

# Ageing Has Perks in Tight Times

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Sometime during my growing up, my mother lopped 10 years off her age and started making the occasional cradle-robbing jokes about my father.

There was nasty gossip in our old neighborhood that somebody's cousin had graduated from high school with my mother and knew the truth. But she denied her real age until the end.

My mother was actually three months older than my father, a matter we finally sorted out while writing her obituary.

Instead of being appalled at the deception, my sisters and I began a quiet speculation: How exactly did she reconfigure her age? All at once? A few years at a time? Or was it like witness protection -- only after moving to a new address?

Our interest was more than curiosity. Mother had passed on some great genes, and my sisters and I figured we could credibly drop a few years, too.

But when I saw at the entrance of a museum that I could save \$5 on admission if I admitted to being 55 or older, I hesitated.

Five bucks is five bucks.

And it opened up a timely economic question. Should I put aside my vanity and, in these difficult times, start collecting senior discounts wherever I can find them?

Senior discounts are everywhere, and sometimes you don't even have to ask. The server at McDonalds automatically gives my husband free coffee, and the poor guy doesn't know whether to be delighted or offended.

AARP, the mammoth retirement group, sends you a packet the minute you turn 50, and you can start using their membership card for discounts right away, although most discounts start at 55 or older.

Airline tickets, groceries, auto repairs, car rentals, restaurants, prescription drugs, movies, contractors, lawn care services, mortgage brokers. The range of discounts is enormous, and growing as fast as the number of boomers entering their retirement years. The only item that does not seem to come with a senior discount is white wine.

KB Toys has recently instituted a discount for anyone who can show that they are a grandparent, regardless of age, said David Smidt, president of senior- discounts.com, a Web site that keeps track of these discounts.

"Everyone is trying to attract this generation," said Smidt. "It can be crazy. I mean, we've heard of car dealerships giving \$3,000 off of a Cadillac."

Smidt said Hyatt hotels appear to be the most generous -- offering a 50 percent discount to travelers 62 and older.

But even merchants who don't have a formal senior discount program will often take 10 percent off the bill if asked.

"Most of these businesses have the sense not to ask a person for proof of their age," said Smidt, who, along with business partner Douglas Brown, has found perhaps 160,000 discounts. Their Web site sees 100,000 visitors during a busy month.

"You might save hundreds, or even thousands, by working with these discounts," said Smidt, who also produced a book for those who don't have computer access. It is called Senior Discounts National Discount Guide 2008-2009 and it is available for \$14.95 at Amazon.com.

Smidt and his partner rely on the senior community to inform them of new or local discounts. And they have begun to go to companies themselves to negotiate a lower age or a bigger discount for customers. Those special discounts are available to seniors for a modest membership fee of \$12.95 a year.

It appears that there is now a financial incentive for me to admit my age. But I just passed another birthday and my daughter -- God bless her little heart -- stated emphatically that I could easily pass for 45.

Some things, I thought, are priceless.

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