

## Money Saving Tips and Senior and General Discounts

Compiled by MPRA District 30 (Richmond) – December 2010

Thanks to each one who has contributed to this compilation. If you have any further money saving tips or know of any other discounts, please let us know, so we can update our list. Similarly, if you find any errors or corrections to be made to this list, please let us know, so we can correct our list.

### Senior and General Discounts

This is a sample list of some senior and general discounts currently available. Inquire about discounts where you shop as they may not be advertised or promoted. Remember that discounts are not a right, but a courtesy extended by the business or establishment.

**Please note:** Some establishments may:

- 1) require proof-of-age or affiliation;
- 2) specify a senior to be 50+, 55+, 60+, or 65+
- 3) have discounts only on regular priced items, but some may on all regular, sale and clearance priced items;
- 4) have some items excluded from discounts, e.g. gift cards, food items, etc.;
- 5) require a minimum purchase amount;
- 6) offer discounts on specific items only or only on one item;
- 7) So, READ THE FINE PRINT !.

Department / General Merchandise Stores				
Zellers	55+	10%	First Monday	Some exclusions apply. Note: If you use your HBC card or HBC Mastercard, you get 15% instead of 10%.
The Bay	60+	15%	First Tuesday	Note that rebates are available on items purchased prior to Seniors Day (receipt only required)
Sears	55+	10%	First Tuesday ??	
Value Village	50+	10%	Tuesday	Maybe 55+
Ming Wo	60+	20%	First Monday	Off regular priced items

Grocery & Food Stores				
M&M Meat Shop	60+	5%	Tuesday	
Safeway	Everyone	10% or 10x Air Miles	First Tuesday	Customer Appreciation Day (minimum \$35 purchase)
McGavins Bread Basket	60+	10%	Wednesday	
Liquor Depot	65+	5%	Tuesday	

Home Improvement, Building & Yard Supplies				
Cloverdale Paints	MPRA	25%, 15%	Any day	25% paint and wallpaper, 15% tools and accessories
RONA	65+	10%	Any day	
Home Depot	Senior		Anytime	Ask – Manager's discretion
Home Hardware	65+		Anytime	Ask – discounts may vary with products
Canadian Tire	65+	10%	First Wednesday	Off regular priced items
Art Knapps	60+	20%	Wednesday	Off regular priced items

Automotive Care & Supplies				
Bashir's Auto Cosmetics	60+	50%	Tuesday and Thursday	Car washes
Lordco	MPRA	30%	Any day	Off regular priced items

<b>Pharmacies / Health Services</b>				
Shoppers Drug Mart	55+	20%	Last Thursday	Some exclusions apply
Costco Pharmacy				Has lowest drug and dispensing fees
Richmond Centre Dental Clinic	Seniors	10%		

<b>Transportation / Travel</b>				
BC Ferries	65+		Mon-Thu	Free travel on most BC ferries routes as a passenger (excludes holidays)
Translink	65+			Can purchase Concession Fares. HandyCard and Taxi Saver rates are available for people with disabilities.
Greyhound Canada	62+	10%		Advanced Purchase Fares may give better discounts
VIA Rail	60+			Offers seniors discount; however purchase of rail passes may afford a better deal
Amtrak				Offers seniors discount; however purchase of rail passes may afford a better deal
Parks Canada	65+			Offers discounted rates for seniors 65+

<b>Restaurants</b>				
<ul style="list-style-type: none"> <li>Some restaurants may have senior or lighter fare items on the menus or have a separate seniors menu.</li> <li>Senior portions may be smaller than regular portions.</li> <li>Some restaurant chains are franchised and may not honour corporate discounts</li> <li>Discounts and age requirements may vary depending on the location of the restaurant.</li> <li>Asking before ordering is always a good idea.</li> </ul>				
McDonalds	60+			Senior's coffee, 85 cents Coffee and muffin, \$1.39
Burger King	55+			Seniors coffee
A & W	60+	10%		Seniors Coffee/tea, also discount on food
Church's Chicken	55+	30%	Tuesday	
KFC	Everyone		Tuesday	Toony Tuesday meals
Zellers Restaurant	55+	10%		
The Bay Restaurant	55+	10%		
The Pantry	65+			Seniors menu
Dennys Restaurant	55+			Seniors section on menu
IHOP	55+			Seniors menu
White Spot				Ask for separate seniors menu
Rickys All Day Grill	65+	10%		
ABC Country Restaurant				Seniors section on menu Seniors Sunday Brunch buffet
Knight and Day Restaurant				Seniors menu, also seniors specials from 4:00-9:00 pm
Pisces Fish & Chips (in Terra Nova)	Senior	15%	Monday	

