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The announcement last week that many ski resorts were cutting back on popular senior discount programs dismayed older skiers and raised a larger question.

Are senior discounts going the way of the dinosaurs?

There's some evidence to support the possibility. In 2002, American, Delta, US Air, Northwest and other strapped airlines dropped their ticket discounts for senior customers, and a number of supermarket and national retail chains ended longstanding weekly "senior discount day" programs. Joan Heilman, author of the book "Unbelievably Good Deals and Great Adventures That You Absolutely Can't Get Unless You're Over 50, 2005-2006," says older consumers can still find savings on a variety of goods and services.

"Senior discounts are changing, but they are not disappearing," says Heilman, whose book is in its 16th printing. "The airlines cut back because they were in trouble financially. And while ski resorts may have raised the age of eligibility for discounts, there are still savings available on lift tickets and season passes for older skiers, as well as at hotels, restaurants and attractions and on train and bus fares."

Age-pegged savings originated in the 1960s to help older, financially disadvantaged consumers. When the 1980 U.S. Census showed that many seniors were financially secure and had discretionary income, companies and businesses continued the discounts as spending incentives. The concept grew to include widespread age-related discounts and special offers on travel, entertainment, restaurant meals, groceries and utilities.

Heilman's book covers everything from tax and insurance breaks to travel discounts to free college courses to discounts at such retail chains as Banana Republic, The Gap and Kohl's. To kick-start the savings, Heilman advises readers to join AARP as soon as they turn 50.

"The membership itself is a great bargain, and it qualifies you for discounts on travel, hotels, insurance and more," says Heilman

That includes museums, historical sites, national parks, movies, amusement parks, car rentals, major league ball games, foreign airlines, clothing chains and even auto repair chains. And though most domestic airline carriers no longer offer special seniors fare, there are several exceptions, including Southwest, which offers savings to travelers 60 and over, and United, which maintains its Silver Wings Plus senior discount program.

"Cracking the code to senior discounts can be a challenge," admits Heilman. "AARP discounts start at 50, but many other senior savings aren't available until age 55, 60, 62, 65 and even 70. Discounts come and go and vary from business to business and many are never advertised, so you have to do your research."

Helpful tools include AARP's website, [www.aarp.org](http://www.aarp.org), which features a "Member's Discounts and Services" link to a listing of savings. At [www.smartertravel.com](http://www.smartertravel.com), the Senior Traveler link provides information on travel-related specials, articles and tips on senior travel. At [www.seniordiscounts.com](http://www.seniordiscounts.com) find information on businesses that offer age-related savings, as well as the Senior Discounts Card. For an annual fee of \$24, members receive a 500-page guidebook of exclusive card discounts.

The U.S. government has bargains for seniors as well. Travelers 62 and older pay \$10 for the Golden Age Passport, good for lifetime free admission to national parks, monuments, forests, wildlife refuges and recreation areas and a 50 percent discount on most park- usage fees for RV camping, parking and boat launches. The government's website, [www.firstgov.gov](http://www.firstgov.gov) has information on travel savings including Amtrack's senior programs. Most states offer special senior rates for everything from hunting and fishing licenses to state park and forest admissions. To always realize the best savings, follow these tips. Because offers vary, check requirements and restrictions carefully. Some are offered only at certain times or require memberships in certain organizations. Some are tied to certain income requirements. Most important, remember, not all are necessarily the best deals. Always ask for the lowest available rate first. A special promotion may give you a better buy.

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