

HVG Scrip Program for Dummies: A Guide for the Rest of Us!

By Jay Schlegel

As I write this, it's not even Hallowe'en, but I can feel the fear. The voices that fall silent, the furtive glances, people scurrying for cover every time anyone mentions ... the HVG Scrip Program.

Ooh, scary!

No, not really. At least not once you understand how the program really works. So, light up the jack-o-lantern and settle in for the answers to all your questions.

Q: "Scrip"? I don't even know what that word means!

A: Wikipedia tells us that "scrip" refers to any substitute for currency which is not legal tender. When you hear the word "scrip," think "gift cards"

and "gift certificates."

Q: Are there *TWO* HVG scrip programs, or what?

A: Yes and no. HVG has run a fundraising program for many years with a handful of local merchants. We recently expanded to utilize the services of the Great Lakes Scrip Center, which offers many more local and national merchants to choose from.

Q: OK, what's the catch? How am I *NOT* being ripped off?

A: Every dollar that you spend through the scrip program gives you a dollar's worth of goods/

services from one of the merchants who participates in the program.

Q: Then why bother in the first place?

A: The Sierra Club Huron Valley Group purchases these gift cards/certificates at a discount from the merchants, and keeps the difference to fund our conservation efforts (the rebate amount varies, including special promotions which Great Lakes Scrip occasionally runs). The merchants benefit by getting your business, which they might not have had otherwise. So, everyone wins!

Q: I'm an old dog, do I have to learn any new tricks to get the most out of this program?

A: Yes, but it's a simple one: You have to remember to use the gift cards/certificates. Think of it like learning to reduce/reuse/recycle, or bringing your bags with you to the grocery store. It helps if you can plan ahead for either regular purchases (e.g., groceries), special occasions (gift-giving, entertainment, restaurants), or major purchases which you don't "have-to-have yesterday."

Q: Is there any risk?

A: Alas, yes. You could lose the gift cards/certificates, or forget to bring them with you when you need them. If they are lost or stolen you cannot replace them. Treat them like you would cash or credit cards.

Q: I'm still confused. Walk me through it step-by-step.

Step 1: Register with the Great Lakes Scrip Center.

Step 2: Check out the various merchants available in the program on the website.

Step 3: Point/click your way to some selections. The website has useful online help information if you have questions.

Step 4: Place an order.

Step 5: Wait for your gift cards/certificates to arrive.

Step 6: If you don't want to use the website, you can purchase some of the gift cards/certificates at any HVG monthly meeting.

Q: Hmm, sounds simple enough. Can you give me an example?

A: I decided that I wanted to buy a chest freezer, so that I could store locally grown food. I researched these online and identified a model I liked which was available at Sears; Sears participates in the online scrip program. Since I now knew roughly how much the freezer would cost, I ordered an appropriate amount of gift cards through the scrip program. The cards arrived within a couple weeks. I then had the choice of going into the Sears store to order the freezer, or order it online. I chose to order online, after confirming that I would be able to use the gift cards as method of payment (such cards have a special pin number on the back, like the extra number on the back of a credit card). I placed my order, including home delivery, and a few days later I had a nice new freezer sitting in my dining room.

Q: Bottom-line it for me!

A: I ordered \$525 worth of gift cards for Sears, figuring anything leftover from the purchase of the freezer could be used for other purchases later. Great Lakes Scrip was running a special promotion at the time, giving a rebate of 10% on the amount purchased from Sears. So, HVG earned \$52.50 from my purchase, minus a shipping/handling fee. Sears was also running a sale when I actually purchased the freezer. I got my freezer and made a significant contribution to the Sierra Club without spending any additional money (except for a nominal \$0.39 handling fee). Everyone wins!

Q: OK, sign me up!

A: Please refer to the HVG scrip program information on page 12 for details. And thank you for shopping for the earth!



Jay's most recent appliance purchase resulted in more than a \$50 donation to the local Sierra Club – at NO cost to him! Sound too good to be true? It's not – it's the beauty of the HVG Scrip Program.