

If you write checks by hand, use two lines per entry in your check register and include a detailed description of each check. Consider using a special symbol or color of ink for different tax categories to make the year-end work easier.

The final step in the process is to coordinate the back up. Set up a filing system that matches your computerized (or manual) checkbook. Use file folders or a loose-leaf binder for all your receipts. File by check number or by tax category. **Example:** You pay a credit card bill that includes a medical expense. Number the credit card and medical receipts with the check number and put them in your file or binder in check number order. Or set up your folders or binder with tabs for each tax deduction category. File all your receipts (as they come in) in the appropriate folder or behind the appropriate tab.

### Filing your return

You'll need to file Form 1040 including Schedule A "Itemized Deductions." The simpler Form 1040A and Form 1040EZ cannot be used.

### Bottom line

With these steps you'll safely maximize tax deductions. Be cautious, however. There are a myriad of additional rules and complexities. This article explains some of the general rules and a few of the benefits most likely to be relevant.

● **Tip:** Hire a tax pro to help, but minimize their time and your cost by getting all your records into pristine order.

The unfortunate reality is that tax benefits just don't provide enough help for anyone with a chronic illness like MS. I'd say more but this is supposed to be a tax column, not an Op Ed.



Martin Shenkman knows MS because his wife was diagnosed in 2007. He's the author of 35 books including **Funding the Cure** (Demos, 2007). For more on financial, estate, and charitable planning for MS, visit his Web site, [www.laweasy.com](http://www.laweasy.com), and watch for his next column here.

## Seattle family wants college-age students to have a leg up

by Martha King

Just three years ago the O'Donnell Foundation made a substantial gift to the National MS Society Scholarship Program in the State of Washington, jumpstarting its impact. Responses to the expanded program came from all over the state. This year, the Greater Washington Chapter was able to award 22 scholarships to students entering college—and, in an expansion of the national program, 44 scholarships to returning sophomores and juniors who were previous recipients.

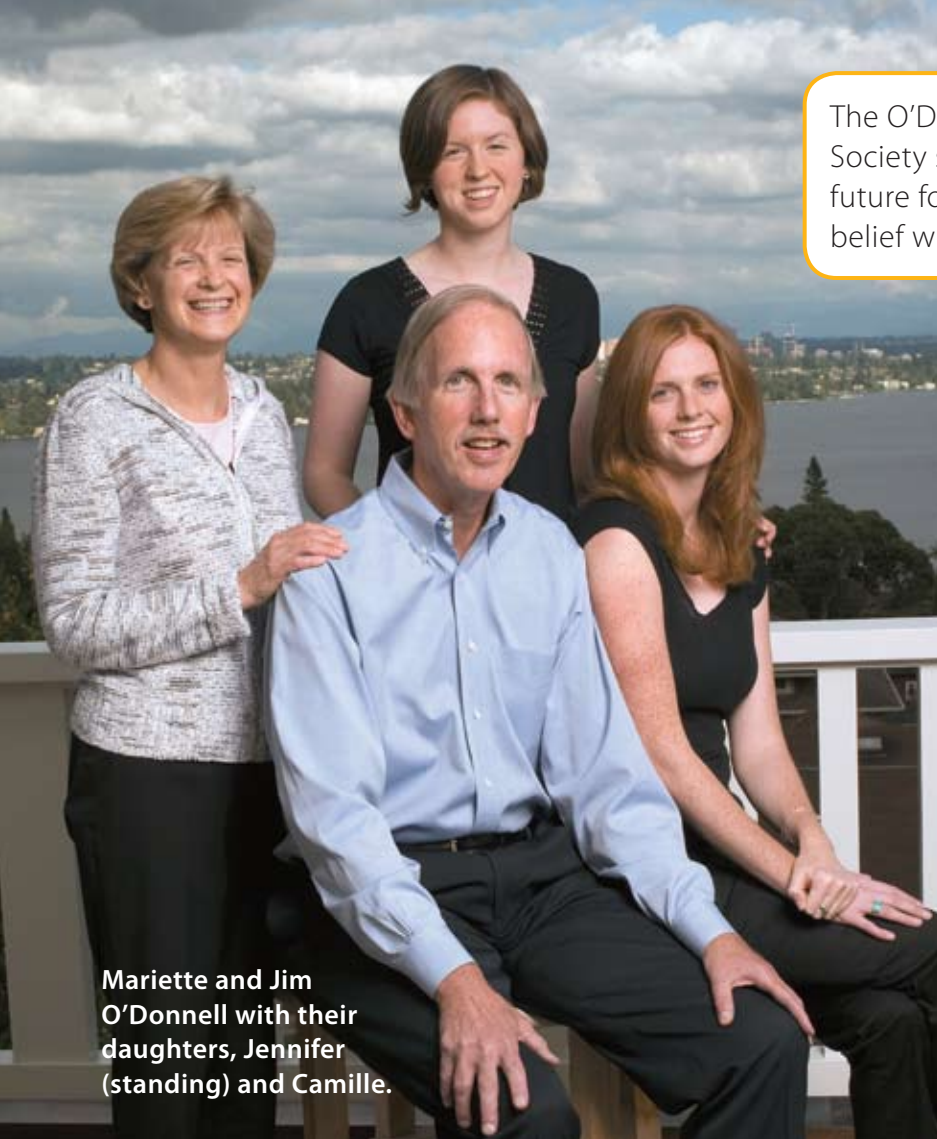
Clearly, the chapter has emerged as a leader in this important Society program. Since 2003, the Society has awarded 715 scholarships nationally, to the tune of \$1,550,446. The Washington Chapter is responsible for 134 of them, by providing \$402,000 in scholarship funding.

