

Dear W.C.,

My daughter and I have lived with my mother for the past ten years, ever since my daughter was born. I had a stroke during the delivery of my daughter and have suffered from seizures and headaches ever since. My fiancé left me when he realized I was not going to get better and would not be able to go back to my job or live an active life. He has had no contact with me or his daughter since. My mother had a heart attack and died four months ago. She did not even tell me she was sick because she did not want to worry me. My mother was very private and even though I lived with her she did not share many details with me about her health or her finances. I did not know her home had gone into foreclosure. I thought she had paid it off years ago but apparently she had taken out a home equity line of credit when I moved in. I was paying what I could from my disability to help my mom over the years but it just wasn't enough. I have been notified that I have three weeks until I have to evacuate the home and the utilities are about to be disconnected. I do not know where my daughter and I will go. I used what little savings I had to pay for my mother's funeral and other bills she had not paid. Now we do not have enough money set aside for a security deposit and first month's rent. My neighbor told me about The Time Is Now to Help so I am hopeful you can help my daughter and I.

Dear Readers,

Sometimes life is unpredictable and for many of our fellow creations it is quite difficult. I am sure this woman never planned on becoming disabled during childbirth nor did her mother plan on caring for an adult daughter and grandchild. I am assuming that is why she probably took out a home equity line of credit on her home to begin with. The mother had been struggling financially over the years without sharing that information with her daughter, not wanting to worry her. Her secret financial struggle came to light quickly once she unexpectedly passed away.

I went to visit the woman that had requested our assistance. I arrived at the address she had provided to find a small home that looked to be a little neglected. The lawn was not mowed and the home needed some repairs. Since the woman would soon be evicted from this home these things would not be our concern. Our concern was the well being of the woman and her ten year old daughter. I did not want to find they had already been evicted and not know if they were living in a car somewhere or on the street. I was relieved when the door was answered by a woman walking with a cane.

The woman was so happy to find out it was me at the door and not a bill collector or the sheriff to evict her. Her neighbor had shown her my picture from the newspaper so she recognized me immediately. I showed her my identification to confirm. I saw the look of relief the woman had once she looked at my id and realized help was possibly near.

The woman said, "I read a few of the newspaper columns my neighbor shared with me and now I know firsthand how those people must have felt when you showed up at their door. I have been so scared for my daughter and me. I have been trying to work out a solution for us. I have called all over and not been able to get any help beyond what I am already receiving for disability. There is a waiting list for emergency shelter. I have applied for housing but have not heard from them yet. Everything takes time, the one thing I do not have." I knew with this woman and child the time really was now to help. If we had waited even another week they would most likely be evicted without any of their belongings. With us there to help before her eviction we could at least salvage her few belongings and household items.

I asked the woman where her daughter was and she told me she was next door visiting with the neighbor's grandchildren. I asked if this was the same neighbor that had referred her to our charity and she said it was. I looked around the small home and did not see much furniture. I asked the woman about this and she told me she had sold everything she could to pay for her mother's funeral. She said, "I even sold my Mom's old car because I cannot drive due to my seizures. It was not worth that much but it helped to pay for her funeral." I asked the woman about the stroke and condition that continued to haunt her. The woman shared with me the grueling details of the child birth that had gone terribly wrong and the strokes. She spoke about the blinding headaches she had several times a week that left her unable to function. Her occasional seizures she had during her headaches made it impossible for her to drive or work, even though she said they were well controlled with the medications she took.

The woman admitted they had not been eating properly as they not only did not have transportation, they also did not have enough money left over for food. I looked in the refrigerator and cabinets to confirm their food insecurity. I told the woman what I would need to see to verify their financial situation. While she went to gather her paperwork I finished my walk around the home. I noticed the interior of the home was kept up better than the exterior. The woman commented how her mother had fixed things up when she had first moved in ten years prior. She said, "I'm sure that is probably where some of the home equity line of credit was used. I think she used the remaining money to keep my daughter and I fed and comfortable. I feel so bad that I never questioned her where she got the money for our bedroom furniture, my daughter's clothing and shoes. I'm sure she was using the loan to pay for these things since she knew I could not afford them."

