

Dear W.C.,

My husband and I lost our apartment two months ago. We have been sleeping at my aunt's apartment on her couch but we can no longer stay there. She is worried she will lose her housing assistance if they find out she has more people living here. She also has a very small apartment and smokes so it is not good for my husband or I to be here. We try to leave early in the morning and only come back at night to sleep. My husband works but had to take some time off due to a bad fall and then two surgeries last year. I work part time but will begin a new full time job next week. We will both be working then and we will be able to get back on our feet. The problem we have is coming up with enough money for a security deposit and first month's rent. I never thought we would become homeless at our age. Please call me so we can meet somewhere to talk since I know my aunt will not want me to have anyone to her apartment.

Dear Readers,

I called the homeless woman and man to set up a time to meet with both of them. Since they were not able to meet at the aunt's apartment we agreed to meet at a local restaurant. I told them I would treat them to dinner and we could talk. They both were excited and very thankful I had called.

We met the next early evening and after introducing ourselves sat to talk. After placing our orders and the waitress left the table I asked, "Tell me more about your situation. Let's see if there is a way we can help you get into your own apartment again, and this time stay there." The husband told me about his fall that happened while helping a friend at his house. He said, "I herniated two discs and could barely walk or move for several weeks. I finally had to go in for two surgeries and that took another two months to heal. My employer was understanding and did all he could but he is not in the position to help us endlessly and since it did not happen on the job I could not file for workmen's comp. He did hold my job for me and I returned to full time work a month ago." I asked the man how he was feeling and how work was progressing. He shared he was finally capable of doing his previous job duties but sleeping on the aunts old couch was not ideal for his back.

I then spoke to the wife about her current part time job and new full time job to begin shortly. She shared with me that she would be working both jobs for the immediate future until they could pay off their remaining debt and keep up with their current expenses. Both these jobs paid just above minimum wage. She offered to me both employers contact information so I could confirm her employment. I knew the employer for the full time job. The wife shared she had given up her previous full time job when her husband was recovering from his surgery as he needed so much assistance. After looking over their debts they had listed, bills, overdue bill notices, medical bills, bank statements and budget I had a clearer picture of their present financial state. The husband and wife told me how they did not have health insurance at the time of the fall and had paid out of pocket for the medical bills until they ran out of funds. I told them how they should have never depleted their entire savings to pay the extraordinary costs of the surgeries. They should have set up payment plans instead of losing

their life savings. I gave some advice on certain bills and setting up payment plans for the remaining medical bills. The wife took notes and was very grateful for this advice.

By now our dinners had arrived and after sharing a blessing over our food we continued our conversation. I asked the husband and wife about their family lives. They both were in their late forties and did not have any children. The wife sadly told me how they had lost their six year old child in a car accident when they were hit by a drunk driver. I watched as the husband and wife held tightly to each others hands during this obviously painful conversation. They both cried as they told me about the daughter they had lost. The husband and wife stated the only family they had left was the elderly aunt. The wife said, "She is my mother's sister. My mother died years ago due to smoking so I can't believe she still smokes. Her whole apartment and the couch we sleep on always smells like cigarette smoke. It makes our eyes and throats burn. We both have been waking up coughing. My aunt makes it very clear she does not want us there. I wish we had somewhere else to go but we are too old and afraid to sleep in our car." I reassured her "We" would be keeping them from having to endure that situation.

I asked the husband and wife if they had any rentals in mind. The wife had three apartments she had been contemplating. I directed them to the one I knew would accept them with our assistance to start and I also knew them to be clean well cared for apartments. The rent was reasonable, especially for a one bedroom apartment. With the new rent and estimated utilities in mind we put together a new budget. I could see they would be able to afford this on their own after our help to get them into their own apartment. The wife and husband were so excited to see they could once again be living on their own. I asked about their transportation and the wife admitted they would probably need another car now that she would be working a full time job. In the past she said they had shared a car but now their work hours and locations would not allow that. We looked over the budget again to make sure they could afford the expenses of an additional car. As long as they both kept their full time jobs and the wife continued her part time job until their debts were paid they could manage a second vehicle. I added their name to our vehicle waiting list. When I told the wife and husband we would be helping them in the future with a used car they both burst into tears and hugged each other. The wife continued to hug her husband as she said, "I never thought we would get so much help. I thought we would be struggling like this forever. I finally see a light at the end of the tunnel." The husband softly added, "Me too dear."

