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Keenager News

A publication of Catholic Charities of the Archdiocese of Chicago

CPS-FIT, Catholic Charities Help Families Avoid Homelessness and Pursue Their Goals

"You're on your way," says Hermese Bryant, Catholic Charities Case Manager, Permanent Supportive Housing, to her new client, Sherly, as she completes the first set of forms to participate in CPS-FIT, a housing program that will offer greater safety and stability to herself, her 15-year-old daughter, and her 14-year-old son.

Nearly one in 20 Chicago Public Schools (CPS) students experience homelessness each year, living either in shelters, on the street, or doubled up with friends or family. CPS established CPS-FIT (FIT stands for Families in Transition) to assist students and their families identified in six CPS schools as coming from "temporary living situations." Administrators for the schools, two each in the Austin Community, Englewood, and in Humboldt Park, refer these families to CPS-FIT, who matches them with one of six human services organizations, of which Catholic Charities is one. Funding for this program is provided through two sources: The City of Chicago's Department of Family Support Services (DFSS); and the Chicago Low-Income Housing Trust Fund (CLIHTF) which was established through a City Council ordinance in 1989 to provide rental assistance to Chicago residents most in need of affordable housing.

Hermese has been working for Catholic Charities for ten years, and she has been a Case Manager with CPS-FIT since it started. She is assigned full-time to



Catholic Charities case manager Hermese Bryant speaks with a client about housing and other assistance available.

the CPS-FIT program, and receives assistance from other members of Catholic Charities' Housing Impact Area. As Hermese explains, "There are 100 homeless families in CPS-FIT on an on-going basis, and Catholic Charities is assigned 15 families at a time. We provide intensive case management for as long as it is needed. If a family moves on, we receive a new

CONTINUED ON PAGE 6



Greetings from the **Editor**

Katie McDonnell Bredemann

Happy New Year, Keenager **Readers!**

We hope you have an uplifting list of goals to strive for, that make the most of every day, treat yourself with kindness, and include

opportunities to make a positive impact in the lives of those around you. This issue is full of powerful stories that will lift your spirits, make you smile, and help you get ready to file your 2022 taxes.

We also share a quote that everyone at Catholic Charities has been reflecting on in recent weeks: "Community is first of all a quality of the heart. It grows from the spiritual knowledge that we are alive not for ourselves but for one another." This was written by the Dutch priest Father Henri Nouwen (1932-96). We hope you find this as inspiring as we do. Wishing you all the best in 2023!

For the Keenager News Team, Katie McDonnell Bredemann

P.S. Visit our new website: catholiccharities.net to learn more about upcoming events and see how user-friendly it is!

Contributors



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- 1..... New Year's Day
- 2..... Solemnity of the Blessed Virgin Mary
- 4 St. Elizabeth Ann Seton Feast Day
- 8 Baptism of the Lord
- 16 Dr. Martin Luther King, Jr. Day

February 2023

Black History Month Birthstone: Amethyst Flower: Violet

- 2..... Groundhog Day
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Katie McDonnell Bredemann

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Archdiocese of Chicago

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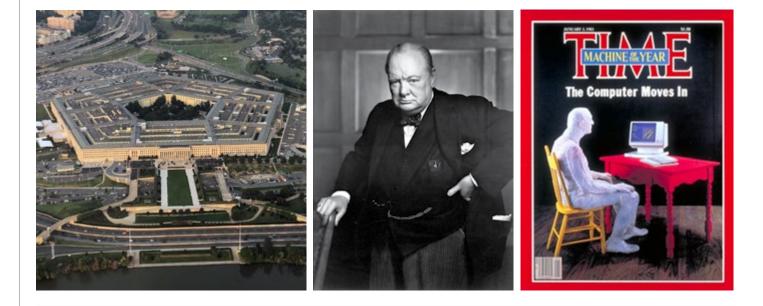
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U.S. History



2023 Anniversaries in U.S. History

125 years ago, on January 1, 1898 New York City was formed when Brooklyn, the County of New York, the County of Richmond, and the

western portion of the County of Queens were consolidated. Staten Island was added on January 25. **40 years ago, on January 3, 1983**

Time put a personal computer on its front cover as 'Machine of the Year' instead of its usual 'Man of the Year.'

80 years ago, on January 15, 1943

The Pentagon in Arlington, Virginia, was dedicated as the headquarters of the U.S. Department of Defense. At this time it was the largest office building in the world.

70 years ago, on January 20, 1953

Dwight D. Eisenhower was inaugurated as the 34th President of the United States. It was the first inauguration to be televised live coast-to-coast.

175 years ago, on January 24, 1848 Construction worker James W. Marshall discovered flakes of gold in the South Fork American River while constructing Sutter's Mill near Sacramento. This became the start of the California Gold Rush.

60 years ago, on Feb 25, 1963 The Beatles released their first single ("Please Please Me") in the U.S.

60 years ago, on April 9, 1963

Winston Churchill is proclaimed the first honorary citizen of the United States.

150 years ago, in May, 1873

Levi Strauss and Jacob Davis are granted a U.S. patent for a "Improvement in Fastening Pocket-Openings." These became metal rivets on work pants, which became known as "blue jeans."

100 years ago, on May 2-3, 1923 First non-stop, coast-to-coast flight across the United States from New York to San Diego was successfully completed in 26 hours and 50 minutes.

50 years ago, on May 13, 1973 Bobby Riggs and Margaret Court competed in the first "Battle of the Sexes" tennis match. Riggs won in the two-set Exhibition Match. **100 years ago, on July 13, 1923** The Hollywood Sign was dedicated in Hollywood, California.

100 years ago, on October 16,1923 Walt Disney and his brotherFred founded the Disney BrothersStudio. The Disney Corporationbegins a year-long centennial cele-bration on January 27.

60 years ago, on November 22, 1963 President John F. Kennedy was assassinated in Dallas, Texas.