### Scholarships give hope

We met Jim O'Donnell, the chair of the O'Donnell Foundation, in New York this July. He had just delivered an impassioned presentation on the program to the Society's National Programs Review Committee. "Supporting students affected by MS should be one of the Society's top priorities," Jim said. "The impact of education can't be overstated as a way to counteract the realities of MS.

"Each scholar's personal story helps you wrap your arms around the power and positive results of the program," Jim explained. One scholar from a small Washington community is attending her first year of college this fall. She has a 3.73 high school GPA, is a member of the honor society, and tutors children in the summer. Her divorced mother has MS. With four people in the household, she has worked 20 hours a week to provide financial support to her family. Even with her contributions, the family's gross income is \$10,000, the bulk of which comes from Social Security.

"I know this scholarship will have a significant



Mariette and Jim O'Donnell with their daughters, Jennifer (standing) and Camille.

The O'Donnell family believes Society scholarships create a better future for everyone—and backs this belief with solid support.

### A family commitment

The O'Donnell family's commitment to the scholarship program is an intersection of their longtime belief in the power of education and personal experience with MS. Over 26 years ago, before any drug therapies were available, Jim experienced severe and mysterious flu-like symptoms. Only the advent of clinical MRI in 1983 brought Jim a definitive diagnosis of MS.

In spite of the disease, Jim is living a healthy and active life, which he credits to a positive attitude, exercise, and diet. He often mentors people who are struggling with diagnosis or other crises: "Live your life to the fullest and gain an understanding of the limits MS puts on you. But don't allow MS to run your life. You can have power over the disease." Education, he deeply believes, is a great source of power.

impact on her life and that of her family," said Jim. "Our chapter is honored to support these young adults as they further their education while coping with the impact of MS on their lives."

### Scholarships give back new advocates

Many of the Washington State applicants, especially those in rural communities, knew little about the Society before applying for a scholarship. The awards connected their families to the resources of the Society for the first time.

In coming years, the scholars have exciting potential for the larger fight against the disease. "They know what MS is like. They can speak about it from the heart, and they will be great advocates for the MS movement," Jim pointed out. Just last spring, the ardent words of one scholar raised an additional \$50,000 for scholarship funding at the chapter's Dinner of Champions.

"My wife, Mariette, and I have seen our two adult daughters become able to pursue their passions because of higher education," Jim said. "Our youngest, Jennifer, works for a women's health nonprofit in Boston after graduating from Wellesley College, while our oldest, Camille, is in her third year of veterinary school at the University of Pennsylvania."

With the whole family steering the Foundation's decision-making, the O'Donnell Foundation will continue its support of scholarships. As Jim put it: "We will use education as a tool to curb the impact of MS."

For more on the scholarship program—how to apply and how to support it in your state—go to [www.nationalmssociety.org/Scholarship](http://www.nationalmssociety.org/Scholarship) or call 800-344-4867. The 2008 scholarship application forms are on the Web site now.

Martha King is the editor of this magazine.