



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

A true story by K. L. Baumgarten

Questions, answers and activities to help middle and high school students learn about aging, veterans, money and loneliness from Plattsburgh's Poorest Millionaire.

Note to instructors: Although the book is not long, it gives much food for thought. You may want to highlight certain issues in each section for particular classroom discussion or further research.

One: We Arrive in Earl's World

- 1. Is *Strictly a Loner* a true story?** Memoir/autobiography. **Who is the narrator in the story?** (The author) **How would you describe the style of writing?** Informal or colloquial
- 2. Have you ever moved to a new town? What did you notice right away? What did you like? What did you miss?** Subjective/Reflective
- 3. What do you think people would notice first if they were moving to your town?** Subjective/Reflective
- 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?** Elderly people and young adults, people who just got out of jail, people who have no family or no one wants them. They might not earn enough money or have enough savings. They might be "undesirable," or have issues with alcohol or drugs.
- 5. Why do you think that some of the homes the author visited were so odd?** That there were many rooming houses indicates a low economic level in the area; it follows that local homeowners may not be able to update or repair their residences very often. They were old houses, rather than new ones, and weren't built to the same standards (building code) new houses are made.
- 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?** It had four bathrooms. She was fed up with looking at houses. They had heard stories about it so it seemed familiar to her; she may have felt it was as good a house as the area had to offer. It might have been the price.
- 2. What are “Tourist Rooms”? Why did travelers want or need to go to Mrs Welch’s instead of a hotel?** They are extra rooms in a home that are rented out to tourists seasonally, as opposed to a rooming house, which had year-round tenants. They went there to save money.
- 3. When the author first met Earl she wrote that he was “shabby but respectable.” What does that mean?** It means that while his clothing was not new, it had once been nice clothing, that it was clean and not full of holes.
- 4. Does Earl remind you of anyone you know? In what ways?** Varies
- 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?** He was also a military veteran and seemed lonely and harmless
- 6. Activity: What year did Earl retire from the military? 1966. How old was he at that time?** He was 54 years old. **What were many people in the U.S. military doing in the 1960’s?** Serving in the Vietnam War.
- 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?** It has a history already. It might have broken things. It might not be as pretty. It also could be made better, with stronger materials. It might be historical. It may cost less.
- 2. What are some of the things that were in the house that the author wasn’t expecting to find?** Old furniture, storm windows, old wallpaper, the previous owner and a millionaire.
- 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.** Mrs. Welch had Alzheimer’s disease, and didn’t understand that her house was being sold; she was living in the past. Varies.
- 4. What was the “an invisible line of propriety” the author overstepped in her dealings with Earl on moving day?** Earl did not ask for anything from anyone, and he wasn’t used

to being asked to help anyone, either. The author didn't know this, she assumed he would be like other people. Also, he jealously guarded his belongings and she didn't know how important they were to him.

5. **How did the author begin to feel about Earl?** She felt sorry for him because he didn't have anyone to make sure he was okay.
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?** Research
2. **How is this chapter related to the picture on the cover of the book?** It shows Earl picking up the glove he talks about in this story.
3. **Have you ever found anything like Earl did? What did you find and what did you do with it?** Varies.
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?** Varies.
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?** "Cleaning up" in the stock market means to make a lot of money.
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?** Research. Howard Hughes was a millionaire and aviator. Hughes and Earl both suffered mental illness, Mr. Hughes' affliction was much more severe.
2. **Does your house get cleaned on a schedule? Why is leaving in a clean environment important to our physical and emotional well-being?** Our bodies need to have clean air, clean clothing, bedding, furniture, dishes, food, rooms so that we can stay healthy. It also makes it nicer to have friends come over, and to have room to do activities.
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?** Earl wouldn't have cleaned the floor or dusted, but he would have picked up and emptied the trash. It would have gotten full to the ceiling with his collected stuff. It was a problem because he was old and couldn't bend and do that sort of work like mopping.
4. **Does anyone in your family keep secrets? Do you? How would you know? Why do you think Earl kept this secret?** Varies. People often keep how much money they have a secret because they are afraid people will ask them for favors or steal it. Very often, lottery winners lose everything they won because they can't say no to people who want to borrow it.
5. **Why did the author refer to Earl as their "resident dodo"? What did they learn about Earl by watching him more closely?** A naturalist often studies animals and plants in their native habitat; since dodo birds were hunted into extinction, the author felt Earl was also one-of-a-kind and spent a lot of time trying to understand his ways. They learned how he had gotten his money, or preserved it.
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?** It means they get some meals as well. Why did the author decide to make Earl meals? She felt he needed better nutrition, and the extra money was handy.
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?** Research.
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?** He clearly felt

Earl was suffering from a form of insanity and was incompetent to manage his own affairs; the law does allow for what he suggested. However, the law allows many things to happen that just don't 'feel' right. They cannot make a law for every situation. The lawyer may have been adhering to a professional standard, but it felt shaky on the moral principles side.

