

Dear W.C.,

4/6/09

I am so far behind in my mortgage payments that they are starting foreclosure proceedings. I was always on time my whole life with all my mortgage payments and bills. When my husband and I bought this house we had no problem making the payments. We didn't have anything left for savings but we paid all our bills. Then my husband lost his job. Now my work hours have been reduced and I also had to take a pay reduction. I guess I am lucky to have any job at all, even one that only pays \$8.00 an hour. It has been a downward spiral ever since. Can you please help us save our home?

Dear W.C.,

My family is being evicted next week. We have nowhere to go. We have been unable to pay our rent for several months' now. My husband was injured but was not eligible for benefits. I have been out of work ever since the birth of our baby three months ago. I am so scared.

Dear W.C.,

I am a widowed senior citizen. I am living in the same old mobile home my husband and I shared for many years. I have not been able to pay for the lot rent and utilities for months. With all the prescriptions I am supposed to be taking for my heart condition I am unable to pay for anything else. I know it is last minute but I really need your help right away.

Dear Readers,

As our economy continues to spiral downward, I am receiving more and more letters from desperate situations. Many are beyond the scope of assistance from The Time Is Now to Help. This saddens me but if we were to help everyone who asks for a missed mortgage payment we would be unable to offer assistance to those that are living in the dark, the cold, without food, the most desperate of poverty stricken. Our mission is and always has been to offer hope to those that need a hand up, those that cannot fend for themselves.

The problems we are encountering now are a result of a severely mismanaged government. I am sorry if this sounds harsh but it is true. I have overwhelming compassion for the many going through traumatic foreclosures. My heart aches for the many living in cars, homeless shelters, tent cities, and those going hungry, those living in the constant fear of loss. Our fellow American's are hurting, we are hurting for them. I am doing the best I can at keeping up with assisting the many poverty stricken living without the most basic of daily necessities. Once a family is going through the foreclosure process the most we can offer them is food, utilities, gas vouchers, auto assistance, and some direction on renegotiating with their bank or

mortgage lender. We cannot bring mortgages up to date along with late fees and accumulated interest.

The first letter writer is trying to refinance their home through their bank and reduce their payment amount to one third their income with HUD assistance. The husband has returned to part time work. They are living on a strict budget, eating at home, watching their utility usage, and not driving anywhere unnecessary, all common sense measures many need to put in place now. We did assist them with food and gas vouchers.

We did assist the second letter writer with their rent. Their landlord was willing to negotiate and reduce the back rent. The landlord realized this was more advantageous than having a vacant property. They always were good tenants when they had jobs. They kept the place clean and never did any damage. The wife has found a job, it is very modestly paid, but she has benefits. The husband is watching the baby for now while his wife works. His injury has limited his mobility but the baby is still small enough for him to keep up with. He is looking forward to returning to work as well. We had some repairs done to their older vehicle to keep it in good working order. We also assisted them with their utilities, gas vouchers, and food.

The last letter writer nearly broke my heart. She is such a sweet elderly woman struggling to get by. She has been living without some of her heart medications to barely keep a roof over her head and food on the table. She eats very frugally with just canned goods, nothing fresh. She will be a perfect candidate for our new W.C. Food Pantry/Family Resource Center. We will be able to deliver to her, as well as all shut-ins. She does not drive and relies on her neighbor to bring her shopping. She was too embarrassed to ask them to take her to the food pantry, not to mention they worked during the hours the food pantry was open. The W.C. Food Pantry will be open Wednesday and Saturday from 12 p.m.-8 p.m. making it convenient for all to obtain food and remove the pains of hunger. We brought her lot rent and utilities up to date. We also provided her with some food vouchers and advice on where else she can go to get the assistance she needs. She tearfully confessed she was never able to have any children and has no family left to turn to.

This is just a sampling of the many desperate letters I am receiving. They seem to be turning to The Time Is Now to Help as a last resort, filled with despair. I am sorry for those I have had to turn away, for the many that felt entitled to assistance with their foreclosures. The Time Is Now does not have the funds to save everyone from the wraith of this economic disaster. My heart breaks from the burden, from the grief of seeing so many fellow creations in anguish over their poverty stricken condition.

Thank you to all who donated during our Drescher Family Charitable Foundation Matching Grant. Together with everyone's Caring and Sharing we have touched the lives of many people living in poverty and provided them with the daily necessities to

ease the pains of poverty. The children, the elderly, the handicapped, the broken families, all count on us to come together to Care and Share. Please help.

Love & God Bless Everyone, WC

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 Special Thank You to: Drescher Family Charitable Foundation, The Rhoades Foundation, Dick & Jean Honeyager, Paper Dolls, Dennis & Christine Haak, Golden State Foods Foundation, Martin O'Brien, Susan Koenen-Russella, Debra Guzman, Gerald & Marilyn Wilkin, Kristian & Mackenzie Bestold, Marlene Hauch, Leland & Linda Swenson, Sally Harper, 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: Mary Maus & Patricia Ruth in memory of John Mulcahy. Terry & Roxanne Krohn in memory of Charlie Rude. Terry & Roxanne Krohn in memory of Ed Stinebrink.

Thank You to the following Food Pantry Remodelers: Drescher Family Charitable Foundation, Jean and Kent Kruzan of Kruzan Construction, Ron Amann of R.J. Amann Builders, Prairie Tree Landscaping Center, Budget Blinds, Mather Specialty, Drywall Plus, Advantage Alarm, Stephan Electric, Kelly Electric, Kuhl Painting, Kustom Kitchen Designs, Wisconsin Cabinets, Sherwin Williams Paint Company, Stock Building Supply, Audry Boss building inspector, Town of Geneva, Lakeland Lawn and Trash, Kahle Wholesale Flooring, The Floor Store, ABC Audio-Video, Lowe's, Komfort Heating and Cooling, Peck and Weis, Smith Mechanical Contractors, Hearthside, O'Leary Plumbing, United Services, Exclusive Millwork, SLD Services, D&D Flooring, Frank Guske, Jr., Dan Gildameister, The Boy Scouts. If you would like to volunteer at the W.C. Family Resource Center please call Frank Guske, Jr. at (312) 656-6178. Frank is coordinating all volunteer efforts and making sure our food pantry is staffed properly.

Desperately Needed Cars: If anyone has a car they are thinking of trading in, or an extra car you are not using, please think of sharing it with one of the many in desperate need of transportation. It will provide them with the ability to get to and from work so they can provide the daily necessities for their families. Without reliable transportation it makes their situation even more desperate. Please Care & Share.

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, pick The Time Is Now as your charity and the rest is simple. You can even shop some of your favorite online retailers. It is a fun and easy way to help the poverty stricken.

Endowments/Helping Others through Your Will: For those of you who wish to leave an endowment for the poverty stricken, we would greatly accept any gifts. Please think of those in desperate need, good people, living in fear of poverty and consider helping them through your will.

Donate Stocks/ Mutual Funds, Let the Government Contribute: Consider donating shares of appreciated stocks and mutual funds to The Time Is Now to Help and receive twice the benefits from your gift. Please call 262-249-7000 if you would like more information.

Please visit: www.timeisnowtohelp.org