift cards in act of defiance.

"Gift cards are, in a sense, a way out of that commercialized intimacy," he said. "It's a rejection of phony intimacy."

**Giving cards appropriately**

For those worried about the impersonal nature of gift cards, they can mitigate some of their discomfort by giving them the look and feel of a gift.

Lisa's Gift Wrappers in Royal Oak packages them in a box and wraps them up.

Giving someone a pretty parcel to open makes it more gift-like, owner Lisa Gleeson said.

"It's all in the presentation."

For all of gift cards' positives, there are those who think givers could be a bit more discerning about their use.

They are not an appropriate present for everyone, said Belinda Howard of Mount Clemens, coordinator for the Good Shepherd Coalition, a Macomb County non-profit agency that helps the needy.

"My opinion on gift cards is that they should be used if you don't know the recipient well, such as a secret Santa thing, or if it is an established person or couple who has everything," she said. "Other than that, I think a gift is best."

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