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ON THE COVER: Eastham counselor Susana O'Hara discovered a postcard written by her great-grandfather that filled a gap in her family history and led her to the concept of psychological legacies. See story on Page 3.

[MERRILY CASSIDY/CAPE COD TIMES]

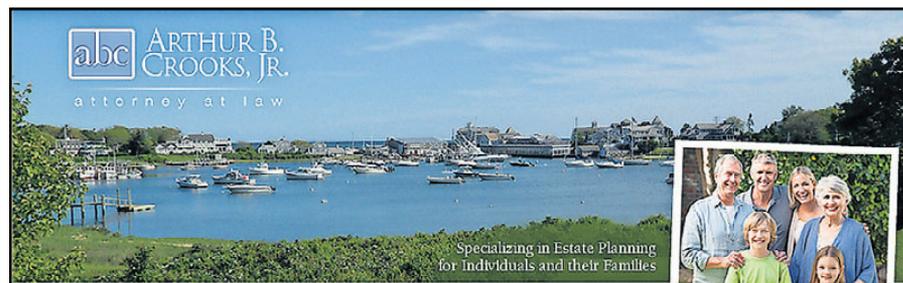
Editor: Patti Bangert, pbangert@capecodonline.com, 508-862-1262

Advertising Manager: Linda Levesque, llevesque@capecodonline.com, 508-862-1331

Designer: Katherine Silvia, GateHouse Media

CAPE COD TIMES

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Dear readers,

It's fall. Some folks joyfully embrace the crisp air and dramatic color shifts, and gladly accept the invitation to hunker down and get cozy for the winter months. Holidays are upon us, and family traditions often elicit some deep thinking about the past, present and future – about what really matters to us – and

even what we might leave behind for others.



There are those who would probably share the same appreciation for this time of year if they didn't have to worry about the basic essentials of day-to-day living. And then

there are the heartwarming

stories in which good souls step up and offer a hand to those less fortunate.

In this issue, contributing writer Mary Grauerholz offers a thought-provoking interview with Eastham psychologist Susana O'Hara about leaving a non-monetary legacy. Contributing writer and columnist Joseph Doolin writes about a population of Cape Cod folks in their "golden years" who struggle with homelessness. It is a compelling story. And contributing writer Joan Graham shows us the great spirit of giving in her story about the Big Fix – Housing Assistance Corporation's annual event that inspires more than 300 people to jump in and volunteer to help neighbors in need of a household fix-up. Graham herself was a Big Fix recipient a few years ago and was eager and happy to tell this story.

Enjoy.

Patti

PATTI BANGERT

PrimeTime and special sections editor, Cape Cod Times



Going through a box left by her grandmother, Susana O'Hara discovered treasures, including postcards written by her great-grandfather August Fischer. [PHOTOS BY MERRILY CASSIDY/CAPE COD TIMES]

Leaving a psychological legacy

Passing the essence of ourselves onto others

By Mary Grauerholz
Contributing writer

If anyone knows the signs of nervous anticipation, it is Eastham psychologist Susana K. O'Hara. She felt the emotional shift — an ordinary day that quickly revved to something very important — as she was in her attic, going through a box left by her Hungarian grandmother. O'Hara hadn't opened the box before, so that in itself qualified as a special moment, but it was one postcard

that made her inner world stand still.

The card was written by O'Hara's great-grandfather, August Fischer, born in Hungary in the 1880s. Fischer wrote the cards to his daughter Maria — O'Hara's grandmother — while he fought on the Russian war front in June 1916. The yellowing card provided guidance to his teenage daughter, affectionately called Babus. "Your mother wrote that you will soon be taking your examinations and then you will have a vacation," the postcard reads. "During the vacation

you will help your mother with everything, won't you, so your mother will not have so much to do? And you will also be obedient to your mother so she will not become sad? Bye, lots of hugs and kisses, Daddy."

It was a simple message, but it gave O'Hara a strong sense of her great-grandfather, whom she never met. "This postcard, and his others, really struck me," she says. "I felt like he had left me a legacy, a psychological legacy. It bolstered me."



Discovering one particular postcard written by Susana O'Hara's great-grandfather in 1916 was a defining moment for O'Hara.

The experience stayed with O'Hara, who counsels individuals and couples at her Eastham practice. Eventually, it led her to the concept of psychological legacies. O'Hara defines it as “the emotional connection created when a person passes the essence of themselves to others.” Recipients of the legacy may be family members, neighbors, communities of complete strangers, or descendants not yet born, she says. When she discovered other people who were curious about nonmonetary legacies, O'Hara devised an outline about how to determine them and carry them through. (See sidebar.)

O'Hara's great-grandfather, of course, knew nothing of the legacy he would leave. While the card is simply paper, for O'Hara it is a unique, revealing link to her past.

For more information on O'Hara and her books, see marry4life.com.

“He was trying to protect them (his family),” she says. “It was very powerful. It let me realize what a nice ancestor I descended from.” She also thought about the pressures on a young man carrying out the responsibilities of being an absentee husband and father, while fighting in a bleak war zone for the Russians in World War I. “All I knew about him is that he was a banker, and that he grew fruit trees in his free time,” she adds. “He was put on a horse and sent to the Russian front.” (He came home safe and sound.)

Knowing who our ancestors are, O'Hara says, gives us a better sense

of who we are and helps us make sense of our lives. O'Hara herself grew up feeling loved and protected, but she also had a gap in her family's history that the postcard helped to fill.

O'Hara herself was born in Hungary and left there in 1956 at age 10, with her parents during the Hungarian Revolution. “Behind the Iron Curtain, life was terrible,” she says. She and her family fled across Hungary into Austria, among armed Russian soldiers and guards on watchtowers, finally reaching Washington, DC. O'Hara eventually got her PhD and became a practicing psychologist, settling full time on Cape Cod with her husband, Thomas O'Hara, in 2013. She credits her parents with establishing a secure family life for her and her sister, who also escaped

“This postcard, and his others, really struck me. I felt like he had left me a legacy, a psychological legacy. It bolstered me.”

