

L-O-V-E: Memorable Stories

Featuring Catholic Charities Seniors

Katie Bredemann
EDITOR

*“Love is all that I can give to you,
Love is more than just a game for two.
Two in love can make it, Take my
heart and please don’t break it,
Love was made for me and you.”*

By Songwriters Bert Kaempfert and Milt Gabler

What an “unforgettable” song this has been, since it instantly became a

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Antonia and Oscar Canales

THIS ISSUE

**Special 2018 Guide
to Federal Taxes**
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FEBRUARY

BIRTHSTONE:
Amethyst
FLOWER:
Violet

2/2 Groundhog Day
2/12 Lincoln’s Birthday
2/14 Valentine’s Day
2/18 President’s Day

What Healthy Aging Looks Like

SENIOR FAITH

Mary Ellen Kastenholz
VOLUNTEER

As people are living longer, there is a growing desire to learn more about the process of aging. Gerontology is the study of analyzing the impact aging has on society as well as society’s impact on aging. Gerontologists take part in a multidisciplinary analysis of physical, mental, and social changes in older people as they age. Subsequently, how

does all this knowledge result in emerging policies and programs?

Concordia University Chicago in River Forest has a Center on Gerontology which is the second of its kind in the Midwest. Begun in 2014, Director John K. Holton, PhD and faculty member Dr. Lydia Manning have revitalized a Masters of Arts in Gerontology and they are initiating a doctoral program. Among the aspects of aging well studied

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Reflections from the Editor

Dear Keenager News readers, February brings our annual tax issue, lots of love stories, and our first appeal issue of 2019! Thank you for supporting Keenager News through your donations.

It is with joy, sadness, and fondness that I announce this as my last issue as Editor of Keenager News. I have accepted a new job position at Catholic Charities, and while I will no longer be working on Keenager,

I’m so glad to be able to continue to serve those in need through this wonderful organization.

Thanks to each and every one of you who called, emailed, and wrote in with encouraging notes and stories over the past two and a half years. I know you will continue to enjoy Keenager News in the capable hands of the new editor, Katie Bredemann!

Mandy Hamilton

Keenager News

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Katie Bredemann

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Catholic Charities fulfills the Church's role in the mission of charity to anyone in need by providing compassionate, competent and professional services that strengthen and support individuals, families and communities based on the value and dignity of human life.



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SENIOR FAITH

Continued from page 1

by Drs. Holton and Manning, the topic of resilience has gained significant attention. Dr. Manning defines resilience as “how people manage adversity and hardship over the course of their lives.” Often studies talk about learning this trait, this sense of themselves as people who can negotiate obstacles from tough experiences in life. Other factors found to be important indicators of positive aging include: attending performing arts, volunteering (especially in schools) religiosity, self-efficacy, mastery, and gratitude.

“...important indicators of positive aging includes: attending performing arts, volunteering... religiosity, self-efficacy, mastery, and gratitude.”

Dr. Shirley Morgenthaler is a perfect example of someone who has all these traits and commemorated her 80th birthday in a way she could not have imagined years earlier: walking a mile! The Distinguished Professor of Education in the College of Graduate Studies at Concordia University and Editor of the *Lutheran Education Journal*, celebrating her 45th year at Concordia, was born with a

congenital condition in her spine known as spina-bifida occulta.

She was diagnosed in 1964, while she was a young mother of three children. From 1965 to 2012 she had five spinal surgeries. After her fourth spinal fusion, Shirley discovered



Shirley Morgenthaler, PhD.
*Distinguished Professor of Curriculum,
Language and Literacy College of Education
Concordia University Chicago*

Marionjoy Rehabilitation Hospital where she credits the physical therapists for their exemplary work in managing her chronic pain and helping her become the “manager of my own exercise program!” As her pain decreased and her newly constructed back brought greater mobility, Shirley began to think about doing something outrageous for her 80th birthday. She considered following President George H. Bush’s example of skydiving to celebrate the start of his eighth decade, but this idea was quickly dismissed by her family!

“Two years ago I announced I was going to walk a mile for my 80th birthday. At the time I could barely walk two blocks at a time,” Shirley admits. With the help of her physical therapist at Marionjoy, Shirley literally took

one step at a time to make a mile a reality. She decided to do her Birthday Walk on Concordia’s campus and soon it became a campus event. Dr. Holton gave her constant encouragement and together they came up with the motto: this is what healthy aging looks like!

Last September 1, Shirley was

“I’m giving you a goal for your body, your mind, and your soul.”

– Shirley Morgenthaler

joined by 80 family members, friends, colleagues, fellow parishioners from St. John’s Lutheran Church, members of the Concordia football and baseball teams, Concordia’s Pep Band, former and current students and neighbors in the university’s gym. “It was a joyous event: the baseball coach lit the scoreboard keeping track of the laps I did (10 in all) and he pushed the game buzzer when I reached the finish line. There was music all along the way. It took me 50 minutes to walk the mile. I didn’t care how long it took me: I did it!” exclaims Shirley.

The challenge to look at aging and living well is important to Shirley as longevity is in her genetic makeup. Her great-grandmother lived to 94, her mother and one uncle died just shy of their 100th birthdays, and another uncle lived to be 105. “My mother and her siblings have been almost an oddity to most people. I would like them to become an

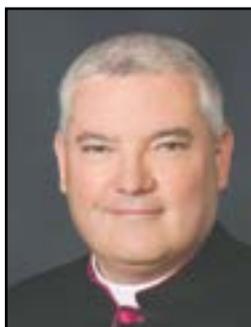
Continued on page 6

Comprehending Homelessness – Daily Survival

In the cold winter months, our thoughts often turn to the homeless. A local school group recently asked me what they could collect to help the homeless. My response was warm wool socks, waterproof gloves, hats, scarves, and coats and boots designed to withstand extremely cold temperatures. Even though I've answered this question many times over the years, I always find myself stumbling over the words because I never get used to the fact that I am not giving a list of what things would be nice to have for a day of winter sports, but rather what things are necessary for daily survival.

