

Grant helps family keep their home

Iowans share how the Embrace Iowa fund helped them in a difficult time

By PATT JOHNSON
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Verl and Kim Beck were experiencing one of those proverbial bumps in the road last year when both were out of work and they were short of money to make a mortgage payment on their home in Grinnell.

"We could have lost our home," said Verl Beck, 48. "It was scary."

The couple found help through Embrace Iowa, a Des Moines Register-sponsored program that helps Iowans who need immediate financial assistance and are unable to receive help through other existing programs. Embrace Iowa provided the Becks with \$494.97 to pay their mortgage.

Register readers contributed \$207,749 to the Embrace Iowa program in 2008, up almost \$14,000 from the previous year. The program supported 581 individuals or families across the state.

Most of the requests were for beds, car repairs, appliances and rent and mortgage payments.

Beck and his wife, parents of a 5-year-old girl, were both working through some health problems. He was on disability and had lost his job at the Dollar General store, and Kim Beck, 43,



ANDREA MELENDEZ/THE REGISTER

Verl and Kim Beck with their 5-year-old daughter. Last year the Becks were able to pay a month's mortgage with help from the Embrace Iowa fund. They could have been evicted from their home without the aid of the fund, they said.

was battling ovarian cancer. They had no relatives nearby to assist them so they applied for a grant from Embrace Iowa. The financial assistance was enough to get the family over that bump and they were then able to maintain payments.

Verl Beck is still on disability

and his wife is cancer-free, he said.

Mary Ann Humpal, executive director of the Northeast Iowa Community Action Corp. in Decorah, said more families are asking for help this year than in the past.

"Times are tough," she said. "People are coming in crying

saying 'What am I going to do?' And they are asking for help for basic things like clothes, laundry detergent and towels. It's heart-breaking."

The new wave of people coming in are either unemployed or under employed, she said.

The ailing economy also is af-

fecting donations. People are giving less, Humpal said. In addition, several of the organizations that adopted Christmas families either eliminated the program or cut back on the number of families they are helping, she said.

The Register partners with the

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Iowa Community Action Association, which distributes the contributions. Wells Fargo donates the banking and processing needs for the program.

Statewide, there is a 10 percent to 22 percent increase in the number of families asking for help this year, said Lana Ross, executive director of the

Iowa Community Action Association.

"And they tend to be folks who are not part of the helping system," she said. "The needs are greater this year."

The biggest benefit of the Embrace Iowa program is that all of the donations collected go directly to help families in need, Ross said.

The Des Moines Register launched Embrace Iowa as the Ethiopian relief

program known as Iowa Shares and Iowa Cares. Shortly after, the farm crisis hit and the charity fund was redirected to help Iowans meet such diverse needs as paying for heat bills, buying eyeglasses or buying a family dinner table.

Verl Beck said the program helped his family through a hard time. "It really helps people that are having a hard time. Especially with the holidays coming up."

NOVEMBER 29, 2009

New tires keep Lausiers rolling

By **TOM PERRY**
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To keep her family's van on the road, Lisa Lausier of Maynard really had no choice every time their 1995 Chevrolet Astro would get a flat tire.

"We would have to buy used tires because new tires were just too expensive," she said, pointing out that high-quality new tires for the van cost up to \$100 each.



Inexpensive, retread tires, however, tend to have a short life span on rural Iowa roads.

"We went through three tires in one month at \$60 a piece," said Lausier, a

33-year-old mom with custody of five children, ages 10 through 17.

The family found a way to break the cycle of short-term fixes by turning to Embrace Iowa, a Des Moines Register-sponsored program that helps Iowans who need immediate financial assistance and are unable to receive help through other existing programs. Embrace Iowa

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Find a contribution form in today's paper or at desmoinesregister.com/embraceiowa. Mail the contribution form with your check to: Embrace Iowa, PO Box 310149, Des Moines, IA 50331-0149

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provided Lausier with \$400 to buy new tires.

Register readers contributed \$207,749 to the Embrace Iowa program in 2008, up almost \$14,000 from the previous year. The program supported 581 individuals or families across the state.

Most of the requests were for beds, car repairs, appliances, and rent and mortgage payments.