Eastham psychologist Susana K. O'Hara

Communist Hungary. “I was fortunate,” O'Hara says.

O'Hara's work as a psychologist, and her volunteer time at St. Joan of Arc Church thrift shop in Orleans, was part of the impetus for her legacy project. “Some of my clients, and others, are thinking, ‘what is important to me and how do I communicate?’” she says.

O'Hara's three children, now in their 30s, and three grandchildren also were a powerful force. Her legacy to them is a book, “How to Marry Right and Avoid Divorce,” and a follow-up book on how to stay happily married. “The books were intended to protect them,” she says. “During my work as a psychologist, I saw how emotionally costly a divorce could be — not all, but some. After being married for 40-something years, I realized there were ins and outs.”

People often don't know whose lives they have touched, O'Hara says. So the key is to be conscious about legacies we can leave, and how to impart them, while we're alive.

“You don't have to have money to leave a legacy,” she says. “Everyone has something to leave. Think of Mother Teresa.”



August Fischer, born in Hungary in the 1880s, wrote postcards to his daughter Maria from the Russian war front in 1916.

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The Big Fix comes to Harwich

By Joan Graham
Contributing writer

Saturday, Sept. 22, was a sunny, windy day in Harwich. It might have just been the result of a weather pattern, but there's a chance it was caused by the energy and enthusiasm of more than 300 volunteers that were swirling throughout town.

Now in its ninth year, the Big Fix is an exciting annual event organized by the Housing Assistance Corporation. Founded 44 years ago, HAC is a 501(c)(3) non-profit whose vision, as stated on its website, is "a strong, healthy and diverse community where everyone has a safe, stable, decent place to live."

The Big Fix is a one-morning event that takes about a year to plan. Seniors, veterans and disabled homeowners, 18 this year, benefit from the hands-on efforts of volunteers who generously give of their time and talent to make home improvements. Volunteers often report that the experience is both fun and rewarding. Bruce, one volunteer, has been a corporate director and VP, among numerous other careers, but has always had a penchant for painting and has volunteered to wield a paintbrush for four years.



ABOVE: Big Fix volunteers prune trees at Barbara and Chris Mack's house. They also installed a new bay window, cleaned gutters and painted.

LEFT: Big Fix volunteers fuel up with breakfast at Monomoy High School before heading out to work for this year's event in Harwich. More than 300 volunteers helped at 17 different homes across the town.

[PHOTOS BY STEVE HEASLIP/CAPE COD TIMES]



That Saturday morning, the cafeteria of Monomoy Regional High School was filled to capacity. A sea of Big Fix tee shirt-wearing volunteers represented the culmination of long and careful planning to organize every aspect of this amazing day. Selecting homeowners, gathering volunteers, matching up volunteer expertise with homeowner needs, fundraising, procuring supplies and, as a lovely, thoughtful touch, obtaining a pot of mums to present to each homeowner at the end of the morning, all have to happen prior to the event.

Alisa Galazzi, CEO of HAC says, the Big Fix is “community coming together.”

The breakfast gathering also included the ceremonial passing of the hammer from Harwich to next year’s Big Fix town, Barnstable.

Chris, a Vietnam vet and musician, and his wife, Barbara, a bartender and crafter who enjoys repurposing items, have lived on their quiet dead-end street for 20 years. The quiet was gone for the morning, however, as car after car pulled up and volunteers, including Cathy, a former HAC client who is now a social worker and on HAC’s board, and half a dozen Cape Associates, Inc., employees got to work. Barbara and Chris, watching as a new bay window

HAC’s Cathy Gibson, left, presents homeowner Barbara Mack with a pot of mums.



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Homeowner Kathleen Elkamoudy watches the Big Fix volunteers at her home in Harwich.

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Volunteer Jack Harney clears brush from around Kathleen Elkamoudy's home.

was installed, gutters were cleaned, painting was done, a treadmill was taken away, limbs fell, and more, said they were “blown away, extremely grateful, flabbergasted” and that “it was a beautiful thing.”

In another Harwich neighborhood, Kathleen, an artist, and her husband, Mamoud, live in the Harwich home they built in 1981. Through the years, a forest had practically grown up around the home. While nobody was heard to actually yell timber, they might have as tree after tree was expertly taken down to the sound of chainsaws. The limbs and brush were dragged off on tarps pulled by volunteers, including Mashpee Boy Scout Troop 36, to a front end loader and tractor trailer donated by the Harwich DPW. Kathleen says of the experience, “We were very blessed to be chosen. It’s incredible, we never could have dreamed it.”

A personal connection

I could barely contain myself when I read two years ago in the Cape Cod Times that Housing Assistance Corporation had a program to help homeowners with repairs they were not able to tackle, either financially or physically, on their own. Called the Big Fix, the one-day event took place in a different town each year. The upcoming Big Fix would be in Brewster — my hometown! My house, then 161 years old, and I (somewhat younger) could both use a big fix. I knew better than to hope they could do much to improve me, but my home would benefit greatly from their ministrations. I quickly filled out the request form, and in time heard back. Yes! My home would be included among the approximately 15 or so to receive first aid in the form of scraping, painting, landscaping and other tasks as needed.

True to schedule, on a bright September morning, fortified with breakfast provided by 99 Restaurants, a dozen or more volunteers showed up at my home and got right to work. Santa’s elves have never worked harder, and in just a few hours, projects that had long awaited strong, capable hands were tackled and accomplished. In a flash it seemed, the volunteers were gone again, and I was left to admire their work with eyes and heart brimming over with gratitude.

—Joan Graham

A collector of friends and art: Lee Bartell's colorful world

By Joan Graham
Contributing writer

“I love color. Others might love neutrals, or earth tones, or black-and-white. I don't know why for me it's 'Bring on the color!' I just love it. And I'm a collector. I have hundreds of pieces of art, and several thousand books. I love everything I've ever collected. And there's a story to every single piece. All my stuff has meaning.”

