

Pick a Card any Card

Are the cards getting stacked against us?

By DONNA LYNN RHODES (open post)

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“Do you have your CVS Extra Care Card?”

If you say yes, you’ve got to dig it out and if you say no, you’re going to pay more than the guy in line behind you.

It all started out fairly simple. You went into a store, put your items in a cart, went through the checkout, paid for them and left. Now you have a full-deck of reward cards and need something akin to memorizing the NFL Playbook, just to learn all the rules.

I grew up in Chicago and our family shopped for groceries at the neighborhood A & P where you were rewarded with S & H Green Stamps with every purchase you made. My older brother and I would fight over who got to lick the stamps and stick them in the little book. It was somewhat messy and a little labor intensive but we didn’t care. We’d fill books and books with stamps knowing we’d be rewarded by going to the S & H Green Stamp

Redemption Center -- which was like to Disneyland to a Midwesterner. It was just so exciting! I still have two blankets we 'bought' with S & H Green Stamps in the winter of 1965. I just can't seem to part with their warm memories.

I remember soon after I moved to Walnut Creek in 1982, Gemco opened -- where Target is now -- and they required a Gemco Card to even get in the door. That didn't last long, but never mind. Costco came along anyway and more than perfected the art of membership shopping.

So here we are almost 30 years later and what started with one Safeway Club Card and a clever way to track our purchases, has turned into a plethora of store affinity cards that pretty soon we're going need a separate backpack just to carry around to hold them all. And face it, when you combine your credit card, with the store's card, the manufacturer coupons and the in-store specials it's like the periodic table of elements knowing which is which and what you can and cannot mix together. I saw a coupon for eggs at Safeway -- great price -- and thought I'd run in and get a dozen. Wrong. Handed the cashier the carton of eggs, my Club Card, and the coupon but it was only valid with a minimum purchase of \$10. I left with egg on my face.

In last Sunday's Rite Aid circular they advertised L'Oreal hair color, two for \$9.00. I went in, grabbed two boxes of medium golden brown and went to the check out. The cashier said, "That will be \$18.61 please." Wait a minute. I told the cashier they're on sale, two for \$9.00. Ah, it turned out I needed my Wellness+ Card *and* a coupon. Ok, I pulled out my keychain and she scanned the card, then we tore the coupon out of the flier lying on the counter. She pressed a few buttons on the register and said, "That will be \$13.57 please." I suck at math, but even I could figure out that tax on \$9.00 isn't \$4.37 so again I said, "They're on sale -- two for \$9.00." She informed me they take \$5.00 off now, but the other \$3 is in something called Rewards Money and I could use towards my next purchase. Wait. What happened to passing go and getting two for \$9.00?

My roots were getting grayer by the minute so I thought I better just pay the higher price and forget about the \$3.00 in play money. Besides, the people in line behind me were starting to roll their eyes and I already wanted to dig a hole under the ice cream counter and crawl in it.

So where does that leave us, other than as my friend puts it, walking-around-carrying-a-key-chain-that-has-more-stuff-on-it-than-a-grade-school-janitor.

I don't know, but somehow licking all those S & H Green Stamps doesn't seem like so much trouble anymore.