

Dear W.C.,

I humbly come to you asking for your assistance. I have never asked for help before in my life. I had to work and pay for everything I have. My dear husband died five years ago. We were true partners and friends in everything we did. We never bought anything we couldn't afford and always lived within our means. My husband and I saved for our retirement but sadly his was cut short due to a heart attack. His medical bills were far beyond my capacity to pay. The collection agency was ruthless with their threats and took all our savings with the remaining balance to be paid with a high monthly payment.

I had a bad fall on the ice last year and broke my leg. I had to have surgery to repair it and ended up in rehab. My son offered to take me in. His girlfriend said she could drive me to rehab and would care for me. Well that lasted about a week until they both fell off the wagon. Next thing I know I was alone in their small apartment with no help. It seems the reason they were able to afford falling off the wagon is because I had given them the keys to my apartment to get some of my belongings. They found my check book and the few pieces of jewelry and coins my husband had collected. They pawned all my belongings of any value and emptied my checking account by forging my signature. I found this out because my neighbor had called me to tell she heard loud obviously drunk voices coming from my apartment and was worried about me. She called the police but my son and his girlfriend had left by the time they arrived and there was no sign of forced entry. I know this was my son and his girlfriend. They have been in trouble many times and I had not had any contact with him for the last few years because of this.

Fool that I was to believe they had changed and truly cared about me. I called the police and they have filed reports but there is no sign of them. I did manage to get back to my apartment where I now find myself without money for rent, utilities or food until my next social security check. Thank God my neighbor has been bringing me a dish each day to eat. I am so ashamed of my son's actions that leave me begging for help. I did not raise him to be like this. At one time he was a loving son but the drugs and drinking changed him. I am so embarrassed to ask for help but the fear of homelessness has broken me.

Dear Readers,

The words of this senior citizen haunted me after I read them. How many times over the years had I heard how loving family members had changed due to drugs and alcohol, leaving good people to suffer. Our senior citizens are far too often taken advantage of. They are in need of our love and care during trying times of health crisis', financial problems and yes, abuse.

I went to the apartment of this senior woman to check on her for myself. The thought of her sitting in her apartment without food or even worse, evicted, troubled me. I knocked on the door of her apartment. There was no answer after my third attempt. I knew someone was looking at me through the peek hole so I announced who I was through the door. The woman opened the door with the door chain attached and asked to see my identification, which I had

ready for her to view. After our introduction she invited me inside. I explained I had tried to call but there was never any answer. She told me how she had been forced to let her phone be disconnected. I knew how unsafe that was for a senior citizen living all alone. She said her neighbor had told her she could use her cell phone if she ever needed to and they had made a system of knocking on the wall connecting their apartments if they ever needed each other's help. The senior woman explained how her neighbor did not drive so she would drive her to her doctor's appointments and shopping now that she was able to walk and get around again. I asked about her car and she pointed to it outside the window saying, "That is my car. My husband and I bought it twenty years ago. Thank goodness my son didn't take my car too." She started to cry out of embarrassment.

We sat down to talk. I noted how she slowly lowered herself into the seat. She saw me watching her and said, "Oh I still have a few problems from my bad fall. It was a compound fracture and took a long time to heal. Now I have some aches and pains but at least I can finally get around." The senior woman went on to tell me about her short stay at her son's house and the lack of care she received. I could see she was both hurt and angry by her own son's actions. She had tears in her eyes as she told me about his past troubles with substance abuse and how she had finally had to discontinue all contact with him because of his lying and stealing. She was angry when she said, "I should never have sent them to my apartment for my personal items. How could I have trusted them? I really needed his help then. I never thought he would empty my checking account. I never thought he would stoop that low." She tried to hide her tears from me as I could see she was a strong proud woman. She then confessed, "My son never even showed up at his own father's funeral. He claims he was sick but I know the truth. He was too drunk or high to make it." After that she could not control her tears. I offered her a sympathetic shoulder to cry on.

After her tears were shed she wiped her face with the tissues I offered. She straightened her shoulders and said, "Now I have to be strong and ask The Time is Now for help. I have to ask complete strangers to help me so I do not become homeless and live in the cold. I know you have a lot of supporters that like to help people in need. I never thought I would ever be one of those people needing your help." I shared with her several stories similar to her own so she would realize she is not the only one struggling with a family members addictions. She thanked me for that and said she would pray for those families as well because she knew the pain it brings to a family. The son and his girlfriend have not been heard from or found but the senior woman says if they do they will never be welcome in her home again.

We went over her budget. I could see she was still going to be a little short each month without further budget cuts. She was not living extravagantly by any means. She did not receive enough from social security to pay the monthly medical bill and afford other expenses. I asked about her helpful neighbor. With that she had an instant smile on her face. She told me how they had worked out a system to help each other. They also felt more secure having each other next door, being two senior women all alone. I thought of an idea that would help both of them. I asked the senior woman if she had ever considered having a roommate. She looked at me puzzled. I asked if she had ever considered having her neighbor as a roommate. I explained how both their expenses would be much less if they rented a two

bedroom apartment together, shared utility costs and food. She asked, "Do you think that would work?" We talked at length about the possibility. The conclusion of our conversation revealed they were both very close friends and compatible. She was so excited she went to the wall and knocked. I asked what she was doing and she said, "I'm calling my neighbor."