Sources: holidaysmarts.com; cinemark. com; pioneersofflight.si.edu; levistrauss.com. Photograph by Kevin Daniels and Wikipedia

The Voice of Charity

JOIN US! Tuesday Mornings @ 8:30am WNDZ 750-AM Great conversations on the issues that matter to you.



The Voice of Charity

Sharon Holmes Program Director, Food Pantries

Food Pantries Provide Nourishment, Compassion, and Respect

I will never forget my first day of work at Catholic Charities more than 22 years ago. As a single mom struggling to make ends meet, I didn't have the most reliable car. Sure enough, after a chaotic morning with my children, my car broke down. I was panicked that I would not be able to get to work on time or get there at all. A friend gave me a ride at the last minute, but I was frazzled when I arrived.

Stepping into the doors of Catholic Charities was like stepping into a calming oasis. My new supervisor warmly welcomed me and told me how happy they were to have me. Not only did



A volunteer assists a client and her child at a food pantry run by Catholic Charities.

she soothe my anxiety, but she insisted I leave early to get the car repaired! The rest of that day I watched the staff treat each client with the same compassion and respect that I had been shown. I decided right then that the good Lord had brought me to my "forever home" at Catholic Charities.

I have held several positions at Catholic Charities, but I have spent the bulk of my career working with our food pantries. I currently supervise the operation of our eleven pantry locations in Cook and Lake counties. It is tough work, but I love it. It is a ministry for me. Every day I get to show the same love and compassion that Jesus showed to people who are facing challenging life circumstances-circumstances that are not so different from those I experienced myself. There are so many people hurting in our communities right now who need our mercy and support. In FY22, we served an average of 3,500 unduplicated households per month, across our eleven food pantries, and we continue to serve many more people than we did before the pandemic.

The rising cost of food and growing inflation have impacted everyone, but low-income households are particularly hard hit. More and more, our neighbors must make tough choices about whether to put gas in the car, pay rising rent and heating bills, buy medicine, or buy food. People often forgo fresh meat and produce in favor of cheaper, less healthy alternatives. Even though most of the families coming to us have at least one working adult, they don't earn enough to sustain the household in this economy. And nearly half of our clients are seniors living on fixed incomes that have not kept up with today's prices.

Providing nutritious food to people in need is a privilege that we do not take lightly. We know that good nutrition is essential for human life to thrive and is often the first step on people's journey to achieving their God-given potential. Catholic Charities takes a holistic approach, connecting clients to other needed supports such as counseling, job training, senior services, or rental and utility assistance as needed. Each day we strive to make our food pantries the oasis that I experienced on my first day of work—a place where people feel wanted, welcomed, and have confidence that their lives are about to change for the better.

Client Voices: Maria's Story

Maria is a resident of the Englewood community and has been a patron at Casa Catalina for the past 5 months. She works full time at a fast-food restaurant and attends community college. Maria's goal is to become a psychologist and work with at-risk youth.

Maria does not own a car and rides public transportation with her four-month-old son. She sought out support from Casa Catalina as she was preparing to give birth to her son. "With the upcoming birth of my son, I wanted to start saving money for diapers and other things he was going to need. I quickly realized that I had to stretch my money and needed help with food. The price of food has gone up and if it wasn't for Casa Catalina food pantry, I probably would have to choose between diapers/baby items for my baby and food." With Catholic Charities' help, Maria was able to enjoy the holidays with her baby as this was his First Christmas.

Catholic Charities relies greatly on volunteers to staff our pantries, and food and financial donations to keep our shelves stocked. Unfortunately, we tend to see a drop off in donations and volunteers after the holidays. Given the large number of people seeking our services, we could really use your help right now! Maybe you could consider sponsoring a food drive in your church or school, making a financial contribution, or joining our team of volunteers? We'd love to have you help us witness a message of mercy and hope to people in great need.

Learn More

To make a donation or learn about ways you can get involved, contact Sharon Holmes at sholmes@catholiccharities.net.

Visit ccofchicagovolunteer.com to see food pantry and other Catholic Charities volunteer opportunities. Listings are updated weekly.

Words for the Spirit

Stay Positive in the New Year



Words for the Spirit

Reverend Charles T. Rubey Associate Administrator, Founder and Director, LOSS Program

Now that the holidays are over it is very normal to feel a bit letdown. As the song says, "It's the most wonderful time of the year," and most of us try to make it so, though we acknowledge that is difficult for those who may be mourning the loss of a loved one, or those who do not have much family around.

The excitement begins with all of the activity surrounding Thanksgiving, with all of the shopping that is needed to get ready for cooking a special meal for all of the guests who come to celebrate the holiday with us. There is a lot of talking and visiting with people,

catching up on all the latest news. Sometimes Thanksgiving includes recalling a person who was present at last year's Thanksgiving, and who has passed away during the year and is now fondly remembered. Before the meal begins, there most likely is a prayer of thanksgiving in each of our homes, for all of the blessings that we have experienced, and all that we are grateful for in our lives. Then everyone digs in for a delicious meal, along with the wonderful sense of togetherness that comes every year at this gathering.

With Christmas comes another special celebration with many of the same guests for dinner, exchanging gifts and the usual wishing of Merry Christmas and Happy New Year!!! The mood is very much the same with people talking and laughing and enjoying each other's company, as we are awestruck again with how simple and how powerful the birth of Christ was, when the Son of God was born of the Virgin Mary, more than 2,000 years ago.

When the New Year arrives, out come the resolutions that many people try to follow in their efforts to be better people, and maybe lead a healthier lifestyle. Often, these resolutions last a few weeks or months and then the old habits return and people go on living their lives. Other times the resolutions become great success stories.

Now that the wonderful holidav season is over. I have several suggestions that might help you avoid feeling letdown, especially if you had a tough time enjoying the holidays. Positive ideas include staying physically active, sticking to healthy routines was day, and staying connected to friends and family members. Another suggestion is to remember that you are never alone. Jesus said, "And behold, I am with you always, until the end of time." (MT 28:20) Similarly, spend some time thinking about heaven and how fortunate we are to have the hope of eternal life with God.