Paintings, artifacts, anything that speaks to Lee Bartell can and does become part of her collection. Her art jumps across all media, from paintings, photography, sculpture, prints, collage and across the planet as well, thanks to the internet. Even functional items like a hanging lamp, found on Etsy for her new porch, is from Estonia; a pole for a fan is South African. A multicolored sweater is from Slovenia.

Born in Rochester, New York, Lee lived there until the age of 7 when, after her parents separated, she and her mother and sister moved briefly to Florida. Her parents reconciled and the trio took a train (with their parakeet!) to San Diego where her father, an aeronautical engineer who had a plane, but no car, was living. Two years later her parents divorced, and the family stayed in San Diego where Lee learned to play golf, and surf, and ride horses. “It was an outdoor life,” she says.

On Saturdays, her mother would throw them into the car and say, “Come on, girls, let's live dangerously,” and they would go to Baja, Tijuana, and other nearby destinations. Years later, that sense of



One of Lee Bartell's colorful possessions is a custom-made kaleidoscope displayed in the library of her Eastham home. [PHOTOS BY STEVE HEASLIP/CAPE COD TIMES]

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TRANSITIONS

When health changes take the driving wheel

As aging changes how you drive, and if you're lucky, that means trading in the family minivan or SUV for that sports car you've always dreamed of and can finally afford.

But while you may get a new ride, the miles may be starting to show in your reaction time, or visual, hearing or cognitive skills. For safety's sake, keep those annual exams with your doctor and ophthalmologist. Get your hearing checked, too. Try to stay fit, to stave off the incursions of arthritis, diabetes and cardiovascular disease, all of which can diminish your abilities.

The National Institute on Aging, part of the federal National Institutes of Health, cites these age-related driving issues and ways to reduce them:

Stiffness and weakness lengthen your reaction time and limit your ability to turn your head and steering wheel, or press down on a brake, clutch or gas pedal. Physical exercise helps maintain strength and flexibility. Power steering, power brakes and large rear view mirrors can help, as can hand controls for those with leg weakness.

Reduced reaction time can turn near-misses into collisions. Neuropathy or loss of sensation in extremities can contribute to this problem. Compensate by avoiding

times of heavy traffic, stay in the right-hand lane on highways, and maintain more space between your vehicle and the one in front of you.

Eyesight decreases with age, and you may develop cataracts or other problems.

If you experience blinding glare from headlights at night or bright sunlight, or trouble seeing traffic signs clearly, see your eye doctor and avoid driving at night, sunset and sunrise. (Massachusetts law requires drivers 40 years or older to take a vision test when renewing their license, which expires every five years on your birthday.)

Hearing loss may cause you to not notice car horns, sirens and other sounds. Get hearing aids, if needed, and reduce sounds inside your car.

Some medicines can affect your ability to drive safely by making you less alert or sleepy. These may be worsened if take in combination with other drugs or alcohol. Check drug labels for warnings and ask your doctor for guidance.

Several medical conditions may mean driving has to be greatly reduced or stopped. Stroke, sleep apnea, Parkinson's disease, macular degeneration, glaucoma, as well as Alzheimer's disease and other forms of dementia, present serious challenges to safe driving. Seek your doctor's recommendation if

By Rich Holmes
Contributing Writer



There are more
older drivers on the
road and they're
keeping their
licenses longer.

and when to stop or what corrective steps may be taken.

Be realistic about your driving skills, if you think they've declined. Tell your doctor or your family. If the time comes to stop, then do so before your hurt yourself or someone else. According to Consumer Reports, the average American outlives their ability to drive safely: men by six years and women by 10 years.

More than 80 percent of seniors don't discuss their ability to drive safely, according to the AAA Foundation for Traffic Safety. Some avoid it for fear they'll lose their independence and become isolated. It's a real fear: Lack of public transportation keeps many driving.

Consumer Reports says 75 percent of seniors live in areas without reliable, regular public transportation. That's why it's important to consider transportation needs before choosing a retirement home.

Age alone is not an indicator of how safe a driver you may be. Some drivers remain safe well into their older years. Others don't.

In general, older drivers do have better safety records than younger age groups, because they are more likely to use seat belts, not speed and not drink and drive, according to AAA. They also drive fewer miles. However, they are more frail than younger drivers, and therefore more likely to die in crashes than other age groups, except for teens.

There are more older drivers on the road and they're keeping their licenses longer. Of the 32.4 million people 70 or older in the United States in 2016, 23.6 million were licensed drivers, according to the Insurance Institute for Highway Safety Highway Loss Data Institute. The number of drivers 70 and older rose 48 percent from 1997 to 2016.

The National Highway Traffic Safety Administration cites these

warning signs that an older driver may be having difficulties:

- Recent traffic ticket or near accident or crash.
- New scratches or dents on their vehicle.
- Driving too slow or too fast.
- Confused by road signs or lost on a familiar route.
- Illness or medication that may affect driving ability.

If you or an older relative are experiencing such symptoms, it's time for a frank talk. Realize that difficulties may not mean loss of a driver's license or car, but perhaps other actions to improve the situation.

Should you lose the ability to drive safely, Cape Cod doesn't offer the amount of public transportation you'd find in a

metropolitan area, but it does operate regular bus routes and scheduled services via the Cape Cod Regional Transit Authority (CCRTA). Buses run several times daily from Bourne, Sandwich, Falmouth, Barnstable and Orleans to Hyannis, with stops at shopping centers, and, upon request, district courts and Cape Cod Hospital. It also runs buses between Harwich and Provincetown, with stops upon request. Summer

routes run to beaches and other popular destinations.

The CCRTA also provides transportation to area councils on aging, adult day care programs and Boston area hospitals. It offers services for people with disabilities who are unable to use the standard buses or bus routes. Trips must be scheduled a day or more in advance and destinations must be within three-quarters of a mile of one of the standard routes. Interested persons must fill out an application to verify that they meet the Americans with Disabilities Act requirements. Applications and more information on bus services can be obtained through the CCRTA website, www.capecodtransit.org.