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?** The author felt that it would have been twisting the law and that Earl wasn't that bad off. If you wanted to do that, it might be legal and thus you could justify your action. However, Earl might have moved away if he didn't feel safe.
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.** Green milk, slimy bread, eating a whole pie, not taking his aspirin, his toenails, his personal hygiene, his hoarding indicate incompetency. Doing his ciphering, helping tidy up the dinner table, bringing the mail in, accepting the family rules, being polite, indicate a level of competency. Weighing this issue is highly subjective. The author didn't work outside of the home at that time and was able to monitor Earl; if she had not, then they might have made different decisions about his care.
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?** They usually can take care of themselves; we should be on the lookout for changes in personal hygiene, dress, weight loss, signals in environment or habits.
2. **In what ways was Earl taking good care of himself and in what ways wasn't he? Why?** Walking was free and good for you and kept him busy. He neglected his feet because he couldn't reach them to cut his nails and was too cheap or embarrassed to pay someone to do it.
3. **Why do you think the author wrote about the SPCA in this chapter?** Humans can be very cruel and neglectful to other humans but pamper animals; thus the saying, "I wouldn't do that to a dog."
4. **The author wrote that Earl hadn't felt the human touch in a long while. Why do you think that was true?** Earl was miserly with his love, too. He didn't have friends or family nearby. He lived a solitary lifestyle, so that is part of it.

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?** Varies
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?** Varies.
2. **Was Earl a typical American? Why or why not?** If materialism and a love of privacy are counted as American, then yes. But he didn't enjoy leisure time as most Americans do, and didn't care about appearances or what he ate.
3. **What is philanthropy? How did Earl feel about philanthropy? How does this differ from Bill Gates, founder of Microsoft Computers?** Philanthropy is charity or generosity. Earl was very limited in his generosity. Bill Gates gives away millions of dollars to charity every year. However, Earl was just trying to make and keep one million; Gates is a multi-millionaire.
4. **Earl was very careful with his money. But was he always smart?** He did waste his money (albeit not much) on the sweepstakes, but most of the time he was much less wasteful than most Americans.
5. **What peer pressure was Earl under in the time periods of his life?** To have a family, to get crazy in the Sixties, to buy a home, have fancy cars, etc.
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?** If you take more than you actually need, can use, store or take care of, then it becomes wasteful.
- 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?** “Stop and smell the roses” refers to slowing down in life to enjoy the little things. Earl didn’t allow himself many pleasures in this life.
- 3. What did Earl mean when he said, “Spend down”?** It meant limiting his activities and expenditures and increasing savings and investments, that is, sacrificing the short- term pleasures for long-term security.
- 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?** (Varies)
The story serves as a warning about overlooking the value of personal relationships, and helped the author put her priorities in order.
- 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?** A veteran is a person who has served in the United States Military. Many veterans end up being loners because they feel their military experiences do not interest others, or they do not feel at liberty to

share them. Recent research shows that individuals with Asperger's Syndrome, a mild form of Autism, thrive in the organized environment of the military.

2. **How do you decide what clothing to wear and food to eat? How did Earl decide? Are his decisions typical for his age?** (Varies) Many elderly people lower their standards for dress and meals in order to lessen the fuss and work required.
3. **What grooming habits did Earl sometimes neglect? Did the family help him or do you think they were being intrusive?** Shaving, bathing, washing clothing, buying new clothing. Earl may have thought they were fussing too much, but the author felt it was important for Earl to stay concerned about his appearance for his mental health.
4. **What does it mean to be “penny wise and pound foolish”?** It means to be very very careful when you are making small purchases, like buying a candy bar for \$.50 rather than \$1.00, but then not being careful when buying more expensive things, like cars.
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?** While it seems like it wasn't very much money, over time it would add up.
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?** Some people just don't like taking medicine, but for many people it is absolutely essential to their physical and mental health. People with some mental illnesses can't function in society without their medicine, and they get in trouble or can't work. This makes their friends sad and family may have to help support them or stay away from them to keep safe.
2. **How were Earl and Elliott the same, and how were they different?** Earl didn't require medication to function in basic activities such as eating, sleeping and hygiene. However, they were both loners and possibly not capable of surviving in an unsupervised environment due to their social ineptness.

