

Dear W.C.,

I am a 62 year old woman that has been through a lot in the past few years. I lost my husband a little over a year ago after a long illness. I am still making payments on his hospital bills and co pays, in addition to my own. I took time off work for the last few months of my husband's illness so we could spend his last days together and then could not return to work due to back pain and the spinal cord surgery I went through four months ago. I have not been released to work yet but will be soon. It has been a long painful process. I have many bills I am behind on now due to the small income I received over the past few months. I was not able to keep up with my utilities over the winter and they are now scheduled for disconnection. I also am trying to work with my landlord to get another extension but she warned me last month that was the last time she could afford to receive late rent. I had many dreams of what my retirement years would look like but they never included being in debt, pain and having medical bills deplete our savings. I am humbled to be asking for help like so many before me. I have never felt so helpless and afraid.

Dear Readers,

We often refer to the pains and suffering of poverty. What are these exactly? How can we remove them with our assistance? We often think of pain as the physical pain we feel due to a fall or a cut. The pain and suffering we are referring to is the kind you feel due to hunger, or watching a loved one living without basic necessities, or the relentless fear of becoming homeless or not having enough food for your children to eat properly. These pains and suffering are within our ability to remove and in doing that we allow our fellow creations to live life to their fullest ability, without the burden of pain and suffering keeping them a prisoner of poverty.

This woman was living with both physical pain and the pains of poverty. She suffered much due to the loss of her beloved husband and her struggle to maintain shelter and other basic needs. While we could not remove her physical pain we certainly could help to ease the pains of poverty she was enduring. The first step in doing this was to pay a visit to see what caring and sharing we could provide.

I went to the address provided on the woman's letter and after knocking on the door waited for it to be answered. In a few minutes a woman opened the door and I watched her face register recognition as she realized who I was. I introduced myself to the woman but she told me, "No need to introduce yourself, I know who you are." She stepped aside and waved me in.

I entered the small apartment and after talking to the woman for a few minutes at the door she had me follow her into the kitchen area. I noted how she walked stiffly and slowly. I

looked around and noticed the apartment was sparsely furnished. It also was dimly lit and quite warm inside. I asked the woman if she had air-conditioning and she stated she did but did not dare use it due to her utility bill already being too high. The same was true for her lack of lights. I was already feeling the oppressive heat inside the small apartment. I asked the woman to see her budget and overdue bills. As she collected these for me I looked in her refrigerator and cabinets, I was not surprised to find these nearly empty.

By the time the woman sat down across the tiny table from me she had worked up a sweat. I looked over the utility bill, hospital bills and bank statements, not noticing anything other than what she had stated already. I saw the small income she received and it was she had already disclosed to me. There were very few withdrawals other than a late rent payment and several payments to medical bills and the utilities. I asked several questions and once I was sure she was qualified to receive our assistance I said, "We will be able to help you with this overdue utility bill. I see you are scheduled for disconnection next week so we will get this done immediately. But you have to promise me one thing. I do not want to find you suffering in this heat again. Can you please turn on the air-conditioning?"

I saw the smile appear on the woman's face and then tears as she said, "I would love to." She slowly and carefully rose out of her chair and went to the thermostat. Within a few minutes the small apartment began to cool and felt much more hospitable. Just sitting in the dark hot apartment for thirty minutes while I went over her financial documents had been stifling, I could not imagine this woman living like that day and night during the heat spell.

Once we were both feeling much better I asked the woman about her husband, his long illness and the astronomical medical bills she had shown me. The health insurance covered a lot of the bills but not all of them. The woman told me how during her husband's long illness they had lost their home and all their savings due to the high medical bills and loss of her husband's income. She said she had sold many belongings and her husband's car. The woman tearfully shared her husband's last days of suffering in the hospital. She said, "I had to put my job on hold to care for him full-time. I injured my back while lifting him and lived in constant pain until I went for my back surgery. It is finally now just feeling better. I have lived with that pain for over a year. I fell behind in my bills. Now that I live in this small apartment I think I can keep up with everything once I go back to work." The woman then lowered her face and with a quivering voice said, "My husband was so ashamed when he died and left me in this financial mess. His last words were, "I'm sorry." I told him I would be okay and not to worry but those were his last thoughts. Now, thanks to The Time Is Now to Help, I hope he can be at peace. I will be okay." She was crying softly into a tissue.

I waited a few minutes and then said, “I think he would be pleased to know we are going to make sure you no longer have to suffer in poverty. We will be here to help remove these pains for you.”

After a thorough review we helped this nearly senior woman with her overdue rent and utilities and one month into the future to help her catch up on other bills. A volunteer dropped off food and offered to take her to church with her. The volunteer was also a widow and after several trips to church together also became friends. I have called several times to check up on this woman and to make sure she is no longer suffering in silence. Thanks to all of “You” and The Time Is Now to Help she no longer is. She is again working full-time and beginning to live again after so many months of pain, suffering and sorrow. I pray her beloved husband is now at peace knowing all of “You” have removed this woman’s pains of poverty and she will no longer be suffering due to the poverty caused by his long and tragic illness, the very thing that gave him such distress as he said his goodbyes.

We together are truly the removers of pain and suffering in our communities. We together have helped over 330 people in our communities so far this year. Those 330 people were lifted up and made whole again by your generosity. We wiped away those pains of poverty and gave them a fresh start, a new beginning. Thank you, thank you, thank you...we cannot thank you enough.

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. We have nearly matched the Fox Charities Summer 2017 \$25,000 Matching Grant. Every dollar you donate at this time 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, Martin Business, John Stensland & Family, Lake Geneva Area Realty, Mr. & Mrs. Robert Schuberth, Jeffrey Martin, Benevity Causes, Thrivent Choice Program, Mary Ellen Bayley, John & Marian McClellan, David & Terri Kropetz, Elkhorn Chemical & Packaging, Shari & James Loback, Carolyn May Essel, Charles & Kathleen Heinz, Dan & Regina Mehring, Jeffrey & Helen Harold, B. & L. Zuzanek, Jeanne Allen, Michael & Susan Bong, Marvin & Audrey Hersko, Aptar Group Charitable Foundation, Frank & Deborah Guido, Rita Barron,

Dr. Mark & Cynthia Brower, Joseph & Nanette Schweinberg, 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.

**Honoraries:** Kathy Rodgers in honor of Richard Driehaus' Birthday.

**Memorials:** The following donations were given in loving memory of Wayne Perkins: Barbara Perkins, Dean & Odella Nelson and Tim & Laura Kolnik. 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, Santana, Alex, Lily, Kaitlyn, Kynesha, Brandi's Grandma, & Marilyn.

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