Be realistic about your driving skills, if you think they've declined. Tell your doctor or your family. If the time comes to stop, then do so before your hurt yourself or someone else. According to Consumer Reports, the average American outlives their ability to drive safely: men by six years and women by 10 years.



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Artwork and colorful vases of flowers fill Lee Bartell's upstairs bathroom.

BARTELL

From Page 11

adventure would lead Lee to travel widely with her daughter.

Her mother married a doctor who lived in Washington, D.C., and had three children and was, Lee says, a wonderful stepfather. The children were all close in age and formed a happy blended family. Life in Washington was different and difficult at first; the clothes Eastern girls wore were different, the style of horseback riding was different. But she grew to love it. She says her three years of high school were Kennedy's years as president, and her high school was filled with the kids of government and embassies.

Lee discovered a love for printmaking and went to the University of Maryland to study with a well-known printer named George O'Connell. After school, she was accepted in the Peace Corps, but had the opportunity to work at the U.S Pavilion at Expo 67

in Montreal instead. It was a geodesic dome designed by Buckminster Fuller, whom she got to know well. She was one of 2,000 hosts and hostesses, all in their early 20s, throughout Expo. She says, "We had parties and so much fun! At the end, we chartered five planes and took off to a variety of destinations. I chose Paris."

In the late 60s, Lee moved to New York; worked for the Leo Castelli Gallery, which was known for pop, minimal, and conceptual art; and then for Ivan Karp's OK Harris Gallery. Never far from art, she now works part time at the Bill Evaul Gallery in Provincetown.

When it was first published in 1971, Lee read "Diet for a Small Planet" by Frances Moore Lappé, which pointed out that if you take an acre and raise a cow on it for meat you can feed 30 people, but you can feed 300 people if you grow vegetables on that same acre instead. At the same time she read an article in The New York Times which talked about a butcher shop selling horse meat, an unpalatable thought to her. It

was an easy transition for her to become vegetarian and then later vegan.

Lee and her husband, who later divorced, adopted a newborn baby they named Morgan. When Morgan was 9, Lee started taking her on birthday trips each year. They visited London, Paris, Mexico, Greece and Italy. Morgan, who has been married twice, says both of her husbands wished Lee had been their mother.

Lee and Morgan moved from New York to the Berkshires while Morgan was in school. Morgan went to college at UC Santa Cruz, and now lives in San Diego with her husband and their 2½-year-old daughter, Zella. Lee had moved to the Cape and lived in Wellfleet and then moved to Provincetown where she owned a store on Commercial Street called I Used to Be a Tree, selling, naturally, all manner of wooden art and Objects.

A few years ago, Lee moved once again, this time back to New York, on the northern edge of Greenwich Village. Wanting more space for her many



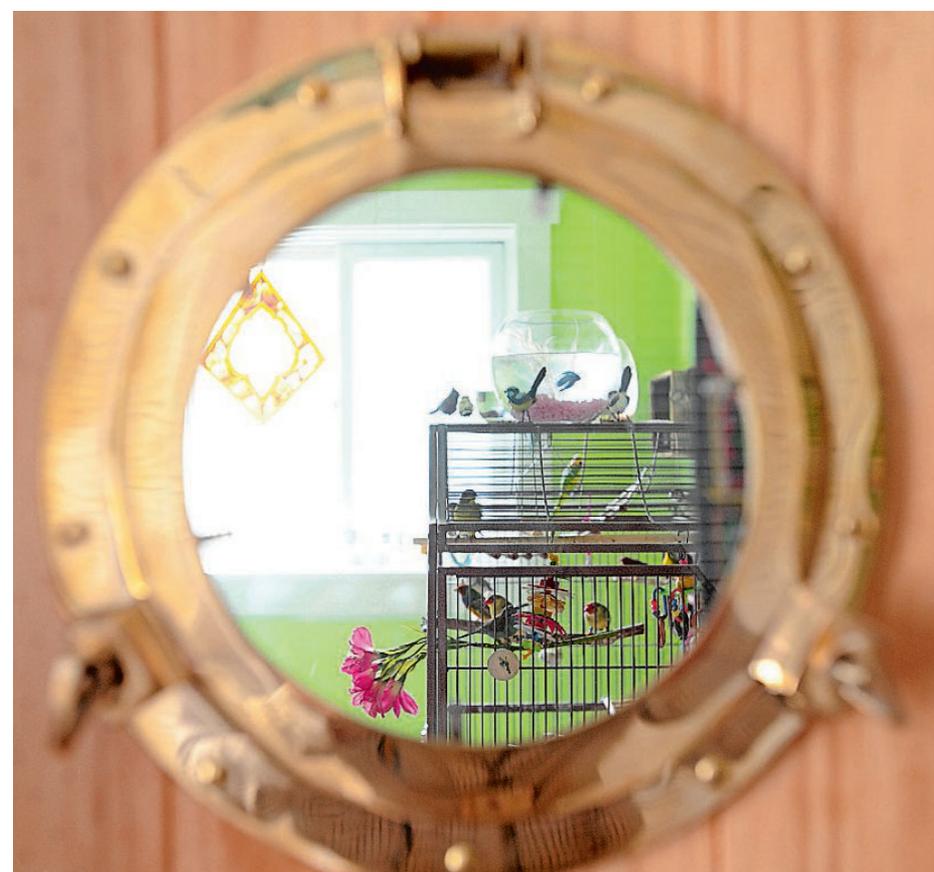
Surrounded by her colorful collections, Lee Bartell chats with one of her birds at her Eastham home.

houseguests, she moved across the Hudson River to Hoboken, New Jersey, where she had more room and a spectacular view of the Manhattan skyline.

