

Ask Sam

Ronda Bumgardner Nov 28, 2008

If you've received a bulk e-mail recently that warns against buying gift cards from certain retail stores that are closing, you should know that the e-mail is out of date. Some of the retail stores that were listed as closing, or shutting down many stores, did so in 2007.

As the [Snopes.com](http://www.snopes.com) Web site points out, some of the store chains mentioned in the e-mail filed for Chapter 11 bankruptcy protection, which doesn't necessarily mean that the stores are closing.

To see the e-mail and a roundup of the status of each store mentioned, go to www.snopes.com/politics/business/storeclosings.asp.

That doesn't mean that you should disregard the message, though. If you want to buy a gift card, you should be aware of the risks.

Whether it's a gift card for a retail store, or a gift certificate for a restaurant, or a pedicure, the value can quickly disappear when the business closes. And these days, it's not easy for a shopper to know if a store will be in business next week, much less next year.

Here are some gift-card shopping tips from various sources that SAM is passing along. Before you head out the door, or point and click, stop and think.

From Consumer Credit Counseling Service of Forsyth County:

- Don't get penalized for buying a gift card with high fees or from a store that is on shaky financial ground and could file bankruptcy. If the store goes under, the recipient may only get cents on the dollar when they redeem their card, if anything at all. The better play is to buy a card with many options for spending, such as a mall card that can be used at any of the stores.

- Check a store's return policy before making your purchase. Some stores don't allow returns, particularly if you bought the item on sale. A retail store isn't required to accept merchandise returns. Some stores will accept returned presents, but only for store credit. If the store offers a gift receipt, be sure to include that with the gift, as that makes for a "no questions asked" return.

ShopSmart, a magazine published by Consumers Union, includes these tips in its December issue:

- Don't buy a gift card from a retail store or bank if you have doubts about its financial soundness. Try a Web search of the company name and "financial trouble."
- Give the recipient a copy of the terms and conditions of the gift card, which could help if the card is lost. Some cards may decrease in value over time, or may have an expiration date.
- Register the card on the retailer's Web site, if the retailer offers the service. This works for online shopping, and may make it easier to replace a lost or stolen card.

Other tips for gift buyers:

- Some items, particularly electronics, may require a "restocking fee" for returns. Some stores don't accept returns of items that have been opened. Check before you buy, and let the recipient know.
- If you return a gift for a store credit, stash the credit receipt in a place that you can remember. Some store credits resemble sales receipts, and some people accidentally throw out receipts, particularly when cleaning up after unwrapping holiday gifts.
- Many shoppers choose gift cards or gift certificates because of exhaustion or a sense of obligation when they can't find a "proper" gift. Release yourself from the bondage of gift obligations, take deep cleansing breaths, and don't spend millions of dollars ... unless the bank you worked for gave you a handsome executive buyout package.

Q. I remember a grocery store on North Point Boulevard beside where the old Kmart was. The name of the grocery store was Big Star. Can you help me verify that? — R.H.

A. As recently as 1980, the supermarket chain Big Star had five stores in Winston-Salem, including the one you remember in the University Plaza shopping center at what is now 7760 North Point Blvd., and what then was 7770 Silas Creek Parkway Extension.

But that one was among three Winston-Salem stores that the Big Star chain closed in November 1980. The one in University Plaza became a Food Town. That chain was renamed Food Lion in 1983, and the store remains a Food Lion today.

The Big Star at 3606 Reynolda Road became a Food Town. The third closed store, at 3450 Robinhood Road, became a Kroger.

The Big Star supermarket chain closed its last two Winston-Salem stores in July 1982.

Most of these locations have been through many changes since then.

People interested in the history of grocery stores will enjoy the Web site www.groceteria.com, run by David Gwynn of Winston-Salem. The page on Winston-Salem is still under construction, but it includes a spreadsheet of "all known chain-grocery locations in Winston-Salem, 1925-2000." Visit www.groceteria.com/winston-salem/ to explore.

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