

Soak that label, stomp that carton — refunding's become a local mania

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What is it that has taken hold of sensible homemakers' minds and energies and turned their thoughts to trash? Why do some respectable ladies, when they see an empty detergent box lying on top of a trash pile, feel waves of emotion overtake them to urge them, to tempt them almost to the breaking point, to retrieve someone else's discarded carton? Why is it that in some homes the Easter Bunny brought certain kinds of chewing gum the wrappers of which have already been removed? Why have some seldom-used mailboxes suddenly become stuffed week after week with postcards and letters?

All of the above mentioned symptoms are part of a growing national consumer movement called refunding. For some time, shoppers have been using coupons entitling them to reduced prices for products at the store at the time of purchase. But there is a second, more complicated and more time consuming, step in the ongoing progress to help cut costs called refunding.

Refunding is the process by which a manufacturer will send cash or coupons to a consumer after the consumer has proven purchase for particular items. At first the refunding programs were relatively simple. With the increasing popularity of the program, however, qualifications and specific details have become more and more demanding. Refunding is a means by which companies share their advertising monies with the consumer. They ask in return that the consumer try their product. To show that the consumer has tried the product, the companies ask that certain portions of the packaging or certain information be sent to a specified address. Generally, a specific form also has to accompany the proof of purchase by a certain date.

Refunding requires a good deal of organization on a large scale operation which could result in a homemaker buying practically everything at reduced prices. The whole process from selecting what to purchase each week at which stores, saving forms, coupons and proof of purchase items such as labels, box tops, box bottoms or ingredient panels and putting all the requirements together and into the mail takes planning and time, but to many a homemaker it has become a fascinating and rewarding challenge.

To aid the individual shopper in her quest for the best possible number of refunds coming her way, individuals have joined together in small groups and formed clubs. A recently organized refunding club held a meeting this past month near Quarryville, Lancaster County. Many of the members or prospective members were not totally informed about refunding and had invited an editor of a refunding newsletter, Janet Scotten, from Leola, to explain more details involved in refunding.

Mrs. Scotten, an operating room nurse at a Lancaster hospital, has been involved individually in refunding for some time and has only recently begun her publication of existing refunding offers. One paragraph of her introductory remarks highlights what refunding is all about.

"Be BOLD! BOUNCE around the store and be GLAD to try new products. GLORY, it pays to FLICKER around the HALLS of the store and HUNT'S for HYGRADE national brand products. The companies will CHEER and TICKLE you with a CARNATION or some ROYAL reward." Later she adds in her statement, "I can't PROMISE INSTAMATIC SUCCESS but if you do a TOP JOB you can save a BIG BATCH and PAMPER yourself."

Most refunders advise using a separate savings account so that one can actually see the amount of return she is getting. Since the refunds are usually in small amounts at a time, Mrs. Scotten warned that if the checks are spent as quickly as they come back, one would lose perspective of the total. If the refunds are deposited in an account, the growing sum can be surprising.

Once a shopper has made up her mind to start refunding seriously, she can be encouraged by the rewards coming her way. These rewards can be in several forms. A cash refund, a free coupon for a product, coupon for a certain amount of money off the purchase price of a product or a free gift are the usual rewards.

Refunds are good for brand name products only. A store brand may have a lower purchase price, but after refunding for a national brand name product, the brand name may prove to be the best buy, Mrs. Scotten explained. Using coupons at stores which honor double cents off increases the amount saved even more.

Often refunders will stock up on non-perishable items such as paper products and canned goods when there is a particularly good savings at the time of purchase. Then they remove the refunding proof of purchase qualifiers, process them with the required form and mail them in to the clearing house for the refund. Other refunders buy items one or two at a time, save the qualifiers as they go along, then send in the form and qualifiers before the expiration date of that particular refunding offer passes.

Immediately it becomes apparent that organization plays a big role in refunding. Cents off coupons, forms, proof of purchase qualifiers, cash register tapes, envelopes and postage all have to be filed and readily available when refunding. Many refunders have literally boxes and boxes of coupons, forms and collections of labels, cartons, box tops, pull tapes from frozen juice cans and whatever else the manufacturer may require.