Lee visits her granddaughter almost every three months and had considered moving to San Diego to be closer, but realized where she really wanted to be was back on the Cape. She quickly found the perfect home in Eastham, where she has room for her carefully curated art; her garden; Bearly, a large, gentle Newfoundland; seven pairs of finches; a singing canary; and the newest member of the family, Daniel, a cockatiel from the Brewster Animal Rescue League. Surrounded by color from her bright red kitchen sink to the teal wall behind it, it is exactly where she wants to be.

For 35 years, Lee volunteered for the annual Clearwater Music and Environmental Festival, in Croton-on-Hudson, New York, begun by Pete Seeger and his wife, Toshi. Now back on the Cape, she has volunteered for the Cape Cod Literacy Council, the Provincetown International Film Festival and the Tennessee Williams Festival.

Living a life often on the move, but always revolving around friends, family, art, and home, Lee Bartell always seems to find room for something new in her colorful world.



A porthole in the bathroom door allows viewing of Lee Bartell's finches at her Eastham home.

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Kathleen Sliney sits beside her bed at a Hyannis group home, run by Homeless Not Hopeless. [PHOTOS BY STEVE HEASLIP/CAPE COD TIMES]

From home to homeless

Housing struggles in 'golden years'

By Joseph Doolin
Contributing writer

She was pacing in the church parking lot since the last service ended twenty minutes earlier. We had inadvertently come way too early for the next one, and had the time to give her a lift. "Oh, I just live around the corner there," she said, gesturing.

Close up, she appeared older than I'd originally thought. Complaining mildly of arthritis, she got in the back seat and proceeded to direct us to her destination, at the same time apologizing that her ride didn't show up. She said she couldn't really trust these people she was living with now. Her son was coming soon to get her, and move her into his house in another state, she told us.

"Around the corner" turned out to be one town – six miles, and more than

a dozen twists and turns – away. Her directions were confused by the fact that she had moved four times in the last year and a half, and was conflating one location with another.

The house she went into was on a quiet street, with most dwellings looking the same: modest, one-story, nondescript and fairly well maintained.

Not what comes to mind when thinking "rooming house."

But for this 70ish woman, that's what it was.

She had a room. She could use the one bathroom in the six-room residence, and had a half of a refrigerator shelf, one shelf in the pantry and access to the electric stove when not otherwise in use.

SEE HOMELESS, 20



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MONEY

How the new tax rules will affect Cape nonprofits

The Tax Cuts and Jobs Act, which went into effect January 1, not only affects corporate and individual tax rates, but it also affects how individual taxpayers itemize deductions – or not – which, in turn could impact charitable donations and the organizations that rely on them. And, ultimately, have consequences for the people who are the beneficiaries of those charities.

Because the biggest change is to tax rates and tax brackets, more income will be taxed at lower rates. Meanwhile, the standard deduction has been nearly doubled, while some itemized deductions have been limited or eliminated.

Charitable donations are still deductible – but only if you itemize. In 2017 about two thirds of all taxpayers itemized their deductions. It is estimated that that number will be down to about ten percent in 2018 and going forward. This means that the vast majority won't receive a tax benefit for their charitable giving.

However, "Giving is not always and only about the tax deduction," says Wendy O'Keefe, director of development for the Arts Foundation of Cape Cod. "Our supporters are mindful of all of the benefits of supporting the foundation: the social, the networking, as well as the philanthropic. All have meaning for our donors, and we know that they will budget accordingly. We are also fortunate to have earned the support of many businesses and corporations, less impacted by the changes."

For individuals who do continue to itemize their taxes, the rules have changed in two ways that benefit donors: 1.) Taxpayers are now

permitted to make cash contributions of up to 60 percent of their adjusted gross income (AGI). This is an increase from the 50 percent previously allowed. 2.) The reduction of 3 percent of a taxpayer's itemized deductions for every dollar of AGI above a certain threshold, has completely gone away.

Perhaps the big take-away from all of this is that taxpayers should not give up on the charitable deduction. Hayden

Adams, CPA, Schwab's director of tax and financial planning, views the charitable deduction as perhaps the most flexible of all deductions available to taxpayers. That's because you can control the amount and timing of your donations.

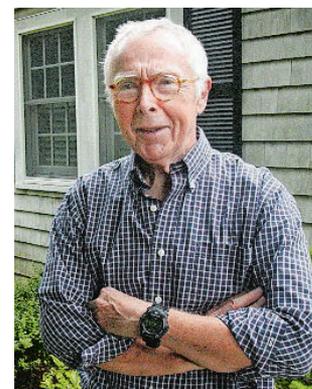
There are still ways for those who take the standard deduction to give more tax-efficiently. Taxpayers who may be just below the bar for the itemized route can "bunch" or

concentrate their giving into a single year. Once their charitable and other deductions exceed the standard deduction amount, they can then itemize.

And, for those 70½ or older, qualified distributions (QDCs), which allow the taxpayer to donate up to \$100,000, are still permitted. This allows the taxpayer to give gifts to qualified nonprofits directly from an IRA or other tax-deferred retirement account. This not only allows the taxpayer to give more because the amount sent is not reduced by taxes, but also it does not increase the taxpayer's income.

It should be noted that this writer is not a tax specialist, and gets his information from reliable sources. This includes Dan Schwenk, CPA, LLC, in Osterville of whom my wife Mary and I are clients. Look for the winter issue

By Joseph Doolin
Contributing writer



of PrimeTime, wherein Dan will brief us on what to expect of the new tax requirements in general.

Meanwhile, Dan tells me that he has picked up a “concern among many taxpayers who generously donate each year in smaller amounts, as to how the new rules will affect local Cape charities. Though it may be too early to see the effects now, the prediction is that many organizations will need to change strategies for attracting donors, and many will see reduced donations from small to mid-level donors.

“To adapt to the new tax laws, many charities will expand their base of donors who give at larger levels, as well as corporate and institutional donors. Additionally, non-profits will need to develop more personal relationships with donors in order to keep them active and interested in the financial health and well-being of the organization as opposed to the tax benefits of their donation.

