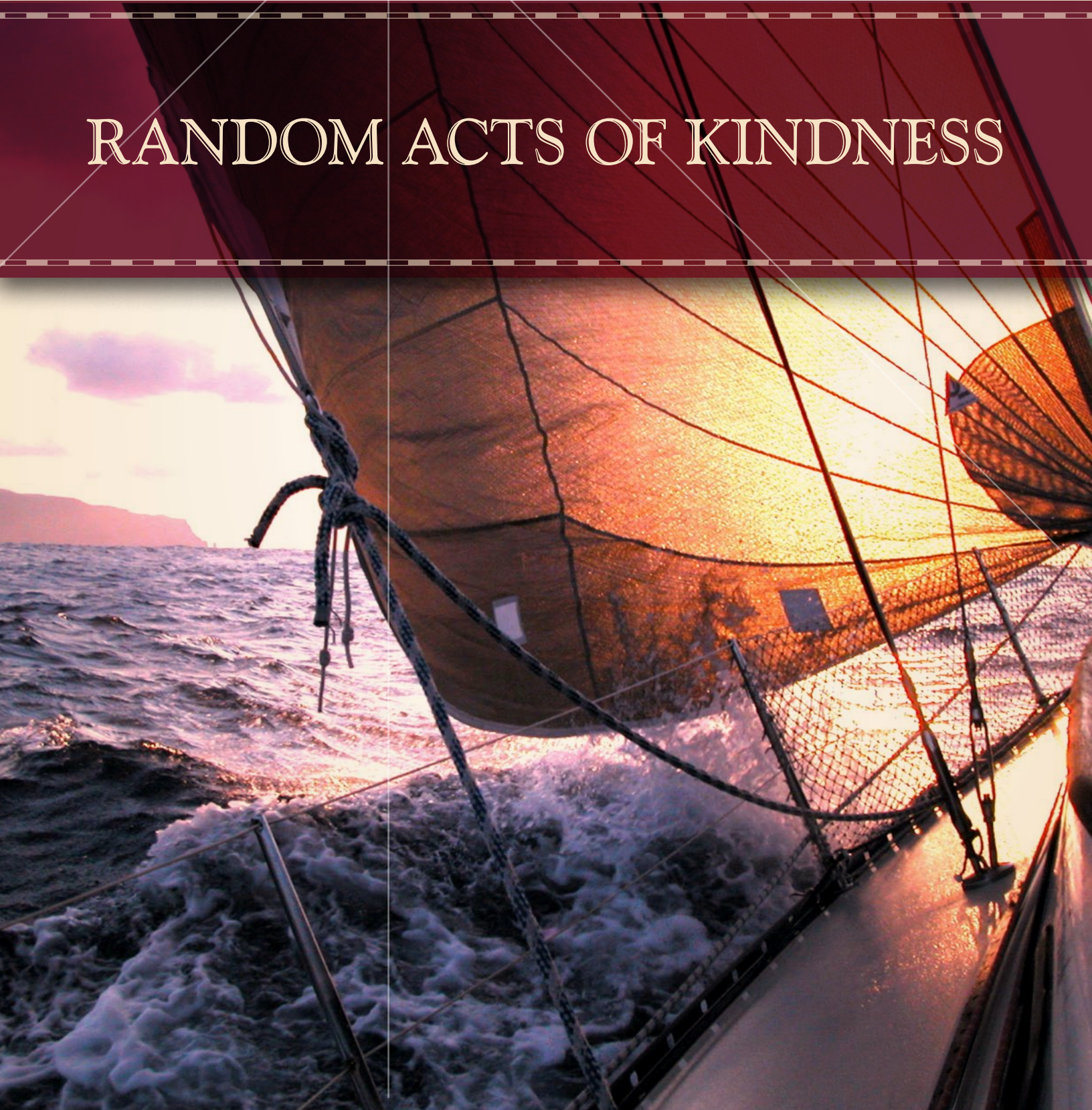




WEALTH
MANAGEMENT
PARTNERS

RANDOM ACTS OF KINDNESS





Joyce Cool, ChFC® , CDFIA™, CASL®

Joyce Cool began her career in the financial services industry in November 1998. She spent the first 5 years of her career with Monumental Life before she ventured out on her own.

She has earned numerous industry designations including the Chartered Financial Consultant (ChFC), Certified Divorce Financial Analyst (CDFIA) and Chartered Advisor for Senior Living (CASL).

As a personal financial planner, Joyce specializes in investment management, retirement planning, estate planning and has a niche in the area of divorce financial planning.

She has lived in Southern Maryland all her life and currently resides in MD. She credits her father for instilling her work ethic and encouraging her to succeed. Her daughter Jessica has been accepted as a transfer student at Salisbury University for the fall 2016 term. Jessica plans on pursuing a degree in Finance with a Financial Planning track.



Robert Ramos, CFP® , ChFC® , CASL®

Rob obtained a Bachelor's degree in economics from the University of Maryland before entering the financial services field with Prudential in September of 1993. He became an independent advisor in 2000.

He has successfully completed the following designation programs: Certified Financial Planner (CFP), Chartered Financial Consultant (ChFC) and Chartered Advisor for Senior Living (CASL).

Rob specializes in investment management strategies, retirement planning and general financial planning.

Rob grew up in eastern Baltimore County, MD. He put himself thru college working in various factories around Baltimore. He currently resides near Allen's Fresh. He enjoys spending his time walking his dog and taking pictures of the wildlife in the area.

Wealth Management Partners

Ms. Cool and Mr. Ramos met through the local chapter of a national professional organization. They founded Wealth Management Partners, LLC in September 2005. Their goal was to create a client focused firm that operated under one guiding principal: to treat clients the same way they would want their moms treated. They believe servicing existing clients takes priority over marketing for new clients. As a testament to their philosophy, the vast majority of their new clients come to them by way of referral from an existing client. They serve a diverse clientele of families and small businesses that stretches across the country.

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Joyce M. Cool and Robert T. Ramos are registered representatives of The Investment Center, Inc.*

The Concept

In 2013, Rob heard about the Random Acts of Kindness concept at a conference in Denver. Rob presented the idea to Joyce and they agreed it would be a wonderful capstone to their celebration of Wealth Management Partners 10th anniversary in 2015.

Our Random Act of Kindness Campaign

On November 14, 2015, we held an event featuring a story teller who, dressed as a matronly aunt, entertained the audience with holiday themed stories. She also told stories from the Denver conference. She did not tell the audience what bound the stories from the conference to one another.

Joyce sewed the story threads together and informed our clients that each household would receive an envelope containing a \$100 bill. Our charge was twofold.

1. We asked that the money be given to an individual or family in need. We asked them to refrain from giving the money to a charity because our goal was to make a direct and immediate positive impact. We wanted to give everyone a dose of the holiday spirit.
2. We also requested them to send us their story of who they gave their gift to and why.

