

The Philanthropist

by H. W. Moss

The clapboard exterior makes the house look uneducated, Nell thought as she kneed open the screen door and brought the mayonnaise jar inside one of two bags she carried in her arms down on the thumb depressor of the front door handle which caused the door to pop open and the living room in all its polluted glory to burst into view.

You'd never know a psychiatrist lived in a place like this, she said under her breath.

Nondescript would be an overstatement. Undescript would better describe the single family home with its wide unpainted porch that sported a dilapidated swinging chaise and broken photocopying machine, until you got inside, she thought as she crossed the threshold. Inside it was too small, the place was just plain cramped and crammed with the detritus of a lifetime. Correct that, four life times if you counted the boys who were just barely in their teens.

Even though it was broad daylight outside, it was cave dweller dark inside and it took a few seconds for her pupils to dilate, time she did not want to waste standing there with the groceries in her arms and the phone answering machine light winking at her like a devil's red eye while a dozen

other compelling reasons to get quickly into the kitchen rose from different parts of her mind at the same time.

Freud had it right, she muttered. The unconscious really is wide awake when you least expect it.

She crossed the room in the half light left over after the front door came to and banged her shin hard against a short table that had not been there when she left for the supermarket two hours ago.

“Damn!” she said and almost did a header, righted herself as she allowed one bag to slide gently down her hip to the platform at her feet. A playstation joystick was stuck to its surface in gooey ice cream melt down.

“Oh, hi. Didn’t notice you come in,” Zack said from a few feet behind her on the couch. It would be impossible for a normal person to have missed her entry. The room must have lit up like a movie set and never mind the sound of the opening and slamming door. Zack sat on the couch hunched over the coffee table which was literally within an arm’s length of the front door and five feet from where she stood rubbing her shin. “Danny left that out. Sorry. Um, need some help there?”

She wanted to make a sarcastic remark, like, well, duh, but kept her lips shut. She knew he was going way out on a limb offering that much and when she saw the sheaf of papers and the hand calculator on the table in

front of him, she knew where he had been. No sound, not the television, stereo, computer speakers or any other appliance reached her ears except the rising and falling hum of the refrigerator in the next room. He would not have heard even that susurrant in his concentration.

Zack's head was highlighted in the drawn curtain behind him and she marveled at the incredible quantity of thick black hair he sported after all these years.

Still, he had not taken the hint and risen from the couch. At last, she swung the remaining grocery bag at him and he came up like Jason Kendall ready for a tag at home plate and took the sack which bumped with a slap into his sallow chest making the sound of a ball hitting a mitt. "Oooooof," he said expelling his breath.

He followed her into the kitchen where the bags were deposited on the cluttered, salt and pepper and bread crumb covered table. Methodically, she searched out the perishables and began filling the refrigerator while Zack stood slack jawed nearby.

At last he said, "Y'know, I'd kind of feel better if we gave it all away."

She never stopped fishing boxes and jars out of the bags, opening cupboards and depositing the items where they belonged in her culinary

filing system. She let a moment pass before she said, “Well, technically, it’s yours to do with as you please. You created it.”

Zack mused on that a moment. “No, technically it’s both of ours. This is a tenancy by the entirety state and whenever I did a deal I had you sign as joint tenant. Remember? That gives us each the right of survivorship.”

“Well, how many are we talking about getting rid of?”

“Ten or eleven.”

“How many do you, uh, do we own?”

“Twelve if you count the house on Long Island.”

She closed the pantry door and turned to him with her arms folded. “So that would be almost everything. And how much money are we talking about?”

“Well, without paying for a new appraisal on them all, just putting them on the market I’d guess thirty or forty, depending.”

“Depending on what?”

“On the market which is affected by seasonality, pent up demand as well as prevailing interest and cap rates.”

“You want to pay capital gains? You know, we don’t exchange, we pay capital gains.” She had learned that much during the years they had been signing papers together.

“Yah, I’ll check with Julie, but I think we gotta pay capital gains if we do this giveaway thing.”

“You’re sure you want to do this, Zack? I mean, it’ll mean living off my practice which is really only part time, what with the kids and the housework and all.”

“We’ve essentially been doing that all along. No change there. Maybe I can help around here more to free you up to get a few more clients.”

