

Dear W.C.,

I am writing to tell you about my Aunt. She has been living on her own for the past year since my uncle and cousin both passed away. My uncle died from a heart attack and my cousin died not long after when he was hit by a drunk driver. My aunt had to endure both their losses just a few months apart. She has been paying for both of their medical bills and used her life's savings to pay for the funerals. She has not been able to keep up with the mortgage payments on her house so she is being foreclosed on. She has to move out by the end of the month. I have helped her sell some of her furniture and my uncle's car to pay off the loan on his car. She is behind in her own car payment and she needs her car to get to work. I wish I could help more but my husband and I have three children and just make ends meet. I worry she is not telling me everything she needs right now as I know she is still grief stricken in addition to all her financial struggles. A friend at work told me about your organization after you helped one of her family members a few years ago. She said you saved her family member from complete ruin. I hope you can help my aunt as she is a giving and kind person that really could use something good in her life right now.

Dear Readers,

I called the niece to obtain some additional information not included in the letter. After a lengthy phone conversation with the niece I had most of the information I needed to know her aunt was probably truly in need of our caring assistance. Unexpected tragedies do cause not only heart break but also a financial disaster when the main earner in a household is injured or dies. If there is no life insurance, or insufficient life insurance, how will the surviving loved one pay the bills that keep coming in? If the tragedy includes a lengthy hospital stay or medical intervention the surviving loved one is left with tremendous hospital bills that they are harassed and coerced into paying out of funds that are needed for other expenses like utilities, rent, mortgage payments and food. The niece said she would let her aunt know she had contacted us so she would not be surprised if I paid a visit. I hung up the phone with the niece after confirming that I would be visiting her aunt in an hour and asked if she could please be there to make the aunt more comfortable.

I pulled up to the aunt's address an hour later and noticed two cars in the driveway. As I walked to the front door I noted the yard was nicely cared for and the home looked to be well cared for as well. I knocked and in a few moments the door was opened by a nearly senior woman and younger woman. The senior woman opened the door a crack and asked, "Can I help you?" I held up my identification and answered, "I am Sal with The Time Is Now to Help. I spoke to your niece about an hour ago." The woman smiled and said, "Please come

in! My niece just told me all about you and The Time Is Now to Help. We looked you up online and could not believe what we have been seeing.”

I shook both women’s hands and was led into the home. It was just as nicely kept inside as out. When I commented on this the older woman replied, “That is thanks to my niece and her wonderful husband. They are always over here helping me on weekends, even though I tell them they should be enjoying their time off work.” The niece put her arm around the aunt and said, “We enjoy our time off being by you.” I saw the tears come to the eyes of the aunt as she said to me, “I am so blessed to have my niece and her family. They are so good to me. I would be all alone if it wasn’t for them. When my dear husband died and then my son, I didn’t know what would happen to me. They stepped in and have been helping me ever since.” The aunt was crying and hugging the niece, apologizing as she said, “I said I wouldn’t cry anymore today and here I am crying again.” The niece hugged and comforted the aunt for a few minutes and then asked, “Are you up to talking to Sal and I about your financial situation?” The aunt nodded her head as she wiped her eyes.

The aunt led me through the nearly empty house. There were only a few pieces of furniture left. The niece pointed out the spaces where tables and chairs had once been, a hutch and her uncles desk. The niece said she had sold these pieces to help pay off the loan on her uncles car as the sale price for the car did not cover the full loan amount. We all sat down to talk at the only table left in the kitchen. The aunt had already begun collecting the documents and information I had told the niece in our phone conversation that I would need to see. These were in a stack on the table so I began asking my list of questions that would determine our level of assistance and what areas she needed help in the most. After my thorough interview we had gone through the full stack of documents that showed the car loan payoff, the medical bills and outstanding amounts, the funeral expenses, the foreclosure paperwork and car payment late notice. I gave the aunt and niece a list of assistance she needed to apply for and directions of people to contact. I told them about several rentals the aunt should check into that were very nice apartments but would also be affordable for the aunt and close to the niece. We discussed how she should call the hospital to renegotiate her amount owed and payments on her deceased husband and sons’ medical bills. She admitted she had been so grief stricken at the time their harassing calls had begun she had not negotiated at all and just let them bill her huge amounts each month.

When we finished our lengthy conversation I could see the aunt was visibly drained. We had talked about many painful things and difficult memories. The aunt had cried many times and several times we had to stop to let her catch her breath and get comforted by the niece. When the niece went to make a cup of tea for the aunt I asked the aunt about her level of food insecurity. Her reply was that she ate simply but her niece brought over several plates a

week to make sure she had some home cooked meals. I knew after talking briefly to the niece about her own financial situation those few meals a week were all she was able to help her with financially. When the niece brought the tea to her Aunt I handed her a few gift cards for groceries and thanked her for making sure she ate properly. Both of the women tried to decline the gift cards but I knew it was their pride that kept them from accepting them at first. When I insisted they both graciously and gratefully accepted this additional gift.

I told the women it was time for me to go. We were all drained from the emotional conversation. I gave the aunt a list of assistance we would provide, including first month's rent and security deposit in an approved apartment, a car payment, help with her high utility bill and gas gift cards for her daily commute to work. The women read over the list that brought additional emotional tears. The niece said, "My friend was right. You do save people. I don't even know what would have happened to my Aunt without you." I told them both about all of "You" and how "You" are the reason we are able to help people, to save people every day. The niece answered, "Well, then you tell all those people thank you for saving my aunt. She is all I have left. If I could have helped her any more I would have. I can't thank you enough." That gratitude is shared with all of "You" every day as we work to ease the pains of poverty for our fellow Americans. Thank you and God Bless you.

Every dollar you donate at this time will be matched by the Bernie & Nancy Labovitch \$36,000 Matching Grant, not only doubling your donation but also doubling your poverty assistance. The children, the handicapped, the elderly, veterans, those that cannot fend for themselves, those living in desperate need will be crying happy tears of relief thanks to all of "You", the Labovitch's and The Time Is Now to Help working together to provide poverty relief. Together "We" make a positive change removing the pains of poverty for our fellow creations. Thank you and God Bless you for your support!

Health & Happiness, Love & God Bless Everyone, 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: Barnabas Matching Grant donors, Bernard & Nancy Labovitch, Clarence & Marilyn Schawk Family Foundation, Green Bay Packers Foundation, National Association of Realtors, Electronic Specialties, Kunes Family Foundation, Unilock, John & Valerie Lincoln, Mary Kay Ring, Jackie Leedle, Martin Business, John Stensland and Family, Steven and Deidred Trumble, Thomas Morrissy, The Dan and Donna Casey Family Foundation, Peter and Anna Vanderveld Foundation, Joseph and Barbara Moos,

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Honoraries: Electronic Specialties employees in honor of William White and Steven White.

Memorials: Peggy Cardiff in memory of Dot Cardiff and Marty Hansen. Kent & Nancy Castelein in memory of Doug Peterson. Mrs. Luanne Peterson in memory of her husband Doug Peterson. Duanne Harma in memory of his wife Donna Harma.

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, Vince, Sylvia, Richard, Jennifer, Jayden, Santana, Alex, Lily, Kaitlyn, Kynesha, Sheila, Adrian & Marilyn.

Please visit: www.timeisnowtohelp.org