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BOSTON METRO EDITION

Online romance

Pitfalls, rewards



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Online dating for 50+ singles has rewards and hazards

By Brian Goslow

Jo Ann Eichelberger did not join SeniorPeopleMeet.com looking to find a new partner or even a date. Divorced for 18 years, she had been busy raising her son, helping her mother enjoy her final years of life and, apart from a few dates at the encouragement of friends or with friendly acquaintances, she was "done with the male species," she said.

"I did it as a joke to show my friend who couldn't find a date — even though she was on every dating site (that she must have been doing something wrong)," Eichelberger said. "I saw SeniorPeopleMeet and said, 'This would work.' Then she said she wouldn't go on a site with the word senior on it. So I went on as a joke and the joke was on me."

A year later, Eichelberger was happily married.

Soon after Eichelberger joined, SeniorPeopleMeet realized many potential customers might not want to be associated with the word senior and became OurTime.com. Members must be 50 or older.

In the past two years, OurTime.com has seen its membership increase 400 percent. Its relationship expert, Dr. Terri Orbuch, said the website provides a targeted experience in finding a companion, someone to spend life with or share experiences with.

"A lot of the concern for those 50 and older about online dating is everyone is younger and everyone is going to want someone younger than them," Orbuch said. "On OurTime, they're in a safe, successful area where everyone's the same age with the same attitudes, religious beliefs and interests."

That's why Brian Eichelberger joined. At the time, he had been divorced for four years after an 18-year marriage and nearing retirement as a prison correctional officer. "I was on another dating site for a short time and not getting any results," he said. "There were too many younger people and people playing games. I came across this site and said it might work for me."

Brian and Jo Ann found each other through an OurTime.com notification that their profile suggested they had common interests. "I was only on it for a few days when I heard from Jo Ann with a nice compliment on my writing style," Brian said. Since she wasn't planning on dating, she wrote Brian and told him he'd find someone.

That might have disappointed weaker hearts, but not Brian's. "It was nice," he said. "She was the only one who wrote and complimented me on my profile. I told her, 'You sound like a nice gal and I'd like to meet you anyways.'"

One date led to another and less than five months later, they were engaged. Their wedding invitations read, "We clicked!" in tribute to their online-inspired romance. Now retired, Brian, 58, moved to Agoura Hills, Calif. to



John and Debbie Valentino

spend his life with Jo Ann, 56. She plans to continue working as an airline flight attendant until she reaches 60; her love of traveling has introduced a whole new world to her husband, who hadn't taken a vacation in eight years. He was into motor sports and classic cars.

They honeymooned in Hawaii and have subsequently vacationed in Boston, New York, the Caribbean and most recently, Alaska, where they both ziplined. "We got as high as 90 feet and as fast as 45 miles an hour," Brian said. "It was a blast."

OurTime.com's Orbuch said most single people over 50 have experienced a divorce, the loss of a loved one or the end of a long-term relationship. They place a higher value on relationships and companionship than they did when they were younger. "You're more confident and a better judge of character," she said.

The online process encourages people to really think about what they're looking for in a partner — and about what attributes they're bringing to a prospective relationship. "Unlike traditional dating, with online dating, you might talk and work out things you want to say beforehand with a friend or a relative," Orbuch said. "You can have them look at what you write before you send it. They might say, 'Sell yourself more.' It's a confidence booster to have them involved."

Stonehill College sociology professor and relationship expert Patricia Leavy, author of *Low-Fat Love* (Sense Publishers), said folks in their 50s and older may have insecurities about dating either because they haven't been terribly successful at it — and therefore are single — or they are divorced and "starting again." She sees the initial process of online dating as a way of "dipping a toe into a cold pool instead of diving in head first."

"Online dating is appealing because you can do as much or little of it as you choose," Leavy said. "It can be 'fit in' to your life as you see fit and it allows a lot of screening out of inappropriate matches based on politics, religious values, interests and other factors that may become increasingly important as we mature."

Just as love can be blind in face-to-face relationships, it can be even more so online when the person on the other end is not who

they say they are.

Andy Scott, principal partner of Scott-Roberts and Associates, LLC, formed MyMatchChecker.com with fellow retired law officer Robert Buchholz to fill the hole of what they saw as the inability of daters to do background checks on people they met online prior to meeting them in person.

"I've heard from many women, 'He sent a picture and when we met, he was 10 years older and 50 pounds heavier,'" Scott said. "The Internet makes you think you're having a person-to-person conversation but you're dialoguing. People are creating their image. You might think he's humorous but the guy could be in an apartment you wouldn't think of going to, wearing a t-shirt and in his underpants, drinking a beer."

Scott said 99 percent of people of questionable character online are men: Some are sexual predators; others are looking to take advantage of women. "You're creating a mental image — he's funny, he's witty and seems intelligent," he said. "Online, people don't let their intelligence do what it normally does — use their vision, hearing and intuition the way they do when meeting someone face to face. Ninety-eight percent of that is shut down because the meeting is on the Internet. "You become enamored with this fictitious person you've never met," said Scott. "You develop a crush on them and find yourself willing to throw your whole world at them."