It is often difficult for us to fully comprehend that when someone is homeless and on the street, each day is truly about surviving to the next day. There's no time for thinking about or planning for life goals because you are too busy figuring out how to stay warm, where to go for a hot meal, or where to sleep at night – and then getting yourself there, most likely on foot.

At Catholic Charities, we are known for our comprehensive homeless and housing programs that provide affordable apartments and social services to veterans, seniors, families, and those facing the challenge of domestic violence or disability. In total, we provide affordable housing to more than 4,000 people per year throughout Cook and Lake counties. Especially with the severe shortage of affordable housing



The Voice of Catholic Charities

Rev. Monsignor Michael M. Boland
Administrator, President, and CEO
of Catholic Charities

in our high-rent metropolitan area, Catholic Charities is truly grateful to provide stable housing and crucial supportive services for so many people.

However, there are thousands of people who remain unhoused and homeless. And what you might not know about is the extensive network of emergency services that Catholic Charities provides for the homeless – services fulfilling the most basic of human needs for food, clothing, and refuge from the elements; services designed to help people survive.

Catholic Charities Mobile Outreach Program, reached when people dial “311,” dispatches teams to respond to non-life threatening requests for assistance throughout the city of Chicago 24 hours a day, 7 days a week, 365 days per year. This includes bringing people to shelters, providing emergency food, doing well-being checks, and giving transportation assistance. Our teams are especially busy during the winter months when we try to move people out of frigid temperatures and into warming centers and shelters throughout the city.

“It is often difficult for us to fully comprehend that when someone is homeless...each day is truly about surviving.”

On behalf of and in collaboration with local agencies and local government, Catholic Charities operates the Homeless Prevention Call Center, which screens callers and provides emergency, one-time financial assistance to persons who are at risk of being evicted or at risk of having their heat or lights turned off due to a recent crisis. Unfortunately, there is never enough funding to meet the need, and not all people qualify, but preventing homelessness is always the most cost-effective and compassionate use of limited resources.

Catholic Charities Evening Supper Programs are located in the city and suburbs and provide a hot evening meal to anyone in need. Meals are generously donated by restaurants and served to guests by volunteers. Guests

get a nutritious meal that may be their only meal of the day, and can be connected with other needed services such as housing programs, job training, or legal assistance.

At our 721 N. LaSalle Street location, we recently added private shower and laundry facilities. Named in honor of the showers and laundrette placed near the Vatican, our Pope Francis Ministries gives people the simple dignity of a warm shower and clean clothing. Guests are provided with a fresh towel and toiletries, can have their clothes laundered, and can “shop” for a clean set of clothes in our newly remodeled clothing room. During these cold winter months, please keep the homeless in your prayers each night. Pray for their safety, and for a permanent solution to homelessness and its threats to human life and human dignity. If you are looking for a way to provide concrete help, Catholic Charities is always in need of warm winter gear to distribute to those in need.

The Voice of Charity

Join **Rev. Monsignor Michael Boland** every Tuesday morning for **The Voice of Charity**, a discussion about social service issues in our community.

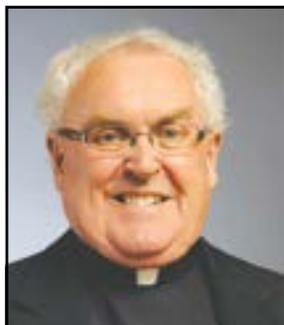
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Vows: When Words Become More Than Words

For many years, I have read the death notices on a daily basis, to see which wakes I should be attending and what families might benefit from prayers on their behalf. I am always struck by a notice that says someone has died and leaves behind a spouse after 70, 71 or more years of marriage. Reading that someone who has been married all those years has died and leaves behind a husband or wife, the first thought that comes to my mind is that there is someone left whose heart is broken. After spending all of those years with someone who then dies, there is a major void in the life of that surviving person. It is impossible not to have a broken heart after all those years of living together.

I am also struck when I officiate at a marriage and the couple recites their vows. They are pledging to their spouse that they are taking each other “in sickness and health until death do us part.” The couple recites these vows and appears to understand the commitment they are making. However, it is only after there has been a situation where an illness occurs or an untimely death occurs that these words become more than words and take on new meaning.

I know a couple whom I married more than 30 years ago. One of the persons was diagnosed with a form of dementia at a rather early age. Their marriage vows have taken on new importance in their very challenging life together. Such a situation makes the



Words for the Spirit

Father Charles T. Rubey

*Founder and Director of the LOSS Program
Loving Outreach to Survivors of Suicide*

vows very real. Couples on their wedding day generally do not concentrate on a serious illness coming into their lives but it does happen or worse yet, a death might come at an early age. Such situations can and do happen and the couple is challenged to recall their marital commitment and live out their vows. This is the challenge that married couples take on when they take on the responsibility of marriage.

