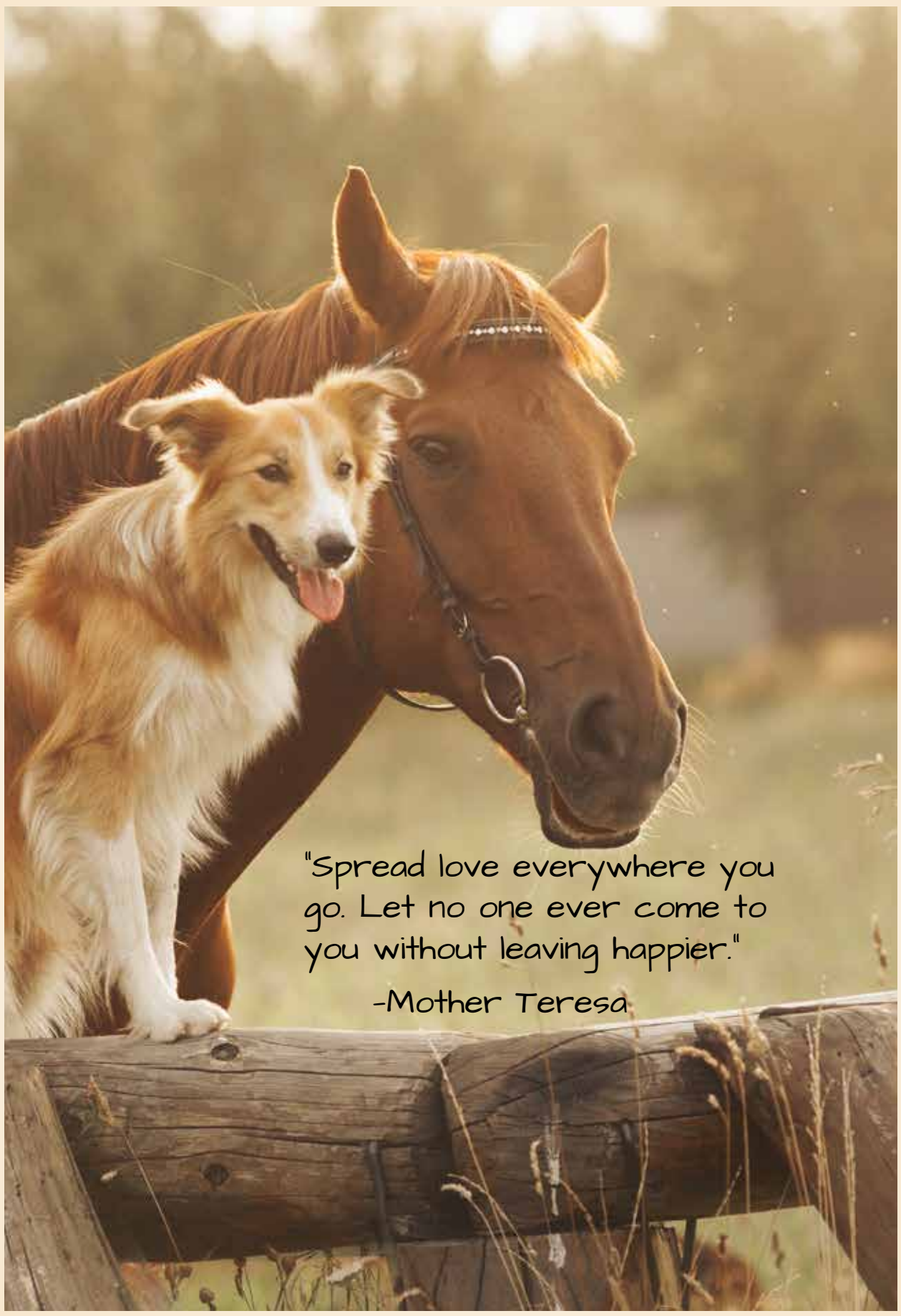




RANDOM ACTS OF KINDNESS
2020





"Spread love everywhere you go. Let no one ever come to you without leaving happier."

-Mother Teresa



Joyce Cool, ChFC, CASL, CDFP and Robert Ramos, CFP, ChFC, CASL

We formed Wealth Management Partners, LLC in 2005. At the time we had almost 20 years of combined professional experience.

To many in this industry, putting a client's interest first is a marketing cliché. For us, it is a shared personal philosophy. As independent advisors, we are free to provide recommendations that we feel are best suited to help our clients meet their long term financial and legacy goals. We also don't do much marketing. Almost every one of our clients first came to see us based on a referral from another client.

2020 was a difficult year for many in our profession with less than 11 years of

experience. They had never dealt with a bear market. It was our third.

2020 was our best year ever. We now manage close to \$120 million of client assets. We were also chosen as the #1 in the Investment Management Services in the 2020 Maryland Independent's Reader Approved Survey.

In 2019 we were honored to be the recipients of the Ralph S. Devito Award from our broker/dealer, The Investment Center Inc. The annual award recognizes advisors who meet four criteria: Client Excellence, Business Development, Service to Community and Exceptional Reputation.



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The Random Acts of Kindness Concept

The movie “Pay it Forward” highlighted the concept of doing something selfless for others. At a conference in Denver in 2014, Rob heard the story of an advisor who created a Random Acts of Kindness campaign that was similar to the concept in the movie but with a twist.

The advisor sent \$100 to a group of clients and asked them to give the money to someone in need. She asked the clients to write up the story behind the act of kindness: who they gave it to and why.

Joyce agreed that this was a wonderful way to give back to the community and involve our clients.

In November of 2015, we sent \$100 to 50 of our clients. The stories we received were amazing. We put them into an electronic booklet. Everyone who read it came away in tears. It was a wonderful capstone to our celebration of Wealth Management Partners 10th anniversary.

The 2020 Random Act of Kindness Campaign

2020 was a horrid year. It was also our 15th anniversary and we were determined to do another Random Acts of Kindness campaign. Given the difficulties that so many endured during 2020, we decided to double the size of our campaign.

In early November we sent a letter containing \$100 to 100 clients. Once again, the stories amazed us.

So many folks added to what we sent them. We know \$100 is not a lot of money today. We feel shabby about sending so little, but we are prohibited from giving any client more than \$100. Even though the gift is not intended for the use of our clients, that is how it is viewed.

We are so proud of the wonderful people our clients proved to be (again). *Their* efforts made

this so successful; not ours. We thank everyone who participated with such dedication.

The stories you are about to read are a wonderful testament to the goodness inherent in this country. It can be easy to lose sight of that in this age of the internet and 24 hour news channels.

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, relax and enjoy. Maybe they will inspire you to commit your own Random Act(s) of Kindness.

Hi Rob & Joyce,

I first want to thank you for giving us the opportunity to share in your beautiful and generous idea of Paying it Forward. But I have to say that this put us under a lot of pressure to do the right thing.

We have several charities that we often give to, but you specified that it should be given to an individual. There are many individuals who are less fortunate than us, but to select one over another was a very tough choice. I finally chose one of my former students. Let me share with you my thinking in this process.

A year or so ago I was shopping at a local grocery store that I only frequent when looking for a specific item (chocolate covered coffee beans). As occasionally happens to O/D retired teachers, a store clerk came up to me and said, Mr. "C", remember me? Well, I had trouble placing him since the last time I saw him could have been a decade ago. Not to mention he was also somewhat shorter with considerably less girth, add to that he looked to be old enough to be my father with a limp that made me want to give him my cane.

So as to not disappoint him, I think about which County I'm in and what school I taught at in that county so I replied. I took a shot and said "metal shop right?" He then smiles and gives me his name which finally unclogs my memory.

We talk, share memories, shake hands, and move on. Whenever we see each other we say hi, wish each other well and under the present circumstances exchange elbow bumps.

So, after relating this to Lorrie I suggest paying your gift forward to him. She agreed and the next time I saw him I presented him with a sealed envelope and said that this gift was given to me in order for me to pass it forward.

Before I could say anything else, he asked me if he could pass it forward. I knew then that I had chosen well. He didn't open the envelope then but the next time I saw him I got a bigger smile and a firmer elbow bump. Thanks again for allowing us to pay it forward!

Hi,

Just wanted to share a quick note about the \$100 we received for the "Random Acts of Kindness" program!

When we first opened the card and saw the \$100 bill, we looked at each other and both said, "Barry" at the same time!! We have known Barry for over 20 years and he has struggled with a chronic health issue that caused severe pain during episodes of the disease. As a result, it has been very difficult for him to maintain solid employment.

