



November 6, 2013

## **Military Family's Struggle to Own a Home Spotlighted with Just 5 Days Left in Charity Drive**

*Ruth Torres Seeks the American Dream After Her Husband's Service in Multiple Branches over a Decade of Service*

**Collingswood, NJ:** ARMing Heroes ([www.armingheroes.org](http://www.armingheroes.org)), the collection industry's charity for military veterans, today sent out a final plea for donations for its fourth annual **No Debts for Vets Charity Fundraising Drive**. The charity has already raised tens of thousands of dollars for vets this year alone, most of which will be disbursed through direct grants payable to the creditors of grant recipients, just in time for the holidays. But with hundreds of applicants seeking a grant this year from ARMing Heroes, donations are still needed to provide for the most needy applicants, who have sacrificed for their country in years gone by. With just five days remaining in the drive, **tax deductible donations will be accepted online until 11:59 p.m. on Veterans Day, Monday, November 11<sup>th</sup>** at [www.armingheroes.org](http://www.armingheroes.org) or via mail to PO Box 353, Collingswood, NJ 08108, payable to ARMing Heroes. Pledges made by that date can also be fulfilled throughout November.

For Ruth Torres, one of this year's grant applicants, adjusting to civilian life since her husband's return from service has been a daily struggle. Her husband, Joseph, joined the military in 1999, and over a period of 10 years, served honorably in the United States Navy, then the Air Force, and finally the Army, including deployments to the Gulf in 2002 and Iraq in 2007. In 2010, he returned home to his wife and three young children, a sluggish economy, a weak job market, and a lot of debt.

Unable to find gainful employment, Joseph took advantage of the Post 911 GI Bill and is currently attending school. But the combination of Joseph's benefits and Ruth's income does not even begin to cover the family's monthly expenses, let alone allow them to pursue the American dream of owning their own home. They've outgrown their small apartment, and would like nothing more than to purchase an affordable home in which to raise their children. However, as a result of their current financial situation and low credit scores, their application for special financing with the Veterans Administration was denied, pushing that dream beyond their reach. Disheartened but hopeful, Ruth Torres turned to ARMing Heroes for help. Her application is currently under review, with a decision expected in the coming weeks. Any grant the Torres family receives gets them closer to their dream.



Ruth Torres is typical of the kind of applicant seeking a grant this year from ARMING Heroes. Hundreds of unemployed, underemployed, disabled, or simply forgotten veterans have applied, all hoping for a grant to ease their financial hardships. Stories about past grant recipients like [Javier Herrera and Jacob Gayer](#) remind us all how rewarding this program can be.

“If it was not for my children, I would not even ask for this assistance,” stated Mrs. Torres on her application.

There is still time to help people like Ruth and Joseph Torres. Will you?

### **About ARMING Heroes**

ARMING Heroes was founded and began operating in March, 2009. The organization’s mission is to serve the needs of U.S. military veterans, including their spouse and children. ARMING Heroes fills a charitable niche by linking people identified with employment, credit, and financial counseling needs with the accounts receivable management industry, an industry uniquely poised to help in these areas. Persons interested in volunteering their time and others interested in applying for benefits or pledging other forms of support are encouraged to contact the organization at [www.armingheroes.org](http://www.armingheroes.org).

### **What Can I Do Right Now to Help?**

- Visit [www.armingheroes.org](http://www.armingheroes.org) and donate now.
- **Friend** us and post this article to your page on **Facebook**.
- **Tweet** about this article on **Twitter**.
- Join our group on **LinkedIn**, the **ARMING Heroes Veterans Charity Supporter / Assistance Center**.
- Comment on this article online and ask us to contact you.
- Forward this article via email to your key contacts.
- Print this article and fax it to your local congressional office and ask them to post our website on theirs as a resource for vets.