

An Anthology of Timely Tidbits and Fascinating Factoids for

Savvy Jersey Seniors



Advice, Humor, and Miscellaneous Words of "Wisdom" For and About Seniors

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Welcome

Welcome to the second issue of Savvy Jersey Seniors (SJS). In this edition, we catch you up on mail-in voting in the coming Presidential election and begin a multi-issue look at the growing popularity of online dating for seniors. If you have ideas for topics that you'd like to see us tackle, just drop us a note at savvyjerseyseniors@gmail.com. Ditto if you'd like us to take a deeper dive into a subject that we have mentioned in passing.



Senior Online Dating:

Surprise! Seniors have embraced online dating...especially during the Pandemic.

Most people agree that dating online is much like dating in real life—you might have to look through dozens of profiles until the right one catches your eye. But you can do it from the comfort of your living room.

A Pew Research poll reported that 19 percent of seniors ages 55 to 64 have used online dating sites or mobile apps. But for seniors 65+, the number drops to 13%.

Popular sites include Match, SilverSingles, Elite Singles, Eharmony, OurTime, Christian Mingles, Zoosk, Senior FriendFinder, OKCupid, and SeniorMatch. And the brand with the most senior clout, AARP, has also joined in the fun, partnering with HowAboutWe.com.

Interested? First, understand that there will be an almost immediate "upsell" after you sign up. But users seem to agree that subscription-based sites generally offer better service and results than the free dating sites. Apparently, Vidamora.com is the only totally free site.

Continued on page 2 🍷

Meet SJS's Man Mark:

To find out what online dating is REALLY like, SJS has imposed on a friend of the publication to give it a try. Mark is an early 70s professional who has been divorced for 15 years and lives in Moorestown.



silver
SINGLES 

In our next issue, Mark will introduce himself and let us all know about his online dating experiences courtesy of OurTime and Silver Singles. Stay tuned.

The SJS Poll

Just like you, we're interested in what our friends and neighbors across the region are thinking. So, we're recruiting 100 folks, who will be asked to respond to a question or two for each edition...and who will always be anonymous.

**TELL US WHAT
YOU THINK**

For example, for our next issue we'll be continuing to look at online dating for seniors, so the questions are:

1. Have you ever tried online dating and, if you have, what was your experience on a scale of 1 (low) to 10 (high)?
2. In addition, how many people do you know who have tried it and how would you rate their collective satisfaction (using the same 1 to 10 scale)?

If you would like to be part of this Fabulous/Anonymous 100, just drop us a note at savvyjerseyseniors@gmail.com.

Senior Online Dating: *Continued*

As for how the sites are generally regarded, here's a look at what Newsweek magazine reported as some of the best dating sites for singles 50 and over:

♥ **eHarmony**

Consistently ranked at the top for dating apps for senior citizens. The basic membership is meant for people trying to get a sense of how the site works, but if you're truly interested in finding someone who's in it for the long-haul, then upgrading to a premium membership is well worth it. The membership allows you to see your match's photos, who has viewed you, your match's distance, and unlimited messaging. Free to sign up, but for unlimited messaging, searching, and profile viewing, you must sign up for a paid membership: \$59.95 for one month, \$39.95/month for 6 months, \$18.95/month for one year, \$9.95/month for two years.

♥ **Match.com**

Considered one of the world's largest online dating networks. While you may want to join the senior singles community, there are other groups as well - such as divorced, Christian, gay singles, single parents, and more.

♥ **OkCupid**

More than 50 million registered users...not all seniors. To make sure that senior citizens find someone that they can genuinely connect with and are compatible with, OkCupid's sign-up includes answering a questionnaire, with questions such as "Would you rather share a kiss in a tent or a kiss in Paris?" and "Would you rather go to a concert or watch a sports game?"

♥ **OurTime.com**

More than 8 million members. For senior singles who are looking to settle down for committed relationships, are looking for pen-pals, friends, and even marriage partners. Free 14-day trial period, \$29.99 for one month, \$17.99/month for 3 months, \$11.99/month for 6 months.

♥ **SilverSingles**

Has over 50,000 new sign-ups a week and is able to match around 2,000 couples on a monthly basis. Sign up is free and the member's profile is straightforward with a substantial amount of information that shows the user's personality and character. The downside though is that you have to upgrade your subscription to actually see the person's profile pictures. They aren't readily available to people using the service for free.