“Most people are inherently generous and choose to donate first and foremost for altruistic reasons” Schwenk says. “But, there will certainly be less incentive to give small amounts to organizations that the taxpayer is not personally connected to, and that will be the challenge for local (and national) charitable organizations starting this year.”

As with all tax decisions it is a good idea to check in with a tax or financial advisor to determine the best charitable-giving strategy for your individual situation.

However you decide to spend your charitable dollars, remember that philanthropy is a form of investing. Do your research, understand what the charity does, for whom, and where.

“With the change in tax laws giving individuals a higher standard deduction,” says Todd Machnik, board chair of Cape and Islands United Way, in summing up the 2018 philanthropic scene, “one might assume this will hurt nonprofits’ abilities to raise donor funds. While non-profits who cannot demonstrate they are making a difference in the community may see new fundraising challenges, those non-profits who efficiently and effectively deliver services and results, like the Cape and Islands United Way, may actually benefit as donors seek out those non-profits doing the best job in the community.”

Now is a good time to beat the year-end rush and figure out how much and to which local non-profits you choose to allocate your 2018 giving dollars.

Four tips for smart charitable giving

1. Do not respond to telephone appeals. Ever. Too many of these are made by professional fundraisers who keep most of the money. Should you be interested, ask them to send you materials in the mail. If you are still interested, check them out using the resources listed above. And remember, if the cause is something to help the local community, like police or firefighters, call the local department and find out what they know about the appeal, and whether they get any money from it.

2. Understand the difference between “tax exempt” and “tax deductible.” Tax exempt means the organization does not pay taxes. No help to you. Tax deductible means you may be able to deduct your contribution on your federal income tax return. If you itemize.

3. Never send cash donations, or wire money. It is best to pay by check made payable to the charity. Second best by credit card, but exercise care.

4. Be careful of charities that spring up in response to a natural disaster or tragedy. Even if legitimate, new organizations have a tough time setting up infrastructure and channels to get the money/help to those in need. Usually, national organizations like Red Cross, Salvation Army, Lutheran Family Services, Combined Jewish Philanthropies, and Catholic Charities do a better job at funneling help in a hurry. Similar entities exist for international disasters. And, beware of things like “Go Fund Me.” A step above throwing coins in a fountain. Even if this trend was not marred by rip-offs, and even if you know the beneficiary, they still tack on handling fees in the double digits.

There are a number of online resources you can check out for smart giving: Better Business Bureau Wise Giving Alliance (better nationally than locally) www.Give.org; Charity Navigator (rates charities) www.charitynavigator.org; Charity Watch (lots of information, including a calculation of how much government money a charity gets) www.charitywatch.org; GuideStar (informative site) www.guidestar.org; IRS Search for Tax Exempt Organizations (Doesn’t hurt to check!)

Do your homework, find out where your donation money goes with the same care you would use to research an investment. Also, be careful and check out the four tips in the sidebar.

Happy giving. Happy investing.

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Kathleen Sliney greets Dick Murphy of Homeless Not Hopeless at a Hyannis group home where Sliney has lived for the last five months.

HOMELESS

From Page 17

This golden girl was spending her sunset years in one room in a house belonging to someone to whom she was not related, in a quiet residential, car-dependent area. She never learned to drive, couldn't afford an auto and was testing the limits of available senior ride services to get around.

Volunteering at the shelter in Hyannis, I got to know Cape seniors who were "sofa-surfing," going from one friend or relative to the next because they no longer had their own place to live. Many of them used the shelter as their legal address and would come in daily to pick up mail. There were a few who were living in their car. Fewer

still in this age group were camping in the woods. But, there were some.

Massachusetts has an over-65 population of 16 percent. Cape Cod has twice as many elders: 30 percent. And, roughly speaking, the proportion of elders who are homeless is consistent with the overall senior population. St. Joseph's House (formerly NOAH Shelter) had a census in their first year of 34 percent of their guests being people over 55 years of age. For comparison, over the same period only 15 percent of shelter residents in New Bedford were 55 or older.

Now, you may say 55 is not 65, the generally accepted beginning of elderhood. True, unless we're talking about the homeless. The physiological toll that living on the street takes on a human being results in quicker aging. Lack of access to health care, inadequate nutrition, poor hygiene – all

weigh the human body down. This does not take into consideration results from chemical addiction or other abuse. Nor the everyday stress and anxiety of living without a fixed address and worrying about where to sleep each night. Far from being just social-worker talk, the case for classifying homeless people in their 50s as elderly has been proposed to the federal administrators of the Older Americans Act.

A January 24, 2017 count of homeless showed that 42 percent of Barnstable County's unsheltered were between the ages of 50 and 64, and 5 percent were over the age of 65.

By the end of August 2018, St. Joseph's House staff were seeing that, of all the people staying at the shelter these days, seven out of 10 are over 50. Two-thirds are over 60, and about 12 percent are over 70.

What is happening?

Shelter coordinator Karen Ready says that older people lose their homes when they become widowed, divorced, the victim of a reverse mortgage gone bad or the victims of financial fraud by relatives, including drug addicted children or grandchildren.

Shauna Kane, day program director at St. Joseph's, adds that "Four out of five of the seniors we see depend solely on Social Security to live on. People outlive their money, many are in blended families that lack real attachment. And, some people flat out live longer than they expected."

However, it is not enough to describe causal incidents pushing people to the streets, without looking at their total life arc. Persons with higher net worth simply do not become homeless because they are burnt out of their house, or following divorce, or coming out of bouts with addiction. Material assets and support networks keep them afloat as they simply change address.

Homelessness is a malady that affects the poor.

The proportion of men in the homeless population is far greater than in the overall population. Most elder homeless men are veterans. Marvin Domino, St. Joseph's shelter director, tells about a man who uses the shelter occasionally who is a Navy Special Ops vet. He is among those living on the streets of Hyannis. Some guys just never resettle after the military. Others may be haunted by demons that make "normal" living not an option.

