



Student's Study Guide for
Strictly a Loner
My Life and Times with
Plattsburgh's Poorest Millionaire

A true story by K. L. Baumgarten

Exploring what we can learn about aging, money, veterans and loneliness from *Plattsburgh's Poorest Millionaire* through questions, vocabulary and activities.

One: We Arrive in Earl's World

1. Is *Strictly a Loner* a true story? Who is the narrator in the story? How would you describe the style of writing?
2. Have you ever moved to a new town? What did you notice right away? What did you like? What did you miss?
3. What do you think people would notice first if they were moving to your town?
4. What are some of the types of people mentioned, and what challenges might they face when they are looking for a place to live? Why?
5. Why do you think that some of the homes the author visited were so odd?
6. Activity: Where you live, do people generally come to your front door or your back door? Why? Do certain people usually come to the front door and certain people to the back door? Is this related to class or convenience? Ask your parents this about the house they grew up in. Research about the history of people being forced to use the front or back door.
7. Vocabulary Words to Look Up:
 - Cobbling
 - Low-strung
 - Doff
 - Network
 - Skulking
 - Clientele
 - Clapboard
 - Succumb
 - Drifter

Two: A Decision is Made

1. Why did the author want to buy this house?
2. What are "Tourist Rooms"? Why did travelers want or need to go to Mrs Welch's instead of a hotel?

3. When the author first met Earl she wrote that he was “shabby but respectable.” What does that mean?
4. Does Earl remind you of anyone you know? In what ways?
5. What was it about Earl that made the family decide that it was okay for him to keep living there? Would your family have made the same decision? Why or why not?
6. Activity: What year did Earl retire from the military? How old was he at that time? What were many people in the U.S. military doing in the 1960’s?
7. Vocabulary Words to Look Up:
 - Alzheimer’s
 - Squire
 - Parallel
 - Stipulation
 - Billow
 - Accent
 - Pension
 - Score

Three: Moving Day

1. In what ways is buying an old home different than buying a new home?
2. What are some of the things that were in the house that the author wasn’t expecting to find?
3. In this chapter, the author had difficulty making herself understood by Mrs. Welch. Why did this happen? Has this ever happened to you? Explain.
4. What was the “an invisible line of propriety” the author overstepped in her dealings with Earl on moving day?
5. How did the author begin to feel about Earl?
6. Activity: What is the nearest highway to your town or city? Find out when it was built. How did its construction affect the local economy? Did it hurt it or help it?
7. Vocabulary words to look up:
 - Serendipitously
 - “Mom and Pop” hotels
 - Dowager’s hump
 - Addled
 - Standoff
 - Vigil
 - Propriety
 - Korean War
 - Retirement

4: Earl’s Way

1. In the photo of a document from 1953, Earl’s accountant shares what value Earl’s property had. How much was one dollar worth then compared to today?

2. How is this chapter related to the picture on the cover of the book?
3. Have you ever found anything like Earl did? What did you find and what did you do with it?
4. Earl decided to not get his watch fixed to save money, and used the author's clock instead. Some people would say he was being a cheapskate. What do you think?
5. The author writes, "Somehow that just wasn't as funny, especially since I did all the mopping and he was the one who was cleaning up." What does "cleaning up" mean in this context? "
6. Activity: Select an item you or your family has purchased. Using Earl's methods, how much per month has it cost you to own it? How much per week, per day?
7. Vocabulary words to look up:
 - Parish
 - Genesis
 - Accountant
 - Optimistic
 - Pessimistic
 - Contradiction
 - CIPHERING
 - Cognitive Dissonance
 - Manna
 - Glean
 - Bread Pudding

5: Cleaning Day

1. Who was Howard Hughes? How was Earl like him and how was he different?
2. Does your house get cleaned on a schedule? Why is leaving in a clean environment important to our physical and emotional well-being?
3. If the author didn't clean Earl's room, do you think he would have? How would his room have looked if the author didn't clean it regularly?
4. Does anyone in your family keep secrets? Do you? How would you know? Why do you think Earl kept this secret?
5. Why did the author refer to Earl as their "resident dodo"? What did they learn about Earl by watching him more closely?
6. Activity: How much money would you have to save every year in order to become a millionaire by the time you are seventy? How much per month, per week and per day?
7. Vocabulary words to look up:
 - Eccentric
 - Obsession
 - Exclusion
 - Cynicism
 - Dodo
 - Brittle