I recall a friend of mine who had elderly parents who were living on their own. They were a very loving couple and had lived many decades together. After all of those years it is quite normal that at times they would get on each other's nerves. That is a normal reaction to living in the intimacy of marriage. Because they were elderly they had some difficulty with walking, one had a cane and the other had a walker, and they would occasionally tease each other and one would hide the walker or the cane on the other. The offended party would call my friend, and share the dilemma and my friend would get the offending spouse on the phone and play referee and demand

“...Let us not forget a lonely senior who might not get a Valentine's card and whose eyes would light up at the thought of getting such a card.”

that the hidden cane or walker be given back to the offended spouse. This would go on with some regularity and my friend at times would get a little frustrated and threaten to come to the home and give them both a lecture on how to treat each other. I had many laughs with my friend

over the situation but it was painful to see people who loved each other play tricks on each other and get on each other's nerves. This is part of life in the intimacy of marriage.

February is the month of Valentine's Day, which is a day set aside to honor those people with whom we have a very special relationship. It is a day and a month set aside to honor those people who are important to us as friends. I am talking about people who are family members or caretakers or people who make our lives happier and bring meaning into our lives. In thinking of such people let us not forget a lonely senior who might not get a Valentine's Day card and whose eyes would light up at the thought of getting such a card. I am sure that there are many people who fit into that category. Random thoughtfulness is always something to think about, not only on Valentine's Day but on days throughout the year. Happy Valentine's Day to all our readers of Keenager.

St. Jude Novena



*May the Sacred Heart of Jesus be adored, glorified, loved, and preserved throughout the world now and forever. Sacred Heart of Jesus have mercy on us;
St. Jude, worker of miracles, pray for us;
St. Jude, helper of the hopeless, pray for us.*

GE, LK

The Novena is an eight day devotion. Say the prayer nine times a day. If you would like to acknowledge your gratitude for its influence in your request; please contact Keenager News at (312) 655-7425 and we will include your initials in the publication of this monthly novena. No payment required.

Tips For Staying Active This Winter

SPIRITUAL MATTERS

Anthony Spalla

SENIOR SERVICES STAFF

Dear friends in Christ,

I hope and pray your year is off to a good start. If you're like me, you have moved your New Year's resolutions to February, because January was a "free trial" month. Seriously, though, I do hope that you and I will grow in grace and virtue this year. As our bodies age and weaken, always remember that our souls are growing and getting stronger! We tend to slow down during the winter months, and it is so easy to stay inside, and not venture out. The winter blues can set in, and if I may I would like to offer seven suggestions/tips on what you could do to keep yourself sharp, social and active.

1. One might sound cliché: Bingo! It is a great way to socialize and keep your mind sharp. If you have a family member and or caretaker that helps you he/she could volunteer at your local Bingo

night, and the both of you could go together!

2. Going for a walk if the weather isn't too bad. A walk in the fresh air may be just what the doctor ordered.
3. Go swimming. No matter where you live, there is bound to be an indoor pool near you. This is one of the best exercises there is.
4. Begin or join a book club. It's another great way to stay social and keep your mind sharp.
5. Pick up some indoor gardening. Believe it or not there are several benefits to gardening and tending to plants. It is calming and it can give you a great sense of nurturing and responsibility. Whether you're growing vegetables and herbs, or just have a few common house plants it can be really enjoyable, and lead to eating a little healthier too!
6. Host a game night. Break out the deck of cards and the board games, and invite your friends over for game night! Healthy competition between friends is always fun and

great mental stimulation.

7. Last but not least my seventh suggestion is to volunteer and to go do something for someone if you are able. It is in giving that we receive, and volunteering helps get rid of any despair or winter blues that you may have.

I hope these suggestions are helpful to you. You do not have to go into hibernation this winter.

I would like to mention that this month our wonderful One, Holy, Catholic and Apostolic Church is dedicated to the Passion of Our Lord, and to remembering to set our thoughts, prayers, and hearts more firmly on Our Lord's Passion. As Catholics/Christians we are encouraged to not shy away from the sufferings Our Lord endured for our salvation. There is no Resurrection without the Crucifixion and Death of Jesus Christ. This really happened, and He did it for us.

There are many feast days this month. A few that stand

out for me are the Presentation of the Lord on February 2, Our Lady of Lourdes on February 11, St. Valentines on February 14, the Feast of the Chair of St. Peter on February 22, and many

"It is in giving that we receive, and volunteering helps get rid of any despair or winter blues that you may have."

more. Lent begins March 6. I encourage you all to make the time this month to prepare, and may you seek the face of Christ in everyone you meet.

Your brother in Christ,
Anthony

"Jesus Christ is my kingdom. If He is all I have, I shall have everything. If I do not have Him, I lose everything."

– Saint Louis of Anjou

Catholic Charities Senior Centers

Enjoy health, recreational, educational, social, and nutritional programs!

Grayslake 50 Library Ln. Grayslake, IL 60030 (847) 543-1041	Josephine P. Argento 1700 Memorial Dr. Calumet City, IL 60409 (708) 832-1208	Kelvyn Park 2715 N. Cicero Ave. Chicago, IL 60639 (773) 252-0333
North Center 4040 N. Oakley Chicago, IL 60618 (312) 744-4029	Ada S. Niles 653 W. 63rd St. Chicago, IL 60621 (312) 745-3307	

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L-O-V-E: Memorable Stories

Continued from page 1

a classic the first time Nate King Cole performed it! L-O-V-E evokes the joy, fun, passion, complexity, and mystery of love all at the same time.

Robert Boyd, Director at the Josephine P. Argento Senior Services Center and member of the Keenager Editorial Board can also say a great deal about inspiring love stories he has witnessed throughout the years. Keenager News recently asked Robert about his experiences with seniors in love during his distinguished career at Catholic Charities.



Irene and David Sikorski

What are the most memorable love stories that you have witnessed while serving seniors at Catholic Charities?