He is currently on the brink of becoming homeless and is in desperate need of financial help. The day after we received the money, we saw him at church and I said, "good morning Barry"! He replied, "it's not a very good morning for me" and then he shared about not having a place to rent that was less than what he made from his job.

I said, "well maybe this will help you feel better" and I handed him the \$100 bill! His face lit up and he gave me a big hug and was very grateful for the gift! Thank you Rob and Joyce for the opportunity to bless someone in need!!!!

Since the year 2020 has been quite unique, we were unable to directly connect on a personal level with those who might have benefited from the generosity that Wealth Management Partners has provided.

Because of this, we went through our church to identify families in need. We used the money to provide gift cards, personal hygiene items, and toys to help people this Christmas season. The church coordinators were most thankful for the support.

We also matched the contribution.

One of my sisters recently told me about a young lady that she knows who has recently fallen on hard times - she was laid off of her job earlier in the year (just recently back to work), suffers from some medical issues, her mother is also having health issues, and she is no longer able to afford her housing - she is living with her sister. I choose her for the \$100 donation.

I sent her a note (see below), along with a copy of your letter that explained the program.

Kathy,

I received this \$100 bill in the mail with instructions to pass it on to someone less fortunate. I choose you!

We have never met, but I heard that this year has been a challenge for you and your family. Even though you are back working again, I know that you are experiencing some financial and health issues. Hopefully, this \$100 bill will bring a smile to your face and hope for your future knowing that people really care. Happy Holiday Season!

Secret Santa

One of the veterans in our community lost her daughter to cancer several years ago and has custody of her daughter's 3 children. In order to devote all her time and energy to her grandchildren, Ms. T had to resign from her position at the local VA Medical Center.

She is such a kindred spirit who has managed to remain positive through her personal ordeal and this pandemic. Therefore, I chose to match the donation from Wealth Management Partners to help Ms. T and her family during the holiday season.

She was brought to tears as she had just told her social worker that she did not know how she was going to make it through the holiday. I am pleased to be a part of "Random Acts of Kindness" and look forward to more opportunities to help those in need.

Thanks Joyce and Rob.

Like many folks in our age group, we took the COVID warnings seriously. Unfortunately, our desire to "social distance" means we did not have a lot of contact beyond a very small group of folks.

We wanted to participate in the program so we gave the \$100 to our Church and asked they use the money to feed families in need and the homeless.

As my random act of kindness I chose a woman whom I have known for years.

She lives alone and works 7 days a week. She had a full time job and 2 part time jobs. She lost one of the part time jobs because of Covid-19 and now sometimes has to choose to fuel her car or her body.

I bought 2 wawa cards, a Visa card and a master card for \$25.00 each. I mailed them to her with a note that said, "As an act of kindness I hope she would use the enclosed cards to make her holiday a little brighter."

I sent it anonymously with a prayer that all her needs would be met.

Thank you for sending us this money. I held on to it for a long time because I was just waiting for the right opportunity.

The people of our church are very giving so I didn't feel it would be best used there. I was hoping to find someone in need while out in my travels, but I never came across anyone. So, on an unusually warm December Sunday, my husband and I went out on our boat to do some fishing and decided to have lunch at a restaurant on the water where we could eat outside. There was only one waitress working and she was also the bartender.


While we sat there and enjoyed our drinks and meal, I noticed there was not anyone else in the entire place eating. We were there for about an hour and when we were about to leave only one other group had come in for one table.

I know that waitresses don't normally make much money per hour and due to the covid restrictions I'm sure they are earning even less this time of year so we decided we would give her the money for her tip as I don't believe she would have been making much that day.

Our bill was around \$50 so the normal tip would have only been about \$10 at 20%. I don't know her story but the look on her face when we handed her the bill back was priceless (we didn't want to leave on the table to avoid someone else taking it) and she was very appreciative.

Because of you sending us this money, I have decided that next year I will set aside some money in my Christmas budget to keep in my purse so I can do this for others while I am out and about during the holidays. Even though this year has been difficult due to covid, my family has been blessed in many ways, we are all still safe, healthy and employed.

Happy Holidays!



*"Kindness,
like a boomerang,
always returns."
- Author Unknown*

First, we would like to say your random act of kindness is such a wonderful thing and a great way to give back and reach those in need.

We have been working with a volunteer group called "Sleep in Heavenly Peace". We build beds for children that do not have one. Each month they have a request for a certain number of beds.

So, for our random act of kindness we have donated the \$100, and matched it, to buy supplies for January bed building. We have averaged about 15 beds a month. Many of these children have never had their own bed. Thanks again for sharing with your community.

Thank you for including us in this program again this year. Below is our "Random Act of Kindness" story.

Happy Holidays to both of you and your families. Stay well & safe.

A couple of months ago, we learned of a friend whom we have known for many years who was taken to the hospital with what was thought to be a mild illness. Unfortunately, it was much more severe. She was quickly taken in for emergency life-threatening surgery. Fortunately, she survived but has endured many more surgeries and was hospitalized for many weeks.

She is the owner of a small business and, like most small business owners, doesn't have health insurance. She still has a long way to go with more surgeries to come and lots of rehab to follow. She will not be returning to work any time soon, if ever.

She is a sweet caring individual and even through all of the surgeries, pain and unknowns she has maintained this sweet loving attitude and is taking it one day at a time.

When we received the \$100 bill and again were asked to give these funds to a less fortunate person, we immediately thought of her. We thank you for including us in this program and allowing us to give this gift to her.

God Bless you both for this great program and your support and guidance with all of our financial needs.

We have decided to match your \$100. and made a donation to the Three Oaks Center.

Three Oaks Center offers programs that provide the homeless in St. Mary's County with housing, stabilization, assessment, and referral to appropriate resources so that they may return to living productive, self-sufficient lives in our community.

May you and everyone you love have a wonderful holiday, full of hope for the New Year.

Thank you so much for including us in your random acts of kindness project. This was really a no-brainer for me.

When I was teaching, I was always sadly aware that during the holidays many of my students didn't have the simple holiday pleasures of a good meal or a special gift. With this in mind, we decided to match your gift and donate the money to Dr. Higdon Elementary School in Newburg.

This is a school with which we have had a long involvement beginning when my son attended there. Members of our family have not only attended the school but also returned as adults to teach.

Higdon has always generously given to their community, and these funds will be put towards food boxes, clothing, and other items for families during the Christmas holiday. Hopefully, these donations will make Christmas a bit more special for several families in need.

Thanks for making this possible.

Here is the story of our Random Act of Kindness.

We are so grateful to Rob and Joyce for initiating this random act of kindness. When your money arrived, we knew just where it should go. As a military family, causes of veterans are near and dear to our hearts.

A relative of ours is a graduate from one of the nation's military academies. She has a dear friend and fellow graduate who was in need of assistance.

Her friend served in the Army as an infantry officer for 10 years, deploying multiple times to Iraq and Afghanistan. They had their first child about a year ago. Unfortunately, the friend was recently diagnosed with an incredibly rare form of blood cancer. The cancer is stage 4 and the prognosis was thought to be dismal.

However, there is a doctor at an out of state cancer center that has been studying this form of cancer. The doctor recently developed a new treatment. Our relative's classmate was accepted as a participant in a clinical testing trial. As a result, the family has had to leave their jobs and move to Houston to seek treatment.

We were delighted to match your \$100 and anonymously send this young man \$200. So far, he has been fighting and there is hope that he will get the chance to see his little baby grow up!

Thank you so very much for a great program and congratulations on 15 years!!



Last August, we lost a close relative who lived out of state. A memorial service/celebration of life event was held in November.

Another family member, Nancy, offered to put us up so that we would not have to stay at a hotel during the pandemic. When we arrived, we noticed how small her apartment was and that it was located in a less-than-ideal area of the city.

Nancy has had a turbulent life. She was born during a previous marriage so we've known her since she was 12 years old.

Her mom was not, what you would say, a doting mom. She lost her oldest son tragically and didn't invest her affection on Nancy. Over the years, Nancy has enjoyed seeing us when we visited and loved hearing our stories about our time in the service and the places we'd been.

She loved them so much she enlisted after she graduated from high school. Unfortunately, she ran into some trouble during an assignment and was forced to leave the service. She then joined a different branch but this time had some medical issues that forced her out. Because of her leaving the service early she has no benefits from her time in and now works as a cashier in one of the local supermarkets in town making minimum wage.

