Portrait Of a Lady

By Patricia Morrisroe

The Saga of a Survivor on the Upper West Side

THE DIGITAL CLOCK ON TOP OF the Apple Bank on West 73rd Street flashes 3 P.M. At the side entrance of the Fairway Market, a dozen elderly women rummage through several shopping carts filled with day-old produce. "Such wonderful bargains," says a soft-spoken woman in a shabby tweed suit. She fingers a mottled red pepper with her white gloves and then pulls out exactly eight pennies from a beaded change purse.

"That happens to be my pepper," screams a woman in a stained floral housecoat and filthy bedroom slippers. Her hands are swollen and covered with sores. When she tries to grab the pepper, the other woman quickly drops the vegetable back into the cart and picks up a package of overripe tomatoes. "It's not as though I have to buy my fruit here. But sometimes it's fun, like shopping at Lochmann's," she confides before disappearing down Broadway.

Sitting on a bench in the little park at Broadway and 72nd Street, Fannie* watches the elderly women at Fairway and shakes her head. Competing with derelicts for what she calls "secondhand fruit" is not something she would do. But there are many things Fannie wouldn't do, like walk outside, whatever the weather, in anything less than her very best clothing. Today she is wearing a long-sleeved silk dress with a lace collar, a string of pearls, and a white straw hat decorated with plastic cherries.

"I remember when they used to keep this park spotless," Fannie says, addressing her bench companion, a woman in her late seventies who is dressed in a red wool suit and matching tam. "You'd think Mayor Koch would instruct a cleanup crew to wash the bird dirt off these benches. That's the trouble these days—nobody cares about appearances."

The woman in the red suit nods her head absently. She is busy scanning Amsterdam Avenue for the man she met on the bench yesterday, the one who promised to come back at exactly 3 P.M. today. It is now 3:30, and the only man in the park is sitting on an overturned garbage bin, drinking from a bottle of Wild Turkey in a paper bag. "Oh, I hope he comes," she says. "He said we could have iced tea together."

"Darling, do you go out with just anybody who picks you up on a park bench?" Fannie asks. The woman pulls out a compact and applies more lipstick.

Tired of talking to herself and annoyed by a teenager whose arrival is announced by a Michael Jackson tune blaring from his immense radio, Fannie digs her cane into the ground and pushes her five-foot-two-inch frame off the bench. Actually, she had never intended to spend the afternoon here. At 1 P.M., she left her apartment to buy strawberry ice cream at D'Agostino's but couldn't find anyone to escort her across Broadway. Fannie's legs are badly arthritic, and she is afraid of falling down in the middle of the street and getting hit by a taxi, or, more likely, a bicycle. "They don't stop at red lights," she says.

Fannie claims she waited at the curb for at least ten minutes, but the only people out were senior citizens, and she was too proud to ask any of them for help. Now she carefully steadies herself with her cane, moving her feet about two inches at a time. Although Fannie's apartment is only two blocks away, it will take her almost twenty minutes to get there.

Fannie is 88 years old and has been widowed for 20 years. Like 50 percent of the elderly population in the United States, she lives exclusively on Social Security. It amounts to $535 a month, but after she pays rent and utilities she is left with only $180 for food and living expenses.

Still, Fannie is more fortunate than 34 percent of the single elderly women in the United States, who live on less than $3,100 a year. At least she can buy groceries and even occasionally treat herself to a "marvelous" lunch at Bagel Nosh. But she can't afford cabs very

**She prefers that her last name not be published.*

Photographed by Jean Pugliuso.


"The shopkeepers are gone, and the people in the stores aren't familiar anymore. Sometimes it's like having a bad dream."

often, and her difficulty in walking limits her social activities to three locations: the park on 72nd Street, the newsstand on Amsterdam Avenue, and the Greek coffee shop on Amsterdam between 73rd and 74th, where Fannie eats lunch and dinner. For the rest of the time, approximately 21 hours a day, she is confined to her apartment.

FANNIE HAS LIVED IN HER APARTment, between Columbus and Amsterdam, for 40 years. Constructed in the early 1900s, during the first West Side apartment boom, the building was originally conceived as a residential hotel. "You should have seen it in the old days," Fannie says. "There were antiques in the lobby, and the hallways were carpeted with Oriental rugs. We had a doorman and an elevator man who wore uniforms and white gloves, and they'd always tip their hats and say, 'How do you do?' But everything changed in the sixties. The carpets were stolen, and the doorman and elevator man disappeared. Now we have a receptionist who buzzes people in the door. She's very nice, but it's not the same." Fannie waves to a woman who sits behind a glass window at the entrance. She has teased black hair, three-inch-long red fingernails, and is wearing at least ten gold chains. "Hot enough for ya?" she hollers.