♥ **SeniorMatch**

Strictly for seniors, the site does not let anyone younger than 45 join. The standard membership is free and allows you to send 50 "winks" to other members to express your interest in them, but you won't be able to message them. Being able to initiate conversations is something reserved for premium members.

♥ **Elite Singles**

Eighty percent of its members hold a Bachelor's, Master's, or Doctoral degree. Picks out three to seven suitable senior singles for you every day.

♥ **Zoosk**

With 40 million members worldwide, Zoosk is popular with senior singles due to its simple registration, functionality, and easy-to-use design. It doesn't take more than 10 minutes for you to sign-up and to make your profile which includes basic information like your gender, your gender preference, birthday, email address, and location.

♥ **LoveBeginsAt**

LoveBeginsAt.com is a dating site for people 40 and over. Apart from the dating profiles that other sites have, LoveBeginsAt has exclusive members events such as local single nights. There are also several blogs and tips from dating experts that are meant to help members make the most out of their dating profile and their experience.

Continued on page 3 ➤

Words of Wisdom

- Henry Ford: "Anyone who stops learning is old, whether at twenty or eighty. Anyone who keeps learning stays young. The greatest thing in life is to keep your mind young."
- Public relations giant Edward Bernays was asked why he still subscribed to Playboy at age 90. His reply: "The same reason I read National Geographic, I like to see places I'll never visit."

Teenage Grandchildren? Drones

Many seniors look for activities to share with their teenage grandchildren. If that's you, consider flying drones. That's what Parker and Sarah from Port Norris decided to do with their 14-year old grandson Colin from Vineland. Colin's mom signed him up with the South Jersey Silent Flyers which meets outdoors at Tomlinson Mill Road and Kettle Run Road in Marlton in Evesham. The club is an affiliate of the national Academy of Model Aeronautics (AMA). For more information, contact Ken Cohen at 215-806-7500.



Senior Online Dating: *Continued*

Two Case Studies: Successful Long-term Matches:

John, 64, and MaryAnn, 62:

MaryAnn: "Five years after splitting with my ex-husband I decided to try online dating. I tried two websites: Match and Zoosk. It can be a little intimidating putting yourself out there however I would say overall it was a positive experience. After communicating through the website, you decide if meeting is an option or not. I met many interesting men (dinner, cocktails, or the old standby Starbucks) and of course a few very strange ones! Chemistry is important and hard to explain why or why not it occurs but you will know when you have met the right person for you. My advice would include: always be true to yourself and your values, exude confidence and most importantly enjoy yourself! I believe online dating is definitely worth the journey. You will be nervous and it will feel awkward at times but don't give up! Have been going out with John for last two years.

John: "I was on Zoosk for approximately six months. Conversated with many women, using selection process of photos, then their self-described bios. Invested many weeks, not hours or days and texted through the dating site before actually meeting. Could have gone out every night and some weeks did. Met probably 20 women and had good experiences. Saw several for months and some for several years. Finally met MaryAnn."

Diane, 71, and Steve, 73:

Met on eHarmony. Not married but have been together for more than 10 years and own three homes together.

Diane: Went out with "probably more than 15" men she met online...several more than once; no bad experiences.

Steve: Has several family members who married people they met online...using J-date.



There are lots of "how to" articles online with suggestions about how to approach online dating. Most cover the Big Three: how to create your on-line profile, how to actually connect with someone whose profile you like, and how to be smart about your safety and security. Here are a few excerpts from the experts:

Profile Building

Your profile should be a window into your lifestyle and personality; think of it as an advertisement that describes who you are and what you are looking for. Make it interesting and unique. Choose recent pictures that are flattering but accurate.

Chatting Online

Online relationships start with private messages that you send or receive. If you spot a profile that sparks your interest, send a message to see if you can establish a connection. Don't use short or ambiguous phrases. Keep in mind that most people send and receive many messages on a regular basis before they find someone they want to meet in person—so don't get discouraged if you don't find success right away.

Safety and Security

Safety and security are of utmost importance when dating online. Only use trusted sites, actually compare security measures on various providers, and choose the one that best matches your comfort level. Some sites, for example, say they manually review all profiles to ensure users are real and serious about dating.

