

Dear W.C.,

I am writing in the hope you can help my 20-year-old granddaughter. She needs help with transportation to get to work and driving me and her mother to our medical appointments. I am 76 years old, and I raised her since she was a child when her mother became permanently disabled in a car accident. I also am the caregiver for her mother. It has been very difficult for her to see what her mother goes through and now me as I have been struggling with my own health. My car is old and recently broke down on the highway as she was returning from work at night. She had no choice but to have the car towed and they did just enough repairs to keep it running. Without my knowledge she got a payday loan to pay for the expense, at an extremely high interest rate of 36%, and now finds herself falling behind even more. She is trying to save her tips to pay off the loan, but other household expenses always come first. My car is on its last leg, and it is only a matter of time before it breaks down for good, hopefully not leaving my granddaughter on the side of a dark road like last time.

Dear Readers,

I paid a visit to this grandmother and her family. When I arrived all three women were there to greet me. The grandmother looked tired as she stood beside her daughter who was in a wheelchair. The granddaughter introduced herself and her mother and grandmother.

The mother spoke slowly, and I could tell it was a struggle for her. It had been years since the accident, but it had left a permanent disability that had affected all three women. The granddaughter showed me their car, and it was definitely on its last leg. I could easily see it would need many more costly repairs to make it safe so right there decided a newer vehicle would probably be the best option.

We went inside the rental home they shared, and I began my review of their budget and expenses. The recent combined household income was barely at the poverty level. The granddaughter could not work full-time since her grandmother had become ill, as both her mother and grandmother needed her help. She took as many shifts as possible to help with the household expenses.

I made some suggestions to improve their budget, but even with that it was obvious they really needed a reliable car and to pay off the payday loan the granddaughter had taken out to pay for the car repairs. This predator loan with its extremely high interest rate was greatly affecting their budget. We would provide both a reliable used car and payoff the payday loan. We also would pay one month's rent and the utility bill to help offset the recent loss of income due to the granddaughters reduced hours. With the assurance from the grandmother that her health would soon be improved enough to allow her granddaughter to resume working full-time, I felt this extra assistance would keep them from declining further into poverty.

Several days later the granddaughter was thrilled to be picking up the used vehicle we had purchased for these three wonderful women. She cried tears of happiness and relief as this

gift of reliable transportation would make a world of difference for them. The additional assistance we provided did not go unnoticed as the granddaughter called and all three women tearfully shared their gratitude.

Thank you and God Bless you for making this and all our poverty relief efforts possible.

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. You will receive a tax deductible, itemized thank you receipt showing how 100% of your donation was used for providing poverty relief.

Please visit our website to read more of our past and current columns and/or to make a donation: www.timeisnowtohelp.org Please go to the home page, follow the yellow highlighted link that says WC Letters to see current and past columns.

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Memorial: LuAnn Himebauch in memory of Nils McDermott.

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: Bill, Brian, Mike, Sylvia, Megan, Kayla, Maria C., Judy, Scott, Annie, Marilyn, Brandon, Helen, Dennis, Mary, Joseph, Jordan, Jean, Tom L., Dr. Peter, Matthew, Pam E., Jenene B., John S., Patricia H., Wendy, Eric, Anthony, Mary, Charlie, Tom P., Christina, Billy, Mike, Cheryl, Bryan E., Betty, Ellie, Concetta, Cheryl, Kirubel M., Wanda L., Joan, Bruce and Andy.

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