She enjoys her life but lives barely paycheck to paycheck. While we were there visiting this time, we helped her out with some of her expenses and food purchases. When we received the Wealth Management Partners letter with the \$100 bill, she was the first person we thought of who could best use this help.

So sorry for the delay. This is a picture of the food we bought in November. Dr James Craik Elementary School had a food drive for families who were in need. we put your \$100 and more toward food and bought everything on the list to donate to the food drive.

It was a wonderful gesture that wealth Management Partners did! we loved being a part of it!



we used the \$100 to start with the adoption of a family at my company. My friend is a social worker and happened to reach out a couple days after you sent the letter and money. So, perfect timing!

The family we adopted were grandparents that were "newly" raising their 3 month old granddaughter and 3 year old grandson because the children's parents had passed. It was just a heartbreaking story.

All of the employees pitched in and got all of the essentials, clothing, toys, etc. for Christmas.

In addition to the items listed, we gave the family the \$100 and added another \$400 to help the grandparents with bills because they were already struggling. We never got to meet the family. But my friend said when she made the delivery, they were so grateful and thankful.

There is a young woman (single mother) that works at a local convenience store where I get my gas and play my lottery tickets. She never misses any work and always talks about her daughter.

I asked her if she was ready for Christmas and she said not really. I jokingly said, "You better get on the ball," and she didn't joke back with me as she usually does.

She said her finances were lacking. So I gave her the hundred dollars. She cried and said that would help her very much. I explained to her where the money came from and she said to tell you all thank you very much.

I was a bit thwarted in my quest to find a recipient for this \$100.00 gift. I asked several people if they knew of a person or a family that might have been in a financial crisis due to COVID or any job-related disaster.

My brother, was, I thought, a sure bet since he knows plenty of people there and would know if anyone there were in trouble financially. He didn't! weird.

So, I ended up going to my old church, and spoke to the secretary there and asked her if she knew of someone who could use the \$100.00. She did! Praise the Lord!

The recipient is a single mom who had lost a lot of hours of her day-care paycheck due to cut-backs of hours and lay-offs from her daycare employer. Ruth told me she would be VERY appreciative of the \$100.00 windfall and that it would make a big difference to her family's Christmas. Thanks for the blessing!

Rob & Joyce,

Thanks for the \$100 pay it forward idea again. We actually gave it (+ some) to the guy that takes care of our lawn.

He is a recovered addict and we have tried to support him for years. This year was certainly tough on him but our Holiday Bonus was well received and you can feel warm inside that it supported someone who truly needed the help.

Merry Christmas!

The following note (amended) is from the recipient of a gift:

Our Lady Star of the Sea Catholic Church received a \$100.00 gift. The note that came with the gift said it was part of a Random Acts of Kindness campaign and requested that the funds be utilized for our Social Concerns Ministry. Though our parish is situated in a relatively well-off marine area, we do have quite a bit of requests for financial help from those in the surrounding community. We always keep a decent supply of grocery and gas gift cards on hand to assist individuals and families who come to us in a pinch. The day after we received the \$100 gift, we got a very urgent request for help.

An elderly woman in our area, living in what you could definitively describe as destitute conditions, lost her son. She was by no means in a position to bury him, having barely enough money to make ends meet on a weekly basis.

Different groups in our community pulled funds to help cover the cost of burying her son. Our parish was asked to pay the difference. After all other help was received, we were asked for a contribution of \$368.00, \$100 of which was from the Random Acts of Kindness.

We are so very grateful for their gift and the perfect timing in which it was received. The contribution is a very apparent sign of God's Divine Providence.



"The point is
not to pay
back kindness,
but to pass
it on."

- Julia
Alvarez

*The smallest act of kindness
is worth more than
the greatest intention.*

— Kahlil Gibran



You can imagine my surprise when I opened the envelope you sent and saw a \$100 bill!! I think I had to read your letter twice to be sure I understood. Then I went to your website and read the stories from 2015, which helped me understand a little more. This is the story of the \$100 you sent to me.

My mother attended a private school from 1st through 9th grade, graduating in 1937. Her father died in January 1934, and the assets of his estate were used for my mother's education, allowing her to remain at Greene Street Friends School (GSFS), and later, to attend college.

My mother was forever grateful for the education she received at Greene Street, and she was a financial supporter of the school, as well as an interested onlooker, all her life. She had fairly regular conversations with the current headmaster, who told me after she died how much he enjoyed speaking with her. Using some of the inheritance she left to me, I have continued her financial support, and it was Greene Street that I thought of when I read the stories of your 2015 Random Acts of Kindness program.

I knew from my continuing connection with the school that there were students whose families are really struggling this year because of the pandemic.

So I wrote to the headmaster and the director of development and asked if I could help in some way.

The original figure I gave them was \$1,500, in honor of your 15th anniversary. They wrote back to tell me about two families: one with two children enrolled at GSFS, one of the parents having lost their job recently, who have a hard time meeting the cost of tuition; the second a family of three children, one at GSFS, supported by a single mother who is still working, but who also has a hard time making tuition payments.

When I wrote back, I said that my donation would be \$2,000, so that each family could receive \$1,000. I said that it seemed a small amount to apply to a very large burden, but the headmaster assured me it would mean a lot.

I have just given them the OK to take the \$2,000 from the account I use to make my regular monthly donation to the school.

Thank you so much for the seed money, and the inspiration, to make this gift. It will help three children stay at a wonderful school.

Thank you to Wealth Management Partners for the opportunity to participate in your Random Acts of Kindness.

After contacting Pastor Jared Willemijn at Lifestream Church of the Nazarene in Waldorf and discussing the many needs throughout our community, I decided to contribute the \$100 to the Benevolence Fund at our church.

Pastor Jared explained these funds can be used to provide for families who are in need of groceries, clothing, electricity, fuel, etc. For many of us we take these basic necessities for granted. Because of your generosity I matched your \$100 and I know in my heart that lives will be touched.

A friend was recently exposed to Covid by her doctor - waiting for testing. She is married with three children. Because they are under quarantine awaiting testing, her husband can't work. As you can imagine this is creating a financial crunch for them.

I bought food and supplies for her and her family to use while they are locked in. I used the money from your Random Acts of Kindness to help pay for these supplies.

Rob & Joyce,

Thank you so much for the \$100. We had no trouble finding a recipient. It is our son-in-law's nephew who has been in a tight spot. We matched your donation as well as a match by each of our daughters. Our daughter will send you more details of the story of our Random Act of Kindness. Thanks again for initiating this wonderful idea of helping someone who is in need. Happy Holidays!

(Here is the "rest of the story"!))

Good afternoon,

I am writing this on behalf of my parents who were recipients of your \$100 Random Acts of Kindness. My sister and I have joined in with my parents for this.

For our Random Act of Kindness, we are matching the \$100 gift you have made, along with the \$100 my parents matched, to give to our friend Wally. Wally is an "old" young man. He has 2 small boys.

Due to a mistake he made a few years ago, he has struggled to really get ahead. He does not lack ambition or a hard work ethic. In fact, he works as a mover for a moving company. The work is sporadic and takes a physical toll on the body. However, he takes any shift offered, often working long hours and on weekends. He has also tried taking classes to gain better employment.

Unfortunately, his case is a "one step forward, two steps back" situation. For instance, things were going well with work. He was helping his aunt out by going to her house during his lunch break to let out the dog. Unfortunately, he was in a car accident on his way to see her one day. Luckily, he walked away unscathed, but his car was not so lucky.

His father, who had co-signed for the car, kept the insurance check, leaving Wally to ride a bike to work. He's been saving money to move out of his parents' house and get a place for him, his boys and their mother. He is as frugal as he can be. He is a devoted father, giving most of his paycheck to his boys' mother and helping her to finish school. He chooses to spend time with family instead of friends now, opting to make better choices than he did in the past.

Thank you for initiating this worthwhile act, and we are also so fortunate to join in the act of giving. We wish you all a happy holiday season!

what an amazing opportunity you have given us to provide a random act of kindness. The evening before we received your letter, we were watching the local news. The lead story was about how the local food banks were running on empty. Then we received your letter. It seemed like a perfect fit!

of course, we didn't act immediately and then got caught up in the holidays. Once again, fate stepped in. our good friend and neighbor's son attends a local Catholic school, Moeller High School. Jewett mentioned in passing that he was collecting food for St. George's Food Pantry as part of his service project. BINGO!

we were able to purchase 155 cans of vegetables! Attached are pictures. Thanks again for this opportunity to pay it forward.