Once we finished our meal we sat to talk for a while longer. I made notes as we set up their assistance. I spoke to their future landlord to arrange their apartment. He agreed to let them in earlier than the first of the month as he had an apartment available and I wanted to get them out of the aunt's smoke filled apartment. When I finally set down my phone the wife said, "I can't believe this is really happening. It is all going so fast. I still am in shock. How can we ever thank you?" I told them how The Time Is Now to Help is supported by all of "You" and your Caring and Sharing support of our mission. I told them they could thank us by staying employed and not becoming homeless again. I also told them if they ever get a chance to pay it forward to someone else in need to please take that opportunity. The wife and husband both said, "You don't even have to ask us to do that. We would do that

anyway.” I could sense from our conversation that they were good people like that and it probably wasn’t something I would have to even ask.

Within a week they were moved out of the aunt’s apartment. They walked into their new apartment and were shocked to find a new bed was made up in the bedroom. Food filled the refrigerator and toiletries and cleaning supplies were in the closet. The wife was surprised to also receive gift cards for any additional household necessities they may need and clothing and shoes for her new job. All they could say thru their grateful tears was, “Thank you. Thank you. Thank you.” These thankful hearts were all due to all of “You” and your generous hearts.

I am happy to let you know that this assistance was provided over a year ago and yet this husband and wife continue to flourish thanks to all of “You”. Their outstanding debts are paid up and they were able to receive their donated car within a week of the wife beginning her new job. The wife told me she continued to work two jobs as they really liked having the extra income and were even now able to save a little bit incase anything happened in the future. I was glad to hear this as so much of our assistance is needed due to unexpected illness, injury or disability affecting our fellow creations when they least expect it. Now they were preparing for their future while living comfortably right now. This is the kind of outcome we always want from our assistance. Thanks to “You” we are able to help our fellow Americans go from homeless and hopeless to sheltered and hopeful. God Bless “You” for your donations that facilitate this transformation.

Thank you to the Ziegler \$15,000 Matching Grant opportunity. Our hopes are that you will donate during this matching grant knowing your donation will be matched dollar for dollar. As always, every penny of your donations will be used to provide desperately needed poverty relief in our communities.

The Time is Now to Help has been chosen by the Lake Geneva Restaurant Week selection committee to participate in the 2016 Charity Check program - where the most voted non-profit will be the recipient of \$5,000 sponsored by Lake Geneva Country Meats. The 2016 Lake Geneva Restaurant Week event will take place June 3rd – June 12th, 2016. To learn more about this event please visit www.LakeGenevaRestaurantWeek.com. Be sure to start planning to attend this year’s event and vote for The Time Is Now to Help to be the charity that receives the \$5,000 Charity Check.

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: Family Foundation, Paul Ziegler, Fox Charities, The Rhoades Foundation, Martin Business, The Dan & Donna Casey Family Charitable Fund,

Badger High School FFA Coin Drive, Girl Scouts of WI-Badgerland Council Cookie sale donations, Burly & Donna Brellenthin, Rita's Wells Street Salon, Elkhorn Chemical & Packaging, Gerald & Joyce Byers, Judy Dishneau, Beth & Jody Rendall, Jack & Mary Lou McKinney, Jeanne Allen, Dawn Jorgensen-Heiser, Daniel Deason, Dan & Regina Mehring, Edward & Ronlyn Bauer, Walter & Florence Strumpf, Christ Lutheran Church, Charlene Pfau, John & Rita Race, Church of Jesus Christ LDS, William Antti, James Borden, Russo Drywall, Ken & Joyce Pagel, Douglas Fullerton, Peterson Drywall, Lee & Betty Hayles, St. Joseph's Court Lenten Project, Marvin & Audrey Hersko, Frank & Deborah Guido, George & Lauretta Clettenberg, Sid & Patty Johnson, Our Redeemer Lutheran Ladies Aid, E. & B. Andres, Nancy Beaster, Harvey Beaster, Carolyn May Esel, Nancy Runkle, Josephine Carpentero, Milton & Carol Ann Ancevic, Jeff Martin, our anonymous donors and 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: Ronald & Carolyn Bloch in memory of their dear friend Armando Zeladon. Mary Mooney in loving memory of her son Michael Joseph Mooney who died while heroically saving others.

Prayer Chain: There have been numerous requests for a prayer chain addition to our weekly column. Please pray for healing for the following people: Caroline, Susan, Clarence, Ryan, Jayden, Santina, Alex, Lily, Kaitlyn, Kynasha, Brandi's Grandma, Corinne and Marilyn.

W.C. Food Pantry: The W.C. Food Pantry is located at: 205 E. Commerce St., Elkhorn, WI. 53121. This is in the old Aurora Clinic building off of Hwy. 67 just east of Interstate 43. Their phone number is (262) 723-4488.

Please visit: www.timeisnowtohelp.org