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The Golden Mountaineer Card

The West Virginia Bureau of Senior Services has partnered with the Elder Abuse Hotline, West Virginia Aging & Disability Resource Centers and West Virginia Division of Tourism to offer all West Virginians age 60 or older the Golden Mountaineer Card. With this free discount card, seniors can save on hundreds of products and services offered by businesses statewide.

To get a card contact:

West Virginia Bureau of Senior Services

1900 Kanawha Blvd. East;
Charleston, WV 25305

Located at :

Town Center Mall, 3rd Level;
Charleston, WV

(888) 968-4462

(304) 558-3317

Or visit:

<http://goldenmountaineer.wv.gov>

Practical Ways Seniors Can Cut Expenses

By Philip Moeller

1. Shop for new Medicare coverage. It is a mistake to assume that last year's Medicare coverage is still the best deal for you.
2. Try one shopping trip a week. This will limit impulse purchases, force you to do better meal planning, and also cut down on car expenses.
3. Bargain for lower interest rates. Why should everyone benefit from lower rates but you? If you have any debt outstanding, now is the time to seek a better deal.
4. Pay annually if you can. Insurance and other annual services will let you pay the bill in smaller monthly installment payments. But while these monthly payments are not considered a loan, that is exactly what they are. You wind up paying the equivalent of interest in the form of higher payments.
5. Buddy up on groceries. Build a shopping list for that weekly supermarket trip with a neighbor or other friend. You'll get some good social time and save money by buying larger sizes and splitting them.



*"Yoo-hoo! My husband gets the senior-citizen discount!
Yoo-hoo, Officer, yoo-hoo!"* Continued on back...

6. Buddy up on travel, too. Every time you find yourself going on an errand by yourself, ask if there might have been a friend you could have taken along. And for vacations, it's often possible to lower the per-person costs if you travel with friends.
7. Brew it yourself.
8. Don't buy movies and books. The library remains a great way to save a buck on books and movies. If you're comfortable with eBooks and streaming videos, check to see if your library offers digital lending.
9. Never pay a late fee. Make a list of when all your payments are due. If you use online bill payments and are not worried about overdrafts on your bank account, set your recurring bills for automatic payment and save time along with those late fees.
10. Unplug unused devices. The results will show up right away in the next month's power bill. Most electronic devices use a bit of power even when you're not using them. Make it a habit to only plug things in when you're using them.
11. Turn off heat to unused rooms. This is a no-brainer, but it's surprising how many obvious things we don't do. If you use hot-water radiators, make sure you bleed off any air pockets that have built up in them since last winter.
12. Use programmable thermostats. Why heat up (or cool down) your home when no one is there?
13. Merge your home phone and cellular services. As the number of cell phones continues to soar past the total for landlines, the question of whether you really need both is getting louder.
14. Generic is good. Look for generic store brands and give them a try. And when it comes to prescriptions, there is even less reason to stick with branded drugs if identical generic versions are available.
15. Flaunt your age for discounts. If there is one virtue of old age that is worth exploiting, it is senior discounts. Look for them. Use them.
16. Make your own birthday and other event cards. By crafting your own messages, you will save money. Even more, that personal touch will probably make a very favorable impact on the recipient.
17. Drink water, not soda. And I don't mean bottled water. Changing this single habit will help your wallet gain weight while the rest of you slims down.
18. No partial loads. Do not waste energy, water, and detergent by doing partial loads of dishes or laundry.

