

Senior markdowns can add up

by Joe Volz and Kate Bird

Our friend, Joanne, went to see a movie with her friend in Washington, D.C., the other day. Joanne bought her ticket first and paid full price: \$10. Her friend asked for a ticket, too, and then added, "senior price, please." Her ticket cost \$7.

That experience bears out Joan Rattner Heilman's contention that people over 50 should always "make a practice of asking if there are breaks to which you are entitled." She is a former editor with *New Choices Magazine* and is over 50 herself.

Heilman's book, "Unbelievably Good Deals and Great Adventures That You Absolutely Can't Get Unless You're Over 50: 2007-2008" is the bible for many older people and is updated annually. Most discounts are not readily apparent, Heilman points out. The buyer has to take the time and effort to find them.

Heilman's cardinal rules include: When older people make a reservation, they should ask first for the senior price. Next, they should ask for the "lowest available price" and compare it with the senior price. The senior price may not be the best. Only then should the credit card appear.

A second cardinal rule: Carrying proof of age is essential since salespeople may ask for it. A membership card in an over-50 club or an ID with your date of birth will do the trick. What makes getting discounted prices difficult, Heilman says, is that many are not immediately apparent, are difficult to find or come with confusing restrictions on when they apply. Also, clerks, hotel operators, travel agents and those in the business of selling usually aren't going to make the first move. Here are some of Heilman's suggestions on how to overcome hurdles and get the discounts you are owed:

RAILROADS

Almost every commuter railroad and metropolitan transit system in the U.S. and Canada give older passengers discounted prices. Often, the discount depends on traveling during non-peak hours. New York's commuter train, Metro North, charges anyone over 65 half the regular fare during rush hours. For long distance travel, Amtrak offers people over 62 a 15 percent discount on the lowest available coach fares through special offers, such as Explore America Fares.

For information: www.amtrak.com; 800-872-7245 (USA-RAIL).

RENTAL CARS

No one should ever rent a car without getting a discount. Most car rental agencies offer a break to people after a certain age, and short-term rentals almost always carry the best bargains. Comparing different rental companies' prices is essential. Enterprise Rent-A-Car offers a free upgrade to the next car class up to full-size for anyone 50 and older.

Information: www.enterprise.com; 800-736-8222.

National Car Rental gives AARP members a 5 percent to 30 percent discounts at participating U.S. companies.

Information: www.nationalcar.com; 800-227-7368.

TOURS

Some tour operators and agencies focus only on the older traveler. They offer a choice between leisurely or action-filled tours on cruises, sightseeing excursions in the U.S. and abroad and snorkeling vacations in Australia's Great Barrier Reef, to mention a few.

AFC arranges tours to most popular destinations in the U.S. and Canada and offers many kinds: holiday or seasonal tours and steam boating or grandparent trips.

AFC Tours and Cruises: 11772 Sorrento Valley Road, San Diego, CA 92121; www.afctours.com; 800-369-3693.

EDUCATIONAL OPPORTUNITIES

Elderhostel has bargain-priced educational tours for adults over 55. Sometimes this also extends to their younger travel mates. www.elderhostel.com; Elderhostel, 11 Avenue de Lafayette, Boston, MA 02111; 877-426-7788.

Most state universities and community colleges invite older people to take courses at greatly reduced fees and to audit courses for free.

At the University of New Hampshire state residents over 65 may enroll in up to two courses at no cost. At many colleges and universities in Texas, those over 65 may enroll in up to six hours of college credit courses annually with no tuition.

For information: Contact the college or university in your area and ask what the policy is.

The Chautauqua Institution sponsors a variety of educational programs at its Summer Center on the lake of the same name. These include a Residential Week for Older Adults from Sunday to Sunday in August. Many Elderhostel programs also are hosted here. The \$625 price covers dormitory lodging, meals and a gate pass that gets you into all lectures and entertainment for your stay.

Chautauqua Institution: www.chautauqua-inst.org; P.O. Box 28, Chautauqua, NY 14722; 800-836-2787;

GENERAL DISCOUNTS

Older people in a hurry for several kinds of discounts can log on to a free Web site to look for stores and organizations that offer age-related discounts including those on a particular weekday. The Web site is a catchall that includes car-rental agencies, grocery stores, auto repair shops and many others. They are listed by city, state and zip code.

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