I recently read a book and the author described the hereafter as an experience that is unimaginable. There are a number of other books written by people who have had near-death experiences and these are fascinating to read, too. However, no one has fully come back to talk about the hereafter except Jesus. My own expectation is that we will be engulfed by God. I don't know what that entails, but my expectation is that we will spend eternity exploring the Infinite Godhead.

Spending time thinking and speculating about what the hereafter is all about, we are reminded that God created heaven and earth, and that the world He created is full of wonder and beauty. We also are reminded that God loves us and has a Divine Plan for each of us; He knew us before we were born: "Before I formed you in the womb, I knew you..." (Jeremiah 1:5) These are comforting thoughts to think about, too. Heaven is indeed positive "food for thought" to ponder, imagining what the hereafter is all about while we make our time on earth as full and productive as we can.

Happy New Year to all our Seniors!

Keep On Keepin' On,

Charles 1. Kuby

Keenager News by email?

More readers are asking to receive Keenager News digitally. **We are listening!**

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🕇 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.

DEJ PMO

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

The print copy will continue for everyone else.

"Find Your Own 'Calcutta": New Movie Reminds Us of Mother Teresa's Invitation

As we start a New Year and contemplate how to make the most of everyday, the Lives of the Saints can be a wonderful source of inspiration. A new film called, "No Greater Love" was released last fall, in connection with the 25th anniversary of the death of St. Teresa of Calcutta, one of the greatest humanitarians of the 20th century. Filmed on five continents and including photo and video archives from the Missionaries of Charity, "No Greater Love" is a wonderful reminder to us of the peace, happiness, and fulfillment that can be found making charity to others a priority in your life, no matter where in the world you live.

St. Teresa of Calcutta was born Agnes Gonxha Bojaxhiu on August 26, 1910 in Skopje, Macedonia. Her father, Nikola died when Agnes was just eight years old, and Agnes became incredibly close to her mother Drana who instilled in Agnes a deep commitment to charity.

Agnes first heard a call to religious life at age 12. When she was 18, she joined the Sisters of Loreta in Dublin, Ireland. She taught with the Loreto Sisters in Calcutta, India for 17 years at Saint Mary's High School for Girls, later becoming the school's principal, empowering students to overcome their impoverished lives through education.

In 1946, while on a train from Calcutta to the Himalayan mountains for a retreat, Mother Teresa experienced a second calling, in which Christ told her that she was needed, instead, in the slums of Calcutta. She did everything for love of God, and in service to Him. So, in January, 1948, Mother

Teresa received permission to leave the Loreta order and, that August, she left the Loreto convent wearing the blue and white sari that she would wear for the rest of her life. She obtained six months of medical training then began spending her days in the slums, with the poorest of the poor, helping all those who were "unwanted, unloved and uncared for."

> Mother Teresa established her first hospice center, and started an outdoor school with the help

of former teachers and students from St. Mary's High School. In 1950, these women became the first Missionaries of Charity, as the Vatican officially recognized Mother Teresa's new religious order. As vocations to the Missionaries of Charity grew, along with an awareness about her work, donations allowed Mother Teresa to expand her efforts in India, and internationally. She personally set up the organization and structure of each new house of charity, even those in war-torn areas of the world.

"Find the sick, the suffering, and the lonely, right where you are—in your own homes and in your own families, in other homes, and in your workplaces and in your schools. You can find Calcutta all over the world, if you have eyes to see."

St. (Mother) Teresa of Calcutta

Mother Teresa used her notoriety to advocate for those served by the Missionaries of Charity. She also spoke eloquently, to authority figures and to the public, at large, about prayer, devotion to God, the sanctity of life, the fruits of service and the importance of treating every human being, even those who are dying with respect and love. Mother Teresa's words echo those heard often at Catholic Charities as we, too strive to serve the most vulnerable people among us.

Mother Teresa said, "Stay where you are. Find your own Calcutta. Find the sick, the suffering, and the lonely, right where you are—in your own homes and in your own families, in other homes, and in your workplaces and in your schools. You can find Calcutta all over the world, if you have eyes to see." She also wrote, "We think sometimes that poverty is only being hungry, naked and homeless. The poverty of being unwanted, unloved, and uncared for is the greatest poverty. We must start in our own homes to remedy this kind of poverty."

Mother Teresa went to be with God on September 5, 1997. She was canonized as a saint in the Catholic Church on September 4, 2016, and her Feast Day is September 5. "No Greater Love" shares stories about people whose lives were transformed by meeting Mother Teresa. The movie also includes references in her writings to times when she doubted her own faith, which helps many people identify with her even more.

Mother Teresa's humility and the joy she found in her very difficult work can continue to inspire us today. May 2023 make us more aware of the unwanted, unloved, and uncared for around us, and may we dedicate ourselves to joyfully extending charity and love to them. May we follow St. Teresa of Calcutta's invitation to see Christ in every person we meet and always welcome the opportunity, as St. Teresa said, "to do something beautiful for God." Visit www.motherteresamovie.com to learn more about the movie, "No Greater Love."

Sources: missionariesofcharity.org; biography.com; aleteia.org; motherteresamovie.com

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CONTINUED FROM PAGE 1

referral. We are happy to help them establish new homes and regain control of their lives."

Hermese describes, "We have to be understanding and realize that most of the clients we meet are recovering from crisis situations, such as a fire, domestic or dating violence, sexual assault, human trafficking, and/or living in a shelter. As we start to work with each family, we gently 'peel the onion' and tell clients about other Catholic Charities programs and services that can also help them reach their goals." Hermese also meets monthly via Zoom with representatives of the other five organizations involved in CPS-FIT, to share resources that can help the families in the most effective ways possible.

Rental assistance is provided directly to landlords, who see higher occupancy levels, regular rent payments, and reduced tenant turnover while these low-income households gain safe, decent housing. In addition, children in stable housing situations tend to do better in school and have more positive life outcomes as the entire family works toward greater self-sufficiency.

