

# WISH #13 - THE REASON WE STARTED W40H



January 7, 2010

Six years ago, Brad Baker joined the military and began training as a linguist in California. His wife, Calista, got a job and started planning to go back to school. They had purchased a car and started building credit, and it seemed like they were on the road to success.

Brad and Calista Baker received orders to Fort Hood, TX and became members of the VFW in TX because they think highly of it and the support it gives soldiers and families and they had hoped to contribute to it. Unfortunately, they found themselves being the ones in need of help. Their daughter, Isabella, suddenly became ill, and was in and out of hospitals and doctor's offices for over a year. As a result, Calista lost her job and stayed home to care for Isabella. The loss of a second income caused a lot of financial distress. Since then, they have been trying to repair credit scores, and pay off debts.



Their ruined credit scores led to terrible rates on their car loan and they found it difficult to even rent a home, having to explain why their scores are so low. In an effort to cut costs, they sold their second car and purchased a motorcycle for Brad to ride to work, but unfortunately he had an accident on the bike, and their insurance went through the roof. Additionally, they didn't have money to repair the bike, so Brad and Calista had the challenge of sharing one car while trying to get Brad to work, Calista to her nursing classes, and their daughter to school.

Brad deployed in 2007 on a 15-month tour in Iraq and they hoped to save all the extra money he earned to pay off more debts. Unfortunately, it seemed every possible thing that could go wrong did, and then a very close friend of theirs was killed by an IED. Calista used a great deal of money to travel out of state to be with his wife and family to help them and attend his funeral. It was not even a question of whether it was going to hurt them financially to do it - she had to be there for their friend. It was very hard to see people they cared about, so devastated and lost, and Calista kept thinking about her own husband and what she would do if something happened to him, "I will never forget seeing someone we had just been with months before, coming off a plane in a flag draped coffin. It was one of the hardest things I have ever done."

Brad returned in 2009, and the family received orders to Fort Gordon, GA, where they are still climbing out of debt. Brad is now an E-5, and continues to work hard at his job to support his family. Calista is trying to finish nursing school as well as start her own dog grooming businesses to help with expenses.



# WISH #13 - THE REASON WE STARTED W4OH



The Baker's last resort is selling their wedding rings, which they do not want to do. They have reached out to many organizations for help, only to be turned down each time:

- **VFW** – couldn't help because Brad was neither deployed nor injured
- **Operation Homefront** – indicated they could help, but after weeks of faxing documents told the Bakers they were not a priority over families with injured soldiers, and suggested the Bakers pull their daughter out of school, which would only hurt their daughter, and the overall well-being of the family, because then Calista couldn't work or attend school.
- **AER loan** – couldn't get because they only carried liability insurance on their car, and receiving the loan would only add one more monthly payment to the list.
- **Bank loans** – not an option due to low credit scores.

To hear that Brad was basically not as important as soldiers who were currently deployed or injured was a hard pill to swallow. He has served in Iraq, and we have had close friends injured and killed, but because he was not one of them, they cannot get help.

"We are overwhelmed and have wasted so much time seeking help only to be turned away over and over. We are being threatened with our property manager and vehicle loan holder contacting my husband's chain of command to get him in trouble and ruin his security clearance. On top of that, we had unauthorized debits come out of our checking account that forced other items into overdraft. Most people have a savings built up to cover emergencies like this but any time we have saved, it seems something always comes up that cleans out whatever little we had, such as a car repair or unexpected bills." Calista explained.

The final straw is that Calista recently became ill. She has been debilitated by strong pain and has been undergoing tests to find the cause. Now it is a chore for her just to make it to the grocery or play with her daughter.

## THE WISH

This wish is EXACTLY the reason we started Wish For Our Heroes. The Bakers had been turned down by one organization after another, because they didn't fit into the extreme categories of injured, deployed, killed-in-action, etc. Brad was diligently doing his job each day, and Calista was doing all she could, but one hardship led to another, then another.

The Foundation issued \$500 worth of Wal-Mart cards for Brad, Calista and Isabella, but later decided that wasn't enough. Currently, W4OH is donating marketing/advertising assistance to help catapult Calista's dog grooming business. They are also sending the couple \$500 more in Visa cards to help with some of their miscellaneous expenses.

Calista and Brad explained, "We both were so beat down by all this - it was hard to see a light at the end. What you did not only helped us with financial needs, but your willingness to help means so much to us in such a bad time. So many other people/organizations were cold and uncaring to us and we were so discouraged. Thank You."