I would have to say the wedding between Oscar Thomas and Perleatha Scott, who both (at the time of their wedding) lived here in the Bernadine Manor Building and attend the Senior Center regularly, was the most memorable Love Story. They met here at the senior building and fell in love. Within a year, they were married, with many from the building attending the ceremony, including myself. They both still reside here in the building.

Have you heard any advice from seniors about keeping love alive through the years?

Senior Council President David Sikorski has said on numerous occasions that “a happy wife makes a happy life,” which is his way of saying keeping your wife’s needs and



Robert Boyd, Director of Argento Senior Services Center says a few words at the wedding ceremony of Oscar and Perleatha Thomas.

Photos courtesy of Rob Boyd.

wants foremost in your thoughts is the best way to ensure a joyous marriage. Basically, if you treat your wife like a queen, she can’t help but treat you like a king.

Do you have any favorite couples in particular who inspire you with their Love Story?

Some of the regulars at the senior center, Oscar and Antonia Canales, David and Irene Sikorski, Oscar and Perleatha Thomas, Paul Newman and Joanne Woodward, Kurt Russel and Goldie Hawn, Ozzie Davis and Ruby Dee, Tom Hanks and Rita Wilson.

Some people say that every Catholic Charities program is based on love. Do you agree?

I am sure the fact that we get a paycheck at the end of a month is a motivating factor for what we do here as employees of Catholic Charities. However, the fundamental purpose of all of the departments and programs that Catholic Charities provides is based on love. Love for the poor and needy. Love for those less fortunate. Love for our fellow man. So, yes, I would have to agree.

May love shine brightly in the lives of all seniors, this Valentine’s Day and all through the year.

SENIOR FAITH

Continued from page 1

inspiration to others,” Shirley explains. “It is possible to live a full life into your eighth and ninth decades, and even in the tenth decade. My mother still played a vigorous and competitive game of cards with her siblings just prior to her death,” she recalls. Four of the siblings made dancing at a senior center their Tuesday afternoon activity; they were known as the “90’s Club” ranging in age from 90 to 99!

Shirley’s experience has given her a new outlook on aging. Her recommendations to seniors who want to live their life to the fullest include:

- “Get up off the couch and do something! My walking and daily exercise keep me moving. Take charge of your own physical exercise and feel empowered through your physical progress.
- “Build new interests that build new pathways in your brain! Talk to your grandkids about what they are learning in school. Get on the internet and learn more about their interests so that you can have spirited conversations with them. Talk to your children about their jobs and what they are currently learning.
- “Pray! Getting on your knees may be figurative at this point, but prayer is real. Pray for your children by name. Tell God about your concerns and their concerns. Ask your children and grandchildren how you can pray for them. Then do it! Pray with others: a spouse, or small group at your church.”

Shirley adds, “I’m giving you a goal for your body, your mind and your soul. This is what happens when God is in charge, not only of your soul, but also of your thinking. I pray that my words will inspire you to get active and stay active,” Shirley challenges.

For more information on all of the senior programs offered at Concordia University, see their website (www.cuchicago.edu) or call (708) 771-8300.

Tax Time



FILING DEADLINE:
MONDAY
April 15, 2019

Rules for Most People: Who Needs to File a Return?

IF YOUR FILING STATUS IS...	AND AT THE END OF 2018 YOU WERE...*	THEN FILE A RETURN IF YOUR GROSS INCOME WAS AT LEAST...**
Single	under 65	\$12,000
	65 or older	\$13,600
Married filing jointly***	under 65 (both spouses)	\$24,000
	65 or older (one spouse)	\$25,300
	65 or older (both spouses)	\$26,600
Married filing separately	any age	\$5
Head of household	under 65	\$18,000
	65 or older	\$19,600
Qualifying widow(er)	under 65	\$24,000
	65 or older	\$25,300

**If you were born on January 1, 1954, you are considered to be age 65 at the end of 2018. (If your spouse died in 2018 or if you are preparing a return for someone who died in 2018, see Pub. 501.)*

****Gross income** means all income you received in the form of money, goods, property, and services that isn't exempt from tax, including any income from sources outside the United States or from the sale of your main home (even if you can exclude part or all of it). Don't include any social security benefits unless (a) you are married filing a separate return and you lived with your spouse at any time in 2018 or (b) one-half of your social security benefits plus your other gross income and any tax-exempt interest is more than \$25,000 (\$32,000 if married filing jointly). If (a) or (b) applies, see the instructions for lines 5a and

5b to figure the taxable part of social security benefits you must include in gross income. Gross income includes gains, but not losses, reported on Form 8949 or Schedule D. Gross income from a business means, for example, the amount on Schedule C, line 7, or Schedule F, line 9. But, in figuring gross income, don't reduce your income by any losses, including any loss on Schedule C, line 7, or Schedule F, line 9.

****If you didn't live with your spouse at the end of 2018 (or on the date your spouse died) and your gross income was at least \$5, you must file a return regardless of your age.*

Source: IRS Form 1040 Instructions, www.irs.gov

More information on filing, tax assistance, and senior related tax benefits can be found on pages 8 - 10

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\$ Few people enjoy the process of preparing and filing their annual federal tax return. However, below are some resources that can help make this task go more smoothly!

The filing deadline for 2018 income tax returns is midnight on Monday, April 15, 2019.

The information contained herein is believed to be accurate and is simply presented as a resource for readers. Keenager News is not an official source for tax information or filing; consult official government sources or certified tax preparers regarding any tax or filing issues. Much of the information below was obtained from the Internal Revenue Service website, www.irs.gov.