According to Sharon Love, Director of Catholic Charities New

The Largest of its Kind in the Nation

As part of the Chicago Housing Authority (CHA), CLIHTF is supervised by a Board of Directors, appointed by the mayor and comprised of 15 individuals who live in the City of Chicago and have diverse backgrounds. A not-for-profit organization, CLIHTF works with landlords to provide rental subsidies to Chicago residents with incomes not exceeding 35 percent of area median

"Knowing and seeing the difference you have made in someone else's life is very rewarding... I feel lucky to work for an organization like Catholic Charities that has such extensive outreach."

Hermese Bryant

Hope Apartments and Hermese's supervisor, "The goal of CPS-FIT is to help stabilize the family long-term, by supporting their individual and family goals and providing them with the tools necessary to succeed for the rest of their lives." Sharon adds, "We want to help everyone who needs it, and so Catholic Charities has CPS-FIT, and other

income. In 2021, the maximum eligible income for a Qualified Household was \$19,600 for a single individual and \$27,950 for a family of four.

CLIHTF is the largest city-funded rental assistance provider of its kind in the nation. For the Fiscal Year ending June 30, 2021, the Trust Fund provided \$6,816,107 in support of annual, renewable rental subsidies in a total of 2,741 units, at more than 600 properties throughout the City of Chicago.

homelessness prevention programs to assist families and individuals."

Once Hermese is assigned a new family to assist in CPS-FIT, she reaches out to help determine their most immediate needs. In addition to housing, these can include:

- Employment assistance
- Social Security applications and State ID's
- Referrals for counseling
- Legal assistance (i.e. an Order of Protection)
- Education (most often GED/High School Diplomas)
- Applications for Section 8 **Emergency Housing Vouchers**
- Referrals to CARA Collective (caracollective.org), a program that helps justice-involved individuals and those living in extreme poverty be successful in a work environment.

Hermese meets monthly in-person with her clients, and she is in contact with them more frequently via phone and email. As so many Catholic Charities employees do, Hermese goes above and beyond to help clients achieve their goals. She says, "I have had the privilege of helping individuals obtain their high school diploma through the Bounce Back Program, where they follow a homeschool study guide, submit a written essay, and take a final exam. I help clients study for the exam and, in 2018, eight of the eight Bounce Back participants I worked with successfully completed the course."

Graduates invited their friends and family to a celebration held at Catholic Charities' Tolton Peace Center. Sharon Love says, "That was such a joyful celebration for everyone involved. Hermese did a remarkable job helping everyone achieve their goal." Hermese adds, "It is most rewarding when clients attain their individual goals, whether it is pursuing education, starting a new career, establishing a bank account, establishing contact with lost family members, obtaining needed counseling, or providing household items. We want to help clients meet their goals, and many times, realize their dreams."

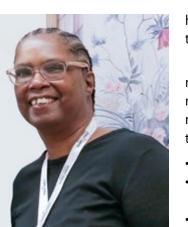
Not all client outcomes are successful. Hermese shares, "It can be hard to reach and stay in touch with clients. Some have severe mental illness and/or addiction. They have many problems compounded together. I do my very best, but clients have to want to improve their lives, too. They have to have the ability to advocate for themselves."

When asked what she likes best about her job, Hermes humbly replies, "Knowing and seeing the difference you have made in someone else's life is very rewarding." She adds, "I feel lucky to work for an organization like Catholic Charities that has such extensive outreach."

Sherly, Hermese's newest client, did not know CPS-FIT existed until she received a phone call telling her she had been referred by her son's school. The reality of now having a three-bedroom apartment to call home, for as long as she needs was overwhelming to her. At the conclusion of her first meeting with Hermese, Sherly said, emotionally, "My kids can be relaxed and safe now. We have new peace of mind."

Learn More

To learn more about Catholic **Charities Homelessness** Prevention programs, call (312) 655 7700 or email gethelp@catholiccharities.net.



Reader's Corner



Petals of Rose by John Rudnik

- Petals of Rose, one blossom be, open was one, to her destiny. "Come, let us be open," prompted she, "Let us blossom together and be free."
- "Don't make me open," said he, "I fear the rain, I fear the bee." "Closed to the rain," she did agree, "Closed to the sun, unblessed are thee!"
- "Petals know," instructed she, "Their best beauty in harmony." "Don't worry, the sting is not meant for thee, this I know, I do foresee."

- "He peeked out on his conferee, "Gee, in seeing you, I see me." "What a wonderful sight, so delightful to see! I never knew that you looked like me."
- "You are a song to be sung, a melody to be played, For you the sky and sea were made. You are more open, honest, free, than I can every hope to be."
- But while he was talking, along came the Bee, and frightened this petal where stood he. "Live openly, freely," she entreated, but comfortably, cowardly, he retreated.
- While close in, he did flee, she stood open and was free. He made her stand alone, her beauty only, known...
- ...But now and again, when magic assented, the blossom would open, both petals extended, Would show all its beauty, one flower grown, would be at peace, and its fragrance known.
- And to their hearts, both petals thus breathe,
- "You still light a star, when you tell me where you are... Reward it all the more is seen... Reflected in the twinkle of our eyes."



Dear Keenager Readers, from Bernadine Wojcicki

I read an article a few years ago entitled, "The Humble Apron, a Symbol of Motherhood" (southtownstar.com, 5/5/2013). My mom always wore an apron. The ladies of the 30's, 40's and 50's wore house dresses and an apron. I even received two home-sewn, fancy aprons as a wedding shower gift. If you were handy with a sewing machine and had some (1/2 yard) of material from a project, you would whip up an apron.

I'm sure all readers in their 70's and 80's and beyond can relive memories of mom or grandma and their trusty aprons. Today, people wear a full apron when barbecuing. They are still useful today.

CATHOLIC CHARITIES Archdiocese of Chicago



Catholic Charities is accepting donations of coats, hats, gloves, personal care items and non-perishable food at the St. Vincent Center, 721 North LaSalle Street in Chicago. Call (312) 655 7700 for more information. Thank you for helping our neighbors in need.