In our area there are very few places for senior citizens to exercise. We have one facility in our town which offers a water exercise program. Amy, is a single mom working a full-time job who is struggling to purchase this gym.

At our class of seniors, I told them about your generous gift and that I was going to share it with Amy. The other folks in the class wanted to help to make it an even bigger gift. With the help of these eight people, your gift became \$400.00!

When we gave Amy the gift she was in tears! Covid had caused her to close the doors, but her bills kept coming. She didn't qualify for any of the grants being offered. Thanks to your gift, we helped! Thank you for your generosity!

(Here is the Facebook post from Amy.)

Another act of kindness!! ❤️ Today I received an amazing gift 📦 from some of the ladies that come to water aerobics. I can not even begin to express how thankful and grateful I am to have been given this. Their kindness amazes me and I can not say thank you enough!! All stemming from someone that got a gift herself and decided to pay it forward. What a wonderful thing to do, and at a time that it was needed the most ❤️ Thank you again!!!!!! I hope all have a Merry Christmas 🎄 and find the happiness and kindness this holiday season that these ladies found and passed on to me 😊🥰



*"Be the change you wish
to see in this world"*

-Gandhi



I have had the good fortune of being hired back to work with the local public school system. This has offered me the opportunity to supplement my retirement pension.

With that said, I have been assigned to support one of our Title I schools part time. While supporting this school, I worked with a community member who reached out to the school to offer his assistance in feeding families for Thanksgiving.

The school identified a number of families. I reached out to each family to invite them to receive a Thanksgiving meal for their family. This brought me much joy to know I was helping these families and the families were extremely grateful.

One of my great pleasures as an elementary principal was reaching out to needy families and providing support. It was nice to have that helpful feeling again. I worked with the community member to arrange for the food to be dropped off and I invited the families to come to the school to pick-up.

On the day of the food delivery, I met the community member. This gentleman was eager and happy to provide meals for our families. To continue to foster this man's generosity in the community, I gave him the hundred dollars, so he might reach more families.

I hope you had a wonderful Thanksgiving!

Dear Rob and Joyce,

Back in 2015, when you first gave us \$100 to donate to a worthy cause, we were out and about in our community, singing in the choir, enjoying social activities with our friends and families, etc. Not so much in 2020! So, this year it was difficult to hear of or personally find out about individuals or families in need.

However, through a friend of mine whose teen years were spent in the foster care system, I discovered a little known non-profit organization called Comfort Cases. The founder of this organization, Bob, entered foster care at the age of 12 carrying all his minimal belongings in a trash bag.

When he aged out of the system at 18, he again packed up his belongings in a trash bag.

Thirty years later, he became a foster parent, and was saddened when his four children arrived at his home with trash bags.

That was when he founded Comfort Cases with a mission to eliminate trash bags from the foster care system. Over 700 children enter the foster care system each day; most have been neglected and often feel they don't matter. Many don't even have a toothbrush or a pair of pajamas.

Through Comfort Cases, a foster child is given a backpack or duffel bag where they can store their belongings and not experience the indignity of living out of a trash bag. Each bag contains a cozy new pair of pajamas, a toothbrush, soap and other personal care items, as well as other age appropriate items such as a stuffed animal to hug, a journal or book.

We donated our \$100 to this organization because we feel foster care is often overlooked since it is a government run system. Yet, these children often have experienced trauma as well as neglect. Comfort Cases provides them with some personal possessions of their own and a suitable, dignified way to keep and carry them wherever they are. In addition to your \$100, we also visited Comfort Cases' Amazon wish list and donated items that are included in the comfort cases.

Thank you for this great idea; it gave us the opportunity to focus on the good things we could accomplish in this strange and challenging year of 2020.

Random act of kindness...

We usually support an Angel Tree at our Church but this Pandemic canceled that. The need is still there so they set up a different process. Our donation thought process changed briefly as we received a quarantine scare which stopped us in our normal tracks.

We wanted to do a random act, something meaningful. Handing over "money" always works but you never know how it is really being used. To our surprise a "pop up" message appeared on our Facebook. Just the thing we needed to see. A plea for bedding.

I know it was suggested not to give to an organization but we chose "Lifestyles". This is a local support group. I was aware of this organization but didn't really "know" this organization. Even though they do receive grants and donations from the community, it is never enough. They provide shelter, food, "lifestyle" changes to create better self supporting families.

We did not know that they help the homeless people in the woods... they help people who need shelter and a clean place to sleep for the night.

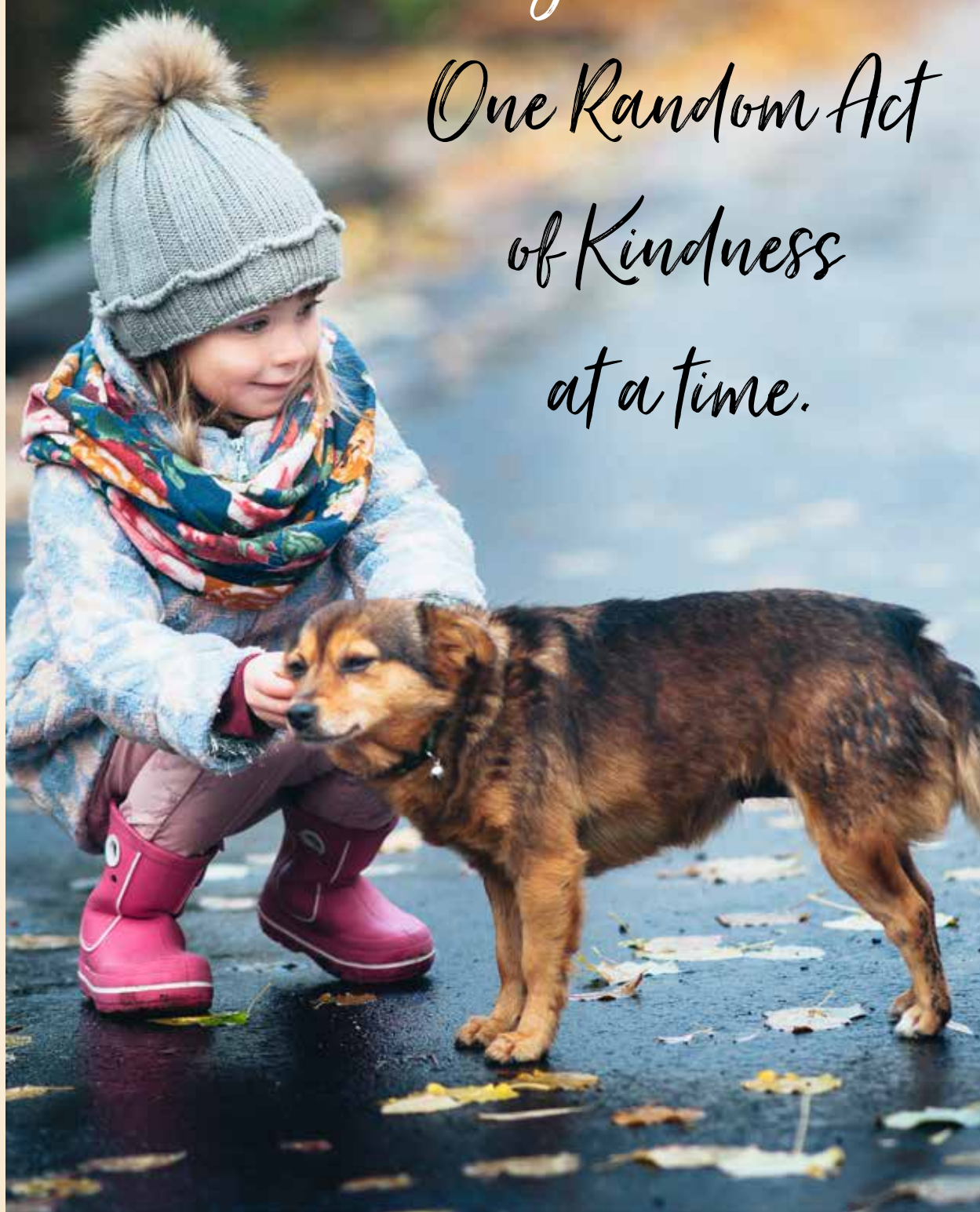
As much as I dislike stripping my bed and remaking it with my clean sheets, it is something we have the ability to do without even thinking about it. There is so much that we take for granted. Things we don't think twice about, like "our" bed. There are people who don't have a bed. There are families, children-- young and old --who, at a moment's notice, could be out on the street seeking shelter. Some end up sleeping in the woods.