IRS URGES ELECTRONIC FILING

Individual taxpayers will NOT receive paper federal income tax packages with forms, schedules, and instructions from the IRS. Taxpayers may obtain what they need from the IRS website www.irs.gov, IRS offices, participating libraries, post offices, Tax Payer Assistance Centers, and certified commercial tax preparer sources. For information about filing Illinois state income tax forms, visit www.revenue.state.il.us/taxforms/.

THE INTERNAL REVENUE SERVICE: YOUR MAIN SOURCE FOR INFO

For pre-recorded tax information, call the Internal Revenue Service at **1-800-829-4477**. Information provided includes “Who must file?,” “Highlights of Tax Changes,” “What to do if you can’t pay your tax,” and more. For individual tax answers via phone call **1-800-829-**

1040. LISTEN CAREFULLY to the “menu” options given – this is an automated general information line, so you will need to make selections to get to the topic you are interested in.

In addition to the information numbers listed previously, the IRS creates publications that explain specific topics of interest to senior citizens, like “Publication 524, Credit for the Elderly or the Disabled,” and “Publication 554, Tax Guide for Seniors,” which can be ordered by phone or from the IRS website.

For tax forms (including large print forms) and publications call **1-800-829-3676**.

IN-PERSON ASSISTANCE

If any taxpayer would prefer to receive face-to-face assistance with tax issues or questions, they can set up an appointment at their local Taxpayer Assistance Center (TACs) by calling **(844) 545-5640**. **NOTE:** TACs no longer provide tax preparation services.

In Chicago, the Taxpayer Assistance Center is located at 230 S. Dearborn Street, **(312) 292-4912**. The office does not offer live phone help. Business hours are 8:30 a.m. to 4:30 p.m. Monday through Friday (closed federal holidays.)

TAXPAYER ADVOCATE SERVICE

Sometimes taxpayers run into financial hardship or problems that seem impossible to resolve through normal channels. Consequently, the IRS Taxpayer Advocate Service (TAS) is designed to ensure that taxpayer problems such as identity theft, lost refunds, or notices from the IRS are

promptly and fairly handled. The TAS is administered by a third party independent of the IRS, so if the dispute is between a taxpayer and the IRS, it will be treated fairly by an unbiased professional. For more information, call the Internal Revenue Service at **(877) 777-4778**, or visit

www.taxpayeradvocate.irs.gov.

In Chicago, 230 S. Dearborn St., Rm. 2820 or call **(312) 292-3800**.

ADDITIONAL HELP WITH FILING TAXES

Many programs exist to help you work through your taxes. If you need additional help, contact one of the following free or discounted tax assistance programs.

LADDER UP

Ladder Up enlists the help of volunteer professionals to offer free, confidential tax preparation and e-filing of federal and Illinois tax returns, including prior year returns, through its Tax Assistance Program (TAP). To find out more call **(312) 409-4719**, or visit Ladder Up’s website www.goladderup.org.

Ladder Up will operate 14 TAP sites in 2019, at community institutions such as colleges, libraries, and youth centers. Most sites are open from February 2 until April 15, 2019. All have Saturday hours and most are open other days as well. People are served on a first-come, first-served basis so arrive early. For a full list of locations, please visit the Ladder Up website or call their general number, **(312) 409-1555**.

To qualify for TAP, families must have an annual income of \$55,000 or less; individuals need to have an annual income of \$30,000 or less.

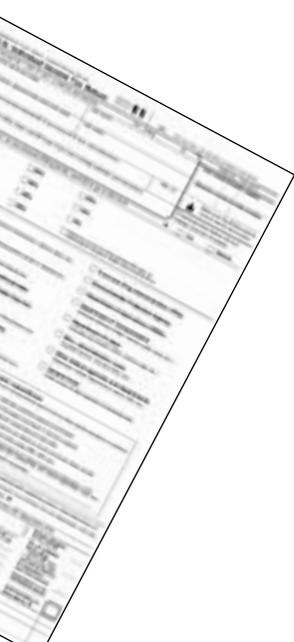
Tax Time



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April 15

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ager's
Tax Issue

ADLINE:
DAY
5, 2019

Ladder Up cannot prepare returns for taxpayers with:

- Rental income
- 1099-A (Acquisition or Abandonment of Property)
- 1099-C (Cancellation of Debt for discharged debt other than credit card)
- Out-of-state income

What to Bring to a TAP site:

- Original Social Security card/ITIN card for everyone on your return
- Photo identification
- All 2018 tax documents (W-2s, 1099s, etc.)
- Second or final property tax bill paid in 2018 (if you are a homeowner)
- Last year's tax return
- Birth dates for all individuals on your return
- Bank account information
- Health insurance information

AARP TAX-AIDE

For many years, the American Association of Retired Persons (AARP) has provided a program with trained and certified volunteers who will prepare basic tax returns. There are thousands of Tax-Aide sites nationwide, and many have bilingual counselors. To locate a site near you, call the toll-free number, **1-888-OUR-AARP (1-888-687-2277)** or visit their website at www.aarp.org/money/taxes/aarp_taxaide/.

TAX-RELATED BENEFITS FOR SENIORS IN ILLINOIS, COOK COUNTY, AND CHICAGO

The following information about Senior Citizen Exemptions was taken from the Cook County Assessor's website at www.cookcountyassessor.com.

SENIOR CITIZEN EXEMPTION (REAL ESTATE TAX)

The Senior Citizen Exemption provides tax relief by reducing the equalized assessed value (EAV) of an eligible residence. The savings is in the form of a deduction on the second installment of the real estate tax bill. State law requires senior citizens to reapply annually for the Senior Citizen Exemption.

