

### Distress, Hiding in Plain Site

The average Canadian Family is just a few paycheques away from serious financial difficulty. It doesn't take much to tip the balance. York region has almost 20,000 people living at or near the poverty line and most cases of Distress involve a financial component. But when you think of people in this kind of stress, you do not think of people living in multi million-dollar homes with kids in private school.



Our story this month may surprise you. The family had all the appearances of being well off, having two professional jobs and having inherited several million dollars. When the wife became sick with a long-term illness, their financial margin disappeared. They did not want to reduce their lifestyle and slowly accumulated debt. Their house was 85% mortgaged with a very high monthly payment. They had credit card debt and had not fully paid their taxes. The CRA was after them for back payments.

The husband was worried about his wife's health and did not want to burden her with the worsening financial situation. He was expecting a sizeable bonus and decided to pad an expense report to generate extra cash which he planned to repay with the bonus money. Unfortunately, a random audit uncovered the deception and the husband lost his job.

The husband finally realized he could not solve this on his own. Restore has helped him face a personal bankruptcy, conduct a job search (successful but at a much lower salary), downsize his home and lifestyle, gain government disability support for his wife, and counselling for himself. The broader family is now aware of the situation and helping out as well. This man is feeling a great sense of remorse and relief and is slowly rebuilding their family. A

cornerstone in this story was a strong faith in God and a willingness to turn the problems over to God who is big enough for our greatest burdens.

### REACHING OUT

Ian, one of our Board Members from Markham wrote, "Looking over the last **5 months** in Restore Stouffville alone, here are some statistics regarding our ministry."

- We have trained 24 people from Stouffville and 1 person from Markham.
- We have 12 active cases.
- We have completed 2 cases.
- The majority of people reaching out for assistance are young single mothers.
- The greatest need that presents itself consistently is affordable, adequate housing.

### Care Planner Training

If you would like to become a Care Planner, we will be conducting Care Planner Training in January 2018. Come out and be trained to serve in your community.



**When:** Saturday January 6th, 9:30am-12:00pm

**What:** Modules 1,2 & RES training  
(Bring your laptop/ tablet)

**Where:** Mar Thoma Church, 159 Sandiford Dr., Stouffville  
Snacks and coffee/tea will be provided.

**Register:** <http://restorecanada.org/get-involved/upcoming-events/>

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