

Dear W.C.,

My daughter, son-in-law and grandchildren are in desperate need of your help. My son-in-law recently had heart surgery and has been unable to return to work after several complications. His health insurance has a very high deductible and co pays that they will be struggling to pay their portion of. His doctors think it will be several months before he can safely return to work. His unemployment is not nearly as much as he was earning before. I know they are struggling much more than my daughter is telling me because she does not want me to worry. Last time I stopped by their house they had hardly any food in the kitchen and they were not running their air-conditioning, even though it was very hot outside. I wish I could help them but I am barely getting by on my social security. Please help them as they are very hard working good people.

Dear Readers,

We receive letters each week from hard working good people, people struggling due to their health, senior citizens, our fellow Americans with mental and physical challenges and women with children. It is always hard to choose who is the most deserving or most in need. We do our best to investigate each situation to ensure our assistance is given to those in the most desperate need first. If there are enough funds left to provide assistance to more people, then we are able to provide it. This family and many more of our fellow creations are given help thanks to the donations from "You" our generous donors.

I arrived at the modest address provided by the mother. She had offered to meet me for their visit but I declined her offer since I knew the daughter would most likely be more honest about their financial situation without the mother there. The mother agreed with me. I knocked on the front door noting the home needed some care, as was expected due to the health problems the husband was struggling with. The door was answered by a boy that looked to be about twelve years old. He called out for his mother to talk to the stranger at the door. A woman hurried to the door and after I introduced myself the woman seemed to know who I was. As she shook my hand she said, "My Mom told me she was writing a letter to you. I never expected you to answer it. I have never heard of an organization like yours that helps people with their bills. If she hadn't shown me the information about you on CNN and CBS Evening News I would never have believed it." I assured her we were for real and that I had found her mother's letter compelling enough to look into their situation further.

The woman invited me in and led me to meet her husband and children. As I had arrived at dinner time they were all sitting at the kitchen table. The woman introduced me to her family and looked embarrassed as she offered what little food they had to share with me. I declined reassuring the woman I had already eaten even though I had not. I could see there was barely enough food to feed the five people sitting at the table much less asking them to spread it out even thinner. I encouraged everyone to continue with their meal of noodles and burgers. I saw both the husband and wife had split a burger and what looked like one can of peas amongst themselves and the children. We talked about the father's surgery and recent setbacks in his recovery. I did not want to ask any questions about their financial problems until after the meal and especially in front of the children. They were all teenagers or nearly

teenagers but I still did not want to distress them if they were not aware of the difficulties their parents were facing.

They finished eating quickly and the children all took the stack of empty dishes to the kitchen sink. The mother asked them to do the dishes so we could talk in the other room. I watched the husband get up weakly from his chair and move to the living room. The wife made sure he was seated comfortably on the couch before sitting herself. We got right to work talking about the concerns the mother had presented in her letter to *The Time Is Now to Help*. I asked the woman if I could look at their bank statements and bills. She got up and went to find these while I talked to the husband. He filled me in on some more details of his valve replacement surgery and the delay in his recovery. His job was physically demanding so he would need more time to recover before returning to work. I talked to him about the importance of a healthy diet and the man agreed. He knew the diet they were consuming was not helpful to his heart condition but it was all they could afford. The husband told me how his wife had gone to the food pantry a few times and was happy with what they brought home but the fresh foods did not last all month. The husband looked down at his work worn hands and said, "These hands have always worked so hard to take care of my family. Now they are useless. I have put my family in this position because of my health. I don't know how to correct this until I can at least return to work. The doctor said that could be another month at least. My wife is already working so hard taking care of me and now she is getting a job waitressing at night to help too. I feel like such a burden." I watched as those work worn hands wiped tears of frustration and shame from his eyes.

When the wife returned I saw the husband quickly hide his tear filled eyes. As I looked over their bank statements, noting the lower income over the past few months compared to in the past, the wife again tried to make the husband more comfortable. I saw the large medical bills that they would be responsible for a portion of due to their high deductible health insurance plan. The husband and wife both said they regretted having chosen that plan to save money each month on their premiums. At the time they picked the plan for their family they thought they all were healthy and young enough to not worry too much about major surgeries or illness. It is a gamble many people take each year when they choose their health insurance plans.

