

Thanksgiving found Sal delivering hot turkey dinners so generously provided by Popeye's Restaurant in Lake Geneva. Popeye's owner contacted Sal Wednesday to offer eight full turkey dinners with enough food to feed over forty people. The owner gave Sal the cooking instructions but Sal had to tell him the people that would be receiving these dinners were homeless families and senior citizens living in motels. They would have no access to stoves to warm these dinners. Hearing this, the owner of Popeye's offered to come in himself and cook these turkey dinners Thanksgiving morning so our fellow creations would have a delicious hot meal for this special day. How selfless to spend your holiday meant for family and friends cooking for the disheartened and lonely. We are so thankful to live in a community that cares for the poverty stricken and hungry. Thank you to Popeye's and all of "You" for providing much needed assistance this past week.

Dear W.C.,

I am a senior citizen that has been swindled out of my house. Several years ago my house was on the verge of being condemned by the township. Someone I believed to be a contractor came to my door offering to do the work needed to keep my home from being condemned. They gave me a price that I thought was very cheap to remove the mold and repair the roof. They even fixed some of the leaking pipes and plumbing that was bad. I had been making a payment every month to pay off the original amount quoted. I did not know they put a lien on my house for a much higher amount. Several months ago I wanted to sell my house because it is just too much for me to care for at my age. I was going to move into an independent living condominium with the proceeds from my house. I not only couldn't sell my house I ended up giving it up to them over the lien. There was not even enough equity in my house to pay this amount off. I feel so foolish for not reading all the fine print on our arrangement. I just signed everything believing he was telling me the truth about our contract. He seemed so nice and told me not to worry that he would take care of everything. I was so vulnerable at the time because my husband had just died after a long illness and I did not have the money to do the household repairs. I ended up giving up my house and moving into an apartment with the little bit of money I get from social security. I do not have anything left to pay my electric bill. I do not have money for food or gas for my car. Can you help a foolish old woman get back on her feet?

Dear Readers,

I get so angry when I hear of people taking advantage of the elderly. This happens more often than the public realizes. I will never understand the kind of mentality that allows you to feel it is alright to do these kinds of things to our fellow creations. I knew I would have to step in to help this senior citizen.

I attempted to call the woman before my visit but found her phone no longer in service. It was very concerning thinking about a senior citizen living alone without a telephone on the verge of utility disconnection. I knew this needed our intervention immediately.

I arrived at the apartment address given to me by the elderly woman in the letter. The surroundings were older but it was clean and well cared for. It probably was all she could afford to rent since she was living on social security and no longer having her house to fall back on. It certainly was not her dream of an assisted living condominium but so far it looked to be a reasonable rental. I knocked on the door and it was answered in several minutes by a petite elderly woman peeking through the chained opening. I introduced myself and held up my identification. She put on her glasses, which were hanging from a chain around her neck, and squinted at my i.d. She looked back and forth between me and my picture eventually saying, "I guess that is you W.C." With that she closed the door and after hearing the chain removed she invited me inside. She shook my hand and said, "You can't blame me for being too careful now. I have learned my lesson about people knocking on my door." I told her, "Well that is what I am here to talk to you about."

After a brief tour of the small apartment we sat to talk in her kitchenette. She offered me tea and I could see that was probably all she had to offer. I declined knowing if she had tea it probably was the last few bags she owned. My animosity over her situation caused me to jump right into her house situation. I asked to see her paperwork and for names of the contractor. After reading over the documents she signed I could see she was indeed swindled. Everything was put into several LLC's that were no longer in business. The name of the person that owned the business was now shown to be living in Texas. As she had already lost her home and that had been used to satisfy her lien there was not anything else that could be done with that situation. The woman told me she had previously consulted an attorney that offered his services pro-bono and he had the same conclusion. It still really upsets me when I see these things happen to innocent people all the time. I knew I had to set my feelings for the perpetrator aside and now focus on the elderly woman's well-being going forward.

