

Dear W.C.,

My husband has been in and out of the hospital for the past four months due to an infection that started with a small cut in his leg while riding his bike with our son that turned into a very serious wound. He has not been able to return to work ever since the infection started. They have done surgery twice to remove the infection and they finally seem to have it under control. Our insurance did not cover all the expenses and medications. We have just begun receiving our government assistance but are seriously behind in our rent and utilities due to the long time off without pay. I was let go from my job due to the many days I had to take off to care for my husband when he was so critical. I am supposed to start a new job next week but we will not be able to wait until I receive my first pay check. Our landlord knows what we are going through but told me last week he can no longer wait for his rent. I understand he has his own bills to pay. We have an eight year old son and a three year old daughter. This has been a very difficult time for our family. We have always been healthy and never had financial problems in the past.

Dear Readers,

Life certainly can change in an instant. Something as simple as a scrape while riding a bike can change your life for the present and the future. I know we are all well advised to have an emergency savings for times like these, but for the thousands of people we have helped through The Time Is Now to Help, having a savings is not even an option. Most of the fellow creations we bring our caring and sharing assistance to are lucky if they can make it month to month, much less put aside some for emergencies. For those that have carefully saved for emergencies or even retirement, most of these funds are quickly used up much faster than ever anticipated.

This family was one of many families we have helped due to unforeseen emergencies this past year. While the conditions may be different for each situation, the resulting financial distress is the same.

I went to visit this family in need of our assistance. I arrived at the home they were renting and knocked on the door. A child came to the door but did not open it. He peered out at me through the window and shouted to his mother, "Mom, there is a man at the door." I heard a muffled shout back and footsteps approached. The woman looked out the window at me so I held up my identification and my business card. I watched as she read them and when she realized who I was she smiled and opened the door. The woman said, "Come in, come in. I'm so sorry but I am very cautious about who I open my door for." I assured her that was the best way to be. After introducing ourselves and her son she invited me inside. The boy shook my hand and then ran to get his little sister to introduce to me. After meeting both of the children the woman told me we would have to talk in the family room because that is where her husband was resting.

After making sure her children were happily playing in their room together the woman brought me into the family room and introduced me to her husband. He was sitting in a chair with his leg bandaged and elevated. He apologized for not getting up. The woman told her

husband who I was and I saw the cautious look on his face turn into one of understanding. I asked if his wife had told him about writing a letter to The Time Is Now to Help and he said she had. The man told me how they had heard about us from their home health care nurse when she had been coming over to help them with his wound care. The man said, "We should have written to you sooner because now we are about to be evicted and our utilities are threatening disconnection." I told them both, "Many people do wait much longer than they need to. It is much easier to prevent an eviction than find shelter for a homeless family with a car full of belongings. It is much easier to prevent utility disconnections than to pay reconnection fees and wait for the utility company to reconnect your electric or gas. Let me evaluate what your needs are and we will see if The Time Is Now to Help can at least get you back on your feet financially once again." The man looked at his leg and said, "I would really like to get back on this foot again too." I told him how sometimes when we remove the stress of financial problems it eases the symptoms of the medical problems. I added, "I have seen over and over again people that were struggling with their health become much improved once we helped remove their constant worry and stress." The wife reached over and held the husband's hand and said, "We would love that."

I asked the wife for their bills, bank statements and other records. She brought over a large stack of papers and medical bills. We went through them and I took notes or gave them advice on some of them. I saw their utility disconnection notice and eviction letter. The woman told me their landlord was a senior citizen and needed their rent to pay his own bills.

I told the husband and wife how I usually looked around the kitchen to check for food insecurity. They both looked a little embarrassed but told me to do what I would do at any other home visit. While the wife led me to the kitchen she told me how she had been to the food pantry this past month but they were running low once more. I noticed the food was very scarce for a family of four and added grocery gift cards to their list of assistance.

While in the kitchen the wife told me how her husband had been struggling with his faith since this infection had started. She asked if I would talk to her husband as he had not had anyone to talk to about this and how he felt like such a failure to his family. She said, "Maybe while I go check on the children you could have a talk with him alone because he always feels like he has to be strong for me and the kids." I told her I would be glad to do this.