Through our donation to Lifestyles, we were able to provide clean new wash cloths, clean new sheets, new pillows and a warm blanket to wrap up in and our hopes that their next day is warmer and brighter.

Thank you for opening our eyes beyond our normal donation process. Thank you for sharing this experience with us and we hope we made a difference, at least one night at a time for three people or child.

How do we change the world?

*One Random Act
of Kindness
at a time.*



I love this project and am honored to be included. Such a responsibility!
I learned about Nicole during a trip to my small, local grocery store. I saw a sign requesting donations to help "Nicole."

I asked the cashier about Nicole. I was told she is a young mother who is very ill with cancer. She is not able to work and is struggling to pay her bills. She also wishes to take her children to Disney World while she can. Her former coworkers at the grocery store are collecting money for her expenses.

I donated your \$100 to the fund for Nicole. I told the cashier I had been given \$100 to pass on to someone who needed it.

This donation is not particularly remarkable, but when I walked away, I heard the cashier talking to her coworkers.

She said, "I wish I could trust the rest of the world to do that."

The fact that the cashier was impacted by your donation meant more to me than the donation itself. It is not just the direct recipients of the donations that you are reaching.

Thank you.

We decided to pass our 100.00 to a very needy family in our church family at St. Jude's.

Rob and Joyce,

we were quite surprised when a \$100 bill fell out of the letter we received from you.

Our surprise turned into a warm happiness when the reason for the gift was revealed.

The pay it forward concept was a needed feel good that certainly had been missing in 2020. We were happy to use the money to fulfill the entire wish list of our adopted family's Christmas list.

The adopted family consisted of a young single mother with 3 young children. The kids all wanted dinosaur toys and clothes. The mother only had bras on her list.

With the extra money we now had from the Random Acts of Kindness program, I texted the mom to ask for shoe sizes. We were able to purchase shoes for the whole family in addition to the things on their list.

Thank you for allowing us to participate!

I'm writing to let you know that I donated the funds from the "Random Acts of Kindness" program to the Southern Maryland Food Bank. I understand that a charity/non-profit organization was not your first preference, however, I feel it was a worthy cause, especially in these times.

I was personally (or thru my contacts) unable to find a needy family/person for 2020, however, because of your idea, I plan to annually donate funds of my own to the less fortunate in the future. Thanks for sharing your wonderful idea, kindness and generosity.

Thanks for giving me the opportunity to bless another person and family.

When I received the letter from Wealth Management Partners with the challenge to do a random act of kindness, I prayed for God to place upon my heart how I could bless someone with the money. I came up with two ideas. I couldn't decide between the two, so I decided that I would match the \$100 with my own money and do both!

Here is what I did with the money you sent me and with my matching gift.

There is a family in our community that sells vegetables from a wagon along the roadside. When no one is manning the wagon there is an honor system payment box. I don't know the family, but what I do know is they are hardworking.

This fall they put out two tractors on their field with pumpkins, hay bales and mums for family photos. My family took a photo and used it for our annual Christmas card. I feel that God placed upon my heart to give the money to this farming family. I wrote a little note on the back of our picture Christmas card expressing my gratitude to their contributions to our community. They have blessed my family with the "fruits and vegetables" of their labor. It was only fitting to bless them with the \$100.

I presented the card and money to the woman who answered when I knocked on their door. I told her how much they had blessed our family and wanted to show our appreciation with this gift. Her face lit up as she thanked me for the card. I didn't stay to see her open the card, but I can imagine her expression when she did!

My other random act of kindness was to give the \$100 to a waiter at a local restaurant we frequent. Covid has severely affected the restaurants and their wait staff. We presented the \$100 to Dave who is often our server as we were paying our bill. He was very appreciative.

He told us he was going to pay it forward to his mechanic, Scott. He thought it was perfect timing since the next day he had an appointment to have his car repaired.

At first, I was disappointed that Dave wasn't planning to keep the money for himself, but after some thought, I realized that the money was already intended for Scott after all. Dave was just the channel for the money to get to the person God intended to bless! This was very fitting because my husband recently retired as an automobile mechanic. He knew Scott could be facing some hardships due to Covid.

Our gift may have been anonymous and random, but God's timing isn't. What are the odds that Dave had an appointment for a car repair the next day after we gave this gift?

Thank you, Wealth Management Partners for giving me the opportunity to bless another person and family. I truly believe that God will bless Rob and Joyce in this coming year with His own random acts of kindness.

I met Marcy while visiting a relative.

This summer a gas explosion in Baltimore destroyed several row homes. At least 1 person was killed and several seriously injured. Thankfully Marcy and her children were not hurt but they lost everything and found themselves homeless.

Since then, she has found a place to live. Others have donated furniture to help fill their home. Marcy works cleaning homes, so she doesn't have the extra money to buy all the little things they have lost. I told her about the random acts of kindness. She was very appreciative and sent a warm distant hug.

(Addendum from Rob and Joyce: This story touched us greatly. The individual who performed this Random Act of Kindness is facing a personal trial. We had a similar occurrence the last time we did this. A client facing their own difficulties took the time to help someone else in need and was thrilled to do it. Is there any better example of the goodness in people than this?)

We decided to use the \$100 to help out a young lady who suddenly found herself without a job just before Christmas when her place of employment closed due to COVID-19.

She was one of the original employees when the store opened several years ago and her customers meant a lot to her. She decided to start her own business, starting out on a small scale and we felt this money could help her with her new venture.

Dear Joyce and Rob,

I want to congratulate you on winning the #1 spot for Investment Management Services in Charles County! very well deserved!!

I also want to take this opportunity to thank you for selecting me to be part of your 2020 Act of Kindness participants. I had just returned home after spending almost two weeks with my parents. As I was going through this large stack of held mail, I opened your envelope, took the letter out and the \$100 fell out. I first thought it was fake. I decided to open the rest of this mail and finish your letter later.

I read the letter a couple days later, realized the money was real and I was taken aback. I wanted to put it to good use. So many things ran through my head, but what stuck in it was keeping it local and making it personal.

On December 1, I went to South Potomac Church to help with the revised 2020 Christmas Shop--COVID style. Over the years, we always had the Christmas Shop inside the church for the community. We set it up as a holiday department store for the needy and less fortunate in Charles County.

The 2020 COVID Christmas Shop was different. We received the names of approximately 100 families from LifeStyles that needed assistance this Christmas.

I sponsored two families including a family with a mom, dad, and two sons, the other family was a single mother with two sons. I had already bought the gifts for all the family members which included toys and clothes. I decided I would purchase a gift card with your funds. I included an additional \$50 to your \$100 and bought two \$75 gift cards to Food Lion. The gifts were distributed on Saturday December 5TH as the families drove through the parking lot and picked up their gifts.

I did not meet the families personally, nor do I think anyone really did. They had their assigned number in the windshield of the car so their Christmas gift sacks could be located easily. I was also working at another booth giving out necessities such as T-Shirts, shoes, blankets, toys, toilet paper, paper towels etc. It was a really awesome day, the weather was predicting heavy rains, but the rain finished before we started. We had many blessings that day including the weather!!!

Thank you again for your kindness, so many families were blessed by you!!!

Happy New Year 2021!!

When we received your letter, we read it together. After we read it, we looked at each other and said - "who are you thinking of?". We both said at the same time "Rebecca".

Rebecca is a 25 year old young lady who works in my building. She files, cleans the rooms, runs errands and does odds and ends. It is not a full time position though. She lost her Mother several years ago, and last year she lost her father. She never had much and probably lived below the poverty line her whole life.

When she lost her Dad, she lost the last person on this earth that had her back. She has a few brothers that are much older than her, but they only call her for money - which she gives them. She has worked three jobs since I met her and she has been going to CSM for the last 5 years trying to earn her associate's degree. She holds 3 different jobs; the one in my building, another for a company cleaning offices after hours and she had been staying with a 90 year old woman with Alzheimer's on weekends to provide respite to the woman's family. That woman was recently placed in a nursing home so she lost that income.