The following Monday, we mailed envelopes containing a \$100 bill and the same charges to 30 clients who could not attend the event.

We could not be more proud of the wonderful people who are our clients. They took our request seriously and their efforts made this so successful; not ours. We thank everyone who participated with such dedication.

We hope the stories that follow will inspire you to commit your own Random Act(s) of Kindness.

Preface

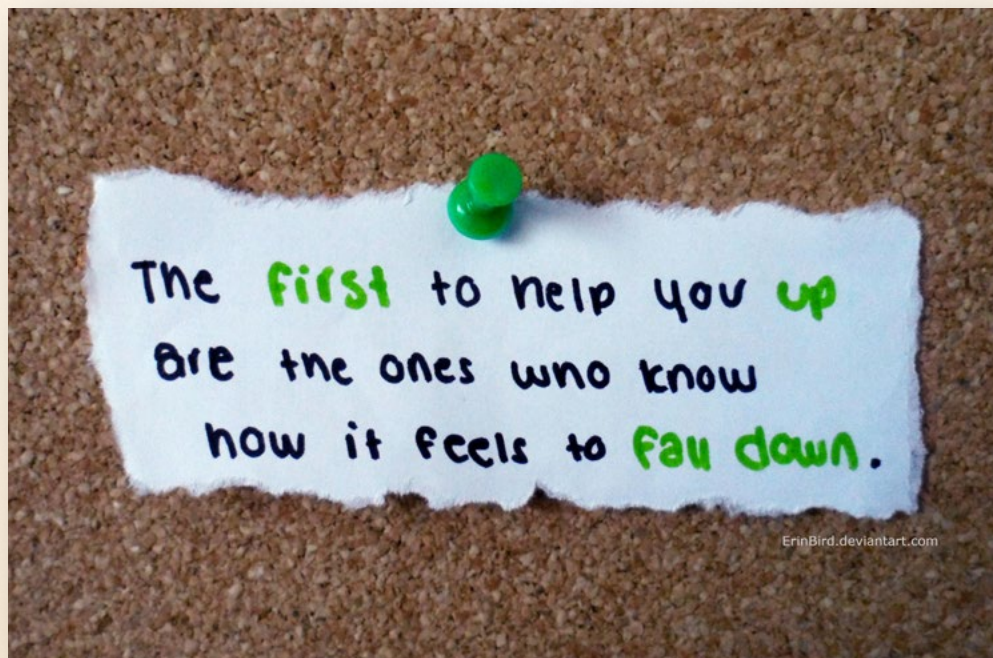
The stories you are about to read are a wonderful testament to the goodness inherent in this country. Sometimes our goodness seems to have faded in this age of the internet and 24 hour news channels.

It is easy to fall into that trap of negativity and polarization. However, when you put people to the test by asking them to do something selfless to help someone else without the expectation of anything in return, this is when we shine.

As you read through these, note how many clients added to what we gave; how many people in the community need help and the wide range of reasons why; how easy it was for our clients to lend that helping hand and the positive impact it had on our clients as well as those they helped.

This campaign has been a crowning moment in our careers and we will cherish these stories...always.

It is now time to turn the page and see the impact such a simple concept created. So get some tissues, sit back and enjoy.



The Story Before the Stories Began

Our original intent for this booklet was to share the stories of individual Random Acts of Kindness performed by our clients. That changed with the very first email response we received from the mailing sent to those who could not attend the dinner event. Here is the story before the story began...

This couple has been through rough times of their own the past few years. The husband has been fighting a serious illness that required surgery. Complications arose and he had to endure more surgery. The additional surgery was performed early in the week in which we held our Random Act dinner event.

While in the ICU ward recovering from this surgery, his heart stopped. The emergency call was broadcast across the hospital intercom. His wife was out of the room and heard the intercom. She rushed back. A trainee nurse was first on the scene and began administering CPR. She brought him back... she saved his life.

We had a long discussion about including these folks in the campaign. Like most of our clients, they are some of the nicest folks you'd ever want to meet. Despite all his misfortune, the husband has remained upbeat and positive. We knew what they were going through and didn't want to add to their burdens.

With her husband in the hospital recovering from surgery and a near death experience, our letter announcing the Random Acts of Kindness campaign arrived. Considering all that has happened to them and the trial they were currently enduring, you can understand why the reply below was so moving:

“Rob,

Got your letter today what a great campaign! I already have some ideas! Thanks for doing this. I have no problem with paying forward. You guys are great!

Hubby is doing better. He was in ICU for 6 days. They have been getting him moving the last couple days and he is getting breathing treatments. He still has 1 drain in and most of his stitches and staples. The docs are saying he may be able to come home end of the week. He is going to have some nursing care and physical therapy at home. So things are looking up. Been a crazy couple of weeks!

Thanks again for this cool thing I get to do for someone! (emphasis added)

Have a great rest of the week!”

We've talked to a lot of people about this campaign. Invariably, they ask what kind of response we received and we tell them the story of this email. As we finish with “Thanks again for this cool thing I get to do for someone”, we are in tears and so are those listening.

When you presented us with the \$100 to share as a random act of kindness...we made the decision to share it with someone who would really appreciate it and who wouldn't be getting donations from many of the charities that give toys, etc. to needy families at the holidays. So many possibilities came to mind, but we decided to share it with a former classmate from my high school graduating class.

Through Facebook, I knew that this classmate had been on vacation and suffered some type of medical condition that landed him in a hospital intensive care. Nothing is more stressful than having your life change so quickly due to an illness and having to return to your home and leave a spouse behind in a hospital in another state. One hospital led to another as his health continued to decline. Through all of this, my classmate and his wife have only asked for one thing and that was prayer for his healing. The wife gave Facebook updates almost daily and never asked for any help, only prayers. I knew from her posts that she had lost her job just prior to the illness so I knew that they were worried about meeting their household expenses. I mailed the \$100 in a Christmas card...and simply said that this was a random act of kindness from a former classmate. A few days later I read the following post on Facebook:

"I certainly wish we knew who to thank for the generous act of kindness. I just opened your card and was glad I was sitting down. As the tears were overflowing. I am overwhelmed by your generosity and I know that <<my husband>> will be also be. Thank you from the bottom of our hearts and please know that one day this will be paid forward. Many Blessing to you and yours for a blessed Christmas and a Happy New Year."

I am happy to report that the husband finally made it home from the hospital last week (January 19). He had been in 6 hospitals over the last 4 months...and the couple celebrated Christmas at home with their furry kids (several dogs and a cat)! He still has a long road to complete recovery, but there's no place like home!!

Thank you so very much for your kindness so that I could use it to make a difference in someone's life. It truly made our Christmas to be able to do this for this couple. I haven't spoken to my classmate in 40 years, but thanks to Facebook friendships, we felt that this may give them a lift by letting them know that someone cares!!

