



RONALD McDONALD
HOUSE CHARITIES
TAMPA BAY

Legacy of Love



OLIVER'S JOURNEY

It was December 10, Christmas was approaching and first-time mother Cynthia Smith* had many things to do. Today, it was a check-up for her four-month old infant son Oliver. It was supposed to be an ordinary visit to the doctor, he would look Oliver over and immunize him, and then back to preparing for a special holiday, Oliver's very first Christmas.

Everything seemed normal as the doctor administered the vaccine and then checked Oliver's heart. The pediatrician did not like what he heard, a faint murmur telling him that something may be seriously wrong.

In an instant, Oliver and his parents Cynthia and Shawn's lives turned upside down, as they began an anxious medical journey at All Children's Hospital and Ronald

McDonald House. There was no time to think, or prepare. Oliver's doctor ordered him transported immediately by ambulance from Sarasota to All Children's Hospital in St. Petersburg. By 4:00 p.m. that day, they arrived. Hours passed as the doctors and specialists conducted their tests on the tiny boy. Cynthia describes this as the longest hours of her life.

By midnight, they had a diagnosis of dilated cardiomyopathy. Oliver's heart was not working properly; his heart was enlarged nearly ten times the size of a typical infant. As his heart was struggling to provide life-giving blood to his body, it was working overtime, and growing ever larger in a losing battle. The situation was critical.

Cynthia was exhausted by the ordeal and stress. A helpful social worker

tried to provide some comfort, and just as importantly, to help her find a safe, comfortable place to stay just a few blocks away from her son – The Ronald McDonald House.

When she arrived at the House,

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it was after midnight. She found that she was already registered as a guest. The well-honed network that connects the hospital and the house had made her registration effortless. All that was left was for her to be guided to her room, and try to get some much-needed rest after an anxious and tumultuous day.

In the morning, Cynthia began what became a 100-day routine that alternated between the hospital and the house. At the hospital, just a block away, she could be with her son, checking with doctors and nurses, making sure he was comfortable, and helping him feel safe in the strange medical surroundings.

At the Ronald McDonald House, she was able to make friends, and have conversations with other parents, volunteers, and the dedicated staff. Everyone had a story to tell, or they were willing to listen. It seemed that everyone had been tossed in the same "lifeboat", and were working to help each other.

Cynthia was pleased to participate in the regular chores of the house, cleaning, organizing and taking out the trash. "It was the least I could do," she said. "After all, if I had to pay for a hotel for months on end, there is no way I could have stayed as close to Oliver as I did. Knowing he was nearby was so comforting to our family."

Oliver's father Shawn stayed home to keep up with his job. He came up regularly to see his family, visiting evenings and most weekends.

Oliver's condition was very serious, just seven days after arriving at the hospital he was placed on the

waiting list for a new heart. More than a month passed, and then finally, on February 27, the family learned that Oliver was to receive a donated heart... that day!

The surgery went well, and a few weeks later, on March 21, Oliver was released from the hospital, and sent to recuperate in the "transplant room" at the Ronald McDonald House. He would stay close by the hospital for follow-up care.

As Cynthia recites the pivotal medical dates in Oliver's young life, it is clear they have been seared into her mind forever, especially the last date... April 1, 2009. It was no April Fool's joke...a healthy, happy Oliver came home for good!

When you make a planned gift, you are helping families like Oliver's, who need to be near the hospital to care for their sick child. Having family nearby makes a huge difference in a child's recuperation. We need your help to be able to continue to provide this crucial service.

Jeff Harring is a Certified Financial Planner and Vice President of Raymond James Financial Services in St. Petersburg, Florida. Jeff is a member of the Board of Trustees for Ronald McDonald House Charities of Tampa Bay. He may be reached at 727-551-5232.



**Names have been modified to protect privacy*

LIFE INSURANCE LEGACY

In 1978, when Lloyd Horton decided to help build our first Ronald McDonald House in St. Petersburg, he had no idea how many thousands of lives would be impacted by his decision. From his position as Executive Vice President of All Children's Hospital's Foundation, he witnessed firsthand the hardship of families sleeping on hospital chairs, eating food from vending machines, and basically living a compromised existence in order to be near their hospitalized child. After visiting other Ronald McDonald Houses across the country, he became determined to make the dream of a new RMH for Tampa Bay a reality.

"Few people had ever heard of a Ronald McDonald House in the 1970's. There were only a few houses in the country, so raising the necessary funds was a huge undertaking." His key role in putting together the property for the St. Pete West RMH and the house next door to create a

RMH parcel is something he is particularly proud of.

Although Lloyd and his wife Carolyn have retired to North Carolina, they have not forgotten RMH of Tampa Bay. He designated a planned gift that he describes as fairly simple – a one-page document that entitles RMH to a percentage of a life insurance policy. He encourages others to review their life insurance policies. Since many people have more than one policy, it is possible to forget the details of each. Designating RMH as a beneficiary can be as easy as choosing the percentage that RMH will receive from the policy.

Lloyd takes great pride in his pivotal role during those early days of our organization. He has witnessed firsthand our growth from one to three Ronald McDonald Houses serving more than 35,000 families over the years. In January, we will open a fourth house at the new All Children's Hospital Outpatient Care Center. Caring for our families has always been a priority for Lloyd and his planned gift will ensure



Ronald McDonald House Charities of Tampa Bay, Inc.

By finding, creating and supporting programs that directly enhance health and well-being, Ronald McDonald House Charities of Tampa Bay (RMHCTB) is working to better the lives of children and their families.



Our cornerstone Ronald McDonald House program began in 1980 based on a simple idea: Provide a “home-away-from-home” for families of seriously ill children receiving treatment at nearby hospitals. Since first opening our doors, more than 35,000 families have benefited from the comfort provided by our three Tampa Bay Ronald McDonald Houses.

Our fourth Ronald McDonald House, opening in January inside the new All Children’s Hospital Outpatient Care Center, will serve all families in the hospital who cannot leave their child’s bedside for more than a few moments at a time. When opened, we will provide 80 bedrooms per night to pediatric families.

LIFE INSURANCE AS A PLANNED GIFT

There are several methods of using your life insurance policy as a charitable donation. You can allocate the dividends paid by your policy to a charitable organization. This can be done while your life insurance policy is in effect by contacting your insurance company or you can make the designation on your policy application. You can then take a tax deduction each year as the dividends are paid out.

If you wish to give the proceeds of your death benefit to a charity as well as your family, but cannot afford to pay the premiums on a second policy, you can name the organization as one of your beneficiaries. A portion of your death benefit can be given to that organization, while you retain a substantial amount to distribute to your family or other beneficiaries. This option does not provide you with any tax benefits but you can simultaneously subsidize a charity and give a gift to your heirs. The amount of your charitable donation is deductible from your gross estate. This method allows you to leave a lasting legacy while also providing for your family and heirs.

We have several guides available for your reference. Please check the brochures you would like to receive on the enclosed response card.

Ronald McDonald House Charities of Tampa Bay, Inc.
Janice L. Davis, CFRE • Executive Director & CEO
28 Columbia Drive • Tampa, FL 33606-3543
Phone: (813) 258-6430, ext. 1 • Fax: (813) 258-6517
E-mail: jdpmh@tampabay.rr.com
www.rmhctampabay.com

