

Dear W.C.,

My son and I are all alone in the world. He is 22 years old and has been mentally and physically disabled since birth. I had a very difficult pregnancy as I was in an abusive relationship with his father. One day he got so violent I ended up in the hospital with severe injuries and my son was born prematurely. My ex finally went to jail after I tried for months to get protection from him, but it was too late to prevent the harm he did. I have worked hard to raise my son on my own, even with his limitations. He is in a wheelchair and needs my care around the clock. I am not able to have a job. I do not have any family I can count on. None of them understand the responsibility of caring for my son with his immense needs, but I could not trust his care to anyone else. We recently had some financial setbacks due to car repairs, and I finally went to the dentist after years of doing without. I was in excruciating pain, so I put that bill on a finance plan to get the dental care I desperately needed. To pay for my car repairs I had to take out a title loan that I have since learned are what you call predator or payday loans. I did not read the full agreement that this loan would be at an interest rate of 235%. If I don't pay it they will be taking my car, and we will lose our transportation for medical appointments and grocery shopping. I am desperate and do not know what to do. My car was the one thing I owned until I made the terrible mistake of getting a loan to pay for the repairs. I pray you are able to help us.

Dear Readers,

This is just one of many letters we receive that share the desperation due to a predatory loan. At the time it seems like a good solution to expenses that may be out of reach, but it is always a bad idea. I have seen terrible outcomes with interest rates up to 880%. In approximately 32 states they are outlawed but they continue to be legal in Wisconsin and several other states.

This mother seemed very dedicated to her son who struggled due to multiple handicaps. He needed help in every area of care, from feeding, to dressing, to toileting assistance. The woman shared with me some of what she had endured at the hands of the man who had caused his disabilities. As a young pregnant woman, she had reached out for protection several times but her restraining orders were ignored. The story was painful to listen too and for the woman to share.

We discussed her financial situation, and she shared with me the paperwork for the repairs done on her car and the loan she had taken out to pay these bills and several other expenses that were beyond her limited income.

I looked at the amount left on her loan and knew thanks to many in our communities caring deeply for the peril of the poverty stricken, we would be able to pay off this loan and prevent the loss of their car. Thanks to "You" we are able to step in during moments like this and halt the further progression of poverty.

Thanks to our assistance paying off this loan and the loan for dental care the mother's monthly budget is no longer beyond her capabilities. They can once again afford food, toiletries and other household necessities. We also helped the mother catch up on their utility bill and provided gift cards for gas and food.

The mother wept tears of relief as the strain of poverty and the fear of losing her car were taken off her shoulders.

Please continue to pray for those suffering due to poverty. The Family Legacy \$25,000 Matching Grant is bringing light to many in our community who are suffering in the darkness of poverty. Thanks to the Family Legacy matching grant donors, every dollar donated will be matched, doubling your donations, and the poverty relief we are able to provide.

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](http://www.timeisnowtohelp.org) Please go to the home page, follow the yellow highlighted link that says WC Letters to see current and past columns.**

**A Very Special Thank You:** Family Legacy Matching Grant Donors, Family Foundation, Clarence W. and Marilyn Schawk Donor Fund, Kunes Family Foundation, R&L Spring and Medicoil Employees, Ziegler Charitable Foundation, Paul Ziegler, Vanguard Charitable Endowment Program, United Way of Walworth County, Cynthia Petersohn, Jeff Martin, George Adams, Paper Dolls, Lake Geneva Area Realty, Dan and Donna Casey Family Fund, Barbara and Lee Zuzanek, Larry and Kelly Happ, Peter and Rosalie Riewer, Janis Menges, Anthony Zwirgzdas, Dr. Mark and Cynthia Brower, Donna De St. Aubin, Jonathan and Sara Kaplan, James Shannon, George and Loretta Clettenberg, Beth and Jody Rendall, Shawn and Donna McLafferty, George and Sandra Murphy, all of our anonymous donors and ALL of you who support The Time Is Now to Help donation boxes. Anyone who would like a Time Is Now donation box in your business, please call (262) 249-7000.

**Memorials:** Thelen Total Construction in memory of Bruce Johnson.

**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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