“Yah, I could do that.” She took a tentative step toward him, stopped and said, “You’ve been thinking about doing this charity thing for a long time, Zack. Your friends talked you out of it when you brought it up last summer. I tried to talk you out of it. Barry who’s your best buddy told you not to do it, said you were nuts.”

Zack agreed. “Yes, but now I’m determined. And besides, quitting will give me more time for you and the kids.”

Although that was a powerful inducement, the fact of the matter was over the last few months he had worn her down with his arguments. He told her he was driven by “the mathematical calculus of utilitarianism” and quoted Jeremy Bentham and the primacy of “the greatest good” so that, by now, she was willing to go along with his scheme almost just because she would not have to hear about it any more. “And what happens next?”

“I make an appointment. With a special school. Tomorrow afternoon.
Okay with you tomorrow afternoon?”

She nodded agreement, but her heart really was not in it. She wanted to keep something back for when the boys got out of Jenkintown High. The cost of a secondary education was not going down, she well knew, but would keeping just one or two buildings do the trick?

“Don’t worry,” he said in answer to her silent question. “I put some money in a trust fund for you and the kids and for Adria’s kids. Now pick up that dart and let’s get this show on the road.”

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“So, in round numbers, Mister and Missus Carpilov, you are proposing to give the school an apartment building worth approximately . . . “

“Ten or twelve. Depending.”

“Depending on the market?”

“That and a few other variables,” Zack said as he leaned forward in the plush leather chair. “It’s an 87,000 square foot building with a good mix of one, two and three bedroom units, has underground parking and a low vacancy rate. We were thinking we could net after taxes five or six million, but our accountant pointed out the benefit of just giving the property to the school directly. We would pay off the mortgage of course.”

“Of course,” the president’s smile was pasted firmly on his face. He had no idea if these people were for real or not, but he was careful not to reveal his skepticism. The couple was dressed casually, one might say too casually to be the high rollers they professed to be. Nonetheless, after the perfunctory shaking of hands he looked over the flier Zack handed him upon entering the office. The paper described the building, its amenities, expenses and income as well as a note at the bottom stating it had last been appraised more than a year ago with a then estimate of value somewhat below what Zack had just told him.

The market had done nothing but increase in value these last four years, so there was a good chance, if the couple was to be believed, the Philadelphia School for the Disabled would benefit quite handily from this munificent gesture.

“Yet, neither of you are affiliated in any way, through relatives or yourselves directly or indirectly with our institution?”

“That is correct,” Nell said.

“You chose us out of the telephone book?”

“We wanted to fund a school for special kids, yours was the one the dart went through.”

“Dart?”

“We tacked a yellow pages page from the section under schools to the dart board and threw until we got a name. It was yours,” she explained.

“May I speak with your accountant?” the school president asked. “Just to discuss a few of the tax ramifications you understand.”

They said they had no problem with that and Zack gave him the phone number. The president picked up the receiver, touched the number pad and waited for an answer. He identified himself, said the Carpilov’s were in his office and a secretary put him right through to a woman who verified and confirmed everything the couple seated opposite had said.

The president eventually agreed to accept their generous offer and the next day Zack drove their old van to two more meetings, one in the morning, one in the afternoon.

The Center for Disease Control Foundation received two buildings, last appraised at \$6.2 million each, one of which had enough positive cash flow to cover both mortgage payments which meant the other building was nothing but a cash cow. When the foundation asked whose name should be on the trust created to hold these properties, Nell and Zack agreed to name the fund for his late sister, Adria.

A school of public health at Ohio State University was the afternoon recipient of three warehouses, four department stores and a shopping center in Indianapolis.

Afterward, as they walked back to the van, Nell remarked, “I had no idea it would be so hard to convince people, to give real estate away.”

“Neither did I, but I’m glad we did it. I now have a new perspective.” Zack was obviously pleased with himself and walked briskly with a jaunty step. “At 48 I can say it finally makes me realize the purpose of my life. The purpose of my life is to give away things.”

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The automatic alarm in his brain woke Zack at precisely 3:30 in the morning, just as he had set it to do. He sneaked into his clothes, not wanting to chance the noise of a shower waking Nell or the kids. Then he sneaked out the front door without eating, not wanting to chance the light going on in the kitchen and the noise he invariably made putting together the merest bowl of cereal. He sneaked up to the van which he had purposely left out at the sidewalk the night before, not in the driveway and certainly not in the garage which the vehicle could never have entered anyway the place was so crammed with junk, not wanting to chance the engine coming to life right

under the second story bedroom window where Nell, hopefully, still slept peacefully.