3. **How do you think what happened to Elliott made the author feel differently about Earl?** The frustration at being unable to help Elliott effectively firmed her resolve to persevere with Earl, even if she could only make a small difference in his life- that, at least, was something.
4. **Did Earl seem concerned about Elliott? Why or why not?** It's hard to know what Earl felt deep inside, but he was polite about it. He may also have hid his feelings to protect himself.
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?** Earl could have been abused by other people if they found out he had money; they may have wanted to steal it from him. At a home, he would have had regular meals, meet people and get better health care, but he wouldn't have been able to keep many objects.
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?** Varies- birthdays, holidays. People from large families eat with a large group very often. In some families everyone eats alone due to their schedules, some people eat all together in front of the TV and no one talks.
2. **What were the conflicts in ideas in this chapter?** Gene's idea of a dinner was a steak for each person, the author was more modest. Gene and Earl also had different ideas about money.
3. **Earl was a good listener and always polite. What other good attributes did he have?** Responsible, respectful, helpful.
4. **What did you learn about money in this chapter?** Varies.
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?** In 1929, the US Stock Market crashed and many banks closed. Because of this, many people lost their life savings and their jobs, so they couldn't even make more money to replace what they lost. At the same time, a great drought hit farmers and they couldn't raise crops and earn money and lost their farms and land. Earl was about 18 years old in 1930. He would have a hard time finding a job.
2. **Why do you think people buried their money during the Great Depression?** They didn't trust banks anymore with their money and wanted to hide it to keep it safe.
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?** She felt he should have been more sensitive to her family's needs, but Earl was very unconscious of other people and their needs. He probably wasn't being mean. It is hard when you know someone who has something that you could use, who won't share it.
4. **Could you be friends with someone like Earl? Why or why not?** Varies- he certainly wouldn't ever treat you at the movies!
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?** People's clothing, hair, shoes, etc usually reflect their income or interests. Earl's clothing was very poor, so you would think he was very poor. Although they say that you "can't tell a book by its cover," in life we shouldn't make presumptions about others based on appearance; we could really miss out on getting to know some nice people if we do.
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?** The family felt it was a fond nickname, but people can be sensitive and we should be respectful of them. We can ask if they like a nickname. Varies.
- 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?** (Varies)
- 3. Is it healthy for elderly people to watch TV a lot? Why or why not?** Like everyone else, the elderly need physical movement to stay healthy. However, for shut-ins, television can help pass the time.
- 4. How did it make you feel to read about Earl's sleeping conditions?** We often do not know very basic things about the people who live under our own roof. It should make readers feel upset to read that he was denying himself a good night's rest to protect his bank papers.
- 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?** Varies. It doesn't matter how much money you have, you should never waste any of it. However, it's not wrong to spend it to have some fun now and then. Everyone has a different idea of when "now and then" is, however. To Earl, once or twice a year was enough. He had a great deal of self-control.
- 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
 - Infirmary
 - Rain check
 - Imminent
 - Sentiment

Fifteen: About Loners, But Not Strictly

- 1. What is a "loner"? Are loners always lonely? Are they always really alone?** Loneliness is an emotional state; it can occur when one is actually alone or when one feels neglected or overlooked by others. It can also be a mental state similar to chronic depression.
- 2. How was the way Earl lived similar to or different from the other people in this chapter?** Old Harold was more sociable than Earl; however his trusting attitude was a vulnerability which ultimately put him in mortal danger. Miss Gray spent time in service to others, as did Lois- Earl only rarely was known to help others. The old woman with her broom was obviously in a more distressed state than Earl. Earl and Miss Gray had their own homes; Earl did not.
- 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?** (Varies)