Mail-In Voting in New Jersey



The November 3rd Presidential election will be primarily a mail-in event in New Jersey. Governor Phil Murphy says all of the state's active registered voters will receive ballots in the mail, though there will still be some in-person polling locations across the state where voters can cast a paper provisional ballot.

Murphy says voters can put their ballots in the mail, drop them in one of several secure boxes to be set up across the state, bring them to the appropriate polling location on Election Day, or vote provisionally in person.

To check if you are registered to vote in the Garden State **Continued on page 4** ➡

Downsizing? Make a Floor Plan

When you decide to "downsize," DO determine what to keep based on what fits and what is important to you. But DON'T keep things because of the way you used to live. Look at your current lifestyle! And try making a floor plan to scale to see whether that Chippendale breakfast will really fit in your new space.



Mail-In Voting in New Jersey *Continued*

you can go to bit.ly/3bn4gnj. To register you must be a US citizen, 17 years old, a resident of the county for 30 days before the election, and not serving a sentence of incarceration as a conviction of any indictable offense.



The deadline to apply is October 13 and you can register online. You will need your date of birth and one of the following forms of identification in order to use New Jersey's online voter registration system: a current and valid ID Card issued by the New Jersey Motor Vehicle Commission (MVC) or the last 4 digits of your social security number.

To use your social security number, you must have the ability to sign on-screen or upload your signature to complete the registration process. If you don't have either form of identification, you can still register by mail to vote. Go to <https://voter.svrs.nj.gov/register>.

Now, here's what you need to know about the new voting setup:

- ✓ Every active registered voter will automatically receive a ballot with prepaid postage in the mail.
- ✓ County clerks must mail ballots to all of the state's approximately 6.2 million voters by October 5.
- ✓ There will be no sample ballots. What you receive is what you use to vote.
- ✓ Use black ink.
- ✓ All ballots must be sent through the U.S. Postal Service, postmarked by November 3, and received by county election boards by 8 PM on November 10th—a week after Election Day.
- ✓ Ballots that lack postmarks because of postal error must be received by 8 p.m. Thursday, November 5th to be counted; that's 48 hours after in-person polls have closed.
- ✓ The goal of a largely mail-in election is to create more social distancing by cutting down lines at polling locations and providing people concerned about voting in person an alternative.

In our July 7 primary, 40,845 ballots (2.7%) were rejected, the majority because they lacked a signature or arrived too late. That may not seem like a lot, but it was a big jump from 2016, when 5,176 (0.4%) were rejected. What if you don't receive a ballot in the mail? If you have problems, you can visit the state's election website at <https://nj.gov/state/elections/index.shtml> or call the state's Voter Protection hotline at 1-877-NJVOTER, or reach out to your local officials. You can also track your ballot on the state's elections website.

Home Caregivers for Seniors

As the population continues to age and the cost of senior living facilities and in-home care rises, more family members are becoming caregivers. According to the Bureau of National Labor Statistics, there are 40.4 million unpaid caregivers of adults ages 65 and older in the United States. Most American adults say a family member is caring for their aging parent, who needs help handling their affairs or caring for themselves. These family members are called informal caregivers and they are not paid for their services. But beware of "caregiver fatigue."

Rejection of Mail-in Ballots

More than 550,000 absentee ballots cast in this year's Presidential primaries were rejected by state election boards. That's far more than the 318,000 ballots rejected in the 2016 general election. The most common reasons for rejection are late arrivals, signatures that are missing or don't match those that are on file, and errors in marking the chosen candidate.

Election Anxiety

According to an NBC News survey, 55% of Americans aren't confident that the November election will be conducted fairly. That same percentage of all voters say they are likely to cast their ballots by mail.

Almost two-thirds of Republicans (65%) are skeptical, while 46% of Democrats say they are concerned. And almost 9 in 10 of Democrats (86%), 63% of Independents, and 23% of Republicans want to change election laws so everyone can vote by mail.

Senior Voting Power

Seniors flex their muscles on Election Day. According to a study by Harvard and Yale researchers on voting experience and age correlation, 90% of all Americans ages 60 and older are registered to vote. Only 75% of adults ages 18 to 30 are registered.