For more Catholic Charities volunteer opportunities, visit ccofchicagovolunteer.com or call (312) 655 7053.

Call your Regional Office to learn about the greatest needs near you:

Lake County (847) 782 4000 West Cook County (708) 222 1491

North/Northwest Cook (847) 376 2100

South Cook County (708) 333 8379 Southwest Cook

Chicago Southwest (773) 349 8835

County (708) 430 0428

St. Sabina (Chicago) (773) 846 3018



Tax Time! 2022 Taxes Due Tuesday, April 18, 2023

Extensions may be given to states affected by recent hurricanes in the south.

Keenager News has been pleased in recent years to provide an annual review of information to keep in mind as readers prepare to submit their federal and state tax returns for the previous year. Much of the information that follows was obtained from the Internal Revenue Service website (irs.gov). We believe all of the information provided here is accurate, and it is presented as a resource for readers of Keenager News. However, **Keenager News is not an official source for tax information or filing.** Please consult official government sources and/or certified tax preparers regarding any tax or filing issues.

As we go to print, the filing deadline for 2022 tax returns is midnight, Tuesday, April 18, 2023. Call the phone numbers provided or visit each website to get the latest information.

Electronic Filing of Returns is Strongly Encouraged

For Federal Returns: Taxpayers can obtain forms and answers to questions from the IRS website (irs.gov), IRS offices, participating libraries, IRS Taxpayer Assistance Centers, and certified commercial tax preparer sources. For State Returns: Visit tax.illinois.gov for Illinois state income tax returns, forms and all information about filing.

The Internal Revenue Service: Your Main Source For Information

Log-on to www.irs.gov, type "seniors" into the search, then click ENTER and you will find a great deal of helpful tax preparation information. You can download "Publication 554, Tax Guide for Seniors" or "Publication 524, Credit for the Elderly or the Disabled." This online source also provides information about who needs to file a return. Call 1-800-829-1040 to ask questions about filing your taxes. For help with downloading or ordering hard-copies of tax forms (including large print forms) and publications call 1-800-829-3676.

In-Person Assistance From the IRS

The IRS operates Taxpayer Assistance Centers (TAC) in every state for taxpayers who prefer to receive face-to-face assistance with tax issues or questions. Visit irs.gov/help to locate the TAC nearest you. To make an appointment, call 844-545-5640. In downtown Chicago, the TAC is located at 230 S. Dearborn Street.

Taxpayer Advocate Service

The Taxpayer Advocate Service (TAS) is an independent organization within the IRS, offering free, in-person tax help for those who believe their tax issue cannot be handled online or by phone. Its mission is to protect your rights as a taxpayer. For more information, call the Internal Revenue Service at (877) 777-4778, or visit www.taxpayeradvocate.irs.gov.

Additional Help With Filing Taxes

LADDER UP

Ladder Up enlists the help of trained volunteers to offer free, confidential tax preparation and e-filing of federal and Illinois tax returns through its Tax Assistance Program (TAP). To qualify for TAP, families must have an annual income of \$56,000 or less; individuals need to have an annual income of \$30,000 or less. Ladder Up operates TAP sites in partnership with community institutions including a number of WIC Food Centers. Sites are located throughout the greater Chicago area and in Springfield. Certain restrictions apply. To learn more, call the Ladder Up Chicago office at (312) 409-1555, or visit their website, goladderup.org.

AARP TAX-AIDE

The American Association of Retired Persons (AARP) provides a free tax counseling program, with trained and certified volunteers who will prepare basic tax returns. Many Tax Aide sites have bilingual counselors. To locate a site near you, call the toll-free number, 1-888-OUR-AARP (888-687-2277) or visit www.aarp./taxaide.

Tax Related Benefits for Seniors in Illinois, Cook County, and Chicago

STATE OF ILLINOIS SENIOR CITIZEN REAL ESTATE TAX DEFERRAL PROGRAM

This tax-relief program works like a loan and allows persons aged 65 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 gualifications to defer all or part of the real estate taxes and special assessments on their principal residences, up to \$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. Homeowners must reapply every year. The deadline is March 1, so contact your county treasurer's office ASAP if you are interested. In Cook County, contact the Treasurer's Office at (312) 443 5100 or visit www.cookcountytreasurer.com/seniors. If you reside outside Cook County, contact your county treasurer's office.

SENIOR REAL ESTATE TAX EXEMPTIONS

All senior citizen homeowners can apply for possible reductions in their real estate taxes. Two options are mentioned here. To learn more about these and all potential exemptions in Cook County, call (312) 443-7550 or visit: cookcountyassessor.com. If you reside outside of Cook County, contact your county assessor's office.

SENIOR CITIZEN EXEMPTION

This 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. Senior citizens must reapply annually for this exemption.

SENIOR FREEZE EXEMPTION

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 who qualifies and applies for this exemption in taxable year 2022 will have the EAV of the property frozen at the 2021 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. Senior citizens also must reapply annually for the Senior Freeze Exemption.

Protect Your Personal Finances (Courtesy of irs.gov)

- 1. Use security software; make sure it updates automatically, has virus/malware protection and a firewall.
- 2. Safeguard your personal information like it is cash; don't leave it lying around.
- 3. Use strong, unique passwords online. Consider a password manager.
- 4. Back up your files.
- 5. Never download apps or software from pop-up advertising.
- 6. If you filed a federal tax return last year, you may be eligible to opt in to the IP PIN program. This is a 6-digit PIN that offers additional protections for your Social Security number on your tax returns.

- 7. Use Multi-factor Authentication, when possible, to protect your online accounts.
- 8. Stay educated on the latest scams and security measures. When in doubt, consult a tax professional or contact the IRS directly, at irs.gov.

If you believe you may have been targeted in any tax scam, or if you are ever unsure if any person contacting you is with the IRS, call the IRS directly at 1-800-829-1040 to verify the call, letter or email.