Fannie's one-bedroom apartment has a strong, musty odor, like that of damp newspapers, and Fannie is very embarrassed about its "disgraceful" condition. "It didn't always look like this," she says. "Lillian, my cleaning lady, used to come five times a week, but I haven't heard from her in years, so I think she must be dead."

Although the Oriental rug is worn and flecked with dust, and the blue velvet couch has faded from years of direct sunlight, Fannie's apartment is still lovely. There is a red satin sofa covered with brocaded pillows, a huge mahogany bookcase, a pair of cranberry-colored cut-glass lamps, and a half-dozen gilt-framed oil paintings. Fannie explains that she had to sell many of her favorite pieces, including a concert grand piano that belonged to her husband. He was a music librarian at Radio City Music Hall and also composed. "I used to love to hear John play," she says, gazing into the corner where the piano stood. "I've tried to fill up the space with plants, but I don't think it looks the same."

John died in 1963, and Fannie's only son lives in Beverly Hills with his wife and daughter. Fannie used to visit them for a month each December, but since her colostomy operation three years ago she is too weak to fly. As a result, she hasn't seen her son in several years. Except for a niece who takes her out to lunch every Tuesday and sometimes brings her groceries, the majority of Fannie's relatives and close friends are dead. "Without my niece, I don't know what I'd do," she says. "Darling, you can't believe the loneliness."

The 'hash house': *Dressed in her very best for lunch and dinner.*

There was a time when Fannie's next-door neighbor, a music teacher, would drop by in the evening with some of his students. "That was marvelous," Fannie says. "I'd offer the children ice cream and cookies, and we'd have a wonderful little chat. But now I really can't afford to give them refreshments, so they don't come by as often." Fannie looks downcast for a moment, but then her face brightens. "Now he drops off his dog. It's not the same, but it's company."

Usually Fannie tries to entertain herself by reading or watching WNET, but mostly she sits in her bedroom, sifting through a massive pile of yellowed newspaper clippings, photographs, obituaries, diplomas, birthday cards, and sympathy notes that fill up one twin bed. At the moment, Fannie is searching for a picture of herself taken in 1921 at the Palm Beach Phantasmagoria, an annual society costume ball. She won first prize by constructing a dress entirely out of spoons. "Those were the days when Palm Beach was Palm Beach," Fannie says, digging through the pile. "Here's a photo of Heywood Hale Broun; a picture of Helen Hayes; a note from Jesse Lasky, who owned Paramount Studios; a piece of lace worn by Queen Elizabeth.... I know it's here somewhere, darling."

After a fifteen-minute search, Fannie decides to look for the picture later. Dabbing her forehead with a lace handkerchief, she walks into the living room and points to another photograph. It is the profile of a young girl with dark eyes and short hair. "That's me," Fannie announces. "It was taken a few years before the Phantasmagoria."

She is told it is a pretty picture, and her face crinkles into a large smile. "I used to have my hair done every week at Elizabeth Arden," she says. "And I would always get a manicure and pedicure and then have lunch at the Waldorf." Fannie glances at her nails. "But now I don't go to Arden anymore," she says. "I've found an even better place. It's called the Ultissima Beauty School, on 34th Street. They have a two-in-one sale where you can get a haircut and manicure for $3."

Fannie likes to talk about the "good days," the years prior to the 1960s when her husband was alive and she was employed as the personal secretary to a well-known radio-and-TV star (whose

name Fannie doesn't want divulged). "I always earned my own money," she says, "and I saved enough to pay my son's tuition to Ethical Culture, Fieldston, and Columbia University." Even today, Fannie values her independence and won't allow anyone to pick up her restaurant tab or pay for her transportation. "After my colostomy operation, my son and his wife wanted me to live with them in Beverly Hills," she says. "I seriously thought about it, but in the end I just couldn't do it. They'd worry about me too much and would feel obligated to take me along whenever they went out. How could I ruin their lovely lives?"