He said twice he's had to talk a client out of sending \$60,000 to a bank account, supposedly of a foreign country holding a man who said he was from the United States and had been arrested in a bad business deal and needed to settle the case so he could be free to come marry her.

"The biggest question we get is how do I know that the person I'm talking to is giving me their real name," said Scott, noting that online, people tend to reveal much more about themselves than they would if that person was sitting with them. "The first couple of times you chat, you talk about family, where you work, where you went to college and high school — those are all investigable clues."

MyMatchChecker.com offers its clients a comprehensive background check of any questionable elements in a person's past, researching criminal histories, checking sex offender registries or the FBI Terror Watch List and whether there are any pending criminal cases. If nothing comes up, MyMatchChecker.com will check online sites such as Google and Yahoo! to help confirm that a person is who they say they are.

"Not every search is going to be perfect," Scott said. "Just because you don't find anything doesn't mean they don't have a record; it could be it hasn't been recorded yet or it

was under a different name."

Debbie Valentino had been divorced 11 years before joining the online dating field. "I'd have a couple of dates and then stop," she said. "I was raising my daughter. When I saw SeniorPeopleMeet, I said, I guess that's me. I liked that it was my own age group."

She had tried other online dating sites, which weren't age specific, and found most of the men weren't as advertised. "Guys would ask if I was athletic and then I'd meet them (expecting them to be muscular and fit) and I'd end up saying to them, 'What do you do, play darts?' Eventually you're going to meet the person so why play games?"

Her own profile stated she had been in the U.S. Marine Corps. "A lot of guys were intimidated by that," Debbie Valentino said. "I was shocked." Not John Valentino, who had been divorced three times and tried various online dating sites until a 48-year-old woman on PlentyOfFish.com told him he was too old for her at 55. "I wanted to tell her I was in better shape than guys 30 years younger than me," he said.

Realizing he'd best stick to his own age group, soon after signing up for SeniorPeopleMeet.com, John Valentino was attracted to the smile of a woman in a notification the company sent to him stating she was someone in his area he might be interested in. "I sent her an e-mail right away that said, 'You look so kissable,'" John recalled. "She wrote right back and asked, 'In what way am I kissable?'"



Jo Ann and Brian Eichelberger

Simple things had attracted them to each other. "His profile said he had six cats and I love cats," Debbie said. "He liked a lot of the same music I did; we both like blues, blues rock." He lived in the southern part of New Jersey, she in the central part. They met after two weeks of talking online.

"As soon as we saw each other, we gave each other a hug and we haven't stopped hugging since," John Valentino said. "Five minutes after we met, as soon as we touched each other, I knew." Debbie Valentino, now 54, said it took her a few days to realize she had strong feelings for John, now 57. "Then I was in love," she said. Nine months later, they were engaged. They got married the following year. "We didn't tell anyone," John Valentino said. "We had a family wedding on the beach the following year."

Fed up with New Jersey winters, the two have since moved to Pensacola, Fla. "On our third date, she said she'd like to live by the shore," John Valentino explained. "She asked me my travel plans and I said, 'Baby, I'll go anywhere you want to go even if it's South Dakota with four feet of snow.'"

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Why Medicaid matters for people with Medicare

By Ron Pollack

You've worked hard, saved what you can, and you think you're pretty well set for retirement. However, as recent stock market fluctuations make clear, a lot can happen to derail your good planning.

For example, you might end up needing more long-term care than you expected. If that happens, the good news is that there's already a safety net out there for you and your family. It's called Medicaid and it's the state and federally funded health insurance program that serves millions of seniors, children and people with disabilities. In fact, more than one in six Americans over 65 rely on it.



Families USA

Unfortunately, there is a big misperception among many people that Medicare pays for nursing homes or home care, but that's simply not the case for most people. Medicare only pays for long-term care in very limited circumstances. In most cases, you'll have to pay yourself unless you have a long-term care insurance policy. Even if you have that kind of insurance, many policies only cover costs for a limited time or for cer-

tain services. With nursing homes averaging over \$70,000 a year and home health aides costing \$19 an hour, you may soon find that you've used up most of your life savings.

Luckily, the Medicaid safety net can help you get the care you need. Over 60 percent of nursing home residents rely on Medicaid, but Medicaid isn't just about nursing home care. Medicaid also pays for services that help people stay in their homes longer, such as home health aides or transportation to doctors' appointments. Medicaid pays for some home care in every state, but the coverage of specific services varies.

Medicaid doesn't just help you; it also helps your family. If you're married, Medicaid includes financial protections for your spouse. That means that if you're in a nursing home, your spouse can keep some money without affecting your Medicaid eligibility. Thanks to health care reform, after 2014, that same financial protection will apply if you need home care, so the cost of your care won't impoverish your spouse. Furthermore, because Medicaid covers the cost of your long-term care, your family won't have to. By providing care at home, Medicaid gives your family members more time for their jobs and families, lessening the stress for everyone.