I asked about family members that could help and found she, just like many of our senior citizen clients, did not have a good family support system. Her only son lived out of state and was more concerned with his own life than bothering to check on his mother. The woman confessed, "When I told him what happened to the house he yelled at me. He called me stupid. As if I didn't feel bad enough already he had to make me feel worse. Then he told me he had just lost his job so he could not send me any money. I told him that was not why I was calling. I can't ask him for any help." She began to cry while sharing this very personal exchange with me. I reassured her she was not stupid and told her how many senior citizens and disabled people are taken advantage of every day.

While going over her bills and budget I noticed a note about an upcoming auto insurance premium. The woman proudly showed me she had recently renewed her driver's license and passed all her driving tests. She was worried she would not be able to pay her auto insurance coming due next month. She also told me how her car needed new tires as the recent snow had been nearly impossible to get anywhere in. I asked where she was trying to go and her answer was, "The food pantry and the doctor."

After going over her bills and budget I put together a plan for her financial situation. We paid her rent for two months and her overdue electric bill, paying some into the future. We

restored her disconnected phone service so she would have a phone in case of emergencies. After inspecting her vehicle and finding it worth fixing I made sure the repairs were done to make it safe. We also had new tires put on that would greatly improve her safety in the winter months. Her car assistance was finished off with a full tank of gas. A volunteer dropped off several bags of groceries, including toilet paper, tissues, lotion, hand soap, all the things besides food that many of our poverty stricken neighbors do without. Since her rent was reasonable and she had a good landlord she remained at her rental. This assistance allowed her to be able to pay her car insurance and get back on her feet again.

The next time I paid a visit to this senior citizen I saw a completely different woman. Gone were the slumped shoulders and sad eyes. This time she smiled and gave me a hug. Her whole demeanor had changed as we renewed her faith in her fellow man. Just as I had to put aside my anger and disgust over the way she had been treated, she had to do this as well in order to move on. Also, the budget we had implemented together was a success.

I pray there will be a day that our senior citizens and disadvantaged are no longer victimized by the greedy. I pray that illness and accidents do not cause lifelong hardships, poverty and pain. I pray for all children to grow up in safety and love. I hope you can join me in praying for these things and the continuing of our good works together, ending the pains of poverty for many in need. Thank you and God Bless you.

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: Bernard Labovitch, Community Foundation of So. Wisconsin, Grunow Family Fund, LaVerne & Jean Reu, Christina Tyschenko, Michael & Tamela Dunn, Martin Group, John Stensland & Family, Lake Geneva Area Realty, Petco Foundation, Lake Geneva Petco, Daniel & Margaret Voissem, Gerald & Robin Dempsey, Williams Bay Lioness Club, Thomas Morrissy, Bradley Solheim, Dr. Mark & Cynthia Brower, Lake Geneva Country Meats, Badger High School Fashion Class, Elkhorn Chemical & Packaging, Abbott Laboratories Employee Giving, First Congregational United Church, Mary Whitmore, Michael & Phyllis Patek, Peterson Drywall, James & Betty Kroupa, John Hensey, Michael & Marianne Hurlburt, Walter & Florence Strumpf, Chad Karl, Mr. & Mrs. Robert Schuberth, Bruce & Loretta Adsit, Karen Kayser, Susan Zimmerman, Barbara Kufalk, Dennis & Suzanne Connors, Cynthia Garber, Anthony & Sandra Perri, John Poiron, Allen Hermansen, Joseph & Karen Cerniglia, Marvin & Audrey Hersko, Gerald & Joyce Byers, Williams Bay Aglow Community Lighthouse, William & Dorothy Tookey, Gerald &

Kay Hinkelmann, 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: Laurence Wilcox, Jr. in memory of Vivian Gatrel. Karen Tell in memory of Joshua, Milly and Hank Deram. Carla Matz in memory of Heidi Danner and Harry Bublitz.

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