He cringed when he heard the engine turn over, but saw no light go on in their bedroom, so he put the van in gear and slowly, cautiously let his foot off the brake and glided away. He drove south toward downtown Philadelphia.

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There was a note tacked to the front door in Nell's handwriting which reflected her frustration level: "Put Your Keys Away Before You Forget." Through long experience she had learned that, with the exception of business and school, Zack was unable to keep his mind on one thing at a time.

He never studied mathematics beyond high school, but loved ratios. Putting one number on top of another and dividing was the easiest way to explain something, as far as Zack was concerned.

Ratios were tools as well as sign posts, if you knew how to read them. They answered questions before they could be asked. A ratio gave you the odds of catching a cold or winning a bet, could be used to compare income to expenses and the acid test, current assets divided by current liabilities, told you whether a business was above or below water. Lenders used the

debt-to-equity ratio as a guideline and everybody quoted the million to one odds of getting hit by lightning.

The first property Zack ever purchased was a condo he sold for a substantial profit six months later, bought a house in Maine, sold, bought a three unit residential building in Peekskill, New York, refinanced, bought a small commercial building in Buffalo, traded that into a larger commercial building down the block in Buffalo, raised the rents and refinanced, bought a warehouse in Vegas that he leased net, net, net to a major national retail chain, refinanced, bought a three-story office building near the University of Pennsylvania which a broker caught wind of and presented him with a mini-mall in foreclosure in Albany that he put ten percent down on and asked the bank to carry the balance which he refinanced three months later and cashed the bank out in order to buy a large, modern indoor mall anchored by the same chain he was landlord to in Vegas using the same bank he had just paid off because they were so happy with him having pulled their fat from the fire in the Albany deal they didn't even charge him a point.

All the while he was trading he was using ratios he developed to explain what a property was doing.

“Most people think the more you borrow the riskier it is,” he told Nell at the closing table in their third deal. She was hesitant about signing the

deed. “In my system, the more you borrow the safer it is.” She accepted this and put pen to paper.

All the while he and Nell and the kids continued to live in their rent controlled house in a middle class neighborhood and his sons went to public school while Nell built up her practice and Zack pursued his own education nights. Eventually he earned two Ph. D.s writing one dissertation on Milton and completed the other at Pennsylvania’s School of Education in composition theory.

The day after graduation they were in the closing room to sign the loan papers for a mall. Nell looked at him with pen poised and said, “This says \$32 million. Are we borrowing \$32 million American dollars?!”

“Yes.”

“What’s the monthly payment on a loan that big?”

“I figure it’s about \$1,000 a day, so \$30,000 a month except February.”

“Well, if worst comes to worst, I can just treat a hundred people a day,” she said as she signed.

Zack did all his work from home, making calls and setting up inspections. But he never spent more than a few hours a day on property and continued going to school where the academic environment was more challenging than any real estate transaction. Ultimately, he finished his

degrees and, although his credentials were impeccable, the only job offer he ever received was from the University of Helsinki.

Their lifestyle remained simple and Zack hired property managers to do the drudge work of collecting rents and cleaning sewer lines. One day a man phoned and said, "I'm responding to the ad you ran for an accountant."

Zack said, "Great. I need someone to look after my portfolio which includes," and he ticked off several large buildings with which the man said he was familiar. "Great. I need someone who understands depreciation schedules and knows the IRS codes, specifically 1031 for exchanges and Schedules A, C, D and Form 4797, Sales of Business Property."

"I'm your man. I'm an enrolled agent and I speak your language because I was with Conroy Development, the real estate investment trust. You may have heard of them?"

Zack was silent. At last he said, "No."

"No matter. May we set up a meeting?"

Zack gave the address of the house.

"Not downtown in the financial district?"

When he arrived on the porch wearing a white Tom Wolfe suit, the applicant stopped to read the brown with age index card tacked above the

doorbell button which said in large handwritten block letters, “Knock Loud. Bell Broken.”