God Bless both of you for your generous gifts to your clients. This will be remembered always!

Joyce/Rob,

Thank you so much for such a wonderful idea for Christmas.

When my wife and I received your challenge for the Random Act of Kindness we immediately thought of the same individual. You don't know how awesome it was to not debate my wife for once, because she usually wins.

We met Curly years ago at a social event and have been friends ever since.

Unfortunately, Curly's story is not uncommon in post-recession American. The downturn in 2008 cost him dearly. He lost his job and his home. He now lives in a very small apartment doing odd jobs around the neighborhood to earn his keep. He has completed some small projects for us and is very talented. In many ways I am envious of Curly and the simplicity of his life.

In the last couple of years he has had some significant health issues that have further reduced his ability to make ends meet.

As you know, my wife and I are blessed in many ways. When we received your challenge we immediately matched it. I arranged for the entire gift to be given to Curly anonymously.

Thank you again for the project. It touched us both immensely.



I was able to help some residents of Calvert County Nursing Center. They needed a little extra help because some of the residents have no family or friends to come visit them.

At Christmas time, the Nursing Center has an "Angels of Mercy" tree. It is decorated with gift tags that have gift suggestions on them. What you do is purchase the suggested gift, wrap it, place the gift tag on it and give it to the Nursing Center.

Then, they have "santa" pass out the gifts so every resident can participate in receiving a Christmas gift. With your contribution and some added funds of our own, we were able to purchase 2 sony "Boom Boxes" (radio/ CD/ cassette players) and 2 audio books to go with them, 1 for a female and 1 for a male. I think that will give at least 2 residents some very nice entertainment. Thank you for allowing us the opportunity to participate in this!

Hi Rob,

Just letting you know how I used the \$100 Random Act of Kindness money. I had been carrying the envelope in my purse for weeks waiting for the perfect opportunity to present itself.

My son was in a Christmas play at his high school. His teacher and the cast decided (last minute) to take up a collection at the final show for fellow high school students that they discovered were in need and could use some help this holiday season. I only had about \$50 in my wallet so I threw that in with the \$100 bill. They collected about \$450. So, clearly the Random Act of Kindness money made a huge impact on what they could give. Thanks so much!!!

Hello Rob and Joyce,

What a wonderful idea you guys have come up with.

On the day that I received our letter in the mail from you and very shortly after reading it we received a call from one of our sons. Christopher, our son had no idea that we had a random gift of kindness to disburse. He explained to us that he had just run into an old friend who needed his help.

His friend is a single mother of three young daughters who had recently lost her job and was struggling to make ends meet. He was headed to the store to pick up some food for her and her children. Here is a bit of her story pinned by her to us in a text message.

"My name is Danica and I'm a single mother of three honor roll students. The stresses and complications of being a single mother force me to juggle between work and my kid's. I was late for work one morning when I went to the school to drop them off and I got fired. I have been diligently searching for employment but have not had any success. I don't have the support of family members or my children's father. As a result of being fired from my job, I have been unable to pay my rent and I am on the verge of being evicted. I can barely afford food. I'm struggling. These past few months I have lost everything and I am trying my best to get back on my feet".

Needless to say after hearing of this situation, we knew where our random act of kindness gift was going. Not only did we give her the \$100.00 but we had other family members donate food for her and the children. All of us will be checking in on her periodically.

Thanks to the both of you,

Hi Joyce,

Well, I was so surprised when the \$100 bill was included in your letter - don't remember when I saw one last!

Anyway, I am very involved with my church. The pastor, Monsignor Mark is one of the most dynamic priests I have ever known. I called the parish, and Samantha, the parish secretary, described two families in desperate need. One family almost lost their home to bankruptcy, and didn't have money for food on the table. The other family had to choose between paying the electric bill and putting food on the table. Barbara asked me which family, or did I want to split it between the two. I thought about it and thought, if you can do this, I certainly can too. I told them that in addition to the \$100 you so kindly provided, I would match your gift and give another \$100. This random acts of kindness thing is catching!

I cannot thank you enough for doing this, and I always stay with people for whom I admire. You and Rob have me forever, and God bless you both for doing this.

I'm delivering the money tomorrow, after I visit an elderly parishioner at Asbury. The greatest thing about being retired, and being comfortable in your financial situation, is that you can do things that really matter to other people.

Thank you again so much.



I was able to help an older couple in my neighborhood. I matched the money and taped a card with \$200 on their door. I did not want them to know who it was from, so I didn't sign it. They are proud people and are not looking for a hand out.

The husband had a bad stroke about eight years ago and is in a wheel chair. He rarely gets out of the house. His wife works long hours at a local retail store and has a hard time taking care of him. They normally heat their small house with wood but they don't have any right now and winter is starting. I am sure this Christmas gift will make their life a little easier.

Ok, here's my breakdown. I chose to spread the money around and do little things for a number of people...

- I gave my building custodian \$10 (I matched \$10)
- I bought a homeless guy a pizza \$10
- While visiting out of town I gave \$10 donation to a musician and a \$20 donation to a street artist
- I bought bagels for my team at work the last day prior to an inspection we had been working hard to prepare for:
 - And then after Passing the inspection, thanked everyone individually with a snack \$40.

These were all things I never do...it was fun to provide others surprises randomly.

Trish has been a widow for many years. She lost her husband in the late 90s. Trish works full time and provided for her four children despite being on a very limited budget. As one would expect in a situation like this, finances have always been tight for her. On occasion, she was blessed by the generosity of family and close friends. Trish humbly and thankfully accepted their help with the heart of one day paying it forward.

Over the past couple of years, with her children grown, Trish has had the opportunity to help others. She has a desire to return the kindnesses she was afforded in the earlier years after her husband's passing. Trish could have kept for herself and purchased much needed items for home or herself but she choose to give instead.

Due to challenges faced by her oldest daughter, Trish recently received legal custody of two grandchildren, ages five and eight. This has not been an easy road for her or the children but she has now found herself in a place similar to years ago. Her youngest daughter, who is still at home, works and helps out as much as possible. The hope and prayers have been for her daughter's recovery and to regain custody of her two children.

Sadly, last week her daughter was diagnosed with cirrhosis of the liver with a likelihood of 6 months should she not receive a liver transplant, a true blow to any parents no matter the choices of their child. Trips to DC and other needs will arise as they walk through her daughters upcoming needs. As the Christmas season is upon us what a better way to bless her with the money. A trip to the tree farm, gas, food or a few gifts...however she chooses to spend the money, no doubt it will be a blessing greatly appreciated and sure to bring smiles of joy and appreciation at this time!



We asked a mutual friend to anonymously give the \$100.00 to her co-worker, Marie.