Though Fannie is convinced she made the right decision, she often lies awake at night worrying what will happen if she becomes too ill to maintain her own apartment. "Nursing homes cost $800 a week," she says. "Where would I get that kind of money?" So she tries to protect herself from accidents as best she can, and she keeps a cowbell next to her bed for emergencies. Six months ago, she slipped on the living-room rug, fell against a table, and received a two-inch gash in the back of her head. When a neighbor found her, she was lying on the floor, covered with blood. Even then she didn't want her niece to be notified. "She would get upset, and what good would it do?" Fannie says. "Besides, I want to take care of myself. When I had my colostomy I had a home attendant provided by Medicaid. All she did was watch television and make long-distance calls on my telephone."

On the days Fannie isn't worried about hurting herself, she frets that her building may go co-op. "I heard people talking about it in the elevator," she says, "and I don't know what I'm going to do." It is explained to Fannie that she is protected by law, but she looks confused. "I've tried to keep a low profile so they won't evict me," she says. "Even when I have a leak I never call the super. I don't want the management company to think I'm a troublesome old lady. Darling, I would die if I lost my apartment."

FANNIE IS PAINFULLY AWARE that the Upper West Side has changed and that the neighborhood in which she spent over 60 years has all but disappeared. "It scares me when I walk outside and I don't recognize anything," she says. "All the local shopkeepers are gone, and the people in the stores and restaurants aren't familiar anymore. Sometimes it's like having a bad dream where you want to wake up and somebody will say, 'It's all right, dear. You're home.'"

When Fannie moved to the West Side, in 1933, an elevated train line ran along Columbus Avenue. Built in 1879, when the area was populated largely by farmers and livestock still grazed, the Ninth

Avenue el determined the character of Columbus Avenue for the next 80 years. Since few middle-class families wanted to buy property in the shadow of the train tracks, tenements were constructed along the avenue. The side streets were reserved for brownstones and residential hotels.

Like Fannie, many of the people who moved to the Upper West Side were Jewish. The area, which was called the "gilded ghetto," initially attracted well-to-do garment merchants, for whom West 34th Street was just a quick ride on the I.R.T. line. Since rents were considerably lower than on the fashionable East Side, it drew an even larger percentage of writers, artists, actors, and musicians. Fannie says that she never went a week without being invited to someone's apartment to hear a concert.

"Back in the thirties, Broadway was a real showplace," she explains. "You wouldn't dream of walking outside unless you were wearing your finest clothing. And in those days you didn't have to go to the East Side for entertainment. Broadway had at least ten movie theaters in the neighborhood. And they were beautiful ones, too, like the Stoddard, the Beacon, and the Loew's at 83rd Street."

Fannie rarely walked on Columbus Avenue unless it was to buy pastries at Grossinger's Bakery. Although the city tore down the el in 1940, the avenue was still lined with fleabag tenements and dingy bars. She did most of her shopping at the A.&P. or Gitlitz and met friends for lunch at Schrafft's on 82nd Street or the Automat on 72nd Street. "It was like living in a small town," she says. "I felt very safe and secure. There were policemen on horseback everywhere, and I never had to worry about getting mugged or having my car stolen.

"But then everything changed," she says. "All of a sudden the stores on Broadway had bars on the windows, and 72nd Street was filled with junk-food parlors. And then a lot of strangers moved in. It just didn't feel like a neighborhood anymore. It felt like a ghetto. They used to call the park on 72nd Street Verdi Park, but they had to change the name to Needle Park because so many people were selling drugs. They were selling them right under the beautiful statue of Giuseppe Verdi, and it was simply horrid. I used to walk by to get a cruller at Dori Donuts, which is an exotic-pet shop now, and the marijuana people would call out, 'Hey, lady, want some drugs?' Obviously, they knew I had no intention of buying marijuana cigarettes, and I resented them for being so fresh. For a while I thought of moving out of the neighborhood, but I couldn't find an apartment for the same price. In the end, I decided to stay. It was still my home, but I certainly didn't like it."

On the island: *Watching a strange new world.*

FANNIE'S IDYLLIC MIDDLE-CLASS community began to deteriorate as early as the 1940s. After World War II, single families couldn't afford to own entire brownstones, and many fled to the suburbs. In the late fifties and sixties, there was a great influx of blacks and Puerto Ricans into the neighborhood. Later, a new wave of immigrants, notably Haitians and Dominicans, settled in many of the run-down tenements along Columbus

and Amsterdam Avenues. Unlike the affluent Jews who had moved into the area in the thirties, many of the new arrivals couldn't speak English and didn't have the money to attract new businesses to the area.