Ready says that among the Cape's elderly homeless, "Financial issues and lack of housing play a much larger role than substance abuse or mental illness." It is expensive to live here. "People are paying \$900 for a room and a hot plate in a not-so-safe place," she says. "Off Cape, studio and one-bedroom apartments can be found for \$550 even without a subsidy."

Problem is that most Cape seniors are reluctant to move off Cape.

Cynthia Stead, housing specialist at St. Joseph's, remembers a woman who became homeless at the closing sale of her longtime home. As the lawyers and real estate agents were collecting their things to go,

someone asked the seller where she was going to live next. When she said that she was going to senior housing, she was asked for her address. "Oh, I don't know yet," she said. "I haven't had a chance to go to Town Hall to find out. You see, I've lived here all my life, paid taxes, and I know that they have a place for me."

"They" did not. The former homeowner had not applied to what can be a two- to seven-year wait, depending on the town. In this woman's case, she spent about 10 days in a shelter, then moved to a rented room. Fourteen months later a place in senior housing was found. In Taunton.

The woman in the church parking lot is typical of Cape elder homelessness. This is a person who lived and worked here most of their life, paycheck to paycheck, not having enough money to put any away. Such people are usually renters, but if they do own a house by the time they stop working, it still has a mortgage. There is probably no pension other than Social Security, which is low, based on their past earnings. Lack of education, a disability, struggles with alcohol, a broken home life, unreimbursed medical costs, and thin social connections complete the profile of a person for whom it doesn't take much to move from housed to unhoused.

"There is usually no single, simple reason for an individual's becoming homeless; rather, homelessness is often the final stage in a lifelong series of crises and missed opportunities, the culmination of a gradual disengagement from supportive relationships and institutions," says Ellen Bassuk, a psychiatrist working with the homeless. In other words, rather than look for a causal reason for homelessness among the elderly, we would do well to recognize that these are the chronically poor that the New Testament says we will always have among us.

Joseph Doolin is a gerontologist specializing in homelessness among the elderly. Having conducted primary research on the population, contributed to scholarly journals, and presented to national bodies, Doolin also developed and led specialized health and social services for this population in Boston.

Cryptogram answers

PUZZLES ON PAGE 22

Genius means little more than the faculty of perceiving in an unhabitual way
—William James

A pool player in a tuxedo is like whipped cream on a hot dog —Minnesota Fats

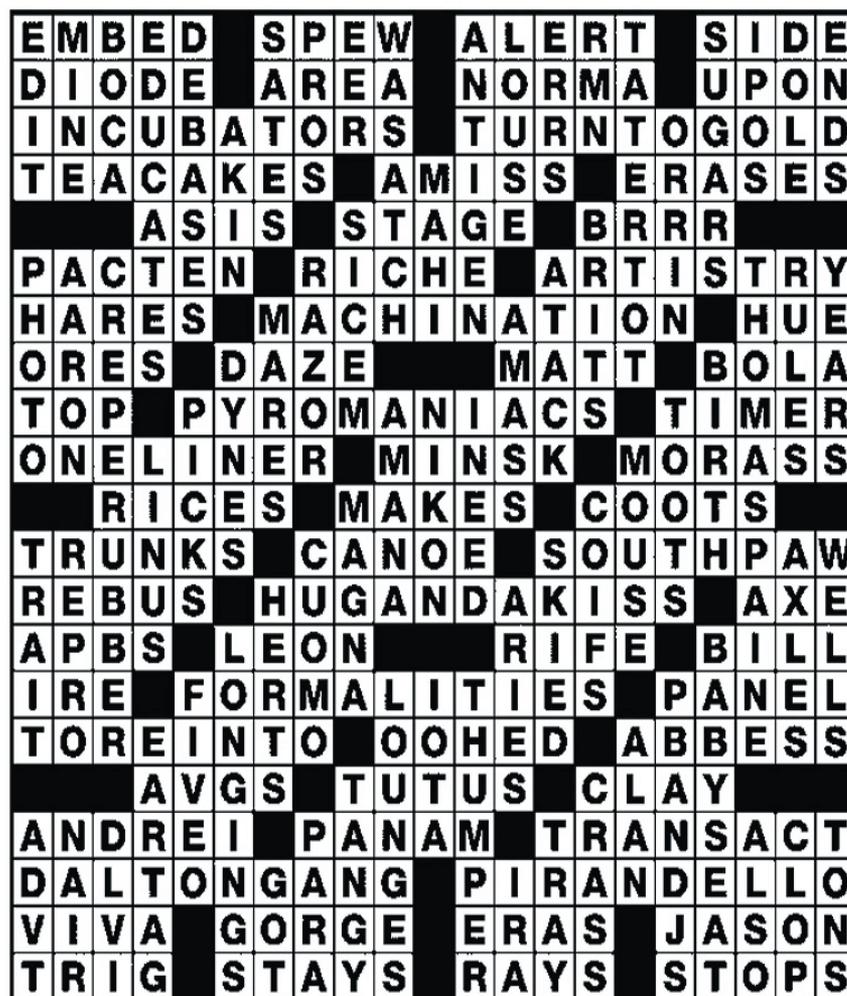
Pop Quiz answers

QUIZ ON PAGE 22

1. "Mad Max" star Mel Gibson
2. Keanu Reeves
3. George Clooney ("Good Night, and Good Luck"), Johnny Depp ("Finding Neverland"), Richard Gere ("Chicago") and Brad Pitt ("The Curious Case of Benjamin Button"). "Chicago" was the only one of the four movies to win the big prize.
4. Blake Shelton won last year and Adam Levine won in 2013.
5. Ben Affleck (2002) and Matt Damon (2007)

Crossword answers

PUZZLE ON PAGE 23



You can contact puzzle editor Stanley Newman at www.StanXwords.com, or write him at P.O. Box 69, Massapequa Park, NY 11762. Please send a self-addressed, stamped envelope if you'd like a reply.