Rebecca is what she refers to as a "hustler", doing whatever she can to make it work. She is such a hard worker, but still needs more skills to get a job that will pay her above a living wage. She currently rents a room and everything she owns is in that room. She was driving a wreck of a vehicle that her father could keep running. Without him she had to buy a more reliable vehicle. She bought used, and not fancy, but it is still a payment every month. On top of all of that she has had diabetes since she was a toddler which needs to be managed.

I went to work the morning after we received your letter and told everyone about it. I told them Paul and I were matching your investment. My coworkers gladly chipped in. We turned that \$100 into over \$500. We presented the money to Rebecca the week before Christmas.

She sobbed and was so incredibly grateful. That \$500 made her Christmas but it also made the rest of us feel good as well. Thank you for such a wonderful movement. We usually do Christmas Mother, but it was nice to KNOW the person it was going to and that she really needed it.

Thank you!!!

Good afternoon,

Just a quick update on our progress with your pay it forward gift this year.

We have been giving the money away as generous tips for those people working to assist us during the pandemic.

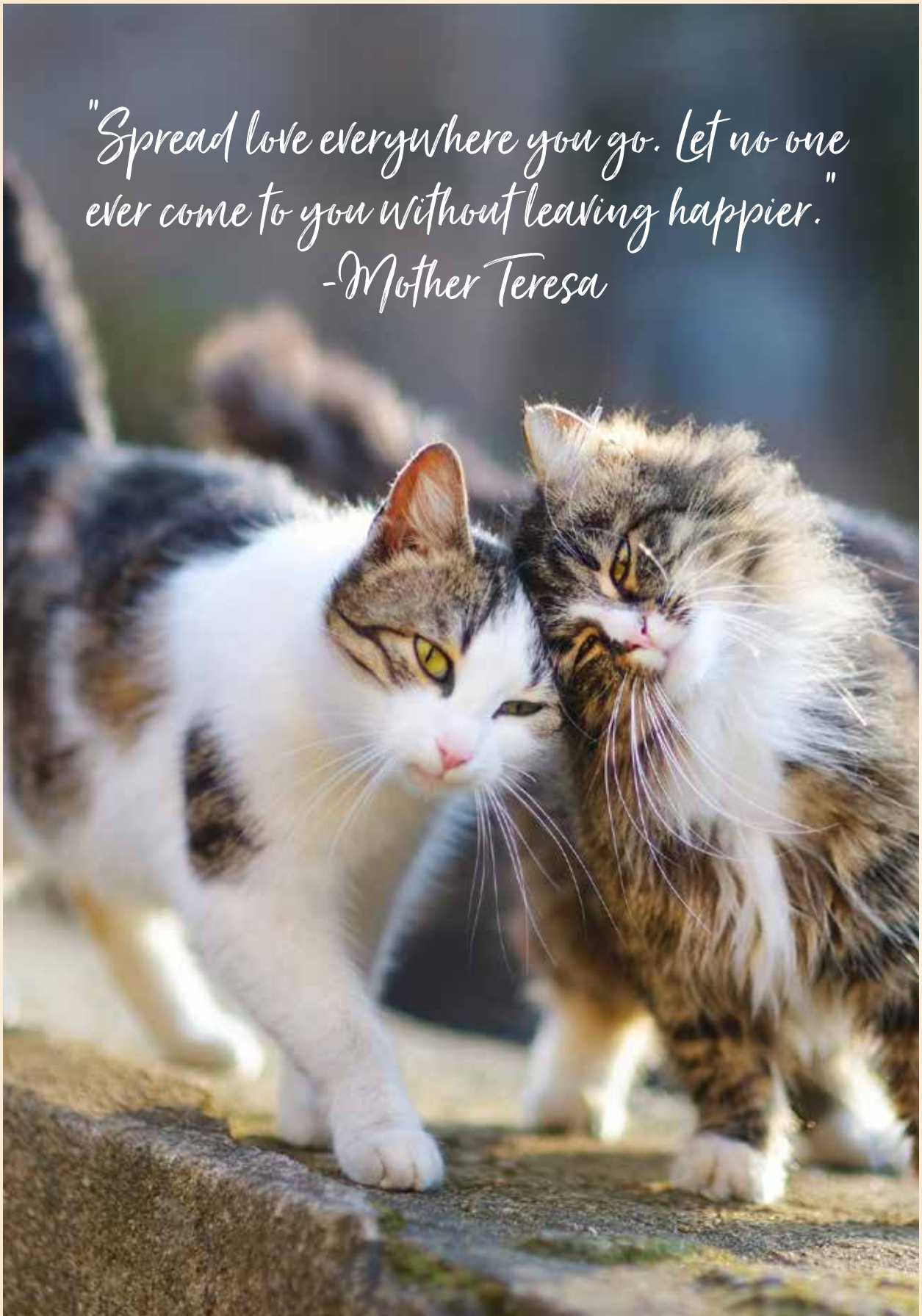
As I recently ate a rare pandemic era indoor breakfast at the Laplata IHOP, I noticed how hard the young lady serving me was working. She was cheerful and helped brighten the start to my day. There were maybe 2 other tables occupied in the restaurant. I'm sure her tips that day couldn't have been very good. She still bothered to come in despite the pandemic and served the customers with a smile. I think I brightened her day with a nice tip to help make up for what must be a big loss of her income.

Since that morning, we have taken the opportunity to make sure that we recognize those who are working to assist us and others in the community during these difficult times with a little extra income thanks to your kindness.

Thanks again. We really appreciate you and what you do for your clients and our community.

we chose to give our money to adopt a child for Christmas through the Patrick Henry Boys and Girls Homes. This is an orphanage in Virginia that provides a home environment for children who either do not have family to live with or whose families are unable to care for them. Their current director came from an upbringing of abuse and poverty and he wishes to avoid the same for other children.

*"Spread love everywhere you go. Let no one
ever come to you without leaving happier."
-Mother Teresa*



I choose two people to do my Random Act of Kindness.

The first is a lady I have known for a long time through my local TOPS group. She would do anything for a friend. She is a good, kind soul. Her husband died almost a year ago from lung cancer after a long battle. She lives alone now.

She is moving from one Senior apartment to another because the one she is in now has smokers. The property director at the new place told her that the new apartment does not allow smoking period. She is cutting back on driving due to her own health. She helped me through some rough times with some of my issues.

The other lady was my helper when we had Bingo Days at the Senior Center. She is in her sixties. I think she has a room with a relative in a row home. She watches 3 small children for a working relative 4-5 days a week all day long. I gave her a \$ 20.00 gift card for Walmart last year and she couldn't thank me enough as she bought a new pair of jeans. She doesn't say, but I believe she has problems getting food for herself. She goes and picks up the food boxes for her as well as the food for the 3 children. She reminds me of some family friends where I grew up that had it rough.

I am so moved by your love for others. My wife and I have decided to bless a local single mother with two small children who is in such need. We are not only matching your donation, but we have also gotten family and friends to join in on the giving. We are receiving so many donations, so we are going to be able to help more families throughout the communities.

Others donated cash which, along with your Random Acts of Kindness funds, equated to \$400.00. We also received diapers, new children's clothing, gloves, hats and winter boots. We received women's clothing, scarfs, gloves and a winter coat. Books, educational toys and baby dolls for the children. Visa gift certificates were donated as well. All was given to South Potomac Church who worked with Lifestyles to help local families.

We thank you for not only being the best wealth Management Partners we could have but also by just being a caring company!

Joyce & Rob,

we like to say thank you both for the niceness you show to us and others. Bless you both and your families. Blessings for all to come in 2021.

we chose to give the \$200 to a young couple who had a baby born this November with special needs. our youngest daughter was also born with special needs and sadly passed away when she was a little over 2 years old. During that time, a lot of people helped us, so we feel it is only right to help another couple in their time of need. we expect the baby girl to need surgery and therapy in the future so this small amount will surely be needed and put to good use.

Hi Joyce,

We were enjoying a nice breakfast at our favorite diner. We were discussing what we wanted to do with the money. Then, we realized how hard our waitress was working and how Covid-19 has impacted many in the food service businesses. We tipped her the \$100.00.

She came back to thank us profusely, with tears in her eyes. She proceeded to tell us that she had fallen on hard times and was not sure how she was going to be able to pay her oil bill to warm her house. She told us her name was Chloe. It felt good to be able to pay it forward. One never knows the hardship one may be enduring underneath that smiling face.

I shared your gift with a local family that is adopting a special needs baby. I sent them the money anonymously to help defray the legal costs.