The 49 year old lady has had a very difficult several years. At the time we first met her, she was caring for her husband who had recently been diagnosed with cancer. She also cared for her mother-in-law who was in and out of the hospital with health issues. A short time later her father became ill and needed constant care.

During the course of the next year, her mother-in-law and father died. Her husband had to leave his job and apply for disability thru Social Security. Our friend only worked part-time and it was a long wait for the disability application to be approved. (By the way, it is not effective from the date applied for but, rather, from the date approved. There is no incentive to process the forms quickly.) Meanwhile, the bills and medical costs kept piling up.

Marie was very humbled by the fact that someone cared enough to give \$100.00 to help her. She later found \$300.00 in cash in an envelope in her mailbox and was overwhelmed that people cared so much.

A short time ago her husband died from cancer.

Her latest trial involves taking in her sister's three children to care for while her sister recovers from a bad car accident.

Through it all, Marie has continued to have an amazingly good attitude about life and is always ready to listen and to help whenever she can. In the span of less than two years, she has experienced the death of loved ones and grievous financial crises that most of us don't face in a lifetime. She is a good witness to everyone about how we should live.

I was able to help a family that lives in our neighborhood. When we moved into the area, this family of six was the first subject of conversation as our new neighbors "introduced us" to the neighborhood.

Several years ago the family numbered only four: father, mother and two grown children in their twenties. Tragically their grown son was killed in a car wreck less than a mile from their current home.

To deal with their grief, the parents started to take in foster children with special needs. One child led to two and eventually four young children under the age of sixteen were living with them.

This is a working class family of modest means but that did not stop them from falling hopelessly in love with these children. They legally adopted all four children thus severely reducing any public aid that they were receiving. To add to their financial constraints, the mother has chosen to stay home and home school one of the children, effectively taking her out of the income stream.

When we explained to the father the "Random Acts of Kindness/Pay it Forward" scenario, we had expected some proud reluctance on his part to accept it. But after informing him that our introduction to the neighborhood was in unanimous admiration of his family adding that no one we knew could deserve it more, he accepted. Our only request was that he uses it to make his family's Christmas a little happier. He assured us that he would!

I was able to help Margie, Mike and their grandson. They needed a little extra help because Margie and Mike are the guardians for their grandson. They became guardians because the dad is in jail and the mom is not fit to take care of him. Unfortunately, Mike lost his job right before the holidays and is having a hard time finding work this time of year. Margie has health issues and is not able to work. We provided the money to the landlord which will help pay two months rent. It will ensure their grandson will have a warm place to stay through the winter.

Thank you for this opportunity. Many years ago my mom won on a live TV show! The show featured 3 families/persons presenting their "need" stories... the audience clapped with whoever they wanted to win. My mom certainly was not the worst sad story but she was so honest with her military husband and a bunch of kids. She needed help with the basic needs of any young family.

Well, I learned from that experience. John and I would like to bless an older person in our neighborhood who has served her community all her life and raised some good kids. This money will help her get some decent fire wood for her stove. She'll probably never forget the kindness all her life!

I was able to pay-it-forward on December 15, 2015.

I was able to help a 12-year old boy at St Aloysius Orphanage in Pittsburg, PA. St Aloysius is an independent social service agency that undertakes special support programs for children suffering from mental disorders and behavioral health problems.

There were 20+ children who were asking for Christmas wishes. I choose a child similar in age to my own son.

Many of the children were "dreaming big". Their requests included a PS4 game, a razor scooter, a hover board, Ralph Lauren Polo shirts and a NorthFace jacket.

However, the boy I helped had simple, practical requests. Any child, when given the opportunity to "dream big", who only asks for a pair of jeans and a long or short sleeve shirt is truly in need. With the \$100 (and some in store coupons), I was able to give him 3 pairs of jeans, 4 long sleeve shirts, 6 short sleeve shirts, and 2 hooded sweatshirts.



I was able to help my sister. Approximately 5 years ago her husband Jim was performing an act of kindness for his neighbor by painting her garage. While he was on the ladder she backed out of the garage running into the ladder, sending him over the hood of her car onto the concrete. He suffered head and shoulder injuries. He mended slowly after his neck and shoulder injury. The damage to his head didn't reveal itself until 3 years later.

For one year he had tremors and weakness in his body before he was diagnosed with 3 different cerebral conditions which were more than likely due to the hood injury. He lived for another year until he died.

During those 2 years my sister was a caregiver 24/7. Jim was quite older than Steph and he took his Social Security when he could no longer work. For a smart man he was not prepared for his retirement or his death - my sister was left with nothing. She is 53 she cannot get Social Security for another 7 years.

Her landlord has been kind in letting her live there rent free until she can find a job. When I gave her the "\$100" I told her it could be used for gas money for her new job which she started December 1st. Hopefully 2016 will be a better year. She thanks you for the money, as do we.

On Dec 3, we gave the Random Act of Kindness money to the sister of a friend of ours. She had lost her husband in July and was essentially destitute without his income. She had no money, not even enough for rent. Her landlord was letting her slip by for a few months, but his generosity was soon to run out.

She was actively looking for a job, but lacked gas money. We gave her the money to help with gas and also utilities.

Hello Rob & Joyce,

We received your letter and were quite surprised. We are going to match the money and have found two families. One supports their mother, 80 years old, who has extreme dementia, wife takes care of her and her husband, a roofer, just fell off a roof and broke both his ankles and cannot work. The other family, husband had a stroke, cannot work and the wife is the sole provider for the family.

I was able to help my cousin Margaret. Her only son Keith, who is only 21, has melanoma. Sadly, he has a rare cancer gene that makes treatment impossible. They have never been well off and all these recent medical bills aren't helping. My goal was that this money would help relieve some of their financial struggles.

I have been an elementary school teacher for many years, spending the last 9 in a Second Grade classroom in a public school. It seems every year, I have at least one or two students who are either "homeless," in foster care, or in a single-parent situation that has caused financial hardship for the family.

This year, a special little girl was placed in my class a couple weeks after school started. I was told "Kaylee" and her 2 sisters were classified as homeless because they had been recently abandoned by their mother. They were currently being taken care of by an aunt and uncle but the aunt and uncle could not immediately assume custody without a parental consent.

When I finally had the chance to conference with the Aunt, I learned that she had recently become disabled and could not work. They have one child of their own and another teenage relative living with them. So the parents, the teenage relative and the four children are all living in a small 3-bedroom house because they cannot afford anything larger at this time.

I was very moved by the Aunt's dedication to making sure the three sisters were taken care of and given the best education she could provide. "Kaylee" is a sweet girl, who works very hard, but 2nd grade work has been very challenging for her. She never gives up and always has a positive attitude.

When I approached the Aunt about what kind of help I could provide with the holidays coming up, she was in shock and didn't want to ask for anything. But, eventually she divulged that she was concerned about providing a decent Christmas dinner for the family.

