

## Returning Holiday Gifts? Here's How to Avoid Hassles!

by Martin Rabkin, CEO, [martinrabkinink](http://martinrabkinink.com)

(With this essay, we introduce a new contributor and column! In the 80s/early 90s, Mr. Rabkin wrote a contributing editor's monthly column on advertising/marketing/PR for two specialty trade pubs. He has offered to write for **Wawarsing.Net** on those subjects as they relate to local business and consumer concerns.)

Whew! So long to lists, shopping, and gift-wrapping! Now that you've unwrapped gifts left under the Christmas tree – let's not forget those Chanukah menorahs – and discovered that Aunt Sally, Uncle Fred, and cousin Tino don't quite get your taste in clothes, music, and tools, do you save the plastic wrenches, Britney Spears CDs, and purple and white-striped shirt, or try to exchange them?

A word of warning: gone are the days when retailers would take back almost anything – the day (or days) after Christmas – without a receipt.

The biggest key to saving yourself time and aggravation is to hope Aunt Sally thought enough to include a gift receipt. If not, you might want to call and ask her for the receipt. No matter what you do, we hope you didn't unwrap that CD yet. When it comes to CDs, video games, DVDs, computer software, and the like, very few stores will take them back if the shrink-wrap has been removed. Even if you decide not to battle the crowds on the day after Christmas, don't wait too long to try and make that return or exchange, because the clock is running.

Based on research found at [Organizedchristmas.com](http://Organizedchristmas.com), the majority of shoppers tend to return gifts within two weeks immediately following Christmas. But retailers have limited return times that typically range anywhere from two weeks to 90 days.

No retailer we spoke with has a problem with returns accompanied by a receipt, especially within thirty days of purchase. Beyond thirty days and without receipt, policies start to change. For example, at *Ace Hardware* on **Rte. 209 North**, Brian Culwell said, "We'll give cash back with a receipt up to 10 days, and then store credit. Special orders or custom paints, of course, are non-returnable." The item must be returned in good condition, in original packaging (whenever possible) and with all paperwork, parts and accessories.

At *Thornton Hardware* on **Canal Street**, which is also the only Radio Shack dealer in southwest Ulster County area, "Returns are not a problem," said Earl Thornton. "However, if we didn't sell it in our Radio Shack section, sorry! But if you bought your CD, PC, phone, or any type accessory in our store, there should be no problem at all."

Denise Ostrom, manager at *JM Originals*, the designer children's wear store on **Canal Street**, offered the same welcome for shoppers. "Come on in if you're not 100% happy," she said. Their holiday return policy posted at their checkout counter clearly states that merchandise may be returned for store credit in the amount of the original purchase price until January 5, 2005, with a receipt. Without a receipt, you will receive store credit in the amount of the current selling price until January 5<sup>th</sup>.

Up the street at *Julia's Fashion Boutique* across from **Liberty Square**, all returns must be in excellent condition, only for store credit.

Outside of Wawarsing, the story is similar. At Best Buy, for example, the return date varies depending on the

item. Tightest deadlines are for notebook or desktop computers, which can only be returned up to 14 days from the original purchase. That means shoppers who bought gifts in November are going to be out of luck. "We have signage all over the stores and on the receipt explaining the policy," said a company spokesperson. "It's posted everywhere." If you do not have a receipt, all hope isn't lost if the item was purchased at Target or Circuit City.

Both chains have introduced tracking systems that can locate transactions made by credit card, check, or debit card. A basic rule of thumb: If a retailer accepts a return without a receipt, you're only likely to get store credit. The amount will also be the lowest price the item has sold for during the last 30 or 60 days. That means if Mom shopped early and bought that purple and pink striped sweater in November for \$39.99 and the price has since been reduced to \$19.99, that's all you're going to get.

Retailers say they've had no choice because of rising losses due to a combination of theft, fraud, and error. Losses in 2001 alone hit \$33.2 billion, compared to \$25.2 billion in 2000.

"Retail fraud is no different than shoplifting," said Daniel Butler, vice president of retail operations for the National Retail Federation. "Without policies to prevent fraud, prices are going to be higher for everyone."

The tighter rules are also designed to crack down on consumers who tend to "borrow" merchandise, then return it. After you return the camcorder or digital camera "borrowed" to take family pictures on Christmas Day, the retailer can't turn around and sell it again as new.

With the continuing rise in annual online holiday sales, a different set of challenges are faced. If your relatives bought you a nice sweater from *UglyStuff.com*, your sister bought you a stunning pair of polyester stretch pants from *Retroboy.com*, and your aunt Cindy went

**"I HAVE A HOUSE AND TWO CARS.  
IS THERE SUCH A THING AS  
ONE-STOP INSURANCE SHOPPING?"**

**GIVE ME A CALL. ALLSTATE OFFERS A WIDE RANGE OF INSURANCE, PLUS HOME AND AUTO DISCOUNTS.**

**WILLIAM MCCARTHY**  
177 CANAL  
ELLENVILLE  
(845) 647 5500  
[wmccarthy@allstate.com](mailto:wmccarthy@allstate.com)



**Allstate.**  
You're in good hands.

P.S. Serving the community for over 40 years

Discount and insurance offered only with select companies and subject to availability and qualifications. Discount amount may be lower. Allstate Insurance Company and Allstate Indemnity Company, Northbrook, IL © 2003 Allstate Insurance Company.