



Photograph by Dan Peebles

"Changing a life for the better doesn't take a lot of money," says Taylor (with samples of his checks).

Cyber Samaritan

Keith Taylor uses his Internet charity, Modest Needs, to give others a helping hand

When Keith Taylor was 10, his parents asked him what he'd do if he won a million dollars from Publishers Clearing House. As the Nashville native recalls, "I said I'd give it away." Now 35 and an assistant professor of English at Middle Tennessee State University, Taylor has yet to win the jackpot, but he's living his childhood dream. Since he launched the charity Web site Modest Needs (www.modestneeds.org) in March, he has handed out some \$44,000 to more than 172 people. His grants, which top out at \$1,000, cover small but crucial expenses for the destitute but deserving. A college senior snagged \$26 for her graduation cap and gown; a grandmother got \$650 to buy a headstone for a stillborn baby. "He's touching lives," says Joy Jacks, 46, a sales rep from Woodbury, N.J., who received nearly \$700 from Taylor to pay her mortgage and a dentist's bill during hard times.

To finance his good works, Taylor donates \$500 a month

from his \$35,000 salary and collects thousands more in online donations. Bombarded with 500 e-mail requests a week, he chooses recipients whose needs are truly urgent, but who seem to have a real chance of getting back on their feet with a little boost. "Keith has always been a champion of the underdog," says his father, Toby, 63, a retired trucking executive. (Keith's mother, Hope, 60, is a nurse; sister Laura, 31, is a decorator in Birmingham, Ala.) Taylor hatched the idea for his charity because friends and family helped him out financially when he was a struggling grad student. "The most someone ever gave me was \$300," he says. "But it was life-changing money at the time."

Divorced since 1999 (ex-wife Allison, a preschool teacher, and son Gabriel, 5, live in Texas), Taylor hopes to raise \$5 million within five years and eventually open Modest Needs offices nationwide. "People really do want to help others," he says. "All it takes is willingness to act on the desire." ●