

Dear W.C.,

My daughter is having a hard time financially right now. She recently went through a difficult divorce that took a big toll on her ability to pay her bills. Her now ex-husband neglected to pay their bills for the last few months of their marriage. Even with a court order to pay child support and half of those expenses he claimed he injured his back and could no longer work. Without his support my daughter is trying to pay the overdue rent and utilities. She already let her car go because she could not make the payments. She bought an older used car that has been nothing but problems. She needs a reliable car to get to her job every day. I am not able to help her as I barely make ends meet and live in housing. It is so hard to see my daughter struggling like this and not be able to help her in some way. She would never ask for help on her own. That is why I am writing for her.

Dear Readers,

I called the mother to find out more details on her daughter. We talked on the phone for a long time about her daughter and grandchildren. I found out she was a hard worker and a devoted mother. The mother told me where she was employed and I knew the employer. I called to verify her employment. Since the mother had written the letter the daughter had gotten a second job and would be able to pay her expenses going forward. The daughter was still facing eviction and eventual utility disconnection if she did not pay the overdue amounts that the mother said weighed heavily on her. I set up a time to visit the daughter through the mother as her daughter worked many hours and was hard to contact or catch at home. The mother told me she watched the children most evenings when her daughter worked and it might be best to just catch her when she got home at night.

The next evening I went to meet the mother at her daughter's apartment a little earlier than scheduled. When I called the mother she seemed happy I was there and after I showed her my identification she let me inside. The children were just getting ready for bed and very excited to have a visitor. We told them I was a friend of the family as we did not want to upset them or point out their mother was having a difficult time. The mother had told me her daughter had been sheltering her children from their financial problems as much as possible since they had been through so much with the divorce already. Walking into the partially furnished apartment I was sure they knew things were not the same as they had been in the past. Children are quite intuitive and often know more than we think. The grandmother noticed me seeing the missing pieces of furniture and said, "Their father took a few pieces of furniture but my daughter sold the rest." She looked down at the children and then back at me to indicate she did not want to discuss it in front of the children.

I spoke with the children and their grandmother for a while and they gave me a tour around the apartment. They showed me the kitchen, even the refrigerator and cabinets when I asked. I saw some food but not a lot. I asked the children what their favorite thing was to eat and they said, "Well, we eat mostly grilled cheese and mac and cheese." I made a note to get grocery gift cards to their mother so they could have fruits and vegetables as well.

The grandmother told the children then it was time for bed as they had school the next day. They said good night to me and hugged their grandmother and went to their room. While we waited for them to go to sleep we spoke quietly and I learned more about their situation. In a short time the daughter arrived home and after greeting her mother we were introduced. I could see how tired the daughter was after working two jobs that day. The daughter said, "Do you mind if I have something to eat while we talk? I haven't eaten all day." I encouraged her to eat and declined when she politely offered to make me a peanut butter and jelly sandwich too.

We went over the mother's bills and financial obligations while she ate. I could tell she probably would normally be asleep by this time so I tried to go through my questions quickly. It was easy to see from the paperwork and her answers that she was struggling. She would not be able to rent another place with an eviction on her record and also come up with a security deposit and first month's rent. She also would not be able to have new utilities put in her name with an outstanding balance. She had done a good job cutting back on all their expenses but still struggled with reliable transportation, gas, clothing, food and toiletries. Once her outstanding bills were paid she would be able to move to a much cheaper rental she had found. Her lease was up at the end of the month so this would be the perfect time to get this mother and children moved.

I looked over the used car she had purchased for very cheap. It was not worth any repairs and she would require a different vehicle. With driving nights and to two jobs I wanted to make sure she had safe reliable transportation. A woman driving alone and breaking down on the side of the road is never safe. The donated car we had just acquired the previous week would be the perfect remedy for her transportation needs. When I told the two women about the car they both looked at me in shock. The mother said, "I never asked for a car for my daughter but yet you offer one? We are overwhelmed by your generosity." I told them both about all of "You" and also about our car mission. They both listened intently and then the daughter tearfully asked, "How can I ever thank these people? This will save me and my children." Both women began to cry and hugged each other.

When the women had settled down I went over the list of assistance we would be providing. I checked off each thing that when put together would provide the assistance she needed to

be independent. We paid her overdue rent and also would provide first month's rent and security deposit at the new apartment she would be moving into at the end of the month. This new apartment with cheaper rent would allow them to live within their budget. We brought her utilities up to date so she could get utilities in her name. We provided the donated car, repaired and ready for her daily commutes. When I finished the list I told the women it was time for me to leave and time for them to rest. Even with the smiles and happy tears they both looked exhausted. We said our goodbyes with promises to talk when she was settled in her new apartment. We will be talking soon and I will be happy to hear how their lives were changed thanks to "You". God Bless "You" and thank you for caring and sharing for our fellow creations in our communities.

Every dollar you donate at this time will be matched by the Family Foundation \$30,000 Matching Grant, not only doubling your donation but also doubling your poverty assistance. The children, the handicapped, the elderly, veterans, and those that cannot fend for themselves will be crying happy tears of relief thanks to all of "You". Together "We" make a positive change removing the pains of poverty for our fellow creations.

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: Bernard and Nancy Labovitch, Family Foundation, Barnabas Matching Grant donors, Clarence & Marilyn Schawk Family Foundation, Electronic Specialties, Kunes Family Foundation, Unilock, John and Valerie Lincoln, Dean and Shirley Taylor, Budget Blinds, Lake Geneva Economic Development Corporation, Tom and Mary Johnson, Benne-Fit Valley Foundation, Fred and Cindy Lawton, Gerry and Kae Venema, Gregory and Jean Dexter, Bonnie Glennon, Al Hermansen, Martin Business, John Stensland and Family, Albert and Ellen Burnell, Mark and Natalie Reno, Mr. and Mrs. Robert Schuberth, Landon Petrie Jr. and Nancy Schwab, Dick and Jean Honeyager, James and Cathy Beierle, Dan & Regina Mehring, Patricia Jankowski, Michael & Sally Anne Chier, William Antti, Robert Ribordy, Cynthia Gardner, Judy Dishneau, Rita's Wells Street Salon, Shirley Waters, Norwin & Gloria Watson, James Borden, Jeanne Allen, Walter & Florence Strumpf, Roberta Swance, 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.

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, Sylvia, Richard, Jennifer, Jayden, Santina, Alex, Lily, Kaitlyn, Kynesha,

Sheila, Adrian, Rhonda, Sal and Marilyn.

Please visit: www.timeisnowtohelp.org