

Dear W.C.,

My husband and I and our two children are going through some financial hardship. It all began four months ago when I went into premature labor with our second child and she had to be delivered by C-section. She was born premature and spent 8 weeks in the NICU. I had some complications from the surgery including an infection in the incision that prevented it from healing properly. I have been in and out of the emergency room and at the doctors multiple times for the past four months. On top of this our baby has had some developmental delays and health problems. I was supposed to return to work when our daughter was six weeks old but that was not even possible because I was so sick. I am hoping I can get back to work in another six weeks or so but I don't think our landlord can wait that long. We are behind in our rent and our car payment. My husband just started a second job but we will never be able to catch up now. Could you please help us get caught up on our bills so we can move past this financial and medical hardship?

Dear Readers,

Unplanned medical expenses again nearly destroy a families well being and their shelter and transportation. At least that would have been the outcome without The Time Is Now to Helps intervention. Thanks to all of "You" and your Caring and Sharing support we were able to give this mother, father and children the assistance they needed to allow them to put their energies into healing and their focus on caring for their child with special needs.

My visit began when I arrived at their small home. I heard a dog bark when I rang the door bell, quickly followed by baby's cries. I hoped I had not been the one to wake the infant I knew had special needs. In a few minutes the door was opened a crack by a woman holding a very tiny infant. I showed the woman my identification and she asked for me to wait a moment while she put her dog in the other room. I told her it would be okay to leave the dog loose, I have rarely met a dog in all my years of home visits that did not like me. The woman agreed and opened the door. I was quickly surrounded by a wagging tails and a lot of canine enthusiasm. After we met the dog settled down and I was able to put my focus on the woman and two children.

The mother invited me inside the small home. She introduced me to the shy child behind her who I asked, "How old are you?" The child said, "I am four. I am a big brother." I talked to the child for a few minutes and this seemed to put him at ease. I asked to see the small baby she cradled in her arms. The little girl looked so much smaller than her four months age. She looked almost new born. When I commented on this the mother said, "You should have seen her when she was first born. I could have held her in my hands." I noticed some visual problems with the baby and the mother confirmed she had some breathing and eye problems due to her premature birth. The baby was being well cared for by the mother that shared with me she had her RN. She also said due to the physical nature of her job and the long hours it made it impossible for her to return to work yet. She hoped to be able to return to part-time in the near future but it all depended on the needs of her baby first. Specialized daycare is very expensive and would not even be reasonable at this point in their recovery.

The small home was crowded with both children's toys and medical equipment. The mother explained what each one was for. She showed me the baby's room with more equipment. It looked very labor intensive to care for this tiny baby with special needs. When I commented on this I saw the mother get tears in her eyes. She said, "I am up day and night caring for her. Thank God I have my nursing degree as I don't know how most parents that go through this even manage. With my husband working two jobs now I am careful not to wake him when he is resting. I know he is tired too. When he had one job he was helping me, especially when I was having my own health problems." I asked the mother about her healing progress and she said she was still taking antibiotics. She was hopeful this would be the final round and she could finally heal completely. The mother was beginning to cry as she said, "This has been a real wake up call. I always took my health for granted and never even imagined I would have a child with special needs. Our life has completely changed. Not only are the health changes this has brought so frightening, but to receive an eviction notice and utility disconnection notice on top of being so sick, and worrying about our baby struggling for her life at the same time....It is all so overwhelming." We discussed the challenges the baby faced and the treatments she was going through. The mother excused herself to get some tissues as the tears flowed down her face.

The little boy walked up to his mother and gave her a hug, saying, "Don't cry Mommy. I can help. I'm a big boy now." This was so sweet and the mother hugged him and thanked him for being so big and brave. Once the mother wiped away her tears I asked to see their budget and bank statements. She went over all the expenses with me, explaining each payment made. They were struggling to pay the co-pays for all the medical care and she had already set many of the bills up on a payment plan, a payment plan they could not afford to pay unless they gave up food, diapers and toiletries. These were the areas they were cutting back on but trying to keep up with on one paycheck. The mother told me what the husband's new income would be now that he worked two jobs and I noted they could get by as long as no other unexpected expenses popped up, like car repairs or a needed dentist appointment. Their rent was over a month behind and their utilities were on the verge of disconnection. Their car payment was also overdue. I asked about the car and the mother shared with me the year, make and model. The husband was driving the better car to work to ensure he had reliable transportation. The mother had an older car she only drove if needed for emergencies or medical appointments during the day.

After a thorough review and home check I put together the plan to save this family from eviction and utility disconnection. We would pay their overdue rent and pay one month ahead to give them time to get on their feet. We also would bring their utilities up to date. The car was worth saving for the family so we brought their reasonable payments up to date. We also provided them with gift cards for food, toiletries, clothing and other necessities. The mother was again crying when I showed her where her family would be helped. This time when the young son asked his mother why she was crying she said, "Mommy is crying because I am so happy. The Time Is Now to Help has made Mommy very happy and will make Daddy happy too." The little boy looked a little confused but said, "That makes me happy too Mommy." That is exactly what I like to hear. I love to know that every single family member, all the fellow creations we touch with our caring and sharing, know the joy we want to share with everyone we help.

Several weeks after our assistance I received a phone call from the husband. I did not know who it was on the phone at first as all I heard was a man's voice and some sniffing. After a moment I realized who I was talking to. The man tearfully apologized for not calling sooner, explaining his long hours of work left him very few hours in the day for anything other than eating and not enough sleep. I listened as the man told me about all the positive changes "We together" brought to his family. He told me how his wife was continuing to improve every day and even his tiny daughter with special needs was making progress. He said, "The Time Is Now to Help has changed our lives for the better. We would never have gotten over this without you. I was working harder and harder every day but just not getting ahead. Now I finally feel the stress and constant worry about our financial state eased from my shoulders. That is all because of you. We cannot thank you enough for your help to our family. God Bless you."

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: Kunes Country Auto Group, Gregg Kunes, The Harold & Bernice DeWeerd Family Foundation, Martin Business, Elkcast Aluminum, Lake Geneva Area Realty, Alan Cornue, Cornerstone Shop, Chavez for Charity, Rhonda Lee Desautels, William Davit, Sid & Patty Johnson, Dorothy Tookey, Judy Dishneau, Carol Hinnens, Mary Cucchi, Heidi Hall, Shawna Kneipper, Susan K. Russella, Jack & Mary Lou Mc Kinney, Marvin & Audrey Hersko, Gerald & Joyce Byers, Shawn & Donna McLafferty, Shari & James Loback, Donald & Anne Ogne, Gene Krauklis, Jeanne Mc Donald, Paul Symons, Tom Wigton, Gerald & Marilyn Wilkin, William & Jean Isaacson, David & Greta Menke, James & Marilyn Dyer, Ellen Flanagan, Denise Hubbard, Vito & Betty Licari, Patricia Jankowski, Nancy Anderson, Walter & Gloria Kosierowski, Russo Drywall, Michael & Sally Anne Chier, Frank & Deborah Guido, 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: Shirley Waters in memory of Fran Layo. Frank Lewinski in memory of Dorothy Heffernan.

Prayer Chain: Please pray for healing for the following people: Mike, Caroline, Susan, Jennifer, Clarence, Ryan, Jayden, Santina, Alex, Lily, Kaitlyn, Kynasha, 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