It is insane what is charged in adoption fees...especially in the case of a special needs baby. I heard from a friend who said she was most grateful for the help. I try to follow their progress thru a friend at church. I have never met her, but I know things have been stressful for them with expenses and the baby being in and out of the hospital. They are truly a rare couple to freely and eagerly take on the needs of this little one.. one that really needs their special hearts.

Hi Joyce,

Although I usually go to the church to ask them who is in need, I did something a little different this year.

My church has invited in several local ministries to talk about the work they do - Smile, Project Echo, etc. Well, last Sunday a couple who runs Sleep In Heavenly Peace in St. Mary's came in. Through volunteers, they build twin beds for children (ages 3 to 17) who don't have a bed and are sleeping on floors, etc. The beds are provided with a mattress, bed linens, a pillow and a comforter.

They have been operating for under a year - and it is difficult with the pandemic. They have had 273 requests for beds and have built 205 of them. They check that the need is valid, and then with volunteers build the bed and provide the mattress and bedding. This \$100 will provide at least one bed for a child in need.

Thank you for doing this.

We purchased \$10 gift cards for McDonald's, Subway, and Walmart. We've been handing them out to individuals as we go about our daily routines. Sometimes people have approached us and asked for help.

Just as often one of us has reached out to someone we see could use help. My husband recalled one such interaction with a man in Lexington Park.

I was delivering packages to a drug store when a man sitting on the sidewalk leaning against the wall asked me for some spare change. I offered him his choice of a McDonald's or Subway gift card. He pointed up to the Subway store he was sitting in front of. He thanked me for the card. He also thanked me for not judging him and asked me to pray for him.

We are passionate about homelessness and worry about the concentration of people in places like the woods near the LaPlata Walmart. I recently handed a gift card to a man in a nearby parking lot.

Our approach has given us 10 different opportunities to meet and help others with some of life's basic needs like food, clothing, and toiletries.

During the past year I've been working with someone who is a single parent and living with her three-year old daughter. They rent a room in someone's home. She didn't seem to have much help from her family or the child's father. She was working close to full time until she lost her daycare provider for her child. At this time, she is looking for another provider so I thought she would be a person who I could pass your gracious gift on to.

SOZO KIDS

It is believed that 45,000 people live within the borders of the Ocala National Forest in Florida, the second oldest and second largest forest in the United States established by President Theodore Roosevelt in 1908. Within these 430,000 acres of residential land are families and children living in abject rural poverty. Recognizing this need, Sozo Kids was formed in attempt to rescue as many families and children as possible.

So, what is Sozo? The word Sozo is a Greek word that means to rescue, to save, to heal, to make whole. With many of these families living without electricity and running water, that has become Sozo Kids aim...to rescue as many lives as possible through programs, events, education, love, compassion and whatever means necessary.

The Sozo Kids Club of the villages has gratefully accepted this donation of 15 PJ sets in various sizes and an assortment of books for the children for their current project. This was made possible through Wealth Management Partners generous program of "Random Acts of Kindness." You have made this Holiday Season a little brighter for some Sozo Kids.

It was fun shopping in a children's department after 40 years.



We donated the \$100.00 to Gene and Helen, a couple we know here in North Carolina, for a cell phone.

Helen has been on long term disability (for over 10 years.) She was denied disability this year due to government budget cuts and a recent move from Ohio to North Carolina that impacted her eligibility. She has had NO income for a year. Due to her disability, she cannot keep a job. She is hard-working, occasionally earns money doing very limited, part time, cash basis jobs. She is appealing the disability cancellation.

Gene cannot pay for her expenses due to his own limited income and health issues.

Helen's cell phone contract ended November 30th. She needs to have a phone for doctor appointments and disability reinstatement business calls.

Gene and Helen thank Wealth Management Partners for their generous help.

Here is the story of my Random Act of Kindness:

We gifted the \$100 random act of kindness money to my cousin.

This cousin I had never met because I lost contact with my first cousins after my Aunt passed away. The family had been looking for my cousins for the last few years. I found one cousin on Facebook and started conversations with her and the rest of the Cousins.

I was talking to my Son and he told me that the 2nd cousin had a fire in her apartment building about two months ago. She was living in a hotel and then told to go to a shelter, which she refused because of Covid-19. She moved in with her mother until she recently found an apartment. I decided to double the money to help her move into her new apartment. She is very grateful for the money and thanks you for you kindness.

Dear Rob and Joyce,

It's not often that you open the mail and a \$100 bill falls out! My first thought was "Is that real?"

This was my first year with Wealth Management Partners and I was indeed surprised! From now on, I will know to expect the unexpected!

Thank you so much for the opportunity to perform a random act of kindness this holiday season.

I did not know of a specific individual to bless with this gift so I chose Project Echo of Calvert County. They are a non-profit organization with a mission to provide hope for the homeless. They have an emergency shelter and supportive housing for individuals and families experiencing homelessness in Calvert County, MD.

In conjunction with my church congregation, I donated the money to provide ham and turkeys for food baskets for the homeless. I added additional monies to donate more food items. I am certain this will be a blessing to more than one family this year.

Thank you again for this both humbling and joyous opportunity.

Merry Christmas!



"Don't judge each day
by the harvest you reap
but by the seeds that
you plant."
-Robert Louis Stevenson

(Note: This story is from two separate Wealth Management Partners clients who pooled their resources to create this Random Act of Kindness.)

We pooled our \$100 each from Wealth Management Partners and added another \$100.

We purchased 8 various \$25 gift certificates from a local grocery store, clothing store and shoe store for the first \$200. These gift certificates went to a local food pantry where the director, who has her thumb on the pulse of the county's families in need could distribute them at her discretion.

The other \$100 was given in cash to a local woman, who while being short on funds herself, always reaches into her heart to help others. She uses some of her food stamps to buy food for those she knows are hungry. She also gives rides to folks who have no transportation to get to work.

She does these things for others and much more while raising her developmentally challenged son and while helping her adult daughter raise her grandchild. We wanted her to have \$100 to spend on herself. A co-worker of hers has volunteered to take her shopping to be sure she spends it on herself!



"Whoever is happy
will make others
happy too."

-Anne Frank

Hi Joyce,

We were honored to participate in this initiative, what a wonderful idea it is. We discussed a single mother of three that we knew. Jane is a hair stylist and her income was significantly impacted due to Covid. As a result, she got behind in her bills. She reached via email out to her previous clients explaining her situation and asking for help, so we knew she must be desperate.

It was not long after her email that we received the Random Act of Kindness letter from Wealth Management Partners. She was the first person we thought of and both decided to contribute to her. My wife made an appointment with her, told her about the program and gave her the gift. Jane was beyond surprised and appreciative. she said it was something she would never forget and herself be willing to emulate in the future if and when she is able.

I hope this meets with the expectation and intent of the program.

(Note from WMP: This is a great story. It is exactly the kind of direct person to person outreach that makes this campaign so rewarding for us. But it is the last sentence we want to comment on. We heard this sentiment so many times over the past few months and, again, want to thank everyone who participated for taking the concept of committing a Random Act of Kindness so seriously.)

I was struggling to find someone worthy of the Random Act of Kindness gift. In the end, I don't have a story to share, I have stories.

I was in Alexandria just after the holidays and still had the \$100 in my wallet.

The waiter who was serving us lunch at Lenas was struggling. He must have been new to the position, but he was really trying. I gave him \$50 on a \$50 check.

Later, we went to a pub and I gave that waitress a \$30 tip on a \$30 check. The last \$20, I added to my tip at breakfast the next morning.

I am sure all three have been impacted by the pandemic and I hope I helped them. All were very good servers.

When my sister told me of a needy family in her area, we knew this is where we would pay it forward.

The parents have 3 children: the oldest is out on her own, but the two boys, now in their early 20's, were both born with significant physical limitations. One has speech difficulties and partial paralysis. They must be pushed in their wheelchairs since they can't use their hands to wheel themselves.

The family doesn't have access to many resources. Their mom never complains, and says she is grateful for the love she received in having a family. She works as a maid when she can; their dad works in construction, often leaving town to work, sending money back to his family.

They live in a small two-bedroom trailer. Over the years, due to the Christmas collection taken up for them, they have been able to build a wheelchair ramp, and add a storage room to the trailer to free up more living space. They are always deeply grateful for the Christmas delivery.

We are grateful to be able to help them.