"Dirty Dozen" Tax Scams

The IRS provides this list annually to raise awareness about common scams that are used to try to steal money and personal information from taxpayers. The 2022 list is divided into five groups.

POTENTIALLY ABUSIVE ARRANGEMENTS

These include four transactions that are wrongfully promoted and will likely involve additional agency compliance efforts in the future: charitable remainder annuity trusts; Maltese individual retirement arrangements, foreign captive insurance; and monetized installment sales. Always check with your tax professional before becoming involved in any of these transactions.

PANDEMIC-RELATED SCAMS

The IRS reminds taxpayers that criminals use the COVID-19 pandemic to steal people's money and identity with phishing emails, social media posts, phone calls, and text messages. Some of the scams people should continue to watch out for include Economic Impact Payment and tax fraud scams, unemployment fraud leading to inaccurate taxpayer 1099-Gs, fake employment offers on social media, and fake charities that steal taxpayers' money. Only consider legitimate charities that provide an Employer Identification Number (EIN). Taxpayers can find legitimate and qualified charities on irs.gov.

OFFER IN COMPROMISE "MILLS"

Taxpayers need to be wary of misleading tax debt resolution companies that can exaggerate chances to settle tax debts for "pennies on the dollar" through an Offer in Compromise (OIC). These scams are commonly called OIC "mills," charging taxpayers pricey fees and churning out applications for a program they're unlikely to qualify for. Instead, taxpayers can use the free online Offer in Compromise Pre-Qualifier tool to see if they qualify, and apply for an OIC themselves. The IRS reminds taxpayers that if they need help, they should be cautious about whom they hire.

SUSPICIOUS COMMUNICATIONS

Every form of suspicious communication is designed to trick, surprise, or scare someone into responding before thinking. Criminals use a variety of communications to lure potential victims. The IRS warns taxpayers to be on the lookout for suspicious activity across four common forms of communication: email, social media, telephone, and text messages. Victims are tricked into providing sensitive personal financial information, money, or other information. The information can be used to file false tax returns and tap into financial accounts, among other schemes.

SPEAR PHISHING ATTACKS

Spear phishing scams target individuals or groups. Criminals try to steal client data and tax preparers' identities to file fraudulent tax returns for refunds. Spear phishing can be tailored to attack any type of business or organization, so everyone needs to be skeptical of emails requesting financial or personal information.

A recent spear phishing email used the IRS logo and a variety of subject lines such as "Action Required: Your account has now been put on hold" to steal tax professionals' software preparation credentials. The scam email contains a link that if clicked will send users to a website that shows the logos of several popular tax software preparation providers. Clicking on one of these logos will prompt a request for tax preparer account credentials. The IRS warns tax pros not to respond or take any of the steps outlined in the email. The IRS has observed similar spear phishing emails claiming to be from "tax preparation application providers."

This list, obtained from irs.gov, is not a legal document or a literal listing of agency enforcement priorities. It is designed to raise awareness among a variety of audiences that may not always be aware of developments involving tax administration.



Tom Powers Chair, Catholic Charities Regional Mission Board of Lake County

Localizing Our Touch Through Our Regional Mission Boards

Our new model for Regional Mission Boards was informed by contributions from leaders throughout Cook and Lake counties and serves as an excellent framework for increasing our outreach efforts at local level.

Throughout its history, Catholic Charities' strength has come from our community of partners coming together committed to collaboration and service. With Partners in Mission, anyone who wants to be involved in service to our clients on the local, parish, or regional level can choose from a wide range of volunteer opportunities available at "hubs" in the six vicariates that contain all parishes in the Archdiocese of Chicago.

In addition, strengthening and empowering our local Mission Boards will offer more opportunities for people to support and serve while connecting more clients in need to our programs and services, locally in their community.

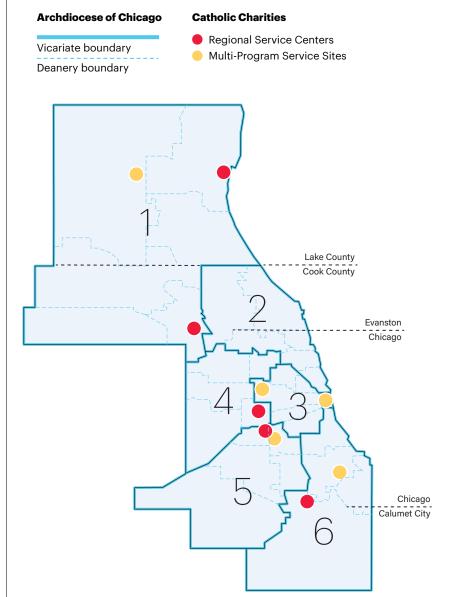
While our new Regional Mission Board structure will be consistent across all regions, its design provides flexibility for each region to respond to the needs and engagement opportunities within its local communities, including the ongoing operation of current volunteer activities.

The Parish Outreach Committee and Community Outreach Committee are both tasked with connecting Catholic Charities services to parishes and communities, as well as connecting those who want to serve with opportunities to do so, either with us or with the local parishes.

- The **Membership Engagement Committee** will onboard and train new members, and connect them with specific opportunities to keep them engaged.
- The **Advocacy Liaison** will offer opportunities to advocate for policies that will benefit those we serve and advance the cause of mercy.
- The **Partners in Giving Liaison** will ensure the Regional Board and local volunteers are aware of all Catholic Charities events and any other opportunities to participate in fundraising activities.

We Need You!

All these local committees need your contributions to fuel our work. Send us an email at partners@catholiccharities.net to signal your willingness to help make a difference in the lives of more people in need. Please join us! Archdiocese of Chicago vicariate and deanery boundaries, together with Catholic Charities' Regional Service Centers and program service hubs.