I went back to the family room and the husband and I talked about the many procedures and setbacks he had endured. I asked him if he would like to pray a healing prayer with me that I say with many of our clients going through medical difficulties. The husband asked, "Do you think it will help? I haven't felt God answering any of my prayers lately." I saw the questioning of his faith the wife had told me about. I answered, "We do not always know right away if God has answered our prayers or what his plans may be. But I would say he has listened if you are still alive and here for your family. This infection you had could have easily taken your leg or even your life. I think we should say a prayer of gratitude for your beautiful family and for your health that is returning. It may take some time but you will be the strong father and husband you used to be once more." I saw the father had tears in his eyes as he contemplated these words of encouragement. He then reached over and grasped

my hand as we prayed together a prayer of gratitude and healing. When I was done the father was crying but looked up at me and said, "Thank you for those prayers. I needed to hear those words and I think God sent you here to say them to me. I will not doubt Gods plan any longer. I am happy to be alive."

When the wife returned to the room the husband reached out to give her a hug. He said, "I'm so sorry I have been short with you and the children. That will not happen again. God has a plan for us and I will not sit here feeling sad and angry any longer." The wife had her own tears in her eyes as he said this and after hugging her husband offered me a hug of gratitude for bringing her husband back to her.

"We" together paid their overdue rent, brought their utilities up to date and provided the family with healthy food. The wife began her job the following week and this helped them to stay on their budget until the husband could again return to work. He had several more months of rehabilitation and then was able to return to his office job. Their gratitude for the assistance we provided, not only financial but spiritual as well, was very deep. I called the husband one more time to check on his progress and he asked me to again share the prayers we had said together at his home. After we finished these prayers together he said, "You know you saved my family. If it was not for The Time Is Now to Help we would have been homeless by now. I would have still been an angry and sad man that my children and wife could never have looked up to. There are not enough words of gratitude that I can say that would make you understand how thankful we are." I told him it was not me but "We" that do this together. "We" that save families and senior citizens and the handicapped from the pains of poverty. God Bless you for your support that allows us to provide this assistance every day throughout our communities.

My Dear Friends, together we continue to remove the pain and suffering of poverty for our good fellow creations that need and deserve our help. I cannot do this alone. It takes all of us together. Every penny you give is used to help the poverty stricken. Thank you, thank you for your support in helping our fellow Americans in desperate need. God Bless "You" for your compassion and Caring and Sharing for God's creations.

Health & Happiness, 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: Kunes Country Auto Group, Gregg Kunes, The Harold & Bernice DeWeerd Family Foundation, Martin Business, Elkcast Aluminum, Lake Geneva Area Realty, Alan Cornue, Yvonne Mol, George & Laurretta Clettenberg, Robert & Patricia Davis, Marilyn Carver, Dolores Rich, Dan & Regina Mehring, Phyllis Heinrich, Bonnie Cowans, Milt & Carol Ann Ancevic, Gregory Swanson, E. & Barbara Andres, Mike & Kim Olsen, William Davit, Duane DeYoung, Richard Coser, Karin Collamore, Elizabeth Layhew-

Kyle, Rhonda Lee Desautels, R. Nicklaus & A. Berton-Nicklaus, 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: Al & Geri Hinton in memory of Frances Lundvall. Richard & Elizabeth Czaja in memory of Corkey Sherman. Ronald & Patricia Sarna in memory of Dr. Carol Hyde Basso. The following donations were given in loving memory of Dorothy "Dotsy" Heffernan: John & Betsy Andrews, Steven & Lola Saunders, Frank Lewinski, Burton & Mayer and Kristine Krueger.

Honoraries: Kathy Rodgers in honor of Richard Driehaus' birthday.

Prayer Chain: Please pray for healing for the following people: Mike, Caroline, Susan, Jennifer, Clarence, Ryan, Jayden, Santana, Alex, Lily, Kaitlyn, Kynesha, Brandi's Grandma, Marilyn, Sal, Corinne.

Inspiration Ministries Resale Shop: Please donate your gently used household items and furniture to the Inspiration Ministries Resale Shop. For local pick up of major items or collection appointments please call (262) 275-2264. Inspiration Ministries Resale Shop is located at N2270 State Rd. 67, Walworth, WI 53184. New hours: Monday – Saturday 10 a.m. - 6 p.m. Sunday 10 a.m. – 4 p.m. Closed on Tuesdays. Please visit often knowing your support will provide life changing assistance for the fellow creations in their care. Inspiration Ministries is home for up to 80 residents that live with multiple physical and mental challenges. I thank all of you for helping. For more information visit www.inspirationministries.org.

Please visit: www.timeisnowtohelp.org