

Dear Judith,

I've been enjoying my retirement status since I last wrote to you. Who knew that being a senior could be so cool?

There is just one little thing that bothers me about my new status, however. There does not seem to be consensus among many parts of society concerning the exact definition of "senior." Some businesses set the mark at 55 for "senior specials" or routine discounts. Others consider 60 to be the magic age. Still others use the general age of 65, assuming that our munificent and benevolent government must have it right with their OAS threshold age.

So, fully aware of this general disconnect among businesses, the modern senior must do a bit of homework to get the best deals possible. Fortunately, I can now indulge myself with a little research time to maximize my senior advantage. Why, just the other day I pointed out to the Better Half that we should wait until next Tuesday to buy toilet paper at the local drug store to take advantage of the 5% senior (55 and over in their case) discount. Since it was Wednesday when I broached the subject, her reaction was a bit cool. However, I think I made my point and I'll be interested to see how she organizes the replenishment of such vital items in future.

Now, I know instinctively that giving a senior discount is really a matter of marketing. It is marketing cleverly dressed up to give the impression of advantage. One might almost say it generates a feeling of compassion on the part of the business for a part of society. While there are seniors who need that advantage, in many cases the discount is small and selective. Where discounts are substantial, sometimes you might feel an ethical question is lurking in the wings.

Via Rail gives a great discount on fares, for instance, with minimal restrictions at various times of the year. Normal economy class fares are discounted 10% for people 60 years old or greater. More importantly, a caregiver can travel free in economy class when accompanying the senior, or for a 75% discount when in VIA 1 (first class) or when booking a sleeper in the Quebec-Windsor corridor. So, if I don't need anyone to push my wheelchair or carry my bags, should I ask for the discounted or free ticket?

Does this apply to me despite the fact that I just bicycled 2,000 km this past summer? Would it be OK to use the discounts on my way to and from a marathon? Can my Trophy Wife be my caregiver if we want to dash off for a wild weekend in Toronto?

The answer is a resounding: YES! The onus is on the supplier to set stipulations and, if they so desire, to check that these restrictions or guidelines are being met. If age is the only criterion, go for it.

One word of warning may be useful here. There are any number of organizations or web sites that proffer discounts or information about discounts for seniors. We all know that seniors can be a ripe target for scam artists. One should exercise caution in providing personal data to unknown organizations to guard against unwanted solicitation or, worse, identity theft. Established organizations will have a policy on privacy and what discounts they offer, from whom and to whom they offer them. The same guidelines may not apply to the chap working from an internet café in Nigeria.

Yours ever,

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