I doubled the \$100 and bought the family \$200 in grocery store gift cards, assuming that providing enough food was probably an everyday concern for the family. Kaylee's aunt was very appreciative and I am appreciative for being afforded the opportunity to help this family.

Take care,

Dear Joyce and Rob,

Thank you so much for your thoughtfulness to give back to our community by encouraging random acts of kindness. Your letter arrived only days after I was told of a single mother, Bridgette, who had been recently diagnosed with leukemia. This was not her first battle with cancer. She survived a previous battle with cancer.

Treatment began at the Johns Hopkins Kimmel Cancer Center in Baltimore with both chemo and radiation in November. Donors for a bone marrow transplant were tested and a 99.9% match was found in her sister. Trisha is scheduled to have a full bone marrow transplant next week. This procedure is followed by two months of staying at the Hackerman-Patz Patient Pavilion which is a facility run by Johns Hopkins where intensive therapy is given and a full time caregiver will be provided.

Although the financial enormity of her treatment probably won't be eased by our combined gift of \$300, I wanted to anonymously give her these funds to help in any way that she needed. Perhaps she will use the money to buy a Christmas gift for her 13 year old daughter.

As we enjoy our own families at this holiday season, we know that the true spirit of Christmas is giving. Thank you both for this campaign as it will surely brighten Bridgette's holiday.

With great affection,



We were unable to find someone to give the money to on our own so we asked our parish priest if he knew of someone. He mentioned a grandmother raising three grandchildren on her own. This is all we know about the woman and her situation. In lieu of cash, our priest suggested that we donate a Wal-Mart card. We matched the money so graciously donated by Wealth Management Partners and gave her the \$200 card anonymously with the help of our priest.

We gave our \$100 to our friends Don and Paula. I first met Paula in 1986 through my work. She was my mentor and instructed me on the ins and outs of the business and how to be successful.

Since then we have become best friends and she and I meet for lunch every month or so to catch up. Paula and her husband were living comfortably with their daughter until she got involved with a boy who turned her on to drugs.

After a while, her addiction became so bad that she needed professional treatment and was sent to a facility in Arizona to get help. The cost of the treatment was substantial. Don and Paula were forced to clean out their 401ks, their savings accounts, and take out a second mortgage to pay for the treatment.

Their daughter eventually got better. Sadly she has ignored her parents' efforts to make contact. Now, Don and Paula live paycheck to paycheck. Don's work recently has been cut in half. Bad times just got worse for them.

I was shocked to receive the letter and money from Wealth Management Partners announcing their Random Acts of Kindness campaign. The generosity of Rob and Joyce was touching and I was intent on making good use of my Random Act.

I had no idea who to give the money. So I stuck the c-note in my wallet for when the opportunity presented itself.

My daughter's schedule is such that I take her to school a few days a week. We often stop by Dunkin Donuts on the way to school as I am not yet properly caffeinated to face the day.

As the holidays were approaching and the weather began to turn colder, I started to notice a homely looking gentleman in the Dunkin Donuts. I didn't say anything to my daughter. I wasn't sure she had noticed the man until one morning when we got back in the car she asked me if I thought the man was homeless. I said that I did not know but he sure did not appear as if he had a permanent roof over his head.

The next week, as we continued our morning Dunkin Donuts routine to satisfy my caffeine fix and my daughter's morning sugar requirement. The man we had seen the previous week was back.

When we got back to the car, I reached in my purse and handed the \$100 bill to my daughter. I told her to go give it to the man in the Dunkin Donuts. She looked at me and said..."what do I say to him mom"?

I simply replied..."Just wish him Merry Christmas,".



We were able to pay-it-forward on: 10 December 2015

We were able to help: A family that lost their mother on 7 December 2015 and needed spiritual as well as financial help.

As a preface to the story, Jane is a member of a small choir that sings for the early morning service at our church. Because it is the early service, it is a very small choir. We are limited to those who are willing to rise and sing very early on Sunday mornings. We often have as few as 6 members but never more than 10.

We had been debating about how best to use the funds that you provided, coming up with a few ideas, but nothing had struck us as exactly right. Then, this past Monday, a member of the choir passed away very suddenly. This lady was a most faithful member of the choir and the glue that held her large family together. Needless to say she will be sorely missed. She leaves behind four children and seven grandchildren. Three of her children and five of her grandchildren lived with her and are dependent on her income.

Additionally, this lady spent her career working tirelessly for county social services - a perfect vocation for a truly caring, loving, and special individual. The family was in need of spiritual support but also immediate financial support. The church has stepped in quickly to assist with both, and we donated funds that included those that Wealth Management Partners provided.

Thank you for your thoughtful campaign which is so meaningful at any time, but especially at this time of year.

Thanks. I decided to try to give the money anonymously to an old neighbor and his wife. His health has been poor and he recently got a diagnosis of lung cancer. He is currently receiving chemotherapy.

He does a lot of volunteering in our local community. He was an officer for the Senior Center for years. Like most people who are worthy of and deserving of some help he would never ask for it.

His wife is trying to cope with this new illness, but the stress is hard on her too. I thought the money would help with all the trips they have to make to the doctors and the hospital. I hope it makes them feel better, knowing people care.

I was able to help a man in his mid thirties who lives in Washington, D.C. We know him through a family member.

"Tim" faces many medical challenges that make life difficult. He has an inoperable brain tumor and significant intestinal problems. He has undergone surgeries and endured lengthy recoveries to try to improve his situation.

He is college educated but is not able to work because of the medical issues. He is receiving Social Security Disability and Medicaid. There are many living expenses for him that are not paid for such as winterizing his apartment, mass transit transportation, food supplements after surgery, etc.

He is caring, kind, and an intelligent person who is always striving to be better. He said thank you to Wealth Management Partners for the financial assistance he reluctantly accepted.

I decided to enlist the help of a friend from the local Sheriff's department to identify a person in need and deserving of a random act of kindness.

The sheriff's deputy told me the story of a homeless man who has struggled for years with addiction and alcoholism. According to the deputy, he lived in a tent behind the old movie theater in town for years. The man was well known to patrol officers who would routinely check up on him during night shifts to make sure he was okay. The man was always respectful and happy to see the patrol cars roll up. Some deputies began working with him to find ways to help him become sober. They discovered that buying him Popeye's chicken was a huge incentive!

He finally checked himself into a recovery center and attended all of the necessary meetings until he was sober. He worked hard to clean himself up. He's been sober for over a year now. He has moved out of his tent and into a local men's shelter. His personal road to recovery has inspired him to help others seek treatment.

We don't often hear about the dedication of officers like these to help members of our community like this man. Efforts like this, which are conducted quietly and mostly at their own personal expense, can yield such positive results! This story touched me and should be a reason for us all to view our first responders in a more positive light.