In Cook County, contact the Cook County Assessor's Office at **(312) 443-7550** or www.cookcountyassessor.com.

If you reside outside Cook County, contact your county assessor's office.

SENIOR FREEZE EXEMPTION (REAL ESTATE TAX)

The Senior Freeze Exemption allows qualified senior citizens to apply for a freeze of the equalized assessed value (EAV) of their properties for the year preceding the year in which they first apply and qualify for this exemption. For example, a senior citizen who qualifies and applies for this exemption in taxable year 2019 will have the EAV of the property frozen at the 2018 EAV. Those who qualify and receive this exemption should be aware that this does not automatically freeze the amount of their tax bill.

Only the EAV remains at the fixed amount. The amount of dollars that the taxing districts ask for (levy) may change and thus alter a tax bill. This program is administered by the Cook County Assessor's Office and requires an annual application (due to income requirements that must be met each year.)

For more information call **(312) 443-7550** or visit www.cookcountyassessor.com.

For more information visit the IRS website www.irs.gov or for an in-person local consultation call (844) 545-5640

STATE OF ILLINOIS SENIOR CITIZEN REAL ESTATE TAX DEFERRAL PROGRAM

NOTE: The deadline for this program is March 1, so please contact your county treasurer's office ASAP if you are interested in applying.

This tax-relief program works like a loan and allows persons 65 years of age and older by June 1, of the year in which the application is made, who have a total household income of \$55,000 or less, and meet certain other qualifications, to defer all or part of the real estate taxes and special assessments on their principal residences, up to a maximum of \$5,000. The state pays the property taxes and then recovers the money upon the death of the owner or when the property is sold or transferred. You are not automatically renewed in the program and need to reapply every year.

In Cook County, contact the Treasurer's Office **(312) 443-5100**, or visit: www.cookcountytreasurer.com/seniors.

If you reside outside Cook County, contact your county treasurer's office.

Tax Time

**FILING DEADLINE:
MONDAY
April 15, 2019**

Protecting Against Tax Scams

Mandy Hamilton
EDITOR

As Tax Season approaches, scammers are working double time to steal tax information. Since many seniors are not required to submit tax information due to little or no income, con artists take advantage of any opportunity to part the elderly with what little money they do have. Seniors are often a target of tax schemes, which may come in the form of phone calls, home visits, postal mail, or email. Every year, thousands of people lose millions of dollars through tax scams and fake IRS communications.

Often, victims of tax schemes are contacted by scammers who claim to be with the Internal Revenue Service (IRS). They often use fake names, fake IRS identification badge numbers, and may know a lot about their targets. After claiming the victim owes money to the IRS, scammers become hostile and even threatening. Alternatively, seniors may be contacted by someone who claims that they can get the senior a large refund or help them avoid paying taxes; this is an attempt to steal personal information.

While telephone calls are common, scammers also use phishing schemes (as in “fishing for information”) by sending email messages to trick victims into divulging personal information. These emails may appear to come from the IRS or another financial third party and can include links to official-looking websites that are actually fake. Scam emails may falsely claim they need information related to refunds, filing status, personal information, and to verify PIN information.

HOW TO STAY ALERT

While tax scams may seem intimidating, staying knowledgeable about what the IRS will and will not do is one of the best ways to protect finances and personal identities.

Seniors should keep in mind that the IRS will NEVER demand immediate payment using a specific payment method (such as a prepaid debit card, gift card, or wire transfer) or ask for checks to be paid out to a third party (all tax payments should only be made to the U.S. Treasury). They also will not ask for credit or debit card numbers over the phone or over email.

Additionally, the IRS does not

immediately threaten to bring in law-enforcement groups to have the taxpayer arrested for not paying; they will not demand that taxes be paid without allowing the taxpayer to question or appeal the amount owed.

Remember that the IRS does NOT use email, text messages, or social media to contact taxpayers. If you believe you may have been targeted by a tax scam or if you’re unsure if the person contacting you is actually with the IRS, hang up and call the IRS directly at 1-800-829-1040.

This tax season, stay protected against fake IRS communications by staying educated on latest scams and security measures. When in doubt, always ask for help from a tax professional or contact the IRS directly. Safeguard all personal information at all times; do not give it out to someone you don’t know or trust. More information can be found online at www.irs.gov.

More information on who needs to file, tax assistance, and senior related tax benefits can be found on pages 7 through 9.

PROTECT YOURSELF FROM IDENTITY THEFT

- Lock your mailbox. If you do not have a locking mailbox, you can buy one starting around \$40.
- Do not leave anything valuable in your parked car or out in the open, especially your wallet, phone, or computer.
- Shred your personal documents using a micro-cut shredder instead of tossing them into the trash.
- Secure your computer and mobile device by regularly changing your passwords. Make sure the password is secure by using something that is easy to remember but hard to guess.
- Don’t share your Social Security number or Medicare card unnecessarily. Do not carry your cards around unless you absolutely need them.
- Don’t give out personal information over the phone, on the internet, or through mail unless you initiated the contact.

ID theft prevention tips are courtesy of www.aarp.org.

Veterans Employment Program Provided Professionalism and Compassion

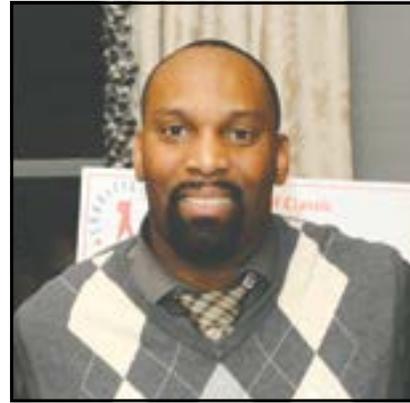
Akeam Jones
VETERANS EMPLOYMENT
PROGRAM PARTICIPANT

I served in the United States Navy for 20 years where I was a structural technician and drill sergeant. I was good at either fixing airplanes or commanding recruits and leading teams. Once I left the Navy, I felt my skills set would easily translate into the aviation maintenance industry. Little did I know I would face a challenge many veterans face when transitioning out from military life – starting over.