Within a few minutes her neighbor was at her door asking, "Is everything okay in here?" She immediately ushered her friend inside and introduced her to me. Her friendly neighbor said, "Hey I see you in the newspaper!" This made us all laugh.

After speaking with both the ladies together the senior neighbor also became very excited and happy. I watched the two senior women hug each other, first laughing and then tears of relief were flowing. We worked out a plan for me to call their landlord and see about getting them into a two bedroom apartment on the first floor. I also promised to pay the senior woman's overdue rent and utilities. I had a volunteer drop off some food for the two women to share. We also found out the senior woman's car was not safe to be driven after a safety check. We traded her car for a recently donated vehicle that was newer than the car she had been driving.

Together we talked to the medical bill collector using my cell phones speaker phone. I told the collector this elderly woman does not have enough left over for rent or food. I said I was going to inform the CEO of the hospital that hired the collection company that they were forcing this senior citizen to live in poverty, without food or shelter. After more communication a much smaller payment was agreed upon. When I ended the call I thought the elderly woman was going to knock me over with her excited hug, with tears of joy running down her face.

Several months later the women are happy to say they love being roommates. It has alleviated financial stress for both women and improved their lives immensely.

My dear readers and friends, we have many other fellow creations that need our help and compassion. Helping our fellow creations, our Caring and Sharing, doing our good works, is life changing for those we help. God Bless all of you for making "Our" The Time Is Now to Help so special. Together we will continue to remove the many pains of poverty including, hunger, loneliness, fear and homelessness. Together we provide hope, compassion, care, shelter, food, ...all the necessities of daily life, through our Caring and Sharing. God Bless all of "You" for helping. Please help us match the Paul Ziegler \$15,000 Matching Grant.

Health & Happiness, God Bless Everyone, W.C./Sal

Paul Ziegler \$15,000 Matching Grant: Thanks to Paul Ziegler we will be able to help many during this harsh winter. Paul Ziegler has graciously stepped up to match your donation dollar for dollar, doubling your help to those in desperate need. Please take advantage of this opportunity to double your Caring & Sharing donation. Together we can make a big difference in the lives of those suffering in poverty.

Please Help: There are many coming to us in desperation. Our good fellow creations

need our compassion. Together we make a big difference. Make checks payable to: The Time Is Now to Help, P.O. Box 1, Lake Geneva, WI 53147. The Time Is Now to Help is a federally recognized 501(c)3 charitable organization licensed in the states of Wisconsin and Illinois. You will receive a tax deductible, itemized thank you receipt showing how your donation provided assistance for the poverty stricken.

A Very Special Thank You: Paul Ziegler, Ziegler Charitable Foundation, Fox Charities, Richard H. Driehaus Charitable Lead Trust, Dick & Jean Honeyager, The Summertime Foundation, The Petco Foundation, Lake Geneva Petco, Unilock Chicago, Grunow Family, Mr. & Mrs. Fred Lawton, Peter and Anna Vanderveld, Terri and Rudy Sundberg Family, Wilson, Elser, Moskowitz, Edelman & Dicker LLP, Alliant Energy Foundation, Irrigation Protection Services Inc., Gregory L. & Jean Marie Dexter, Martin Group, John Stensland & Family, Christ Lutheran Church, Donald & Anne Ogne, John Poiron, Michele Tomaso, Leon & Lou Jane Koldeway, Ralph & Gloria Moehrke, Gerald & Joyce Byers, Kathleen Gallagher, Robert & Mary Winter, Elena Heffner, Charles & Nancy Castelein, Milton & Carol Ann Ancevic, Dr. Mark & Cynthia Brower, Leslie Scheurer, R.M. Miller, William & Dorothy Tookey, Sid & Patty Johnson, Neill & Nancy Flood, Richard & Carol Hinners, W.C. Family Resource Center/Food Pantry volunteers, and all the God loving volunteers of all our caring pantries, ALL of you who support The Time Is Now to Help donation boxes, and the businesses that allow our donation boxes. Anyone who would like a Time Is Now donation box in your business, please call (262) 249-7000.

Memorials: Margaret Cardiff in memory of her mother Dot Cardiff. The following donations were given in memory of Donald Briere: Lorraine Briere, Bill & Rona Graham, Romaine Degen, Joanne Ross, Linda Kron, Herman & Kathleen Altman, Julia Graham, Michael & Kathryn Dustman, Greg & Jane Butcher, Joseph & Theresa Oller and Jamie & Jared Dexter.

Furniture Donations: Please contact Love, Inc. for all your furniture, clothing and household item donations. Call 262-763-2743 or 262-763-6226 to schedule pick-up. We are no longer affiliated with Chris Ann's Resale Shop.

W.C. Food Pantry Needs Help: The W.C. Food Pantry is desperately in need of 1,000 sq. ft. + donated storage space in Lake Geneva, Elkhorn or Delavan. An overhead door is necessary. It can be heated or unheated. A loading dock would be a huge plus. The W.C. Food Pantry is working hard to provide good food along with other items such as pet food, toiletries and other desperately needed daily necessities. All this requires the space to store these items when donated in large quantities. Please contact Jim Drescher at (262) 745-6018 if you can help the food pantry.

Please visit: www.timeisnowtohelp.org