I thought it would be nice if this particular deputy got the pleasure of sharing our gift with the man in the story. The deputy was the one who deserved the opportunity to experience the response to this generous random act of kindness.

I gave the \$100 bill to the Deputy and she in turn got it to the man before Christmas. He accepted the "gift" with much appreciation.

This was a wonderful experience and very generous of you both. I thank you for putting it in my hands to pass along to a local person in need of help.

We decided to use the Random Act of Kindness money to show gratitude to those who gave so much of themselves in defense of this country and our freedoms.

Honor Flight is a program that recognizes our veterans who served in WWII, Korea, and Vietnam. The veterans are flown free [cost \$500 per recipient] to see the memorials built in their honor in Washington DC. Seeing the memorials is only a small token; what the vets are thankful for is the recognition.

The day's event begins here in The Villages, FL with an early morning send-off at the local VFW. The veterans depart on their flight from Orlando to Baltimore. They are escorted around Washington DC for a memorable day. A hero's welcome greets them upon their return to The Villages late the same day.

I was able to help a neighbor. When we first received this back in December we thought about some options for the \$100, but none of them seemed quite right for what was being asked to use this for. So, the envelope sat on our kitchen table and got lost under the pile of papers. Fortunately it was discovered when we "cleaned up the pile" and we once again discussed who we should give this to. Our answer came to us this past weekend.

One of our neighbors, a daycare provider, is a wonderful lady who works hard. Like many, she doesn't have extra money for tragic things that happen in life. On December 29th, she suffered a brain aneurysm and has been in the hospital since. She has a long road ahead to get back to being healthy.

It also affects her livelihood and will have many medical bills to add to this stress. On January 16th the local church held a fundraiser for her to help offset these unforeseeable bills, so "bingo" there was the answer for the \$100 gift you sent us to "pay it forward". We pray that these funds, along with many others, will lessen this long road ahead for her and her family.

We were able to help Nancy. We knew Nancy thru church and were aware that she who was laid off from her position a year ago. We've heard that her severance package is almost gone and that she was in danger of losing her house.

Adding to the financial stress was the emotional upheaval caused by her and her husband had parted ways. She also recently had thyroid surgery. It does not take much imagination to realize how tough life has been for Nancy recently

As we inquired further about Nancy, we found out that she has a son who just went to Basic Training and a daughter in college.

Her struggles with her house are worse than we knew. She has to do a short sale of her house because she can no longer make her mortgage payment. Thankfully she is working now but the position doesn't pay as well as what she had before and the position requires her to pass a licensing test in order to keep the job.

We understand that \$100 will not make a huge difference in Nancy's financial position but it made a difference in her attitude. She is VERY grateful for the gift.



Here's my story.

I had so many ideas but I didn't just want to walk up to someone. I really wanted to remain anonymous. I wanted to somehow give the money and not get thanks or be found out. I think there is so much more to giving when you remain anonymous.

I decided to reach out to my priest. I sent him an email and explained what you all were doing with the campaign. I saw him after mass. He said he knew a family that could use the money. He began telling me of this family and some of the hard times they were having. I asked if there were small kids in the family. He said there were; lots of young kids as they were a big family. The household consisted of a grandmother helping with grandchildren and adult children that were in trouble. That was it for me.

I doubled what you gave me. I presented my priest with your cash and gift cards for another \$200 that I purchased. He said he would introduce me to them. I said that I preferred this to be an anonymous gift. He respected my decision and a couple of weeks later he let me know that he given the money to the family.

I just really loved that you guys did this campaign. It couldn't have come at a better time of the year. Giving back is what it's all about.



Unfortunately, we were unable to find a person in need of a random act of kindness. However, I heard about a nonprofit organization in La Plata called Lifestyles of Southern MD. They are organized to help homeless people with housing, clothing, meals, and other things like mail. When someone is homeless, they have a difficult time even getting mail. Lifestyles has a mail service so they can pick up mail.

I heard that they were going to be making “blessing bags” for the homeless and that they needed items for the bags. On the list of things they needed were Ziploc bags, chap stick, hand warmers, tube socks, gloves/mittens, hats, non perishable foods, baby wipes, small bottles of shampoo and other items. After reading about the program on the internet I decided I could go shopping and get a lot of these items.

I wouldn't be giving them individually but I thought several people would appreciate the things they received. Also I plan to go to Lifestyles and see what other type of help they may need. Their building is about 1 mile down 301 south of La Plata. The organization was started in 1998, and I am just wondering why it took me so long to hear about it.

(Editor's Note: Rob's networking group, Southern Maryland Business Network-SMBN- has chosen Lifestyles as its 2016 charity. SBMN will sponsor several fundraising events during the year in support of Lifestyles. Lifestyles is in the process of renovating an abandoned hotel along Rt 301. When complete the old hotel will serve as transitional housing for families in need.

While the author expresses some disappointment for not finding an individual to help, Lifestyles does wonderful work in our community. They provide direct impacts to people who need it. The author took time out of her life to help others and desires to continue to help a local charity. A Random Act of Kindness will become Ongoing Acts of Kindness for a charity she did not know existed. That is not a disappointment. That is a wonderful story!)

Here is my story.

Our church had an "Adopt a Family" program for the holidays. There were so many recipients to choose from.

I selected two families. Both were just single person households. The only thing I know about them is that they are from the community and that they need help.

I bought \$100 worth of grocery store shopping cards to give \$50 to each family. I also added additional treats that I bought as an additional gift. The church's social committee that organized the event donated our gifts to the families anonymously.

Thanks for helping me to give so generously to the program.

I was able to help the Sully family. They needed a little extra help because the father, who is only 30 years old, was diagnosed with a nasty cancer in late October. The family has an older daughter and a baby due at the end of December. His treatment will involve chemo and radiation therapy in DC and in Pennsylvania. The money will help support this family during the difficult time.

Here's my story:

I have a very close and dear friend whom I've known for many years. She has lived through tremendous struggles over the last 30 years. Yet, she is never with a complaint or negative comment; only offers of help and concern for everyone else.

Her life was marred by her marriage to a man who developed a severe and rare mental illness. On medication, the illness was treatable so that he could function in society. We did not now then, but do now know, that without it he should not be outside a special institution.

During her care for him, he physically and mentally abused her. Worse, he sexually assaulted their children over several years. Unfortunately, some of the children suffer from severe psychological issues.

The physical abuse resulted in a broken back and a crushed spine. She spent many years in hospitals undergoing multiple surgeries. She took countless medications to help numb her or disable her ability to focus on the extreme pain. She became a ward of the state because she went through all her savings and health care. She even lost her children; what could be worse for a mother?

She has lost everything many times over. Still, she never asked for help, never complained. She wouldn't consider burdening others with all the trials and tribulations she was going through.