As the West Side was undergoing a period of economic hardship, Fannie had a few setbacks that altered her own financial situation. In 1955, her husband was let go by Radio City Music Hall a year before he would have qualified for his pension. Eight years later, he suffered a fatal heart attack. Since Fannie was still working for the TV personality, she had enough money to live on, but retirement was out of the question. "I loved my job," Fannie says, "so I figured if I had to work until I dropped, well, that wasn't so bad."

Unfortunately, her employer died in 1966, and Fannie was left without an income. "I had to find work right away, and I was afraid no one would hire me," she says. "People usually don't want you when you're old." Luckily she found a clerical job with the Theatre Guild, where she worked for the next thirteen years.

During this period, the Upper West Side witnessed the first glimmer of gentrification. With the construction of Lincoln Center, in 1962, farsighted real-estate entrepreneurs began to renovate some of the deteriorating brownstones in the West Sixties and Seventies. By the late 1970s, dozens of high-rise rentals and co-ops had been built, young professionals flooded the area, and the squalid storefronts along Columbus Avenue were replaced by trendy restaurants and cafés.

Many of the moderately priced stores were forced out, however, making it difficult for long-term residents like Fannie to afford to shop in their own neighborhood. Columbus Avenue, previously off-limits because it was too run-down, is now off-limits because it is too built-up. And the cobblers and dry cleaners that once provided necessary services have been replaced by specialty stores like the Cultured Seed and the Sensuous Bean.

While Fannie is glad that places like the Endicott, formerly an S.R.O. hotel, on West 81st Street, have been renovated, she thinks the area is getting to be too much like Madison Avenue. "My niece took me to look at some of the new shops," she says, "and I was shocked. DDL Foodshow is beautiful, but who wants a loaf of bread that costs $7?

"Last week I took a little walk along Columbus. It was very hot, so I bought an ice-cold orange at a Korean fruit stand. It cost 81 cents, and it wasn't even a very good orange. Then I started to look at some of the menus in the restaurant windows, and I noticed that everything was ridiculously overpriced."

Fannie noticed something else too. "I

was the only old person on the entire street," she says.

AROUND THE CORNER FROM THE Silver Palate, a gourmet shop that sells foie gras for $110 a pound, is the Hamilton Senior Center, on West 73rd Street. Subsidized by the federal government, it provides people over 65 with a 35-cent hot lunch and a place to socialize. Although Fannie is lonely and often short of cash, she refuses to step inside the center. "I remember when it was the Hamilton Hotel," she says, "and John and I would get dressed up to have cocktails in the lobby. To admit that I could only pay 35 cents for lunch, well, it would kill me, darling."

For many senior citizens, pride is a luxury they cannot afford. According to social worker Mary Canady, the majority of people who come to the Nutrition and Health Center, on West 86th Street, need the food to survive. Located in the basement of St. Paul & St. Andrew Methodist Church, the center is reputedly the best in the city and feeds approximately 200 a day. With its long rows of Formica tables, brown plastic trays, and little milk containers, it resembles a high-school cafeteria. There is even an "in" group and an "out" group. As a rule, the popular senior citizens sit near the auditorium stage, where they often flirt with one another and gossip. The less gregarious ones occupy the tables near the door, and they are more likely to stare into their plates or mumble to themselves.

But even at the popular tables there is a sense of quiet despair. Most of the women were middle-class for most of their lives, and they are often bewildered by their sudden poverty. They try to explain how illness drained their finances, how their husbands were cheated by their business partners, how they worked for 30 years without benefit of a pension. But as hard as they try to fit the pieces together, the result is always the same. They are poor and they are alone.

Laura, 82, lives in a three-bedroom apartment on West End Avenue for which she pays $189 a month. Yet she buys her groceries with food stamps. Her husband, a concert pianist and music teacher, died of a stroke four years ago. During the last twelve years of his life he was unable to teach, so Laura got a job as a reservationist at the Taft Hotel. Now she qualifies for Social Security, but she must budget her money and food carefully. "I never dreamed old age would be like this," she says, scooping half her lunch into a plastic container to save for dinner. "It's too bad that when you are old and need a bit of luxury that it's precisely when it's taken away."

