



**RONALD MCDONALD  
HOUSE CHARITIES®  
OF TAMPA BAY**



# Legacy of Love

## THE UPSIDE TO DOWN TIMES

By Jeff Haring, CFP

**T**oday's headlines remind us daily that these are "tough times." There are even comparisons to other tough times, like the Great Depression.

The Great Depression is seared into the collective memories of many Americans. The generation that lived and worked in that period has been called part of the "greatest generation," for weathering both a massive economic downturn, then fighting and winning a World War.

One of the joys I have in my line of work is getting a chance to learn about people and their lives. In the last 21 years, I have talked with hundreds of people from that generation. It is striking to me how consistent the lessons are that they learned in those formative years.

*"We were never poor...at least we didn't know it."* The foundations of our prosperity for the last 50 years were created by hard work, sacrifice and savings. There was a clear understanding then of the difference between "wants" and "needs." Mostly the "needed" things were few, and the "wanted" things were deferred.

Without a lot of money, families shared meals, celebrated holidays and rejoiced in marriages and births. Much of the joy in life was about friends, family and the satisfaction of seeing loved ones thrive. Even a frugal life could be a rich life.

*"I was just doing my job."* Personal responsibility was another important life lesson. Often there was a very thin line between getting by and economic failure, so everyone had to chip in and do their part. Children had chores, mom cared for all aspects of the house, and dad went to work, perhaps working two jobs to make ends meet.

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This level of responsibility often expanded to include helping friends, extended family, strangers, the community and the country. Americans truly saw themselves as one people and that the combined efforts of everyone together could create great things.

**“Save for a rainy day.”** It wasn’t as hard to save, if you put your mind to it. With fewer “needs” and a keen sense of their economic fragility, Americans saved their money, and limited their personal debt to simple things like home purchases and the occasional appliance.

**“Help others...it will pay great dividends.”** These spending and savings habits left many Americans with strong financial resources; they lived well, but within their means. They also shared their resources.

This generation also took charitable gifts to a whole new level. They seemed to realize that the government could not solve all of society’s problems, nor should it, and with a combined effort, many great things could be accomplished.

The spirit of giving continues today. At Ronald McDonald House of Tampa Bay, we are fortunate to receive bequests and gifts from Wills and Trusts from caring individuals whose last act was to share with others.

At Ronald Mc Donald House we help many families in a time of dire need. Perhaps their son has been struck by a car or their daughter has fallen suddenly ill. Sometimes their need is for just a short time and is happily resolved; the family can resume their “normal” life again. Sometimes they have to learn a “new normal,” spending weeks or months with us. They join our family, pitching in to do their part by cooking, cleaning, sharing, helping and learning about other families’ challenges.

In these times, we can see lives changed, priorities adjusted and lessons learned. Simple things still matter more - families, shared meals and celebrations. Much of the joy in life is about friends, family and the satisfaction of seeing loved ones thrive. Families and friends come together in tough times, pitching in, doing their part to help the whole effort.

We are fortunate to attract the most wonderful volunteers. Without them the houses could not function. These folks understand the importance of “helping others” and the great dividends it pays to them. Groups of kind strangers descend several times a week and cook a delicious dinner for all in the house. Dedicated volunteers spend hours helping disoriented and concerned parents adjust to their new surroundings, making them as comfortable as possible. Caring companies provide services and goods needed to run the house, at cost or below, thus helping us stretch our budget and put the funds that we have to the best possible use.

While not many folks would want to experience “tough times” either economically or medically, when placed in these circumstances, it is encouraging to realize that many people will rise to the challenge; they will adjust, they will persevere and move forward.

As previous generations have learned, ***perhaps there is some upside to down times.***

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## A DONOR'S PERSPECTIVE

*In this world it is not what we take up, but what we give up, that makes us rich.*

*- Henry Ward Beecher*

The Ronald McDonald House of Tampa Bay is truly a “community house”, because without help from our community, there would be no Ronald McDonald House. According to one special donor Melanie, “You should try to leave the world a better place than when you came in.”

Melanie established charitable trusts for both Ronald McDonald House Charities of Tampa Bay and All Children’s Hospital. She lived in Chicago when Ronald McDonald House was established in the 1970s, and is very familiar with this wonderful program that helps children and families. As a caregiver for her parents in their later years, she realized just how important and all-encompassing the role of caregiver could be, and recognized the similarities with Ronald McDonald House.

Melanie speaks with a Midwest accent originating from her childhood in Iowa. She is vivacious and full of life, describing herself as “eclectic.” She grew up in a man’s world, where her degree in economics didn’t give her the potential that it does today. She worked in insurance for many years, landing in San Francisco before relocating to Florida once her parents retired here.

After Melanie’s mom died, she decided that she wanted to leave her own legacy. Since she had no children of her own, she chose to give planned gifts to Ronald McDonald House of Tampa Bay and All Children’s Hospital. She says that she is setting an example for others to follow. Her gift goes beyond the trust – she believes in making a difference and tries to influence others towards charitable giving.

You may think that what you can do won’t make a difference. However Melanie says, “It is important for people to realize that we can all make a difference. You don’t have to be a president of a corporation; you can be the person getting this week’s bargains at Publix. It isn’t up to all ‘those’ people to help out, it’s up to us.”



*I have found that among its other benefits,  
giving liberates the soul  
of the giver. - Maya Angelou*

# 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 is scheduled to open in 2010 inside the new All Children’s Hospital medical annex, and will serve all families in the hospital who cannot leave their child’s bedside for more than a few moments at a time. Once this house is open, we will provide 80 bedrooms per night to pediatric families.

## ESTATE PLANNING TOOLBOX

- **A will** ensures your wishes are carried out at your death, and that your family, friends and favorite charitable organizations receive the consideration you intended.
- **A durable power of attorney** provides another person with the legal right to make decisions on your behalf. This document is often used to ensure that your business, finance and other important affairs continue in your best interest.
- **A health care proxy** names a trusted friend or family member to make health care decisions on your behalf if you become incapacitated.
- **A trust** provides asset management, probate avoidance or estate tax savings.

## We have the following guides available for your reference:

- USEYOUR IRA The Smart Way
- MODERNIZEYOUR WILL To Reflect Life’s Changes
- YOUR WILL
- MAKING A DIFFERENCE WITH Year End Giving
- ESTATE PLANNING STRATEGIES That Meet Your Needs
- INCREASETHE VALUE OFYOUR ESTATE WITH AN Up-To-Date Will

*Please check the brochures you would like to receive on the enclosed response card.*

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