After consulting with military leadership on the next phase of my career, I decided to enter the field of Information & Technology (IT). I knew I enjoyed learning all things technology, including trouble-shooting and research. The Post-9/11 GI bill allowed me to immediately start working towards my associate's degree and soon after on my bachelor's degree. While I was studying IT and learning technology theories, I wasn't receiving the hands-on training to keep up with the

ever evolving IT field. I thought with my military experience and multiple degrees, I would easily be able to land my dream job. I submitted resume after resume and went on a few interviews only to be told I didn't meet the credentials the employer was looking for. Through this process I learned technology certifications were a requirement, but with my GI funding running out and very little resources available to me, I became frustrated and discouraged. What was I going to do now?

I soon learned about a job readiness program through the Department of Veterans Affairs, it was there where I met Mitch Siegel, job developer for Catholic Charities Veterans Employment Program of Lake County. I was in a resume workshop Mitch was leading where he sat down with me and took the time to help me tailor my resume specific to the jobs I was applying for. It was a humbling experience to learn that it was ok to take advice and learn a different approach after my own technique wasn't



Akeam Jones

showing results. Mitch made it a point to say "if you're going to be successful, it's going to be because YOU are going to put forth the effort." Being held accountable really cultivated my relationship with Mitch. His guidance led me to my first federal government position. But I wasn't done; Mitch continued to stay involved as my mentor and assisted me in landing my dream job, working as an IT professional for the United States Military Enlisting Processing Command Center in North Chicago.

My job search was difficult and

very emotional. The transition affected my confidence, but because of the Catholic Charities Veteran Employment Program, I was able to accomplish in six to seven months what may have taken two to three years to accomplish on my own. I don't consider myself a success story, I consider myself a recipient of the compassion and professional knowledge of someone who was just waiting to share it.

I am going to be like Mitch one day, I want to teach others. I am now involved in dual master's program, and once that's done will pursue a doctorate in technology education.

I always say good fortune is when opportunity aligns with preparedness. When I met Mitch, I was prepared to listen and he was prepared to teach. Everything lined up and went forward from there. Catholic Charities gave me hope; they're taking care of people daily and getting them back on their feet.

I am always going to be grateful.



46th Annual

Senior
UNITY MASS

Thursday, June 13, 2019

10 A.M.

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Reservations Start in April**

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If you have questions, please contact
(312) 655-7425 or keenager@catholiccharities.net



Support Catholic Charities at Annual Spring Event

Catholic Charities has partnered with the Chicago Flower & Garden Show in 2019. Held at beautiful Navy Pier from March 20-24, partial proceeds from the weeklong event and the Evening in Bloom charity benefit will be donated back to Catholic Charities programs. This annual event has been held in Chicago since 1847. You will view some of the most breathtaking garden displays and learn from the pros the do's and don'ts of gardening. In addition, there will be a FREE Kids Activity area, Garden Gourmet cooking demonstrations and Catholic Charities After Supper Visions and Loom Programs will be featured and selling items in the Home & Garden Marketplace. Tickets to the show are \$20 but if you use code CCCHICAGO \$4 of the ticket price is donated back to Catholic Charities. You must use CCCHICAGO for Catholic Charities to get credit.

In addition, on Tuesday, March 19 there will be a charity benefit called Evening in Bloom that will feature the Hort Couture fashion show hosted by Candace Jordan. Hort Couture spotlights the spectacular talents of Chicago's leading floral designers, fashion designers, and landscape

artists as they draw inspiration from the flower show to create breathtaking garments and accessories made in part from plants, flowers and natural materials. Evening in Bloom

Use code
CCCHICAGO
and a portion
of ticket sale will
be donated to
Catholic Charities

features culinary creations from leading Chicago restaurants, specialty cocktails and of course a sneak peak at the gardens of the show. Tickets for the event are \$150 and if you use code CCCHICAGO \$50 of each ticket will go back to Catholic Charities Programs. You must use CCCHICAGO for Catholic Charities to get credit.

Please contact Denise at dsamulis@catholiccharities.net or (312) 948-6864 with questions. To purchase tickets, visit chicagoflower.com.

From The Recipe Box

Apple Raisin Oatmeal

- | | |
|-----------------|---|
| 2 c Skim Milk | 1 Handful Raisins
(or dried cranberries) |
| 4 tbsp Oatmeal | Ground Cinnamon |
| 1 c Apple juice | |
| 1 Apple | |

PREPARATION

- Grate the apple into a bowl and set aside.
- Put the oatmeal in a saucepan with 1 cup of the milk and all of the apple juice.
- Cook over high heat, stirring continuously. As the oatmeal starts to thicken, add the raisins.
- When it thickens to your liking, remove from heat and stir in the grated apple.
- Pour the oatmeal into bowls and serve with the rest of the milk and a sprinkling of cinnamon.