Instead, her faith became unbelievably strong. She is now an elder at her church and is a part time library director in a small rural town who absolutely loves her.

Her income peaked at \$28k/year a few years back. With her increased responsibilities at church increasing, her income the last few years has been \$13-18k/year, depending on her health.

I gave the pay it forward \$100 to my dear friend without any hesitation. She was my immediate, first and only choice. Her stellar ability to handle extreme adversity while maintaining an unbelievable focus, love and attention on the well being of others had made her my role model in everyday life. When times get tough, I think of all she had endured and my "problems" seem so trivial in comparison.

I am deeply grateful to Joyce Cool and Rob Ramos for allowing me to perform a random act of kindness for such a deserving person. Our society doesn't do enough to embrace and praise role models of character. This random act of kindness campaign conveys a huge message to the most deserving. Hopefully, it shows them that others see and appreciate everything they are and have done.

Thank you very, very much for allowing me to pass on this acknowledgement to her.

Ann, is a single mom with a twelve year old daughter. She does not receive child support and just recently lost her renter that helped with the mortgage. She also just received a letter from the IRS saying there was a mistake on her past income tax return and she owed an additional large sum.

Although Ann does have a full time job, she lives on a very tight budget. With the loss of the renters and the added expense of the income tax issue, she has been very concerned as to how she was going to purchase gifts for her son's Christmas. I offered to cover her expenses to see a tax preparer and also offered to get a few things from a Christmas show for those in need that I was organizing through my church. When I told her those things, she cried with thankful tears.

While attending the Wealth Management Partners 10th Anniversary event, we were challenged with doing a "Random Act of Kindness" with a \$100 bill that was selflessly given by Joyce Cool and Rob Ramos. Although, we know many who are in need due to the ministries we are involved with, my husband and I immediately knew we wanted to bless Ann with the \$100.

We called her the next day... she cried thankful tears again. In fact, she could not stop saying through the tears, "thank you, thank you, thank you"! As we learned a long time ago... and as we find in Acts 20:35 "In everything I did, I showed you that by this kind of hard work, we must help the weak, remembering the words the Lord Jesus himself said: It is more blessed to give than receive".



I was able to help the Mercer Family. They needed a little extra help because Eliza works only part time and her husband is not working presently. They have two children, 6 and 3. The family is living with Eliza's mother due to their financial difficulties. Eliza was very appreciative when I gave her \$150. Hopefully, the children will enjoy Christmas thanks to your gift and ours.

I inquired around with members of my church to see if anyone knew of a person or family in need. One of my ministers gave me Ms. Johnson's name as a possible recipient. So, I decided to interview her to see if she was a likely candidate for this random act of kindness.

Ms. Johnson, a single mother of four, is currently employed as a health aid provider. I knew immediately that that this occupation had a low pay rate. As I interviewed her, my body started to shiver from the cold. When I asked her why it was so cold in the house, she indicated that they currently didn't have any heat. She further stated that her oil tank was empty and she didn't have the funds to get additional oil. At that moment, I knew she was a person who could use some help and the \$100 could be well spent and used. I asked her, if I gave her \$100, how would she use it? Immediately, she responded that she would buy oil so that she could get her family warm.

Vincent and Bonnie are a young couple struggling to raise their 3 small children in a tiny apartment. They came to our attention through an acquaintance of my wife, who mentioned that she was trying to raise funds to help this family. Both parents are working multiple part time jobs. Their schedule also includes juggling Vincent's schooling with caring for small, preschool children. On top of that, Bonnie has some chronic health issues. With all the demands on their time, limited income and Bonnie's illness, Christmas just was not going to happen for this family.

The goal was to try to raise \$500 to buy Christmas gifts and food for Vincent's family.

We matched the funds from Wealth Management Partners and donated \$200 to the support fund. In all, we were able to raise \$1000 from various folks who also wanted to help. Since we raised double the goal amount, it was decided to split the money and bless two families.

\$500 went to Vincent and his family.

The other \$500 went to a struggling single father. Adam was living in a shelter with his daughter. You can imagine how tough this would be on a little girl. The gift was enough to get them out of the shelter and into a small rental that he and his daughter could share.

It's heartwarming to see how these efforts can build, it's infectious. It restores hope that people genuinely want to help but often lack the focus or motivation to actually make it happen. I salute your lead on this effort. It seems that the troops rallied in support and that makes this a good example for all.



Joyce/Rob,

Thank you for the opportunity to participate in this special campaign.

Our report is as follows:

We were able to pay it forward on December 9, 2015.

We were able to help Marlene.

She needed a little help because of an absolutely awful year. Her daughter, who has had Type 1 Diabetes for 10 years, was diagnosed with Non-Hodgkins Lymphoma last August after initially getting so sick she began missing work in May. She has been through 6 rounds of chemotherapy so far. Marlene was trying her best to be there for her and her family throughout.

Marlene is divorced, but had a boyfriend. He died in January after being diagnosed in August 2014 with Dementia. She had been living in his house, but his family decided to sell his house in August which left her with no place to live.

A new boyfriend in her life broke up with her in September. Adding insult on top of all this emotional injury was that Marlene was let go from her job because of all the time off she had been taking to help her daughter. She was able to move into a friend's basement apartment. Marlene's mother broke her hip in November. The year ended with the friend she was living with having a heart attack right after Thanksgiving.

So, in summary, she lost a longtime boyfriend to dementia, a new boyfriend to a broken relationship, a place to live and her job. All while trying to be there for her mother with a broken hip, her daughter with a life threatening disease and a family to support, and her friend who had a heart attack.

We matched the funds you provided to us, and sent her an anonymous Christmas card with the money enclosed. I heard from a third party who had been the one who made us aware of the situation initially, that the card was received with astonishment, wonder, gratitude and thanks.

This was the most wonderful part of Christmas for us this year! Thank you again for the opportunity to be a part of it.

After Thanksgiving, I learned a coworker was in the hospital. Stacy, a single mom with two children, worked from home frequently. So, it went unnoticed that she hadn't been at work for two weeks. She went into the hospital Thanksgiving weekend. She ended up having open heart surgery.

I inquired about the children. Another coworker who knew the family said the kids were by themselves. I asked what we could do for them. It broke my heart that the Mom was in the hospital which left her 18 year old boy responsible for running the house and taking care of his 10 yr old sister. The kids had not even been able to visit their Mom because the son doesn't have a driver's license!

The son said they could use some groceries. I called the young man and asked if he would like to go shopping with me and he was very, very, appreciative. Before I left work, co-workers were giving me \$10, \$20, and \$40 donations towards the shopping trip. The son was such a polite young man, on the way to the store I learned he had a part time job at a local store. When I asked him how he was getting there he told me he called a cab! So here this kid is....probably making minimum wage and spending his entire earnings on a cab ride to and from work. This should tell you what kind of a young man this kid is.