For many elderly women, lack of money is compounded by a fear of

crime. Liza, 87, was driven from her home on Riverside Drive and 146th Street by vandals who repeatedly robbed her apartment after her husband died. "They didn't even leave me alone on the day I moved," she says. "All my things were packed up in boxes, waiting for the van. I went out to lunch with some friends and by the time I got back everything was gone."

Today she lives in a government-subsidized building on Amsterdam and 87th Street. Liza felt safe there, she says, until six months ago, when she was robbed in the elevator. "A man tried to grab my purse, but I held on tight. My first instinct was to fight and save my property. But he took my arm and snapped it like a twig, and then he pushed me to the ground and kept on hitting me in the face. Now I am frightened all the time."

"You just have to make the best of things," says 73-year-old Alice. Dressed in a brown seersucker suit and bright-yellow beads, Alice wears her long white hair in a French twist. She is still quite beautiful, although arthritis has caused her legs to swell to about three times their normal size. "I'm just a faded picture of what I was," she says. Alice lives on a Social Security check that amounts to $400 each month. Her rent is $338, and Alice admits that she wouldn't be alive without the senior center.

"It breaks my heart to realize I am so poor," she says. "My husband and I worked hard our entire lives. We weren't foolish. We didn't go on vacations. We didn't buy clothes. But the money disappeared. My husband had cancer, and his illness just ruined us. Since he worked free-lance, he didn't get a pension. I didn't get one, either. In those days, girls didn't think of asking for such a thing. We were just happy to have jobs. Now when I walk along Columbus Avenue and see all these bright young women carrying briefcases I envy them. They're smart. They won't wind up like me."

Pamela Jaffe, a social worker with the Jewish Association for Services for the Aged, sees a basic pattern among her female clients on the Upper West Side. "Many of these women were immigrants who were strong and independent way before it became fashionable. Most of them worked and then came home to make dinner for their husband and children. They didn't spend the day shopping and then let the man pay the bills. They earned their middle-class status the hard way, and that's why it's so important for them to keep up the pretense. I have one client who lives on about $150 a month and qualifies for food stamps but refuses to claim them. Another indigent client must have a cocktail and a few hors d'oeuvre every day. Obviously, she really shouldn't be spending what little money she has on those things. But who is going to tell a 93-year-old woman she can't have a few cheese puffs?"

But sometimes, Jaffe says, the women's financial problems are so severe they have to radically alter their lives. "Several clients can no longer afford to keep kosher, and they feel so humiliated," she says.

"Most people don't realize some of the other problems these women face," she adds. "In the winter, the wind off the Hudson is so strong that it keeps them homebound. There are literally ghettos of elderly females who don't leave their apartments for several months."

Consequently, these women are practically invisible. Even when they venture out on the street to do a little shopping, they are like shadows that fade in and out of the crowds. "The biggest misconception that people have about elderly women is that they somehow cease to exist after the age of 70," says Jaffe. "Many of my clients are in their nineties." And since women live at least eleven years longer than men, they are alone and invisible for a very long time.

Fannie at fifteen: *The good days.*

"DEPRESSING STORIES," FANNIE says, sitting in her apartment. "That's all I hear these days. Old friends die, or have major surgery, or else they go deaf or blind. At my age, it's hard to replace them." But Fannie says she meets a lot of men in the park. "Just last week a derelict asked me out on a date to Papaya King. Obviously I turned him down. Darling, he *smelled*."

Fannie excuses herself to get the telephone. "It's Jessie," she whispers. Jessie is the only elderly woman Fannie knows who actually bought her own apartment; the maintenance, however, is more than she can afford. "She should sell some of her furniture," Fannie says. Fannie has little patience for Jessie. They are friends only because they live one block apart and eat at the Greek coffee shop that

Fannie has dubbed the "hash house." It has been a stormy relationship. Two years ago they had a fight in a synagogue, but recently reconciled over a meat-loaf sandwich. Now Jessie wants to know if Fannie would like to come out for lunch, and Fannie suggests they meet in her apartment in fifteen minutes.

Two hours later, Jessie has not arrived, and Fannie is fuming. "God forgive me," she says, "but I have no patience for senility." Fannie puts on her hat with the plastic cherries and goes to the coffee shop without her. Wedged between a deli and a surgical-supply store, the restaurant is filled with taxi drivers, off-duty cops, and a few local derelicts, who drink coffee at the counter.

