Dear W.C.,

I am a single 63-year-old woman. I was working two jobs to get by due to inflation and my rent increase. It was fine until my car broke down and I was unable to work for several days while it was being repaired. I make home deliveries of groceries and food. I was doing well with it until I had emergency surgery to remove my appendix eight weeks ago. There were some complications from the surgery, and it delayed my recovery. This set me back quite a bit on top of the car repair bill. I am falling behind in my rent and utilities. I have no one else to help me financially. I lost my only son four years ago in a car accident. My daughter-in-law and granddaughter are very close but have their own struggles to get by, I cannot ask them for help. Please help me get back on track.

Dear Readers,

Since the woman had provided references in her letter, I called them first to confirm the information she had provided. I reached out to several of her references. Her landlord was very understanding and told me he had been hesitant to begin eviction proceedings because she had been a good tenant in the past. He confirmed she was behind one month and it was almost time for her next rent payment. He had raised the rent but when I voiced concern over her ability to afford his rent currently, he stated he could take a temporary reduction in rent for three months to allow her time to fully get back on her feet. I told the landlord we would pay two months of her rent at the reduced rate and the landlord was relieved.

My next phone call was to the woman herself. I thanked her for providing references and I told her I had called her landlord. She stated she had given the landlord permission to speak with me about her situation. I told her about the temporary reduction in rent the landlord had offered, and the two months rent we would be providing. The woman began to cry with relief and asked, "You would do that for me, and we just started talking?" I told her we are The Time is Now to Help and know her needs are urgent. We continued to review her budget so we could go over other areas she may need help or direction.

We reviewed her budget line by line and I could see she lived very frugally. Her biggest expenses were her rent and car maintenance. The woman reassured me that she had just gotten a second job, and it did not require a car for deliveries. I said, "You must have known that was what I was going to suggest." The woman admitted she had seen the toll it had taken on her car but she said she would still like to do it part-time as the extra income did make it possible for her to afford her rent when it eventually went up again and higher food and gas prices.

We discussed her car and after further discussion I found it still needed an important repair and new tires for the winter. I would have one of our trusted mechanics review the car and these would be provided in a timely manner to prevent her from falling behind again.

Several weeks later I checked in to see how the woman was doing. She seemed like a different woman now that the stress and worry of poverty were removed. Her daughter-in-

law and granddaughter were visiting so she put them on speaker phone because they all had something they wanted to tell us. "Thank you for helping our Nana!", they shouted into the phone. I heard laughter and tears from the three women as they shared in the joy of poverty relief we provided thanks to your support.

Thank you again for making the Fall 2024 Helping Hand Up \$50,000 Matching Grant a success! We will soon share with you where every penny was spent to provide poverty relief in our communities. Thank you and God Bless 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 fomake a donation: <u>www.timeisnowtohelp.org</u> 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: 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., and Wanda L.

Please visit: <u>www.timeisnowtohelp.org</u>