Without a reliable vehicle, Lausier was having difficulty keeping doctor appointments for her two special needs children, she said.

"At least once a month we have to go to Iowa City," said Lausier, who lives almost 100 miles away in northeast Iowa's Fayette County.

"Having tires really made a difference," she said.

The family van has logged about 25,000 miles since early in the year when the new tires were purchased.

The good news — no flat tires.

Iowans extended car's life, woman's safety

By TOM PERRY
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The front brakes were shot on Sandra Adler's old, but cherished, Cadillac DeVille Sedan.

Without the savings necessary to pay for brake repairs, the retired school teacher felt trapped.

"It was winter and the roads were very slippery," she said. "I'm living on my social security check. I didn't have enough money to get my



brakes fixed."

Adler found help through Embrace Iowa, a Des Moines Register-sponsored program that helps Iowans who need immediate financial assistance and are unable to

receive help through other existing programs. Embrace Iowa provided the 68-year-old Osceola resident with \$480 for new brakes.

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ances and rent and mortgage payments.

With the brakes fixed,

Adler felt secure.

"Embrace Iowa gave more over a half year of safe driving," she said.

Almost better, Adler said, was the fact she was able to extend the life of her car

long enough to save some and then take advantage of last summer's cash for clunkers program.

"I really just wanted to keep the Cadillac forever," she said of the 1992 vehicle

with 240,000 miles.

"But it only had a book value of \$800 and I ended up getting \$4,500 for a down payment with the cash for clunkers program."

With her new Toyota

Corolla, Adler was able to drive to California to a family reunion over Thanksgiving, which she doubts she would have been able to do with an older used car or her Cadillac.

"When I took it up to a dealership in Des Moines," she said of the Cadillac, "and asked them about driving to California, they said, 'You might not want to drive it back to Osceola.'"

Woman loses everything in house fire

By MICHAEL MORAIN
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Tonya Van Sant-Knapp had just wrangled the kids into their pajamas when her 10-year-old son, Ryan, came into the living room with the news:

"Mom, the house is on fire."

She was skeptical but followed his lead to the laundry room to check things out. And sure enough, flames were shooting from behind



the dryer, climbing the walls and chewing through the two-story farmhouse they were renting near Fairfield.

She and Ryan grabbed the other kids — his baby sister,

Grace, and four children Van Sant-Knapp was babysitting for a friend — and settled them onto a blanket on the far side of the yard. The mother headed back to the house for extra blankets but couldn't make it past the smoky kitchen.

The only thing she could save was a box with the kids' shoes.

"It was terrifying," Van Sant-Knapp said of that

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night back in August. "The kids were crying because

they couldn't go back inside and get their toys and their backpacks. School had just started the week before."

Four tough months later, the 29-year-old single mom and her kids are spending

the winter in a low-income apartment in town. They have some borrowed furniture but are still hoping to buy a couch with funds from Embrace Iowa, a Des Moines Register-sponsored program that helps Iowans make ends meet.

Register readers chipped in almost \$208,000 for the program last year, which benefitted 581 individuals or families statewide. Most of the requests were for rent and mortgage payments, car repairs, appliances and, as in Van Sant-Knapp's case, basic pieces of furniture.

"I just want something so my kid has somewhere to sit, so my baby has somewhere to climb," she said.

Van Sant-Knapp is currently unemployed, and

the extra income she used to make as a babysitter is no longer available because their apartment is too small for extra kids.

But the young family is headed in the right direction, said Chris Kaska, a counselor with the state-funded Family Development and Self-Sufficiency Program. She said Van Sant-Knapp hopes to take pharmacology classes at nearby Indian Hills Community College when the next term opens.

"We're trying to help them move forward," Kaska said.

But the memories of the fire are still unsettling. Van Sant-Knapp held back a few tears when she described what it was like to sit with her kids in the yard,



SPECIAL TO THE REGISTER

With funds from Embrace Iowa Tonya Van Sant-Knapp hopes to purchase a couch for her apartment.

watching their house go up in smoke. At one point, her nerves were so frazzled she stepped into the middle of the road and threw up.

"The whole house was destroyed," she said. "I never thought in a million years that I would have to go through that."

DECEMBER 13, 2009