- Rhythmically
- Cache

Six: A Good Two-Dollar Breakfast

1. What is “room and board” as opposed to just rent?
2. Breakfast is the most important meal of the day. How much would it cost to make a breakfast like Earl’s at home? How much does it cost now at a restaurant where you live?
3. Integrity means possessing and steadfastly adhering to high moral principles or professional standards. Was what the lawyer wanted to do legal? Was it right?
4. Would you make the same decision that the author did about Earl, to not take his money when he died? Why or why not?
5. Do you think Earl was competent to care for himself? Find examples in the text of when you feel he was and when he wasn’t.
6. Activity: Interview an elderly person (preferably a military veteran) and find out where they were born and what places they have travelled to. Locate those places on a map and compare them to the places Earl travelled to.
7. Vocabulary words to look up:
 - Mutually Beneficial
 - Magnanimous
 - Death Row
 - Blue Chip
 - Bull Market
 - Confirmed Bachelor
 - Assets
 - Surrogate
 - Military Hop
 - World’s Fair

7: Those Sneakers

1. Do you think people that are Earl’s age can make good decisions and take care of themselves? Why or why not? When should others intervene?
2. In what ways was Earl taking good care of himself and in what ways wasn’t he? Why?
3. Why do you think the author wrote about the SPCA in this chapter?
4. The author wrote that Earl hadn’t felt the human touch in a long while. Why do you think that was true?
5. If Earl lived in your town or city, what route do you think he would take every day to get his walking exercise in, make a medical appointment, get his free coffee, free pens at a bank and then go to a pharmacy and grocery store? Are the sidewalks and street crossings along the way safe for elderly people?
6. Activity: How many pairs of shoes do you and each of your family members own? Do you buy them primarily for comfort or for style? Which is the oldest pair of shoes? Ask your parents

how different types of shoes affect your feet and why. Which is the most expensive pair? Which the least? When do you know when to say goodbye to a pair of shoes, and how do you decide whether to throw them away or give them away?

7. Vocabulary words to look up:

- Serviceable
- Podiatrist
- Bunions
- Notoriety
- Inflation
- Inroads
- Intervention
- Dehydration
- Pack-rat
- Brown Stone

Eight: Any Gol-Darn Fool

1. In this chapter, the author talks a lot about money. What did you learn about money by reading this?
2. Was Earl a typical American? Why or why not?
3. What is philanthropy? How did Earl feel about philanthropy? How does this differ from Bill Gates, founder of Microsoft Computers?
4. Earl was very careful with his money. But was he always smart?
5. What peer pressure was Earl under in the time periods of his life?
6. Activity: Keep track of all the credit card offers and other junk mail your family receives for one week.
7. Vocabulary words to look up:
 - Baby Boom
 - Free Love
 - Psychedelic
 - Philanthropy
 - Median income
 - Mogul
 - Portfolio
 - Acumen
 - Board of Elections
 - Conjecture

Nine: Stop and Smell the Ice Cream

1. When does hunting for bargains and “free” things go too far?
2. The author called this chapter “Stop and Smell the Ice Cream.” What popular saying is she making fun of, and how does it apply to this little story about Earl?
3. What did Earl mean when he said, “Spend down”?

4. The author shares a story about a family she knew. Were they like Earl? How does that story make you feel? How did it affect the author's view about life and money?
5. Activity: In the children's game, "Hot Potato," the players toss an object around until a timer goes off; the person holding the object at that time is either the winner or the loser (depending on the version you're playing.) Earl made the point that money goes around the whole planet in a similar circle, with people earning it (catching the potato) and then spending it (passing it on); Earl's view was to catch it and not let go of it. Do the math: how much of your income are you or your family hanging on to each month? How could you save more?
6. Vocabulary words to look up:
 - World Bank
 - Federal Reserve
 - Subsidize
 - Cognizant
 - Parsimony
 - Solvency
 - Concession
 - Reticence
 - Asset
 - Ovarian cancer
 - Epiphany
 - Type-A

Ten: One Egg at a Time

1. What is a veteran? Do you know any veterans? Are they like Earl?
2. How do you decide what clothing to wear and food to eat? How did Earl decide? Are his decisions typical for his age?
3. What grooming habits did Earl sometimes neglect? Did the family help him or do you think they were being intrusive?
4. What does it mean to be "penny wise and pound foolish"?
5. If you were the author, would you have been taking Earl's breakfast money to the bank and putting it in savings every week? Why or why not?
6. Activity: Is there a military installation near your town? How large is the veteran population? Where do they go for their healthcare? How many World War II veterans were alive at the time of this writing? How many are alive now? What is the rate of veteran homelessness at the time of your reading this story? What options are available to help elderly veterans?
7. Vocabulary words to look up:
 - AWOL
 - Vietnam War
 - Surplus Jeep
 - Line of demarcation
 - Bureaucracy
 - Copay
 - Geritol

