

Dear W.C.,

I hope you can help me. My husband passed away five years ago, and I had been trying to manage in the home we shared for 40 years. Being an older home, it needed a lot of work. I could no longer keep up, so I hired some people I mistakenly trusted to do some of the repairs, and they took advantage of me. I paid for work that was not done properly or at all. I made the mistake of taking out a loan to get more work done and could no longer afford to live in my beloved home. I had to sell the house but did not realize I would not be receiving any money from the sale due to the loans and several liens my husband had never told me about. I will barely break even on the home and must move out in a week. I found a one-bedroom apartment I should be able to afford but I do not have enough money for the security deposit and two months rent they are asking for. I am terrified of becoming homeless at 79 years old. You are my only hope to keep that from happening.

Dear Readers,

We have seen our fair share of senior citizens who were taken advantage of due to home repair scams. How anyone could take advantage of a widowed older woman is hard to comprehend, but sadly that is the world we live in. Since she had already sold her home by the time she had written her letter to *The Time is Now to Help*, I was concerned where she was living.

When I contacted the woman, I found she had been forced to move into a motel. Even the sale of her home had not been handled properly to allow the woman time to find a solution to her homelessness. All her belongings had been packed or thrown out and what little was left was in a small storage unit. With the cost of a motel room adding up daily she would soon lose those belongings when she could no longer afford to pay for a storage unit.

The elderly woman was clearly distressed when I spoke to her. She also was distrustful and suspicious about speaking with me after all the people that had taken advantage of her trusting demeanor. After we spoke for a long time, she began to trust and even hope again. Tears of fear soon turned into tears of relief from the fear she was living in.

Once she began to trust me and *The Time is Now to Help*, we were able to work on getting her out of the motel and into the apartment she had found. The rent was reasonable, and the apartment was accessible for her arthritic knees and hips. We spoke about what she would need for her apartment, a much hoped for new bed, several household necessities to replace what had been lost during her move, and a payment on her utilities to give her a head start on that expense. We also paid for her motel room for two weeks, the time the landlord needed until her apartment would be ready. This assistance would allow the woman to escape the stress of poverty she was falling further into every day.

Once the woman was moved into her apartment, I called to check on her. No longer did I hear distrust and fear. This time it sounded like a completely different woman as she spoke with excitement about her new apartment, sleeping in her new bed, and her ability to purchase food without running out of money by the end of the month. After reviewing her budget one more time, we both laughed when she said, "I guess this means I graduated from The Time is Now." I answered, "I think you graduated with honors."

Thank you to the Family Foundation for providing the Family Foundation 2025 \$40,000 Matching Grant. We hope you will take advantage of this matching grant as your donations will be matched dollar for dollar, doubling your donation and the assistance we will be able to provide. Thank you!

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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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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