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630-892-7267

Access and Independence with Dignity

Post-Adoption Services Accompanies an Adult "Home" to St. Vincent's

Catholic Charities Post-Adoption Services serves the thousands of people who were adopted from Catholic Charities over the years, offering nonidentifying registry information and search and reunion services for those looking to reconnect with their biological relatives, for personal and/ or medical reasons. We provide tours of St. Vincent's Orphanage, now Catholic Charities headquarters, at 721 North LaSalle Street, and provide support to adult adoptees who are trying learn more about their heritage. We also have support groups for birth mothers, some of whom had lived at St. Vincent's during their pregnancy. Support groups are held in-person and virtually, allowing us to assist clients from all over the United States. For more information, contact Lisa Francis at (312) 655 7093.

Mrs. Pat Conway worked with our Post-Adoption Services in recent months to learn more about her ancestry. After she returned to St. Vincent's, to see where she spent the first weeks of her life, she wrote a beautiful journal, and agreed to be interviewed for this article. Keenager News extends sincere thanks to Pat for her willingness to share her inspiring story below.

Keenager News (KN): How did you start the journey of learning more about your birth parents?

Medical questions within a 16-month period necessitated my journey. My first child was very large at birth, and consequently we both had to undergo tests for diabetes. Then there was a question of his possible hearing loss, which after extensive testing proved as unnecessary as the first concern. Finally, I had cancer at age 30. My doctors were as frustrated as I was with my lack of any medical or background information.

KN: What did you learn about St. Vincent's Orphanage along the way?

During my contact periods with Daiva and Lisa, I was happy and surprised to learn that I was born and baptized in the building that now serves as the administration offices for the Chicago Catholic Charities. I was amazed that nearly 60,000 babies and toddlers were cared for at St. Vincent's in the 91 years of its operation.

KN: What were the most significant challenges you faced?

In 1981, when I started my active searching, adoption and original birth records were still closed. I was aggravated that I was denied access to pertinent information about myself. Also, in the days before the Internet, the waiting between snail mail communications was very frustrating.

KN: You write about your faith, saying "I cannot help but believe that the hand of God was behind the angels sent forth into my life in the form of family and close friends." Can you describe some



Pictured, clockwise from top left: Pat Conway's birth mother, Patricia; her adoptive mother, Helen Carlborg; Helen holding Pat while she is an infant; and Raymond Carlborg, Pat's adoptive father, with Pat and her older brother John.

ways you felt God's presence on your journey?

When I learned, through my half-sister, that our birth family had known about me for nine years and wanted to meet me, I still found myself in a place of 'decision by indecision.' My life, and theirs, forever would be changed with that first phone call. In the guise of my close friend, an angel asked me, "How would you feel if you found out your mother had a daughter? Wouldn't you give anything to meet her?" That was the perspective, and the push, that I needed.

KN: You also spoke of an emotional moment when you saw the Baptismal font in the chapel at Catholic Charities last summer.

What was going through your mind at that moment?

I was astonished that I had a memory of being there when I was only 5 days old. I don't remember the act of my baptism itself, but the light coming in the window on my face and the feeling of such bliss that I experienced has served as a sort of pilot light for all my life.

KN: Father's Day was an important milestone twice in your adoption journey. Can you explain why?

Father's Day was significant in that it 'bookended' my journey. It was the day that I first made contact with my birth mother and essentially said hello to my birth family (via her information). Exactly 30 years later, it was the day that my birth siblings

Keenager News

12 January/February 2023

CONTINUED FROM PAGE 11

and I all gathered to say good-bye to our father at his funeral. Birth mothers play a pivotal role in our adoption narrative, and our birth fathers are so often overlooked or forgotten. Mine certainty wasn't!

KN: The end of your memoir is a tribute to your birth and adoptive mothers. You write, "My name, Patricia Helen, was given to me by and for the two most important women in my life. Patricia courageously gave me my life; Helen tenderly gave me a life. I love and honor them both for the sacrifices they made, in very different ways, that allowed me the joy and privilege of this time on earth." Did you feel this way before your adoption journey began, or did your journey help you come to this realization?

Many people, when hearing my story, ask me if I hated my birth mother and her resolute rejection of me. They are always surprised



Pat Conway with her birth father, Bill on the day they met in 1992.

when I say that I always loved her, both before I 'met' her on the phone and even afterwards. If it wasn't for her, I wouldn't be here, and I wouldn't have been a part of the family that received me, or have had the family that I made. As to my life mother, I appreciated her inspiration and strength even more clearly after she was gone. In eulogizing her, I remarked that while no one is perfect, as it turned out, she was just perfect...for me.

KN: What would you say to someone who was adopted from Catholic Charities, and considering doing a search similar to yours?

Know what you think you are looking for; prepare yourself for all possible scenarios (keeping in mind that you might get one you couldn't even imagine), and have a good support system in place.

Timing is everything, for you and for the birth relative you contact. Make sure that you are emotionally mature to handle any possible shock, rejection or disappointment. Be kind to yourself and to them, and be patient. Always remember, it's not just about you.

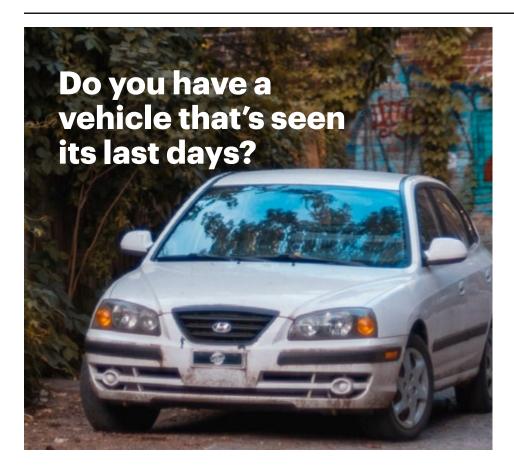
KN: Do you have advice for a woman facing an unplanned pregnancy?

Unplanned pregnancies lead to one of three paths: termination, adoption or keeping the baby. None of these choices is taking the easy way out. I'd say to call upon the wisdom of the angels in your life (which includes therapists).