Banana Bread

- | | |
|----------------------|-----------------------|
| 2 c Flour | 1 c Sugar |
| 1 tbsp Baking Soda | 4 very ripe Bananas |
| 1 tbsp Baking Powder | 1 tbsp Vanilla |
| 1 tbsp Salt | 1/2 cup Vegetable Oil |
| 2 Eggs | 1 tbsp Cinnamon |

PREPARATION

- Preheat the oven to 350 degrees F.
- In a medium bowl, combine the flour, baking soda, baking powder and salt.
- In a large bowl, cream together the eggs and sugar. Stir in the mashed bananas, vanilla, oil, and cinnamon.
- Stir in the flour mixture, a third at a time, until combined.
- Pour the batter into a 9-by-5-inch loaf pan. Bake for about 1 hour.

Recipes courtesy of Food Network

Share your recipe with Keenagers. Submit recipes to:
 The Recipe Box, Keenager News
 721 N. LaSalle St., Chicago, IL 60654

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Rose's puzzle CORNER

Answers are found FORWARD
BACKWARD, UP, DOWN and
DIAGONAL.

I P Y K H B C P T U K I T E O K E G B N
 U W C H A A E A P I O M M D B O Y T I O
 I G U R I M I A M W N T A S K P M F J T
 E U H M R A N O U E F C U I J H J I Y L
 Q R O H S D Q Z R T L G B L D H H G L I
 L D D P P E A P E O I O N D D A J N Z M
 V L E D R U C T V S U F T T A S C U F A
 J I E F A S K A I Q O C U M Y E Y G H H
 S G Y P Y F M C L V K A N L W I C K E D
 I I M Y S O Y D O D E T Y T V T O W H Y
 C C C I H D R C R E L S H P S O S W H V
 A R N A R O O E B R I G A D O O N N B X
 T Q L I X Y A G C I R E G E L R B A S F
 F K R R U M H A Z L J K S L E J P P G Y
 O G I P G P B X Z M W A I N C D H M W J
 N N P I Z A I Q U P E I T S D L T G J W
 Q M R J R M A M E R N F Q J T X H C B Y
 N L E E Z Q F L G O G A C I H C X X U Z
 S J T C P J E T I F J L X D O A Q L T O
 E I N N A N F P H O T A P A K F Y A G S

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Rose's puzzle CORNER

Answers are found FORWARD BACKWARD, UP, DOWN and DIAGONAL.

Y Y R Z A G C B U L Z A M C M L S L D R
 U M A C Q X A A K O X N P E S E U I E M
 U A R C N L D S R Y F I W P L E O N F F
 M C N H L G I F T D X R J A L I N P J I
 X N I O Y F F G E I B G A C S A M C C I
 V J O F D W M G M W C Q X J B F U S E T
 L N W L N L C Y N U Y T Z K E D H D Z R
 S Y T O A S D E D I O R C P U D E W T I
 R H N W C V C I J A T P R W L H F B K J
 D P E E C A S I S A D I L Q P V E X C W
 U K M R F F D T K B C M R C Q W O B X D
 R Y I S L B C H I C R Z D W Y U I X V V
 O Y L R E B U C S B E P N D Y Z I G M N
 Y X P P C G D A S P S Z Z T K K R N X O
 L X M M R U T X E T T D W N H U S E L A
 T N O A R U X B I M Y C I S J Y X E P U
 N L C E V X T N C L X W X Z V T A V I C
 U X E N I T N E L A V G N R N N J V J R
 L E T T E R Z Q P F H H S X Q F F G P C
 L I A M E G J D J S D P E F L R K C C E

Expressions of Love

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- KISS
- CARD
- LETTER
- VALENTINE
- CANDY
- BANNER
- BALLOONS
- FLOWERS
- GIFT
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Humor & Nostalgia

by Joe Eberhardt



Reprinted from the Joe Eberhardt archives.

A Bit of Humor

This year, Harry declared his gift to his wife for Valentine's Day would be an x-ray of his chest. "How come?" she asked. Harry said, "I just want to prove to you that my heart is in the right place."

No one was a match for Abe Lincoln's wit. During a debate, Douglas accused Lincoln of being two-faced.

Abe countered with: "I leave it to my audience – if I had two faces, would I be wearing this one?"

Harry took his grandson to Washington, D.C. to see the cherry blossoms. The grandson surmised, "I'm glad George Washington did not cut down all of the cherry trees!"

Remember When?

REMEMBER When...

These Valentine's sayings were popular?

"Oh how I'll pine that you'll be my Valentine."

"Roses are red, violets are blue. You know darn well that I'll be true."

"I didn't need a second look. You're the best in my book."

REMEMBER When...

The Carol Burnett Show topped off a great night of TV? The CBS Saturday night lineup from 1973 included: *All In The Family*, followed by *M*A*S*H*, *The Mary Tyler Moore Show*, *The Bob Newhart Show*, then *The Carol Burnett Show*. What classic TV!

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"I give the sum of \$_____ (or all the rest, residue and remainder of my estate) (or _____% thereof) to Catholic Charities of the Archdiocese of Chicago to be expended by it in furtherance of its objects and purposes."

For more information contact

Margaret Hughes, Director of Individual & Planned Giving
(312) 655-7012 or mhughes@catholiccharities.net

FEBRUARY 2019 VOL. 51, NO. 2

"Mature Youth" Keenager News

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NIFTY NINETY

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Frank M. Tokarz 90 2/24

BIRTHDAYS

BELATED BIRTHDAYS

Lorraine Waelti 100 1/17

Leonard Kadzielawski 90 12/24

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BELATED ANNIVERSARIES

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Curley & Toni Strack 57 1/20

Edward & Elsie McElligott 64 1/22

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Keenager will help celebrate your special birthday (80, 90, 100, 100+) or milestone anniversary (50 plus). Mail or phone us your submission eight to 10 weeks in advance and Keenager will acknowledge your special day on this page.

We regret that limited space does not allow between-decade birthdays.

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