

Dear W.C.,

06/20/11

I am struggling to pay my rent and utilities. My husband died last year. It has been hard for us ever since. He was only 48 years old and had a heart attack. We really need help moving out of the house we are renting and into a more affordable apartment. I am working full-time but cannot keep up with the expenses. Can you please help us?

Dear Readers,

I called this mother to set up a meeting. We agreed on meeting the next day after she got off work. I arrived at a home in a nice neighborhood. I could see the house needed some work. The mother was struggling to raise two children and work full-time all on her own. I was invited inside to meet the children.

I asked her about her deceased husband and the circumstances of his death. She told me how they had been a loving family until her husband lost his job he held for twenty years. He had really struggled when he couldn't provide for his family any longer. That is when the wife went to work full-time. Her husband eventually found a job working in a factory for \$7.85 an hour. She said that is when she believes he began a deep depression. The doctor put him on an antidepressant but it did not seem to help. He would struggle to get up in the morning to get to work on time. He stopped caring about his health and no longer exercised. She said she begged him to stop taking the medication. She began to cry when retelling the story of his downward spiral. She said her children had been asking where their father was for months before he died. He was never home anymore. He had maxed out his credit cards and emptied their savings and checking account. She was left to pick up the pieces and pay all the outstanding bills.

We talked about her bills and budget. I could see she needed to get out of the house she was renting and into something smaller. She said her lease was not up for six more months. I called the landlord immediately and explained the situation. He was very receptive and understood how important this was to the family's financial position. I thanked the landlord for his understanding. The mother said she had found a much more affordable rental several blocks away. The new rental would save them \$350 in rent each month and the utility costs would be considerably cheaper. She felt the children needed to stay in the same school and keep the same friends. "The children have suffered through enough sadness and change in their lives. They are my top priority and I do not want to uproot them anymore than necessary." I was happy to see she was a good loving mother. I agreed with her wish to keep things stable for the children.

We went over the outstanding bills she was still paying for her husband. The wife had been paying down the bills to the best of her ability. I agreed to pay her overdue utilities and

provided her with vouchers for food and clothing for the children. I went to see the smaller rental she was interested in. It looked like it would be perfect and the price was within their new budget.

With our assistance the mother and children were able to finally move on from the house they could not afford. With their utilities and rent all caught up their new budget was now within their means. I explained to the mother how all of you, caring and sharing for our fellow creations, has made all the assistance we give through The Time Is Now to Help possible. She began to cry again. When I asked why she was crying she said, "I am just so overwhelmed with gratitude for everyone that has helped my children and me." A big thank you to all of you for your caring and sharing that enabled us to help.

Please remember the Lake Geneva Area Realty \$40,000 Matching Grant. Every dollar you donate will be matched with another doubling your donation. Every penny you donate will be utilized 100% to provide food, utility, housing assistance, toiletries...to ease the pains of poverty of our fellow Americans.

Thank you for Caring and Sharing.

Health & Happiness, God Bless Everyone, W.C.

Please Help: Make checks payable to: The Time Is Now to Help, P.O. Box 70, Pell Lake, WI 53157. 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 exactly what every penny of your donation provided for the poverty stricken.

A Very Special Thank You: Lake Geneva Area Realty, AptarGroup Charitable Foundation, Martin O'Brien, Dick & Jean Honeyager, Dr. Mark & Cynthia Brower, Albert & Ellen Burnell, Paul & Barbara Weinstock, Gerald & Marilyn Wilkin, Sylvester & Virginia Seick, Dorothy Butek, Barbara Giovannoni, Ron & Robin Bender, Patty & Sid Johnson, James & Janice Batten, Margarie Egger, Joseph & Maureen Shaughnessy, Robert & Judith Russell, W.C. Family Resource Center/Food Pantry volunteers, and all the God loving volunteers of all our caring food pantries, 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: Steven & Erin Whalen in loving memory of Harold Delaney.

We Desperately Need Cars: Please donate a used car to help our fellow American's get to work and other daily necessities.

Goodsearch for The Time Is Now: Search the web with www.goodsearch.com and help to raise funds for The Time Is Now to Help. Just make www.goodsearch.com your homepage and pick The Time Is Now to Help as your charity.

Please visit: www.timeisnowtohelp.org