I would hope that a woman would prayerfully and thoughtfully consider the gift of adoption for her baby. For every woman who is not ready, willing or capable of keeping a baby, there is a couple who is waiting to fill their empty arms with one. Be sure to take care of your physical, emotional and spiritual self during this time, and love and nurture your baby in their first home, your womb.

More Information

To learn more about Catholic Charities Pregnancy, Parenting, and Adoption Support Services, contact Kathy Herrera, Program Director, at (312) 655 7087 or kherrera@catholiccharities.net.





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Contact us: catholiccharities.net/give (877) 786 4483

Post-Adoption Story

from The Recipe Box.

French Toast Casserole

from a Keenager Reader

Makes 8 servings

Ingredients

1 long loaf French bread 8 large eggs 3 cups milk 4 t. sugar

¾ t. salt 1 T. vanilla 2 T. butter, cut into small pieces Syrup or honey

Preparation

- 1. Night before: Generously butter a 13x9x2-inch baking dish. Cut bread into 1-inch thick slices. Arrange bread slices in single layer over bottom of prepared dish.
- 2. Beat eggs, milk, sugar, salt and vanilla in large bowl until mixed. Pour over bread. Cover with foil. Refrigerate overnight.
- Heat oven to 350 degrees. Remove casserole from refrigerator З. and uncover. Not necessary to bring the casserole to room temperature. Dot top with butter pieces. Bake, uncovered, in 350 degree oven, 45 to 50 minutes, until puffy and lightly browned. Serve with syrup or honey.

Baked Brie

from a Keenager Reader

Serves 8 to 10

Ingredients

1 round loaf sour dough bread 2 large cloves of garlic, pressed 2 triangles, Brie cheese (leave white covering on)

3-4 pats of butter Red grapes, for garnish (optional)

Preparation

Cut a circle in the center of the loaf and pull out the bread in the middle. Cut this middle portion into bite-size pieces and set aside. With a serrated knife, cut around the outside edge of the loaf in cuts 1/2 inch down and ½ inches apart so they can be easily pulled off. Cut the Brie into small pieces and put these into the center of the loaf. Sprinkle the garlic around the Brie and top with 3-4 pats of butter. Bake on a cookie sheet for 20 minutes at 350 degrees, until cheese is melted. Move loaf to serving platter and surround it with the cut-up middle portion pieces, for dipping. Add toothpicks, and garnish with red grapes.

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For more information or to make a pre-plan selection, complete and mail this form to Catholic Cemeteries 1400 S Wolf Rd, Hillside, IL 60162-2197.

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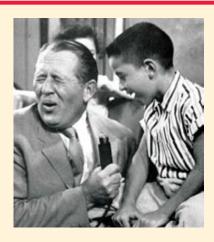
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Humor & Nostalgia

Don't Kids Just Say the Darndest Things?

Art Linkletter was a Canadian-born American radio and television pioneer. He had a perceptive, witty ability to elicit amusing, unre-

hearsed comments from children, an idea that came to Linkletter during his conversation with his oldest child, Jack, after he finished his first day of kindergarten. In all, Linkletter interviewed 20,000 children, making it clear to his LIVE audiences that 1: he did not tell the children what to say; and 2) he did not tell them what NOT to say. The results were hilarious. Linkletter was also credited for the kindness and respect he showed to children of all races, an example not always followed in Hollywood. As funny as the children's comments were, Art's reactions were equally entertaining. Below are just a few of the priceless questions from Art, and the children's responses.

What does your mommy do? She does a little housework, then sits around all day reading the Racing Form.

What would you do first if you were president? Keep my mouth shut.

Have you ever been in love? No, but I've been in like.

What does your father do to help your mother around the house? Make cocktails.

Who's the boss in your house, your mother or your dad? Both of them. Hey, you're a diplomat aren't you? No, I'm a Catholic Baptist.

You like the story of Adam and Eve? Who do you think took the first bite? Adam. God then sent them to hell, then transferred them to Los Angeles.

What do you think would make a perfect husband? A man that provides a lot of money, loves horses, and will let you have 22 kids and won't ever put up a fight. What do you think you'll be when you grow up? A nun.

Who's the most important person in the world right now? George Washington. Do you know who his wife is? Mrs. America.

My father's a schoolteacher. That's a fine profession. Does he like it? He only has one thing to complain about. What's that? The kids.

Any brothers or sisters? No. Would you like some? Sure, I'm lonesome. What does your mother say when you ask for one? She just groans.

Sources: goodreads.com; latimes.com; Wikipedia.org; youtube.com. Photo courtesy of the Saturday Evening Post.

Catholic Charities Archdiocese of Chicago 721 North LaSalle Street Chicago, Illinois 60654 keenagernews.org

Keenager News

Bringing News to Seniors Since 1969 JANUARY/FEBRUARY 2023 VOL. 55, NO. 01

January/February Celebrations

Birthdays

Happy Hundreds	
Josephine V	100 on 1/11

Nifty Ninotios

inity initelies	
Dolores G	90 on 1/4
Dorothy W	90 on 1/11
Dorothy M	90 on 1/13
Maude G	90 on 1/27

Extraordinary Eighties

Jackie B	80 on 1/15
Leslie D	80 on 2/7
Arlene H	80 on 2/11
Marie S	80 on 2/14
James J	

Sherry C..... 80 on 1/14

Belated Birthdays

Belated Anniversaries

Delphia C	100 on 12/18
Wilma B	.100 on 11/27

Anniversaries

Jerry & Gerry A	68 on 1/15
Richard & Carol P	60 on 1/26
Nick & Barbara M	65 on 2/1

Donald & Dorothy W	72 on 11/18
Bill & Rita R	64 on 10/17
Steve & Jeanne K	62 on 0/21

Submissions

Keenager is delighted to help celebrate your special birthday (80, 90, 100 years+) or anniversary (50+). Eight to 10 weeks ahead of time, please send the first name and last initial of seniors who would like to be acknowledged for celebrating special birthdays and anniversaries. We regret that limited space does not allow us to publish birthdays in between those decades. Happy Birthday and Happy Anniversary to all Keenagers celebrating their special days!