

SPENDING SMART

Senior discounts can be found by those willing to ask for them

BY GREGORY KARP, a personal finance writer for The Morning Call, a Tribune Co. newspaper in Allentown, Pa

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Age discrimination is running rampant in America, and people over 50 should take full advantage of it.

Price discounts abound for the more mature crowd, but you have to know where to look.

Joan Rattner Heilman knows. She has written the 2007-08 edition of "Unbelievably Good Deals and Great Adventures That You Absolutely Can't Get Unless You're Over 50."

It's important information for the nearly one in four Americans older than 50. Their ranks are swelling every day, and businesses have noticed this group and its huge buying power.

Despite cutbacks in some senior discounts, other businesses are offering "senior" discounts like never before.

"A little bit of it is to be nice to older people, but most of it is a marketing tool," Heilman said. "Older people tend to be loyal customers ... and they have money to spend, usually."

Seniors, especially those who travel often, could save hundreds of dollars a year using these discounts.

Many seniors know they can receive discounts by flashing their AARP card at hotels, for example.

But here are some of the more unusual tips and golden opportunities for taking advantage of your age:

-Ask. Senior discounts often are unadvertised, and many clerks and salespeople might not want to offend you by offering one, for fear you're younger than you look.

"Step up, speak up and ask for your discount," Heilman said. "Nobody is going to volunteer it."

-Shop around. A senior discount is not a substitute for comparison shopping.

"There are sales going on all the time. And there might be a sale for anybody of any age that beats your senior discount," Heilman said.

Ideally, you'd find the best deal and apply a senior discount on top of it, although sale offers often prohibit applying an additional discount, she said.

"The senior discount is a fallback position if you can't get anything better," Heilman said.

Cruises are an example of a purchase where more lucrative promotional offers often are available, she said.

-Grocery goodies. Several supermarket chains offer senior discounts, often for shopping on slow days.

-Pharmacies. Many drugstores have programs to give seniors a break on prescription drugs. Some are available to all seniors, while others are for seniors without prescription insurance.

-Planes, trains and automobiles. The travel industry is full of deals for seniors. Domestic airlines have mostly eliminated their once-standard 10 percent discount for seniors. An exception is Southwest Airlines, which

offers fares with minimal restrictions for 20 percent to 70 percent off full price.

But many foreign airlines offer worthwhile discounts. Price breaks also are available for train and subway tickets and car rentals.

-Dining out. Many national restaurant chains offer senior discounts, including some during "early bird" specials and others anytime. For example, many Applebee's restaurants offer a free Golden Apple Club card that gives you 10 percent off if you're 55 or older. Boston Market and Wendy's also offer seniors 10 percent off.

Company-owned Burger King restaurants offer free coffee to seniors before 10:30 a.m., as will some McDonald's, Heilman said. Dunkin' Donuts doles out discounts to those 55 and older.

But some restaurants, especially if they are individually owned, may not offer the same discounts as those owned by the chain-restaurant corporation.

-Other businesses. Discounts aren't limited to chain retailers. They're also available at many owner-operated beauty salons, barber shops, dry cleaners, auto-repair shops and veterinary clinics, among others.

-Tickets. If a recreational activity involves a ticket, a senior discount is probably available. Look for discounts for theme parks, zoos and museums, as well as ski-lift tickets and movie tickets.

A particularly good deal is the Senior Pass to national parks, which for a one-time fee of \$10 gives seniors ages 62 and older, and often people with them, free admission to national parks. You must buy the pass in person at a park.

The discounts go on and on, including breaks on tax preparation, auto and home insurance, and banking and legal services. Be aware, however, that discount policies for seniors change often, so you may have to continually learn new rules.

Also, some retailers, especially franchises, can opt to depart from the corporate policy on senior discounts.

As for seniors tentative about asking for a discount?

Said Heilman, "I'd say, just get over it, because you can save a lot of money just by speaking up."

An online resource for deals is at SeniorDiscounts.com.

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For additional discussion on spending wisely, see the Spending Smart blog at blogs.mcall.com/spendingmart.

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