Fannie sits down in a booth and orders the "regular"—a meat-loaf sandwich on white bread. A few minutes later, Jessie pokes her head in the door. She is wearing a black satin turban and a black quilted coat with a button that reads, THE U.S.A. NEEDS NEW YORK. She is carrying two large shopping bags. "I am late," she announces, "because I was looking *thr-r-rough* my things." Jessie pulls out a twelve-by-fifteen-inch framed diploma from N.Y.U.'s School of Continuing Education and leans it on the wall behind the sticky sugar container. "*Voilà!*" she says. "My educational credentials."

Over the next fifteen minutes, Jessie gives a nonstop history of her life, pausing only to order a meat-loaf sandwich. "I was in *vau-de-ville*," she says. "Perhaps you've heard of me? Jessie Kerrie—the Irish songbird?" Jessie says she sang at the Palace and knew Georgie Jessel "personally."

"And I was married to a very important person. You will *die* when I tell you. You are going to absolutely *plotz*. Are you ready?" She pauses dramatically. "Jack Morris—'The Mirror King.' We met when he came to install a mirror in my apartment. It was, shall we say, Kismet." She takes a bite of her meat-loaf sandwich. "By the way, I'm a writer, too." Jessie dumps the paper bag on the table. "My *po-ems*," she says, and proceeds to read them. Meanwhile, Fannie continues to eat her sandwich, delicately wiping traces of ketchup from her mouth with a napkin. She is partially deaf and isn't quite sure what Jessie is doing. But Jessie is pretty hard to ignore when she stands up to sing her "own composition." "It's called 'Hail to Hope,' " Jessie says.

"I think it's time to go, darling," Fannie says.

Fannie leaves the coffee shop to do some early Christmas shopping at Weber's, a discount store on Broadway. She walks up and down the aisles slowly, past the Indian cotton bedspreads and the turquoise polyester sport coats. "I just love it here," she says. She points to

a bar of soap that she uses to wash her hair. It's down to 16 cents, but Fannie says she will wait for it to be discounted even more. Spotting white macramé bags for $1 apiece, she picks up five to give as Christmas presents. "Last year I bought scarves here for 75 cents, and everybody thought they were Paris creations. Even if I don't have much money, I wouldn't want people to think I couldn't afford presents."

BY THE TIME FANNIE RETURNS TO her apartment it is nearly 8 P.M. She is "overjoyed" at finding a missing right sandal behind the bedroom door. "I was so afraid it was under the bed," she says. "The last time that happened I had to wear slippers for a week because I couldn't reach down to get it, and I didn't want to bother the superintendent." She opens her closet and places the shoe inside.

Fannie's closet is packed with dresses. They were made by her seamstress 40 years ago, and each one is in exactly the same style: long-sleeved, belted at the waist, and slightly flared at the hips. The only variation is in the design of the collars: Some have ruffles, others have lace. "That was my trademark," she says. Since Fannie's operation she has lost 45 pounds, and now the dresses are several sizes too large. "One day I'll get my seamstress to take them in," she says.

Next, Fannie shows off her hat collection. She pokes at the top shelf and dozens of hats come tumbling down. There are quilted hats and hats with fruit, straw bonnets and velvet fedoras. "Take them, darling," Fannie says. "I don't think I'll be wearing them much anymore."

Fannie says that old age is a time for giving things away and that in her financial situation she can't really buy presents. Her grandnephew is getting married next month, and she plans to give the couple her cranberry cut-glass lamps. But she did recently splurge on a graduation gift for her granddaughter. "I want to show you something," she says, opening a large box. It contains a seven-volume set of *The Decline and Fall of the Roman Empire*. "I think every young person should have a set." Fannie points to an ad on the back of *The New York Times Book Review* that advertises the set as a $150 value. "And it only cost $25," Fannie says, barely concealing her delight. She opens the bill. It comes to $44.98 with shipping and tax. "Oh dear," she says, her eyes filling with tears.

Fannie sits down in her favorite chair in the living room. It is dark outside, but she doesn't put on a light. "Sometimes at night," she says, "I just lose courage."

Five minutes later, Jessie calls to ask if Fannie wants to get an iced coffee at the hash house. "Oh, that Jessie," Fannie groans, putting on her white hat with the plastic cherries. ■