

Seniors can stretch dollar in many directions

By Rob Cullivan
Staff writer

Matthew Lesko, author of the recently published reference book *Free Stuff For Seniors*, said he once believed that life for retirees was like a fancy restaurant where they were seated and served, requiring little effort on their part to be fed.

"But life is more like a smorgasbord — you've got to get off your duff and get to the table and get fed," Lesko said in a phone interview with the *Catholic Courier* from his Kensington, Md., office.

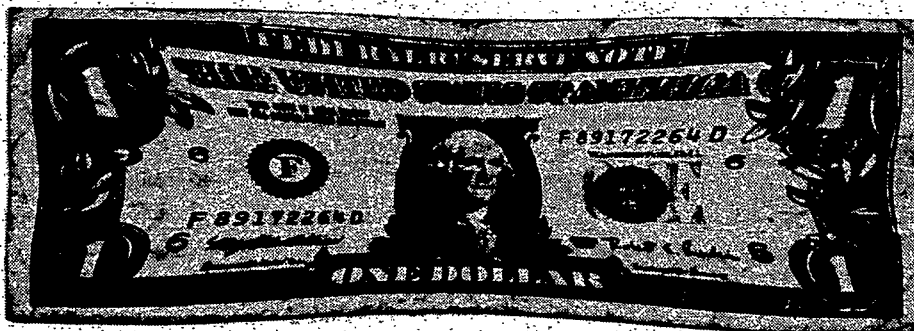
"Getting to the table" means always assuming that you, as a person over 50, can probably get a better deal whenever you buy anything than when you were younger, said Lesko, a syndicated columnist for *The New York Times*.

That view was shared by Lucy deHaan, communications director for the New York state office of the American Association of Retired Persons. She urged retirees to save money by using consumer discounts and low-cost services geared to seniors. DeHaan spoke to the *Courier* by phone from her Manhattan office.

AARP's members are eligible for numerous consumer discounts as early as age 50, deHaan said, but all citizens 60 and over should seek discounts on consumer items. For example, she said, theaters, stores and restaurants discount prices for seniors because they want their business.

"A lot of times, it comes down to just asking what discounts there are," she said.

The federal government and state governments also help retirees save dollars that they might otherwise spend on privately produced goods and services, according to Lesko. He compiled lists of government programs and corporate giveaways for *Free Stuff For Seniors*, which he co-wrote with Mary Ann Martello.



Free Stuff For Seniors' 698 pages document more than 2,500 federal and state programs that help senior citizens with such budget items as phone bills, transportation, will preparation, vacation travel, medical care and education.

One place to start looking for government programs that benefit seniors is your state's office on the aging, according to the book. In New York, the state office can be phoned at 518/474-4425. You can also write the New York State Office on Aging at: Aging Office, Bldg. 2, Empire State Plaza, Albany, N.Y. 12223-001.

Tax breaks are another way older people can use their age to their financial advantage, according to several sources. For example, New York state citizens 65 and older can qualify for property tax exemption under the New York State School Tax Relief Program or STAR. Your locality's assessor office can provide you with a STAR application.

To learn more about tax relief opportunities available to seniors, write for a free copy of "Protecting Older Americans Against Overpayment of Income Taxes," through Special Committee on Aging, U.S. Senate, SDG 31, Washington, D.C., 20410; or call 202/224-5364.

Discounts, tax breaks and government programs can help retirees stay within their budgets, but experts noted that noth-

ing saves someone more money than planning exactly how it will be spent.

Retirees and senior citizens need to write a detailed financial plan to be ready for such common aging challenges as dealing with a debilitating illness, according to Ann Marie Cook, director of financial and consumer services for LIFESPAN. LIFESPAN is a private, not-for-profit agency that works in collaboration with Catholic Family Center on Eldersource, a long-term care management program. Both agencies are based in Rochester.

A LIFESPAN book that helps assess needs and wants as clients age, outlines "Ten Golden Rules" to adhere to when spending money:

1. Never give your credit card number, bank account number or social security number to strangers over the telephone.
2. Throw away all sweepstakes offers. Even if an offer is legitimate, your chances of winning are less than your chances of being hit by lightning.
3. Don't buy anything over the telephone unless you made the call.
4. Don't make any purchase over \$100 without discussing it first with a trusted friend or family member.
5. Make sure you understand a store's refund policy before you buy.
6. Check with your local Fair Business Council or Better Contractor's Bureau before hiring a home repair or home improvement contractor. Get a written contract for any job costing more than \$500. Be sure your deposit is put in an escrow account. Put down only a small deposit.

7. Don't make charitable contributions to strangers going door-to-door. Call the charity before you give.

8. Avoid making any buying or investment decisions based solely on emotions. For example, don't let a salesperson con you into "doing it for the kids."

9. Shop locally with merchants you know and trust.

10. Understand that you have rights under New York State's used car Lemon Law.

For information on elderly services in any part of the United States, call the National Association of Area Agencies on Aging, 800/677-1116.

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