- Cash cow
- Cholesterol
- Footnote in history
- Parolee

Eleven: A Small Tragedy in Houston

1. Do you know anyone that is suffering from a mental illness? Do they have trouble taking their medications? Why is this bad for them and hard on others?
2. How were Earl and Elliott the same, and how were they different?
3. How do you think what happened to Elliott made the author feel differently about Earl?
4. Did Earl seem concerned about Elliott? Why or why not?
5. The author wrote, “Maybe someday, over toast in heaven, we’ll find out that we averted a small tragedy in Plattsburgh.” What things could have happened to Earl if the author had not been there with him? Do you think he might have been happier in a home for senior citizens? Why or why not?
6. Activity: Do you know anyone who suffers with a mental illness? What is the difference between helping and interfering? What are the laws in your area regarding the safety of mentally ill individuals?
7. Vocabulary words to look up:
 - Diplomatic
 - Social Security
 - Intervention
 - Classified Ad
 - Vigil
 - LSD
 - Schizophrenia
 - Psychosis
 - Empowered
 - Synapse

Twelve: Tenants’ Night

1. Is it fun to eat a nice meal with a lot of people? How often do most people do this?
2. What were the conflicts in ideas in this chapter?
3. Earl was a good listener and always polite. What other good attributes did he have?
4. What did you learn about money in this chapter?
5. Activity: Practice “ciphering” every day: try to do math problems in your head. For example: when you are buying something, try to figure out what your change should be before they give it to you. Report on your personal progress in this task- it will surprise you!
6. Vocabulary words to look up:
 - Personal appetite

- Pecuniary
- One-upmanship
- Tax assessment
- NASDAQ
- Gyration
- Principal
- Amortization

Thirteen: Pure Torture

1. When was the Great Depression and what happened during it? How old was Earl then? How would it have affected him?
2. Why do you think people buried their money during the Great Depression?
3. Was Earl really being mean in this story? Why did the author think so? Do you think that he thought he was? Why or why not?
4. Could you be friends with someone like Earl? Why or why not?
5. The author wrote, “His life was the perfect camouflage.” What can we usually learn about people by their appearance? Can this be deceiving? If you had seen Earl, what would you have believed about him? Is it fair?
6. Activity: Through research or interviews, find out what life was like during the Great Depression, and how things changed when World War II began.
7. Vocabulary words to look up:
 - Recourse
 - “bridges of understanding”
 - Compounded daily
 - Confidant
 - Feign
 - Quarter
 - Indifference
 - Write-off
 - Baiting
 - Composure

Fourteen: Old One Channel

1. Please note that the author and her family never called Earl by his nickname. Do you think it was a mean nickname, or a funny one? When are nicknames bad? Why do you think some people hate nicknames?
2. How many hours of TV do you watch every day? Do you have a new TV set? Did you read the instruction booklet when you bought it?
3. Is it healthy for elderly people to watch TV a lot? Why or why not?
4. How did it make you feel to read about Earl’s sleeping conditions?

5. The author wrote, “What was the fun in having your very own millionaire if you never got to see him spend any money?” Do you think that spending money is a form of entertainment? When and how is it appropriate?
6. Activity: Through online research, reading or personal interviews, learn how hoarders are different from people that have collections, such as stamps or cars.
7. Vocabulary words to look up:
 - Compulsion
 - Proscribe
 - VHF/UHF
 - Sublimate
 - Isolation
 - Infirmity
 - Rain check
 - Imminent
 - Sentiment

Fifteen: About Loners, But Not Strictly

1. What is a “loner”? Are loners always lonely? Are they always really alone
2. How was the way Earl lived similar to or different from the other people in this chapter?
3. How do you feel when you look at the picture of Old Harold? What emotions do you feel when you think about what happened to him?
4. What is a corset? In what time period did ladies wear them regularly? Do all old people hang on to old ideas and ways? What old ways do the elderly people you know hang on to?
5. Are there any schools for the Blind where you live? Do they need special schools? How is Miss Gray’s brother a good example for us?
6. Activity: Elder abuse is on the rise in our nation, why is that? What are the concerns or fears the individuals in this chapter exhibit? Are they valid? Find out if the elderly people you know feel safe and what their concerns are.
7. Vocabulary words to look up:
 - Postulate
 - Disease process
 - Autism
 - Obsessive-Compulsive Disorder
 - Resonate
 - “Odd bird”
 - “Boo Radley”
 - Archetype
 - Pop-Psychology
 - Gelatinous
 - Apparition