## Consider also the following for other possible money savings:

1. Consider shopping at:
  - a) Consignment Stores (previously owned goods)
  - b) Thrift and Used Goods Stores
    - Value Village
    - Salvation Army
    - SPCA
    - Union Gospel Mission
  - c) Factory Outlet and Clearance Stores (new goods)
    - Storm Tech (men & women's clothing) – in Burnaby
    - Farwest (men & women's clothing) – in Richmond
    - Cambie Clearance Centre (primarily women's clothing) – in Vancouver
    - Jones New York (women's clothing) – in Richmond
    - Koret (women's clothing) – in Richmond
    - Roots – in Vancouver
  - d) Warehouse/Wholesale Type Stores
    - Costco
    - Real Canadian Wholesale Club in Burnaby (part of Real Canadian Superstore)
  - e) Liquidation Stores (new goods, some items may be refurbished)
    - XSCargo
    - Liquidation World (Surrey, Langley)
    - MTF Price Matters (North Delta and Surrey)
  - f) Dollar Stores (also Daiso at Aberdeen Mall)
2. Use coupon booklets, manufacturer's and store coupons, cut out coupons, online coupons, mail-in rebates
  - a) Entertainment Book or similar book (initial cost for the book involved)
  - b) Clip and use coupons from flyers, newspapers, store shelves, etc. (BOGO, buy one with percentage off a second one, cents off coupons, etc.)
  - c) If you belong to a social group or organization, consider having a coupon exchange box
3. Phone, Cable, Satellite, Internet Companies
  - a) Cellular Phone Plans – For those with existing plans. Rogers and Bell Mobility (possibly Telus and others) have internal unadvertised "Retention" Plans which are only available to existing clients to try and keep you as clients. Some options are also negotiable. You have to talk with Customer Relations. You may also be eligible for a hardware upgrade.
  - b) Bundled Services – Rogers, Bell Mobility and Telus offer discounts (bundled rates) for each additional service you have with them, e.g. TV, internet, phone, etc. If a competitor company advertises an enticing plan to get you to be a customer, your own provider may offer you a comparable plan and pricing to keep you as a loyal customer.
  - c) Computer Internet Security Programs – Rogers, Shaw, Telus, etc. make available free of charge internet security programs to their customers. There are some other free internet security programs available such as AVG, although they would like you to upgrade to one of their paid programs which have more features.
  - d) Consider using long distance phone cards rather than using your phone companies long distance plan; however you should read the fine print for any conditions. A phone card (\$3.75 for 200 minutes) can be purchased at Easy Kleen Laundromat, 123-8571 Alexander Road, Richmond.. There are many phone cards available from various establishments also available.
4. It never hurts to ask if there is a senior's discount. The worst they can say is that there is no discount.
5. Reward/Club Cards/Affinity Cards – Some stores such as Safeway, Save-on-Foods, Shoppers Optimum, Canadian Tire Dollars, HBC Points, etc. If you get rewards or points as a result of your purchases, it is good. Do not buy things just to get the points.
6. Some hair salons such as Magic Cuts, Great Clips, etc. have senior's rates. Also, watch for coupons.
7. Many hotel chains offer discounts for seniors, AAA/CAA, CARP, etc. Always ask for the best discount rate available.
8. Other organizations, e.g. BCAA, CARP, to which you may belong have arranged discounts for its members for shopping and services. Some of these discounts may be equivalent or better than MPRA discounts.

9. Resist impulse buying. Use a shopping list and stick to it.
10. Comparison shop. Some sale prices at one store may be the equivalent regular price elsewhere. Generic, No Name, or store brand products may offer savings over a known brand label.
11. Everything shown in a flyer is not necessarily a reduced sale item. Advertisers show both sale and regular priced items in the same flyer. Businesses want you to buy more than just the sale or "loss leader" items.
12. Purchase travel medical insurance for out of province travel. Emergency medical treatment may be very expensive. Conditions may apply, so read your policy carefully. Pacific Blue Cross offers a discount on travel medical to those who have other benefit plans with PBC.
13. People with disabilities may have additional benefits regardless of age. BC Ferries rate is \$6.50 for the disabled person with no charge for the attending companion. This may apply to other forms of transportation as well, e.g. buses, airlines, etc.
14. Wait for sales, e.g. back to school sales, white sales, seasonal (spring, summer, fall, winter) clearance sales, etc.
15. Property Tax
  - a) Senior home owners can defer property tax payments; however, it will eventually have to be paid.
  - b) If you plan to be in your house for a long time, consider equal payment options. Any interest earned on your payments is not considered income.
16. Income Taxes
  - a) Non-RRSP Investments – You don't have to pay income taxes on disbursements to an investment held outside on RRSPs if the value of the investment is still below the book value. Tax receipts must be submitted along with a calculation. As income tax rules can change, it is always best to consult a tax expert.
  - b) Claim all medical/dental benefits not paid by your benefits plan, e.g. eye glasses
  - c) Consider pension income splitting to possibly reduce payable income taxes
  - d) Claim disability amounts, if applicable. You must have supporting documents to prove disability.
  - e) Make all charitable contributions in the name of one spouse to maximize tax credit.
  - f) Disability pensions/allowances are tax free. Veterans are eligible for disability pensions for a wide variety of causes. Apply for all disability pensions/allowances that you may be eligible for.
  - g) Always consult a tax professional or CRA, if in doubt, since rules or requirements could change.
17. Theatres, Cinemas – Some matinees and early performances may have reduced rates.
  - a) Oakridge Cinema has a seniors special once a month
  - b) Richmond Centre, Wed at 11:00 – donation to food bank, free coffee
  - c) Silvercity, Tue for \$6.00
18. River Rock Casino parking is \$2.50 for the day.
19. Translink single use tickets are valid for 90 minutes from the time of activation, so if you can accomplish what you intend to do and return within the allotted time of 90 minutes, you would save the cost of a return ticket.
20. Aeroplan Points
  - a) Aeroplan points "Speedpass" from Esso will add 500 points
  - b) Check Aeroplan points with different airlines, as each have different rates.
21. Insurance Companies – Johnson Inc. offers MPRA members Travel Medical/Trip Cancellation and Home Insurance coverage at preferred rates.
22. Income Tax Services - Robel Income Tax Service Ltd, 7400 Railway, 604-241-7575 – appears to be a good company for preparing income tax returns.
23. Canada Pension Plan
  - a) Provides a death benefit of \$2,500 that is tax free, but it must be applied for.
  - b) Split CPP with a spouse, if over the age of 60. Benefit continues after death.