

## Feeling Hopeless & Scared

Dear W.C.,

10/26/09

My family has become homeless. We went from having a home, two jobs, two cars, a mortgage, to losing everything. My husband lost his job last year due to the recession. We had a small savings that quickly went towards making our house payments. My job did not pay nearly enough to pay the mortgage and all our other expenses. When we couldn't make our car payments they repossessed our cars. When we couldn't pay our utility bill, we lived without gas, and then without electricity too. We tried to keep up with at least the mortgage payment so we wouldn't become homeless but it was impossible with two children, food costs, medical bills, etc. We then went through foreclosure and had to move out. The only thing we had left was an old run down car and popup camper. We loaded our personal belongings in the camper and lived in that this summer at my Aunt's house. She only asked we contribute to the electric bill since we plugged into her house. There is no room for us in her very small one bedroom cottage. Now that winter is almost here it is cold at night in the camper. My Aunt is letting the kids sleep on the couch at night but we can't live like this for long. Her septic system can't even keep up with all of us. It is hard to even show up at my job during the day after a cold, sleepless night spent crying about our situation. Could you please help my family?

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Dear Readers,

After seeing this situation I immediately called a local motel to make arrangements to move the family into temporarily. It was an emergency situation with the weather as cold and rainy as it has been. Please think of the living conditions in a popup camper for four months. When I called the mother who wrote the letter she cried in relief. She could not believe that a complete stranger would offer them a helping hand. They had been turned away everywhere they turned due to the unavailability of assistance because of the overwhelming number of fellow American's in desperate need.

Once they had moved into the motel we agreed to meet again and talk. When I arrived the children were outside playing under the watchful eye of their parents. The motel was in the school district where the children had been attending so there would be no disruption in their school schedule. They had arranged for school bus pickup since their old car was on its last leg and the mother needed it for work. The father was continuing to look for work. He is willing to learn and take on any job offered at this point. He was eager to support his family again. His wife's job had never been intended as the main source of income. He said he had

been so busy at work he hardly had any time off, and then it all came to a screeching halt. Then one of the children had gotten sick and was in the hospital for several days. They did not have health insurance and the bills were more than they could afford. They set up a payment plan but could not keep up with that, utilities, and mortgage payments. When their Aunt offered them the use of her yard for the summer they were happy to at least have that. The camper was fine until the weather turned and the days started becoming shorter. During this time they had applied for housing assistance but they are on a long waiting list. Since the mother's pay check was still being used to pay the electric at her Aunt's, the payments on their child's medical bills, and for food, they were unable to save up for first month's rent and a security deposit.

I could see the stress and lines of worry on the mother's face as she watched her children play. She said, "I worry endlessly how this is affecting my children. They are ashamed to have anyone know we are homeless. They do not have any friends. Their grades are not nearly as good as they were before this." The father told me of his feelings of failure and frustration. No matter how hard he tried the recession has left very few opportunities for him and so many others in desperate need. He seemed to be a very good, caring husband and father. He just wanted the opportunity to provide for his family. Their only desire at this time was a roof over their head. The mother told me she catches her children crying. Her daughter does not really understand why they have no place to live, she is only seven. The children have also seen their mother crying. The mother told me the teachers told her the children did not seem to be able to concentrate at school and they seemed to be emotionally unstable. The fear of homelessness is a constant stress for children and adults alike.

Thanks to your Caring and Sharing The Time Is Now to Help assisted them. We found a small apartment, utilities included. We provided them with the first month's rent and security deposit. We then told them about the W.C. Family Resource Center/Food Pantry. Once they were moved in their apartment we provided them with beds and a few items of donated furniture. They had to sell or leave many things behind when they left their home and did not have any furniture. We also provided them with a good running, reliable donated car to get the wife to work. The husband was able to use the older car to get to job interviews. It needed a few minor repairs that we had done for him. We directed them where to go for clothing assistance. The husband said he actually received a very nice interview suit for himself when he went there to get clothing for the children. He had several promising interviews coming up and he seemed hopeful.

When I last contacted the family they were in a much better place. The father had gotten one of the jobs he interviewed for. He was not earning anything like he was before, but was working regular hours and home every night with his family. They were able to pay their rent and settle the medical bills for much less than they owed. This really helped them. They are

still a family living precariously on the edge of poverty but they are beginning to see the light. The children are improving in their school work and even talking about friends at school. It is all a start and much better than where they were just a few months ago. Thank you for your Caring and Sharing and allowing The Time Is Now to Help to bring hope and caring to the many in need. Together we are easing the pains of poverty.

*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:** Richard H. Driehaus Charitable Lead Trust, Johnson Bank, Johnson Insurance, Kikkoman Foods Foundation, Petco Foundation, Lake Geneva Petco, Paper Dolls, Lake Geneva GM Super Center, Martin O'Brien, Larry & Vern Magee, James & Karen Goodrick, Christopher & Maria Nelson, Faye Witt, Steve Thornton, Chad & Shae McLafferty, James & Janice Batten, W.C. Family Resource Center/Food Pantry volunteers, Michael & Sue Borden, Dick & Jean Honeyager, 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 J. Schumacher Williams in memory of her father James A. Schumacher.

**Please Volunteer:** The W.C. Food Pantry is in need of volunteers. Please call (262)348-0600 and leave your name and phone number. We need your help.

**Upcoming Event:** Craft Fair Saturday, Nov. 7, 2009, to benefit The Time Is Now to Help. It will be held at the Comfort Suites in Lake Geneva from 12 noon – 5 p.m. For more information contact Debbie Wike (262)279-2269.

**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](http://www.goodsearch.com) and help to raise funds for The Time Is Now to Help. Just make [www.goodsearch.com](http://www.goodsearch.com) your homepage, pick The Time Is Now as your charity and the rest is simple.

**Endowments/Helping Others through Your Will:** 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.

Please visit: [www.timeisnowtohelp.org](http://www.timeisnowtohelp.org)