

Dear W.C.,

I was wondering if you would be able to help my husband and me. We are both in our late fifties. My husband survived an aneurysm two years ago but was left unable to work. All our savings have gone to paying his medical bills and trying to save our home. We could not keep up with the payments and were foreclosed on. We have until the end of the month to vacate the home we have lived in for the last twenty years. We had always planned on working until the age of 70 so we could better afford our retirement. We never planned on suffering a major illness before that time and did not realize how quickly that could wipe out our savings. Now I am worried and depressed about our future. Would you be able to help us find a way out of this mess?

Dear Readers,

I contacted the wife that had written this letter requesting our assistance. She was grateful and relieved to hear me on the phone. We set up a time that evening for me to visit.

I arrived at an older two story home and noticed the yard was in need of some upkeep. There were many downed branches, tall weeds and overgrown grass. I knocked on the door and it was answered by a petite woman. We introduced ourselves and after my show of identification she invited me inside.

The home was sparsely furnished and there were several boxes in the corner. The wife noticed my perusal of their home and said, "I have had several garage sales and sold as much as I could just so I could pay the utility bills." I asked if they had been able to pay the utilities and the wife said they had not been able to pay all of them.

The wife showed me around the house while she told me what to expect when I met her husband. She said he still suffered short term memory loss, speech problems, incontinence and occasional confusion. I could see she was trying to prepare me for her husband's condition. I assured her I was used to visiting people with all matter of physical ailments and conditions. The wife then told me she had not shared the financial situation with her husband. The wife said he would be distressed by the loss of the house and she was trying to prevent anything too traumatic from slowing his recovery. I told her I would do my best to not reveal the true reason for my visit. She then brought me into the den to meet her husband.

I walked in to find the husband in a recliner watching television. He looked up and the first thing I noted on his face was confusion. He asked who I was and the wife introduced me and tried to explain I was from The Time Is Now to Help. He did not seem to understand until I told him I was there to help them with things around the house. I told him we would have volunteers come clean up their yard and do a few household chores. This he seemed to understand and spoke slowly as he thanked me for our help. The wife seemed pleased he was able to say these few words and smiled at her husband. The wife asked me if I would mind waiting a few minutes to finish our conversation as she needed to help her husband to the

restroom. I told her to do everything she needed and asked if she minded if I looked around while they were busy tending to his needs. The wife said to make myself at home.

I looked through their pantry and refrigerator, noting they had some canned and packaged goods but not many fresh food items. There were several prescription bottles on the countertop, all labeled and a medication chart. The home was clean and organized. In a few minutes the wife came into the kitchen and we sat to talk.

The wife reiterated what she had said in her letter of request, filling in some additional details. These included his emergency surgery, long recovery, time spent in rehabilitation and therapy. The many medical bills and money used to try and salvage their home had eaten up the small savings they had planned on using for retirement. They had applied for assistance but it had taken awhile to be approved and was much less than her husband had earned. The wife had only worked part-time her whole life and now was caring for the husband full-time, having to give up her job when her husband had his aneurysm. The wife was trying to remain strong, but I could see the tears in her eyes. She shared with me, "My husband and I had so many hopes and dreams for our retirement. We never were able to have any children so we only had each other. I love him so much and care for him but I miss my best friend. I have to be strong all the time so he doesn't see the stress I am going through with losing our house." She then burst into tears. I grasped her hand and gave it a reassuring squeeze. I then asked what the doctors say about his future prognosis. The wife said, "The doctors say it just takes time for the brain to heal. He may get much better than he is now or he may not. They just don't know."

I asked to see her budget she was holding in her hand. She pushed the paper across the table along with notices from the bank and a car repair estimate they could not afford. I looked over all the documents and told her it would be best to let the house go. I advised her to not try to make the payments to the bank as there was no way they could possibly continue paying that amount while on disability. They would need to get into an affordable rental. They did not have much furniture or personal items left to move. The wife said, "I can pack everything in boxes but how will I move the furniture upstairs all by myself? I cannot afford a moving company." When I told her about our network of volunteers that would be there to help her move the woman looked very relieved. The wife said she had been looking at several apartments in the newspaper but they would not be able to come up with both a security deposit and first month's rent. I could see from their budget that they barely had enough money to buy gas for the many trips to rehabilitation and doctors visits and to buy food. We provided her with gas and food gift cards to ease that burden. I looked over the estimate for work on her car and saw they were repairs that would be necessary to make the car safe. The many trips back and forth to Milwaukee were placing a lot of wear and tear on the vehicle.

When we finished our review and talk I could see it had taken a lot out of the wife. She sagged in her chair from the burden she carried alone. I told her "We" would be there to help lighten her load. She would no longer have to do this alone. I told her "We" would pay her first month's rent and security deposit when she found the rental that would work best for

their needs. In addition we would bring her utilities up to date, enabling her to put utilities in her name at their new rental. The car repairs would be completed within a few days, ensuring they had a safe vehicle for their many medical visits. After reviewing the assistance we provided I could see the woman actually sitting taller in her chair. She was no longer sagging and slumped from the weight of her responsibilities. I again saw tears in her eyes, but this time they were tears of relief and appreciation.

Three weeks later the wife and husband were moved into their new rental. The husband had been a little disoriented from the change in his surroundings but was now happy with the smaller living quarters. The wife said he was able to get around better in the first floor apartment than in the older home with many stairs they had lived in before. The husband and wife were able to walk right out their sliding glass door to take walks outside together or get in their car without maneuvering stairs. The stress of trying to make a mortgage payment that was far out their reach and paying utilities on a larger older home was removed. On this visit I finally saw a different husband and wife. This couple was smiling at each other and the wife was no longer overwhelmed by the financial responsibilities. This was all thanks to all of "You" and your generous support.

Please consider a donation at this time. Every dollar you donate will not only be used 100% to help the poverty stricken, but will also be matched by the Fox Charities Summer 2014 \$25,000 Matching Grant, doubling your donation and help those in desperate need. Thank you for Caring and Sharing. "Together" we will continue to do our good works helping our fellow creations.

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

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: Fox Charities, Clarence & Marilyn Schawk, James & Lynne Newman, Geneva Wells Motel, Martin Group, John Stensland & Family, White River Cycle Club, Dick & Jean Honeyager, Michael & Kathe Beach, Lake Geneva Area Realty, Rita's Wells Street Salon, Silicon Valley Community Foundation, Russo Drywall, DC Mitigation, Peterson Drywall, Therese Kuban, Thomas Arnold, Thomas Getzen, Michael & Sally Anne Chier, Abbott Laboratories Employee Giving, Harry & Lois Niese, David & Peggy Krueger, Walter & Mary York, Martin & Vita Armato, Raymond & Dorothea Korpela, David & Wallie Leitzke, Carol Hinners, Jack & Mary Lou Mc Kinney, June Davidsen, Ken Biging, Kenneth & Mary Willms, Richard & Carole Koehler, Karen Anderson, Ernest & Dorothy Winters, 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: Jody Cook in loving memory of Craig's birthday. Carla Matz in memory of Harry Bublitz and Heidi Danner. Wayne & Carol Amborn in memory of Richard Peck. The following donations were given in memory of Maureen Shaughnessy: Karen Ramsden, Kathleen Kowalcyk, Sharon Bahr, Chester Budd, Jerome & Peggy Serwa, John Gallagher, Scott & Mary Wagner, and Matthew Shaughnessy. Thank you to the grandchildren of Maureen Shaughnessy for their lemonade stand in memory of their Grandma.

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.

Please visit: www.timeisnowtohelp.org