Mrs. Scotten flattens all her cartons then presses them under her son's lifting weights so that the cartons will fit into a filing box taking up much less room. She organizes her coupons and forms by expiration dates, her labels and Universal Products Codes by alphabetical order of the name of the product, to make it easier for her to collect the separate pieces of each particular refunding offer.

Refunders warn new-comers to start organizing their "trash" early, otherwise they may wait until they have several boxes full of cartons and box tops to handle all at once and then end up being discouraged. Several local refunders say they do this endless task of sorting and filing while watching television or while waiting for a load of wash to finish thereby putting their time to double use.



Janet Scotten, editor of *Trash Is Cash*, Leola, explaining details of refunding to group in Southern Lancaster County.

Others nation-wide save up for vacations or with remodeling projects in mind. But Mrs. Scotten warns that the picture often depicted of a refunder going to the store, filling a shopping cart and only paying out a sum less than a couple of dollars is unrealistic. "If you saved up all your free coupons, went with double cents off coupons and selected only certain products this could be possible once in a great while," she clarified. Usually the refunder can save less dramatic sums. But doing so consistently over a longer period of time, the total is still rewarding.

"Many people ask me how much I spend to get a refund," Mrs. Scotten said. "I never buy a product I won't use just to get a refund, but if I need paper towels I will use the cents off coupons that I have cut from the newspaper for a national brand and stock up when they are on sale. Sooner or later there will be a refund offer on them. I've heard people say they don't cook for a large family so they wouldn't be able to send for many refunds. There are refunds on products that almost everyone uses — shampoos, deodorants, toothpaste, batteries, pain relievers, light bulbs, even diapers, dog and cat foods."

Mrs. Scotten gave some tips on getting started refunding. "To get a refund from a company you need to send a form or write a note if a form is not required plus send along some qualifier. "You can find forms on supermarket shelves on specially marked packages and on tags hanging on bottles. "Forms can also be found in newspapers and magazines. They can be exchanged, not sold, in clubs, round robin groups which are a closed group who share by way of mailing or by answering ads in the classified sections of the newspaper."

She went on to explain that whatever the company requests for a particular refund—the box top, box bottom, front or back label, Proof of purchase seal, the UPC (Universal Product Code, all those lines with numbers underneath), net weight statement, the ingredient panel, the entire box or the cardboard backing needs to be saved. Often the qualifier is the part you usually throw away when you open the product, such as the tear off strip on boxes or frozen juice cans, or the inner seal on a jar of instant coffee or tea. What may be the qualifier today may not be a qualifier in another refund offer months from now so save everything, she advised. "Cut labels from soup cans, soak labels from jars and plastic bottles and flatten boxes."

"Most refunders use the simplest method, putting them in alphabetical order in cartons for the large items and expanding folders or large envelopes for the smaller items." Also save all register tapes. If you need to circle the purchase price of an item it is not necessary to send the entire tape unless the form requires it. Sometimes you may just need to tract a name on a plastic container that has no removable seal or label. You may need a weight and price sticker from a meat or bakery products or a wrapper from a package of hot dog buns. "When I get a qualifier I clip it to the necessary form and keep it in a separate box," she added. "Read the form carefully and be sure to send exactly the qualifiers requested. Be patient, most forms advise you to allow at least six weeks before expecting the refund. The money you make is up to you. The more refunds you send, the more checks you will receive and remember that your trash is cash," she concluded.

Homestead Notes

If by this time, you've decided refunding is not for your household — you don't use name brands or your family has particular tastes, that you do not use packaged, prepared foods much or do not have the time for such nonsense, you might consider testimonials given at the refunding club. One homemaker said she used double cents off coupons the week before for the first time in her life and had the checker return to her \$14 in cash. Another lady said she sends an average of seven or eight letters off each week worth \$10 to \$30 each week.



Samples of qualifiers people collect are left to right: tear strip from fabric softener, spray can plastic cap (usually asked to cut out triangular shaped piece to send in with form), UPC symbol on bottom of cake mix box, cereal box back with cents off coupons and refunding form, tuna can label and circled cash register tape.