I looked through their household bills and noted their utilities were all delinquent. I also noted the car repairs I seem to find throwing off everyone's budgets these days. The combination of serious health problems, car repairs and lowered income had quickly put any family in a terrible position financially. I knew they needed our help to turn their situation from one of fear and poverty to once again being able to support themselves financially. I also knew this assistance would help the husband recover quicker as we removed the constant financial stress he was living with and they were able to eat healthier as well.

I laid out a plan to help this family get on their feet once more. The wife said she would continue to work as long as was needed to help her family. We would bring their utilities up to date and pay a month into the future to provide them with a financial cushion. We also provided some much needed fresh produce and healthy foods to help with the husband's recovery. Their car was repaired completely rather than the small fixes they had been doing

to get by. They owned the modest home and their mortgage payments were more reasonable than paying rent elsewhere. We brought their payment up to date and a month ahead as well. All this assistance “You” provided was what they needed to get by until the husband could return to full time work once more. After going over this plan with the husband and wife I could see they both were hiding tears. We also noticed three older children all watching us from the doorway to the kitchen. They all had smiles on their faces and ran into the room to hug their mother and father. The oldest boy said, “Mom and Dad did you think you were keeping this secret from us? Do you think we did not notice when you ate less than us and turned off all the lights and air-conditioning? We are not little children anymore. We’ve seen The Time Is Now to Help talk at our school and even help other people at our school. We never thought they would be helping us one day.” The woman hugged her son and said, “We never thought we would need help either, but thank God they are here to help us. We will not keep this from you any longer.” We all were in tears now.

After many hugs of gratitude I was on my way to begin their assistance. After several weeks of our support this family was able to move on unaided. The father was recovering much quicker without the constant financial stress and shame wearing him down. He even made a commitment to exercise regularly and follow a heart healthy diet. This diet was made much easier thanks to all of “You”. Their car was reliable and safe. Their utilities were not in danger of disconnection. Thanks to all of “You” this family was able to recover completely from this medical and financial disaster. These are the good people we are helping each day with your support.

My Dear Friends, together we continue to remove the pain and suffering of poverty for our good fellow creations that need and deserve our help. I cannot do this alone. It takes all of us together. Every penny you give is used to help the poverty stricken. Thank you, thank you for your support in helping our fellow Americans in desperate need. God Bless “You” for your compassion and Caring and Sharing for God’s 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 Family Foundation, Martin Business, Thelma Meyer, Margarie Egger, Elkcast Aluminum, Rosetta Dimiceli, Rita’s Wells Street Salon, Patricia Jankowski, Silicon Valley Community Foundation, AbbVie Employee Engagement Fund, John & Marian McClellan, Victor & Barbara Stasica, Kim Olsen, Theresa Hurley, John Cronin, William & Beth Norton, Alex Dahlstrom, Karin Collamore, J.T. Marty, Gregory Swanson, Elizabeth Layhew-Kyle, Rhonda Lee Desautels, Richard & Christine Costa, E. & Barbara Andres, William Davit, William Burris, Denise Sifuentes, 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: Jody Cook in memory of her husband Craig and in honor of their 33rd Wedding Anniversary. Geraldine Hinton in memory of Frances Lundvall, sister of Carol Kurland.

Honoraries: Mike & Natalie Reno in honor of Mike Reno's 26th Birthday. Les & Pauline Malsch in honor of Al & Jerri Hinton.

Prayer Chain: Please pray for healing for the following people: Mike, Caroline, Susan, Clarence, Ryan, Jayden, Santana, Alex, Lily, Kaitlyn, Kynesha, Brandi's Grandma, Marilyn, Sal, Corinne.

Inspiration Ministries Resale Shop: Please donate your gently used household items and furniture to the Inspiration Ministries Resale Shop. For local pick up of major items or collection appointments please call (262) 275-2264. Inspiration Ministries Resale Shop is located at N2270 State Rd. 67, Walworth, WI 53184. New hours: Monday – Saturday 10 a.m. - 6 p.m. Sunday 10 a.m. – 4 p.m. Closed on Tuesdays. Please visit often knowing your support will provide life changing assistance for the fellow creations in their care. Inspiration Ministries is home for up to 80 residents that live with multiple physical and mental challenges. I thank all of you for helping. For more information visit www.inspirationministries.org.

Please visit: www.timeisnowtohelp.org