Millions of seniors and their families rely on Medicaid. Unfortunately, severe program cutbacks are a real possibil-

ity, especially in light of the ongoing deficit debate. The U.S. House of Representatives already passed a proposal to make drastic cuts to the Medicaid safety net. Although this legislation did not pass the Senate, the threats continue. The latest debt compromise includes the formation of a 12 member "supercommittee," and in order to meet their Thanksgiving Day deadline for a plan to reduce the deficit by \$1.5 trillion, Medicaid will likely face the chopping block.

Medicaid cuts would inevitably mean less help for seniors who need long-term care. There's a better way to tackle our deficit than placing the burden on aging Americans and their families. That's by getting rid of tax cuts for the wealthy and closing tax loopholes for corporations — in short, taking a balanced approach to deficit reduction that makes everyone pay a fair share. Dismantling Medicaid and leaving seniors on their own to pay for long-term care would be the wrong way to go. We need to make sure that the Medicaid safety net is there to help you and your family with the high costs of long-term care.

Ron Pollack is the executive director of Families USA, a national organization for health care consumers. It is nonprofit and nonpartisan, and its mission is to secure high-quality, affordable health coverage and care for all Americans. Online: www.familiesusa.org.

Super John: Kerry has big items on agenda

By Al Norman

John Kerry has some big decisions to make.

The senior senator from Massachusetts, as a member of the so-called supercommittee in Congress, has to come up with \$1.5 trillion in cuts to the federal budget. There are those in Congress who see this as a super opportunity to cut programs like Social Security, Medicare and Medicaid. I am hoping that John Kerry is not one of them.

The supercommittee has only until Nov. 23 to make its recommendations, which will be fast-tracked for an up-or-down vote in Congress a couple of days before Christmas. Lawmakers will not be able to make changes to the supercommittee's recommendations.

It has already been leaked that President

Obama will be recommending that the Social Security retirement age be raised to 67. As baby boomers already know, the retirement age for them is already on the rise. Social Security has not contributed to the federal deficit — it has alleviated it. Its trust funds

have been used in the past to lower the perceived deficit. The system is

solvent in the near-term, and can be fixed without breaking the intergenerational bond between today's workers and the retirees who paid into the system for decades.

More worrisome is the fear the Congress will cut the Cost of Living Adjustment (COLA) for Social Security. The COLA already doesn't reflect the real cost of living facing older people due to higher than average use of medical services and medications.

Then there is Medicare. More than 1 million people in Massachusetts depend on

Medicare. Most beneficiaries on Medicare live on modest incomes. More than half have a household income of less than \$20,000 per year. Any plan to raise the eligibility age for Medicare to 67 or increase copayments would hurt many of Kerry's constituents who get their health care from an employer.

Finally, 1.2 million people in the Commonwealth depend on Medicaid as their health plan. If they need long term care or nursing home care — it is the Medicaid program that must address that need — not Medicare. Already the Medicaid program is full of holes, like vision, hearing and dental care. It's a safety net program, because if people fall through the net here, they fall into the no care zone.

The supercommittee needs to find ways to protect income support and social insurance programs for low-income Americans. A balanced strategy must include revenue raisers and, where necessary, spending cuts.

Raising the tax rate on upper income earners (including unearned income), and on corporate revenues, is a reasonable sharing

of the burden of meeting our obligations to the vulnerable in our communities. Closing tax loopholes and exemptions, or means testing deductions and exemptions, is also an approach worth considering.

Reducing the federal budget deficit is important, but spending cuts should not be made at the expense of economically disadvantaged seniors and younger Americans. Due to the recent economic downturn, more seniors than ever need assistance and support to make ends meet. Any plan that relies only on budget cuts, with no expanded revenues, is unfairly targeted at the poor and middle class, who have contributed the least to our current economic crises.

So, make a call to Kerry's Boston office at 617-565-8519. Tell him to stand firmly against cuts to Social Security, Medicare and Medicaid. After all, he is now our "senior" senator.

Al Norman is the executive director of Mass Home Care. He can be reached at 413-773-5555, or at info@masshomecare.org



Push Back

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public policy and computer science, went to the theater, visited museums and talked psychology with friends. There isn't an expiration date when it comes to growing

► Online

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The couple's laughter and appreciation for each other is infectious. "It's an incredible time in my life," John Valentino said. "Though I'd been married in the past and was a veteran of many relationships, it was not until I met Debbie that I understood what it meant to have someone be, 'The love of my life.'"

mentally, emotionally and spiritually. A lesson the oldest members of our society are teaching us every day.

Sondra Shapiro is the executive editor of the *Fifty Plus Advocate*. Email her at sshapiro.fiftypusadvocate@verizon.net or read more at www.fiftypusadvocate.com

And what of Jo Ann Eichelberger's friend, the one who caused her to sign up for SeniorPeopleMeet.com in the first place?

"She couldn't believe this (me being married)," Eichelberger said. "I asked her, 'Now do you believe you can do it?' She'd been through JDate.com and Match.com and Fishinthesea.com. I told her to try again. She met a guy in Monterey on OurTime.com and they've been seeing each other for six months."

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