I looked through the paper work she gave me and that is indeed what I saw. She had been trying to make her daughter and granddaughter happy by buying them things she thought they needed. She had been struggling to make payments on her loan for months before she passed away. By now the home was in foreclosure and the woman and her daughter needed to get into a place they could afford on their limited income. I saw where the woman had made a payment hoping to stall the foreclosure but it had been too late at that point. The

woman showed me a detailed record she had kept of all the furniture she had sold, including the bedroom sets, and what she had used the money for. The furniture had been sold for very cheap out of desperation. Even the modest funeral had been very expensive for her limited budget.

I asked the woman if she had looked into any apartments or rentals to fit their budget. She told me about an apartment that was close to shopping and very reasonable. If she began to receive housing assistance it could be transitioned to that as well. She was worried the apartment had already been rented to someone else so I offered to call the landlord for her. She was surprised I offered to do this but very grateful I did. I called the landlord and we negotiated the woman's lease. I told him how much she could afford and he was willing to take that amount until her housing assistance was approved. After hearing her difficulties he was willing to help by lowering her monthly rent substantially if we provided her security deposit and first month's rent. When I got off the phone the woman was excited to hear she would have a rental to move in as soon as possible. No longer would she have to worry endlessly about where she and her daughter would go. We together had removed that stress of poverty.

While I made the final arrangements for her assistance a volunteer arrived with several bags of groceries for the woman and child. These would prevent one of the leading pains of poverty, hunger and malnutrition. Not only did we remove their hunger but we also introduced a volunteer that would be a friend to this woman and her child over the next few weeks as she helped them get settled in their new apartment.

Several days later the volunteer called me to let me know the woman had suffered one of her devastating headaches. The volunteer sounded close to tears as she told me she had never seen anyone suffer from a headache like this woman had. She even took her to the emergency room as she was so worried. They treated her headache and the volunteer drove her home and stayed with her until she was feeling better. The following day was moving day and though pale and weak the woman had been able to help with the move. The volunteer shared how the daughter had been very helpful and even given the volunteer toys and clothing she had outgrown for other children that might need them. The volunteer had noticed several items that would be needed for the woman and daughter and with our approval had taken the time to get these. Some donated furniture was delivered along with additional food to fill the refrigerator and cabinets.

Now that this woman and her daughter were finally settled in their apartment they could finally breathe a sigh of relief. Gone was the worry over eviction and utility disconnection. Our assistance with rent, utilities, food, household necessities and grocery gift cards had been just what they needed to get them back on their feet. Going forward they could get by on the

mothers small income if they lived frugally and carefully. I thank all of “You” for allowing us to prevent the homelessness and hunger that this mother and daughter were experiencing. Your support made a world of difference for a fellow creation suffering in silence right here in our midst.

Thank you for your continued support of the charity work we all do together. It is a group effort, a labor of love and a blessing to many suffering in poverty in our communities. Please remember the new Fox Charities Summer 2017 \$25,000 Matching Grant. Every dollar you donate will be matched by Fox Charities, doubling your donation. Thank “You” and God Bless “You”.

*Health & Happiness, Love & 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, Kune’s Family Foundation, Mark & Natalie Reno, Martin Business, John Stensland & Family, Lake Geneva Area Realty, Mr. & Mrs. Robert Schuberth, Jeffrey Martin, Elkhorn Lions Club, Rita’s Wells Street Salon, David & Shirley Heigl, Joseph & Beth Pizzo, Ellen Bunnell, Walter & Gloria Kosierowski, Sandra Chinn, Harvey & Nancy Beaster, Donald Lightfield, Albert & Ellen Burnell, Abbvie Employee Engagement Fund, Carol Hinnens, Edward & Jodi Jacobsen, William Antti, Michael & Sally Anne Chier, Walter & Florence Strumpf, John & Marian McClellan, Margaret Downing, 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:** Teresa Goldschmidt in memory of her beloved mother Carole May. Mary Ellen Last and Gerald Neinfeldt in memory of Wayne Perkins. The estate of William & Mary Osborn, David Osborn and Valerie Lincoln in memory of Mary Osborn.

**Prayer Chain:** The power of prayer and positive thoughts comes from the true healer, our Lord answering our prayers. Please pray for healing for the following people: Mike, Caroline, Susan, Jennifer, Clarence, Jayden, Santina, Alex, Lily, Kaitlyn, Kynesha, Brandi’s Grandma, & Marilyn.

Please visit: [www.timeisnowtohelp.org](http://www.timeisnowtohelp.org)