Sixteen: Pie Money

1. Many people find little ways to earn a little extra cash. What are some nice ways that you could earn some money?
2. There's an old saying that "God loveth a happy giver." Was Earl a happy giver?
3. What does calling something "pie in the sky" mean? Did it apply to Earl? Why or why not?
4. When does hoarding, or "collecting" things stop being a hobby and turn into a problem or a mental illness?
5. Earl ate a whole pie one night. Was that a good thing? Why is a good diet important for elderly people, even though they are not still growing? What things can make it hard for them to eat properly?
6. Activity: If you know any elderly or shut-ins, ask if you can bring them a meal or bake something for them. They often do not have much variety in their diets and will appreciate it. Note any dietary precautions. Alternately, cook at a soup kitchen for the homeless.
7. Vocabulary words to look up:
 - Inconsistency
 - Meringue
 - Entrepreneur
 - Venture
 - Philanthropy
 - Commission

Seventeen: It Owned Him

1. There are many jokes that people make about underwear. Did you find this story about Earl amusing or sad? Why or why not?
2. The author decided that "the money owned him." What do you think that means? Do you agree? Is that a health attitude about money?
3. Because of this incident, the author and Earl made a deeper connection. Do you know what it was?
4. Do you think many older people worry about money? Why?
5. In life, it seems that people often make the greatest changes in themselves and make their largest contributions to the world when they are young. Is this true in Earl's case?
6. Activity: Sadly, many people are superstitious about forming a plan for their lives, which would include understanding Social Security, pensions, insurances and debt repayments- items which all fall along a timeline. Though interviews or research, share your observations about why the elderly don't like to think about their final days.
7. Vocabulary words to look up:
 - Dividend
 - Dynamic
 - Accumulation
 - Annotate
 - Recoil
 - Old Soldier's Home

- Impoverished
- Gyration
- Gurney

Eighteen: Strictly a Loner

1. Do you think the author was hoping that Earl would remember her in his will? Would you want Earl to leave you some money when he died? Why or why not?
2. Think about money you have earned and money you have been given, like for birthday gifts. Should we spend money we earn differently than money we are given? Why is it better for us to earn our own money than have people give it to us?
3. The author writes, “At home, though, the cats sat by his door.” What meaning did that have?
4. Thinking about it now, was Earl a loner or lonely, or both? Do you know any loners? Are you one? Are they lonely? Are you lonely? Why?
5. What did Earl realize about the author’s family in this chapter? Knowing that, why do you think Earl then told her to stop visiting?
6. Activity: If you were a millionaire what would you do with your money while you are alive? What would you want to happen to it when you died?
7. Vocabulary words to look up:
 - Power of Attorney
 - Cremation
 - Resuscitate
 - Obstruction
 - Reminiscence
 - Revelation
 - 1934 Packard

Nineteen: Epilogue

1. Earl’s brother thinks that Earl was the way he was because of something their Dad had said to him, and because of the fight they got into? Have you ever seen family fight? How did different family members react to the fight?
2. Have you ever known someone who died? Was it hard to get used to the fact that they weren’t there anymore to talk to?
3. How does this story make you feel differently about people that you see every day but may not know?
4. You would probably agree that people are always different once you get to know them. How was the story different than you thought it was going to be? What is your favorite story about Earl from this book?
5. What insights into the mind of a loner, miser and/or hoarder did you gain from this story?
6. Activity: Ben Franklin wrote a poem that the author quotes in the back of the book. How does it relate to this story? Do you think Earl wasted his life?

7. Vocabulary words to look up:

- Geezer
- Certified mail
- Calligraphy
- Executor
- Manifest
- Archeologist
- Mummify
- Lather
- Remunerated
- Quest
- Idiosyncrasy
- Cribbing
- Myriad

Strictly A Loner: My Life and Times with Plattsburgh's Poorest Millionaire

Copyright 2007 Kathy L. Baumgarten

First Edition November 2007

All rights reserved, including the right of reproduction in whole or in part in any form