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Since Virginia went into the nursing home, the financial issues that Barbara and Charles faced have gone from bad to worse. The medical bills leading up to Virginia's death were hard enough, and her funeral put another substantial drain on their finances. While Barbara started going to college, she dropped out after a year, unable to pay the tuition. They have been having a hard time just paying for rent and groceries. Charles' job at the college doesn't pay very well and their 9-year old daughter, Stephanie, brings her own expenses.

Last week, things got even worse. Frustrated by the issues at home, Charles took off for a few days. He spent most of that time playing cards and drinking, and he lost more money than they can afford. If they don't get some extra help from somewhere, they will be risking eviction. Barbara has been alternating between yelling at Charles and crying. Neither of them know what to do or where to go from here. Barbara has considered trying to find work, but she has no marketable skills and a young daughter to care for. Meanwhile, Charles has been working up his courage to ask William for a loan. After Barbara and William's affair several years ago, it's hard for Charles to think about turning to William for help, but right now he doesn't know what else to do.

Meanwhile, William isn't sure whether or not to volunteer help. He's doing well on his own, but he tries to be responsible and save. He's helped Barbara out with small things a few times before, mostly gifts for Stephanie. He doesn't want to reward Charles' bad behavior. At the same time, he still feels guilty about his affair with Barbara and doesn't want to see Barbara suffer. But if he helps now, what about the next time? How can he draw a line to keep this from happening again?

Barbara Gardener

Act II, Scene 1 (ACFHI) — Four years later

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The past few years have been the hardest you've ever faced in your life. From giving up on your dreams of a college degree to your mother's death a few months ago, it is hard to imagine how much worse things could get. To make matters worse, Charles has failed you, both financially and emotionally. While you've struggled to care for Stephanie and deal with your grief, he's been more combative and distant than ever before.

Last week, he disappeared for a few nights. Desperately, you even tried to get ahold of him at his job at the college, but he had blown off from there too, calling in sick. When he eventually came back home, he was still wasted and your bank account was almost empty. You don't even know how many hours you spent yelling and crying at him about what he had done to your family.

Your last hope is with William. If you can't get some financial help from him, there is a very real chance of losing the house you rent, not to mention having more of your various debts go into collections. You know that Charles doesn't want to rely on his brother and that the memory of your affair with William is still a patched, but unhealed wound. There isn't any choice though, and if it ends up hurting Charles enough to motivate him more in the future, all the better.