He knuckled the front door and when it opened he hesitantly introduced himself and asked if he was at the right place. Zack said yes and attempted to let him in, made a sweeping gesture to offer the sofa as the only comfortable place in the room to sit, but the man never attempted to enter. Then he turned without a word and began walking away.

“Where are you going?” Zack shouted to the interviewee whose back was all he could see and whose legs had begun to churn as he ran toward his vehicle.

The man called out over his shoulder, “I don’t believe you.”

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The old gray van looked positively outclassed by the SUV Zack pulled up next to in the hospital lot. But appearance was never an issue with him. He wore Levis jeans, a short sleeve pocketless polo shirt and his favorite pair of sneakers. His confidence was at an all time high until he actually stood on the pressure pad that opened wide the hospital doors. At that instant his apprehension almost took over, but his determination was too solidly ingrained to be swayed at the last minute.

“Remember,” he consoled himself, “what you aspire to is ethical ecstasy. You want to lose that punishing ego of yours.”

Zack Carpilov exhaled and stepped forward. He felt as if he was coming home, not entering this private hospital for the last time.

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“Four thousand to one odds is good,” Zack said to Nell who stared across the breakfast table at him aghast. “I want to do this because I need to do this. I must do this. Giving is living to me. The property wasn’t enough. I want to donate a kidney.”

He had investigated the possibility of dying while making a nondirected kidney donation, the phrase transplant people use to describe a volunteer living donor unrelated to any patient, and the odds were one in 4,000 he might not rise from the operating table. Those numbers just seemed reasonable to Zack.

When it became apparent she would not be able to talk him out of this bizarre idea, Nell sought out her old college professor, a psychiatrist in her own right who had been something of a mentor for years. Doctor Janmay followed Nell through medical school, watched implacably as she did her residency and, while she labored for her psychiatric degree, kept in touch

with her star pupil, offering insight and encouragement. Janmay was the one person to whom Nell thought she could turn in this desperate moment.

“Sometimes psychiatrists need a psychiatrist,” Nell said with equanimity during her opening moment lying on the couch.

“Lorraine Bracco doesn’t seem to need one.”

“Please, Doctor Janmay,” Nell had never been able to call her Greta, “you simply have to hear me out. Zack wants to donate a kidney. I don’t mind he gave almost all our real estate away, but a kidney? This is just so unorthodox.”

“So it was fine to give away fifty million dollars,” the doctor said dryly, “but you draw the line at a pound of flesh.”

“Well, it’s scary in a way that real estate never was. The whole idea is suspect and repugnant. Why would anyone voluntarily give away a perfectly good kidney? It doesn’t make any sense.”

“Altruism takes many forms. Zack has a rather advanced case of Philanthropic Syndrome as evidenced by having divested himself of nearly all his assets. And you went along with it. You didn’t have to do that. Unfortunately, there is no law preventing sane people from doing insane things. And I agree that donating a kidney verges on the insane even if

medicine has solved the body's rejection problem and almost anyone can be a recipient.”

A week later Nell stood over Zack's bed in the transplant ward barely holding back her tears. She wanted to cry in relief.

“See, one in 4,000 is nothing. I knew I'd come out smelling like a rose in this. And now I feel whole, metaphorically speaking that is.”

The recipient of his life giving organ was a young African American woman who had been on dialysis for eight years.

But this feeling of self satisfaction was not to last Zack very long. Four days in the hospital, then home where he soon got the idea of donating the other kidney.

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Zack did not confront Nell with his latest plan. He met surreptitiously with the doctors and made his proposal known to them which they flat out rejected. So he met with a private medical organization that was receptive. He explained that he needed to do more, that he burned to do more than merely give away all his assets and part of his body. He met with the potential recipients of cornea, liver, heart, lungs and the one functioning kidney.

He arranged for cartilage, bone and arteries to be scheduled for allograft inventory which meant his parts would be stockpiled in a nationwide distribution center for later allocation. He found a hair replacement company eager to obtain his scalp.

He planned to be parted out like a car, his organs disseminated and reused in the diversified lives of literally hundreds of people in need of the one thing he still had to bequeath: his entire body.

What a shame, he sighed as the anesthesia took hold and his breathing slowed, there was no use for his brain which, really, was a terrible thing to waste. However, there was nothing like going to sleep with the one hundred percent certainty that he would not wake up again.

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