The first section we came to was produce. I asked him if they needed lettuce and he said yes, he looked around and picked up a head of cabbage!! Initially, everything he picked up he would say, "Tara (his sister) will like this." I finally said, "Honey, I want you to pick out foods that YOU like too and also food that your Mom likes so that when she comes home from the hospital you will have plenty of food in the house." We spent over two hours shopping.

I also explained to him that when his Mom came home from the hospital she wasn't going to be able to do much of anything and that he would have to cook and take care of her too. I can't tell you how much fun I had shopping with this kid. I was even giving him recipe advice even though I am no Julia Childs. When it was all said and done the bill was over \$540. We also made a stop at the drug store for some shampoo and other necessities.

We got back to their house and began unloading the groceries. When I walked into the kitchen, I called out, "Why is the oven door open? OMG!!!! Why is the oven ON?" Apparently that is what they were heating the house with.

I went to work rounding up a couple space heaters, the oil radiator type heaters, so I didn't have to worry about them burning the house down. When my co-worker and I took the heaters down to their house, again, the son was so thankful and just so sweet.

There is more to the story, but Mom is now home recovering and forever grateful for all the kindnesses that were shown to her family.

I had thought long and hard about who I wanted to help with the \$100 from Rob and Joyce. This family just fell into my lap. I added \$320 of my own money to the Random Acts \$100 and my co-worker donations. Helping this family out during a very hard time made me feel like a million bucks!!!!!!

I was able to help a former colleague. This person was always giving of her time. She was always there with a kind smile and a helping hand. She needed a little extra help because she was on a limited income and has since retired. I am sure the money will help with daily expenses as well as holiday expenses.

Below is our random act of kindness story. It is not quite what you had in mind, but we were inspired by a visit to Plains, Georgia.

During our visit to Plains, Georgia we toured the former high school of Jimmy Carter, which has been turned into a museum about his life. As we visited each of the room displays we were moved by the humanitarian work that former President Carter and his wife have been such an integral part of. Because of this we also took time to visit the National Headquarters for Habitat for Humanity and their Discovery Center. These two visits inspired us to give the \$100 and additional monies to this inspirational humanitarian organization.



I was able to help a mother and daughter. They have very little income but were able to get by while the mother served as a live-in caretaker for an elderly individual. They did not have to pay rent while mom served in the caretaker capacity. The person mom was caring for passed away recently and they now have to pay rent to stay in the house. The rent now claims the majority of their meager monthly income. This means they have very little left for other needs. When I stopped by to visit them, they did not have any food in the house.

I supplemented the \$100 gift from Wealth Management Partners and bought food and cleaning supplies for them. Thank you for giving me the opportunity to grow a seed in their lives.

Below is the nice note I received from the daughter. It made my day!

To: Mrs. Mary,

Hello! This is Tina and Mrs. Barbara. We want to say thank you and may GOD bless you. We appreciate whatever you can give us. Hope to see you other than for stuff we need. Thank you and have a great day.

Love: Tina and Barbara



Random Act of Kindness

In my neighborhood there is a man known to just about everyone. He lives a simple life but he's a hard working man and he's kind. He's very independent. He lives alone and keeps to himself but won't hesitate to help anyone in need. He works for various folks in the area. It's hard work. Summers are spent doing yard work in the heat and winters are spent oystering and shucking oysters, which is a very wet, cold job.

I imagine he's never held a job that offered health benefits or social security benefits or a retirement plan. He lives in a small mobile home; not the lap of luxury. I don't know what kind of services he has (heat, electricity, etc) but he never complains. After the brutal winter of 2015, I thought about him and wondered how he made it through. It was too cold for yard work and too cold for oystering!

After receiving that crisp, new \$100 bill from Wealth Management Partners, I knew that Henry would be the perfect choice for a random act of kindness. I saw him riding his bicycle (his preferred mode of transportation since he doesn't own a car) and invited him to come by my house when he had time.

A few days later he showed up. I felt it important to explain why I asked him to come by. I didn't want him to think I was giving him a hand out which would have insulted him. I told him that I admired his work ethic, his thoughtfulness, his ability to work for some "difficult" folks and his kindness. I felt that of all the people that live in our neighborhood, he was the most deserving person I knew and I wanted him to know that what he does for others does not go unnoticed, at least by me.

He was surprised and thankful. He found it hard to believe that out of the blue, someone would give him something; especially someone he really didn't know very well. I know that even if I didn't give him a dime, he would help me (or anyone) if they needed it. He's a good man and very worthy of a random act of kindness.

It took awhile but we finally were able to give your gift to someone who we think needed it.

A couple of weeks ago, I was checking out at the Safeway near your office. In front of me was an older lady. She had no convenience items (candy, water, chips, etc.) in her cart. She pretty much just had the essentials for an older person or couple to get by on. It looked like a very basic grocery shopping trip.

When her order was finished, the total was something like \$65. She dug through her bag and pulled out several small bills and went through the change she had to come up with the total. She ended up about \$10 short. She shook her head and started taking things out of the bags and off her bill working towards what money she had. The first couple of things she returned appeared easy to decide on. However, it got more difficult and she struggled to decide. The checkout line grew longer behind us.

I then told the cashier that I wanted to pay for her groceries today. I also asked that the cashier hand back the money she was holding and put the all items back in the lady's bags.

The look of surprise and appreciation on both the cashier and the lady's faces felt like it hit me on the head--in a good way. After many "thank you's and bless you's" from the grocery shopper, she went on her way. As the cashier rang up my purchases, she said "that doesn't happen very often. You made my day."

I just smiled and said "mine too" and that I was happy to help.

Joyce and Rob you have done one of the nicest things that I can imagine. Your idea helped show me that giving back at a personal level is very rewarding. I plan to do this again when the opportunity comes up.

Thanks again for an exceptional idea that I know will help many others.

Concluding thoughts

Thank you for taking the time to read the stories and share in the joy that surrounded our Random Acts of Kindness Campaign.

The success of our Random Acts of Kindness campaign is due entirely to our wonderful clients who we are honored to serve. When we started to receive the stories from our campaign, we were genuinely touched by the creativity and dedication of our clients. There are obviously lots of people out there who need help *and are deserving of help*. As our clients have shown, we don't have to look very hard to find folks who need a hand.

We also need to thank:

- Mark Schoenbeck who introduced us the concept.
- Doug Wright and Justin Anuario from The Investment Center, Inc. who helped us avoid regulatory pitfalls.

In the hustle of our daily lives, it can be hard to see those who need a helping hand. We can become so jaded and overwhelmed by the tidal wave of commercials, mailers and emails begging for donations.

It is our hope that this volume will inspire you to commit your own Random Acts of Kindness. Share the concept with your boss, your priest, your employees and your children or grandchildren. Imagine how good you will feel!

A little kindness can go a long way!





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