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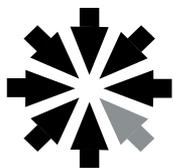


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WORDPLAY

QUOTE CRYPTOGRAMS

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1. XVGZDE IVPGE RZCCRV IHNV CYPG CYV WPSDRCL HW

TVNSVZFGX ZG PG DGYPQZCDPR JPL –JZRRZPI APIVE

2. D YAAZ YZDEKH VL D SOUKJA VI ZVXK CRVYYKJ GHKDP

AL D RAS JAQ –PVLLKIASD MDSI

POP (culture) QUIZ

CERTIFIED SEXY

By Bill O'Neill

It's not the Oscars or Grammys, but the announcement of People magazine's Sexiest Man Alive makes headlines each November. Do you remember some of the hunks from years past?

1. The first guy to win the honor was then best-known for portraying Max Rockatansky, but he also had starred in "The Year of Living Dangerously" and "The River." Who is he?

2. People skipped the award in 1994 but ended up naming a 1994 winner in 2015. That's kind of funny when you consider that the honoree's big movie in 1994 was "Speed." Who's that guy?

3. Can you match each of the four two-time Sexiest Man winners with his film that was nominated for the Best Picture Oscar? George Clooney, Johnny Depp, Richard Gere and Brad Pitt / "Chicago," "The Curious Case of Benjamin Button," "Finding Neverland" and "Good Night, and Good Luck"

4. Most of the winners have been actors. The two singers who have won are both longtime coaches on TV's "The Voice." Can you name them?

5. These two actors shared a Best Screenplay Oscar for "Good Will Hunting" before they were named Sexiest Man Alive. Who are they?

About the author: Bill O'Neill has been told more than once that he looks a little bit like George Clooney – and he's not going to complain about that.

Cryptogram, Quiz and Crossword answers on **Page 21**

THE NEWSDAY CROSSWORD

Edited by Stanley Newman (www.StanXwords.com)

GLOBAL SEARCH: Find 11 countries, two at 51 Across

by S.N.

ACROSS

- 1 Surround securely
- 6 Erupt
- 10 Fully awake
- 15 Beans or broccoli
- 19 Part of LED
- 20 Floor space
- 21 Designer Kamali
- 22 Conversant with
- 23 Office-space providers for startups
- 25 Emulate Rumpelstiltskin with straw
- 27 Scones, for instance
- 28 Somewhat wrong
- 30 Obliterates
- 31 Without a warranty
- 32 Playhouse platform
- 33 Wintertime comment
- 34 College sports conference, formerly
- 37 *Très prospère*
- 38 Creative skill
- 42 Small hoppers
- 43 Crafty scheme
- 45 Rainbow segment
- 46 Metal in the rough
- 47 Bowl over
- 48 Damon of cinema
- 49 Gaucho's missile
- 50 Outdo
- 51 Compulsive fire starters
- 55 Countdown device
- 56 Quick quip
- 58 Capital of Belarus
- 59 Metaphor for a mess
- 60 Reduces to granules
- 61 Whips up
- 62 Black water birds
- 63 Oversized luggage
- 65 Narrow boat
- 66 Lefty pitcher
- 69 Puzzle with plus signs
- 70 Affectionate greeting

DOWN

- 72 Firefighter's tool
- 73 PD alerts
- 74 Novelist Uris
- 75 Overrun (with)
- 76 Paper to pay
- 77 Angry feeling
- 78 Etiquette requirements
- 82 Convention discussion group
- 83 Started vigorously
- 85 Expressed amazement
- 86 Maria's boss in *The Sound of Music*
- 87 Many sports stats.
- 88 Ballet apparel
- 89 Modeling medium
- 90 Russian diplomat Gromyko
- 93 Erstwhile global airline
- 94 Conduct, as business
- 98 Infamous Old West outlaws
- 100 Italian playwright
- 102 It means "long live"
- 103 Small canyon
- 104 Topics in history
- 105 Mythical fleece finder
- 106 Branch of math
- 107 Hotel visits
- 108 They come from the sun
- 109 Calls off

ACROSS

- 9 Utah's __ Mountains
- 10 Immune-system stimulus
- 11 Good-for-nothing
- 12 Miscalculates
- 13 Presidential monogram
- 14 School cafeteria morsel
- 15 Fructose and glucose
- 16 Milestones for young cos.
- 17 Ration (out)
- 18 Calls off
- 24 Related
- 26 Senator Hatch
- 29 Hawaiian fish, for short
- 32 Order to attack
- 33 Labourites, for instance
- 34 Posting on Flickr
- 35 Biblical brother
- 36 Shoe-sole material
- 37 Common cutter
- 38 Sharp as __
- 39 Founding Father pamphleteer
- 40 Game-box insert
- 41 Rather long time
- 43 Female zebras
- 44 Accumulate
- 47 Measures of force
- 49 Blessed event
- 51 Nominates
- 52 Maytag sister brand
- 53 Canon's camera competitor
- 54 Start of a boss' order
- 55 Trumpet sounds
- 57 *Peanuts* kid
- 59 Squeaky scamperer
- 61 Great, on some diplomas
- 62 Hairdos

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- 63 Innate attribute
- 64 Printer's proof
- 65 Chris of CNN
- 66 Raced on snow
- 67 Wheel rods
- 68 *The Time Machine* author
- 70 Eastern English county, for short
- 71 Source of the fleece found by 105 Across
- 74 Strong yens
- 76 What some parents request at restaurants
- 78 Hawaiian force of TV
- 79 Sitting rooms
- 80 Tiny trace
- 81 Bambi's little pal
- 82 School cafeteria sandwiches, briefly
- 84 Livestock marker
- 86 Milne's first name
- 88 Sharp-flavored
- 89 Without refinement
- 90 \$\$\$ source for mags
- 91 Filmmaker from India
- 92 Mid sixth-century year
- 93 Legal assistant, informally
- 94 Printer insert
- 95 "And don't forget . . ."
- 96 Sound of a hoofbeat
- 97 Lots and lots
- 99 Understood
- 101 Long-term savings plan

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