In the 2016 presidential election, 71% of Americans over 65 voted, compared with 46% among 18-to-29-year-olds, according to U.S. Census Bureau data. In fact, for nearly 40 years, the turnout of older voters has significantly outpaced that of younger voters.

Oldest U.S. Presidents at Inauguration

1. Donald Trump, 70 years, 220 days
2. Ronald Reagan 69 years, 348 days
3. William Harrison 68 years, 23 days
4. James Buchanan 65 years, 315 days
5. George H.W. Bush 64 years, 222 days
6. Zachary Taylor 64 years, 100 days
7. Dwight Eisenhower 62 years, 98 days
8. Andrew Jackson 61 years, 354 days
9. John Adams 61 years, 125 days
10. Gerald Ford 61 years, 26 days

Jump-Start the Fireplace

Replace newspapers with dried orange and lemon peels. They smell better, produce less creosote than newspapers and the flammable oils inside the peels enable them to burn longer.



Saving Your Plants When You Travel

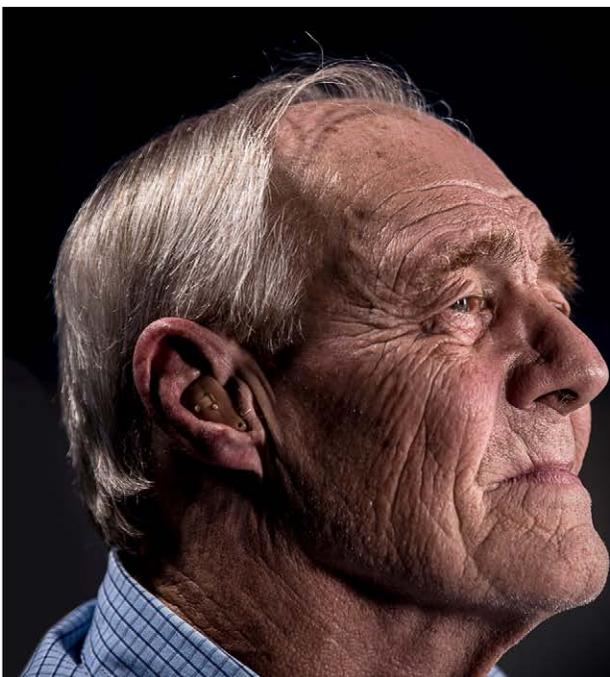
If you plan to be away for a few days but don't have someone to water your plants, cover each with a plastic bag with some holes in it, but don't let the plastic touch the leaves. Put them in the shade and the plastic will retain moisture and recapture some of the plants' natural transpiration.

Hearing Aid Technology

People with hearing loss have many more options available to them than a decade ago. Hearing aid technology has advanced significantly in recent years. They are smaller, sleeker and more stylish. The sound quality is much better. Advanced features allow for more connectivity, customization and tracking.

Here are some of the features available on different models of hearing aids:

- Smart phone connectivity.
- Rechargeable hearing aids.
- Health and wellness monitors.
- Fall detectors.
- Language translation.



Hearing Loss and Dementia

Approximately one in three people between the ages of 65 and 74 have a hearing loss, making it the third most common health condition affecting older adults, according to the National Institute of Aging (NIA). Hearing loss, however, can strike at any time and affects people of all ages. More than 32 million Americans (more than 10%) report difficulty hearing.

While loss of hearing is frustrating, its consequences are much more serious than originally thought. A 2012 Johns Hopkins study revealed that hearing loss is related to walking problems, falls and dementia. The study found that mild hearing loss doubled the risk of dementia, while moderate loss tripled the risk. People with severe hearing impairment were five times more likely to develop dementia.

Outdoor Heaters

Now that the seasons are changing but you still want the outdoor safety from COVID-19 that comes from being outside, you may be considering an outdoor heater. You have three options: electric, propane, and natural gas. Electrics are low maintenance and convenient, but need access to an outlet. Propane is much like what you do for your gas grill, but must be well-ventilated. Natural gas is connected to a stationary gas line, but provide "exceptional heat."



Financial Aid for Your Adult Children

Nearly three in four parents with adult children say they help their grown kids with their finances, according to a study from CreditCard.com.

This arrangement, however, presents a potential danger to both the parents and the adult children. It's estimated that parents provide \$500 billion in support of their adult children. And the average boomer contributes as much to the financial support of their adult children as they do to their retirement savings.