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?** A corset was a girdle that women wore in order to look much thinner. They were worn mostly before the 1920's, when women in this country started dressing much more casually. Some women, and even men, wear one because it helps their back feel better.
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?** There is usually a school for the Blind in every state, but most states are trying to keep blind students in with all the kids their age. However, it is important for them to learn to read Braille. He is a good example of being self-sufficient and also being creative.
6. **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.** Elderly people cannot always afford nursing home care, some do not want it, but they may need help and/or cannot live alone. The people who help them may not be honest or may hurt them to get money from them.
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?** Baby-sitting, raking leaves, washing cars, running errands, shoveling snow, lawn-mowing, working at a business are common jobs for young people.
2. **There's an old saying that "God loveth a happy giver." Was Earl a happy giver?** Earl seemed to know that helping was right in some situations, but he may have been overly-concerned about being taken advantage of. He may never have been the recipient of many gifts in childhood, due to the large size of his family.
3. **What does calling something "pie in the sky" mean? Did it apply to Earl? Why or why not?** (Varies) He did have a goal, which may or may not be the same as a dream. He did work for it, but not in a very active sense.
4. **When does hoarding, or "collecting" things stop being a hobby and turn into a problem or a mental illness?** When it interferes with a person or family's social life, their work life, their physical safety and health, disrupts their neighborhood or breaks local laws. Earl did not see his hoarding as a problem at all until the author told him it was.
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? Eating that pie made Earl lose his appetite for his healthy breakfast. Everyone needs healthy food to maintain their health and a healthy weight. Fast food is high in salt and fat which is bad for your heart and could lead to heart attacks when you are older, or stroke. If they don't have teeth, it can be a problem to eat fruits and vegetables or chew meat. They may not have much money for food or may not have a way to get to the store to shop for healthy food.

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?** (Varies) This is a very bittersweet story, which means it's sad and funny.
2. **The author decided that "the money owned him." What do you think that means? Do you agree? Is that a healthy attitude about money?** It means that instead of him being in charge of when it got spent or invested, Earl had put it on its own schedule and the rules he made for it dictated everything he did. Most people would agree that it isn't a healthy attitude to have because he ignored his own health and happiness to make his million.
3. **Because of this incident, the author and Earl made a deeper connection. Do you know what it was?** They both realized that she really cared for him, almost as a father. He had never had that, never looked at their relationship that way.
4. **Do you think many older people worry about money? Why?** Money gives people the freedom to live independently and make their own choices. When an adult has lived on their own it is very difficult to adapt to doing things according to another's preferences. They may love but not entirely trust even the closest family members, or may have fears based on past experience with their own parents or grandparents. Worry is only appropriate when it leads to safe decision-making.
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?** Earl did decide when he was young what he was going to do- become a millionaire. However, the most important decision he made may have been to trust someone else-the author-and to realize that they did care about him.
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?** It was not so much the money, or the amount of it that was important to the author. Being remembered would have simply signified that he valued their friendship.
- 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?** Sometimes the giver of gift money expects us to buy something nice for ourselves that we will like, and they will want to know (in a thank-you card) that you did buy something nice with it. They may also be happy to know, however, that you started a savings account with it or helped someone else. When we earn our own money, we know how hard it was to get and we take better care of it, which is a healthier attitude to have toward money.
- 3. The author writes, "At home, though, the cats sat by his door." What meaning did that have?** It meant that the cats valued his presence in the home perhaps even more than he had. They may have sensed that something was wrong.
- 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?** Earl didn't expect much from other people. He was very pragmatic and got a lot of enjoyment out of small visits with others. because he didn't share information about his feelings, it's hard to know if he felt he was lonely. He may have, but didn't feel it would do any good to talk about it.
- 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?** He acknowledged that they were the closest thing he had to family. He may have said that out of shame; he may have needed time to think, or just wanted to go out of their lives the way he came: alone.
- 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?** Varies.
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?** Varies.
3. **How does this story make you feel differently about people that you see every day but may not know?** Varies. The author hopes that readers will look at people with more understanding and compassion for them and their lives and struggles. One reader commented to the author, "I now wonder if every street person I see is a millionaire!"
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?** Varies.
5. **What insights into the mind of a loner, miser and/or hoarder did you gain from this story?** Varies.
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?** Earl certainly did something interesting with his life, but so did the author in writing about him. The author hopes that readers will do something interesting with their life that makes them and others happy.
7. **Vocabulary words to look up:**
 - Geezer
 - Certified mail
 - Calligraphy
 - Executor
 - Manifest
 - Archeologist
 - Mummify
 - Lather
 - Remunerated
 - Quest
 - Idiosyncrasy
 - Cribbing
 - Myriad