Bob gave the money to our precious home health care "shower girl". She is with Hospice Care and gave our family a gift we could never repay.

Partly because of the dedicated care she provided to Bob, he is doing so well we no longer qualify for their help!

He has had more than 8 months more with a quality of life than we ever expected him to have again.

This past year has been so hard for so many it was difficult to pick just one person to help but when I learned of Cheryl's plight I knew she was the one.

Cheryl is a divorced mother of six. Five of her children live at home and are under the age of eighteen; her youngest daughter is ten years old. Her ex-husband rarely contacts the children and seldom pays child support.

Cheryl lost her job as a result of the Covid shut-down and then in December she was diagnosed with metastatic hormone receptive positive breast cancer stage 3. Her cancer is extremely aggressive, and the tumor doubled in size in the two week period between first being diagnosed and her appointment with an oncologist. By the time she had surgery the cancer had invaded the lymph nodes.

The first surgery although partially successful did not result in the elimination of cancer cells. Cheryl has since had multiple surgeries, and undergone chemo and radiation. She is unable to work because she has a compromised immune system and her savings is almost diminished.

Just before Christmas she was lamenting about her inability to give her children a nice Christmas. She cried because "they didn't even have curtains because she couldn't afford them" even though she worked hard to provide a nice home.

Her love for her children was obvious. Together with friends we spruced up their home, decorated for Christmas, and bought gifts for Cheryl and her children. I have many reasons to be thankful but I am most grateful to have turned this opportunity into a blessing - not only for Cheryl and her children but for me. As Neal A. Maxwell said, "We should certainly count our blessings, but we should also make our blessings count."

My bestie is the most giving, wonderful person ever. She donates her time to a number of food pantries in St. Mary's county and also cooks meals for the less fortunate at St Paul's Methodist Church in Leonardtown.

I have had the privilege of helping her on occasion and it was so rewarding. She was taking donations at Christmas time for the Real Life Wesleyan Church Loaves of Love Food Pantry and I donated your generous \$100.00 donation to this food pantry in hopes of helping some family (families) have what they needed to fill their bellies for Christmas.

We took the \$100 and gave it to a family in need who went through a major health crisis which put the husband out of work for an extended amount of time. The wife's business is slow right now because of the pandemic.

We also wanted to extend our random act of kindness beyond our regular donations at Christmas because of your kind gift. We also heard of special need parents of a six-month-old baby. The baby's grandmother was helping the family, but she had a stroke and is in a rehab center. They did not have a diaper bag or clothes that fit the baby. We mailed them a diaper bag with a box of goodies from Santa to their home.



Joyce and Rob,

This year your generous donation went to two organizations that I have supported for several years and especially since the Pandemic hit.

Oxon Hill Food Pantry

The Oxon Hill Food Pantry is a 501 c (3) non-profit that has been serving our community for 37 years. They are part of the Interfaith Community Action Council, Inc. and are located at 4415 St. Barnabas Road in Temple Hills, MD. Their mission is to provide an emergency supply of food to those in need. They have provided food for over 1,650 families every year which represents over 5,000 individuals.

Fort Washington Food Pantry

The Fort Washington Food Pantry is also a 501 c (3) non-profit that is located at St. John's Episcopal Church, 9801 Livingston Road in Fort Washington, MD. They are a joint ministry of St. John's Episcopal Church and Grace Lutheran Church. It is a volunteer effort where every cent of every donation goes to buy food or essential equipment. The Food Pantry distributes food every Saturday to over 150 families every week when their resources run low.

I have volunteered for each of these groups over the years and know how tirelessly they work for families that are experiencing food insecurity in our communities. The Maryland Choral Society's 2020/2021 Concert Season is all virtual Concerts which are free. We have showcased both Food Pantries and have collected over \$4,600 so far for their great work.

I hope that this is helpful. Thanks again for doing this project that fosters such good will.

we retired and moved out of Maryland two and a half years ago. we enjoy the beauty of the area including the mountains, waterfalls and the small-town atmosphere. The outdoor activities are endless and we are thankful every day that we landed here. But once in a while, we are reminded that there are many people in our county that struggle every day for enough food, clothing and even a hot shower.

A couple of weeks ago, Rick was in our local downtown hardware store looking for a few odds and ends and at check-out was asked if he wanted to "round up" his payment with a donation to Sharing House. He said yes, but then asked what that Sharing House was. He learned that they are a local non-profit organization that, for the past 30 years, has been a source of crisis assistance for our low-income neighbors in a neighboring county.

Rick was very touched by the sincerity of the store employee and thought this might be a potential way for us to provide a random act of kindness. when he returned home, we talked about it and researched the Sharing House website.

we learned that Sharing House is a source of compassion and crisis assistance for our low-income (up to 200% above poverty line) neighbors in the next county. They offer food and fresh produce, gently-used clothes, rent and utility assistance, household goods, camping equipment, hot showers, a safe place to share stories of struggle... and a refuge of social interaction.

They also empower people who seek paths to self-reliance, through special programs such as "wheels to work" and the Bridges out of Poverty mentoring class called "Getting Ahead". Sharing House was founded in 1981 when several local congregations committed their faith, heart, resources and hands to one simple mission: "To love our neighbors as ourselves."

This experience was a reminder of the things we take for granted as we soak up this wonderful area in our day-to-day lives. It was a wake-up call of sorts, that made us want to reach out and serve our community more than we do now- not just monetarily, but in a hands-on way. we donated the Random Acts of Kindness \$100 and matched the donation.

"Be kind whenever possible.
It is always possible."
-The 14th Dalai Lama.



Rob,

I'm sorry that I didn't get this back to you earlier but I am just now seeing it. We distributed the \$100 very shortly after receiving it and it was greatly appreciated.

We decided to give the money to a lady we have known for a long time. Agnes is 81 years old and worked at a small shop in Florida. She required that job to make ends meet. Unfortunately it closed its doors and she was left with just her social security, which is barely enough to keep the lights on and mortgage paid.

She was very grateful for the \$100.00 you gave her that month. She used it to help pay her monthly bills. As a bonus, we added a few hundred dollars to it to help her during this difficult time. While we typically help Agnes on a regular basis, this unexpected surprise really brightened her experience and made things easier for her. Thank you, Wealth Management Partners!

Here is the story of our \$100 Random Act of Kindness:

We thought of our church. With the pandemic, they suffered. There have been fewer people attending mass, which makes it more difficult for the church to pay its large electric and oil bills.

November we usually host our fall festival. It raises a large amount through meals, auctions, money wheel, etc. The Church also sponsors all you can eat dinners as a fund raising event. These typically draw a large crowd.

Because of Covid, none of those events happened. So we thought St Mary' Church, Bryantown would benefit from the \$100.

We've been members there for 40 years and it was our passion to help. These have been hard times for everyone and we know this would be much appreciated.

We also appreciate your faith in forwarding this to us. We thank you for paying it forward. We now have passed this idea onto a large, good, strong Catholic church.

God bless you!

We did 2 Random Acts of Kindness.

For our first act, we gave a \$50 tip to our waitress who is a full time school teacher with 2 kids and one on the way. She and her husband just moved here and are struggling to get by. She was very appreciative and came back to our table to thank us and say how much the extra money will help.

The second was a response to hearing the news that my friend's husband had a heart attack. They have medical bills as a result. Her income is from a small business that is struggling due to Covid. We gave her \$1,100. But you inspired us, so I reached out to friends and collected over \$1,000.00 in additional funds to give her!

Joyce/Rob -

Although I broke my foot in Nov and was in a boot, I was so excited to participate in the 2020 Random Act of Kindness event. I decided I wanted to pay someone's bill from the store as they checked out.

I started at Walmart but we didn't see any good candidates after waiting nearly half an hour. We then went off to Aldi. We spent an hour there as well and mission accomplished. We looked for people who were older, had baby items or otherwise seemed as though they could use help or a blessing. We were able to pay for 5 check out bills. I did add to the amount provided. Many people declined the offer but eventually we were able to bless 5 families.

Those families were very thankful and a bit shocked by the offer. It really was addictive helping but one note of caution. You should let the store know what you are doing otherwise they think you are up to no good. Yikes.

Just want to say thanks for initiating this! We made a real impact in the area during the holidays especially while people have lost their jobs or some of their income.

Hi Joyce and Rob,

In the area we recently relocated to, we have a large group of homeless people living in an area called "tent city".

A few weeks ago, I had a good Samaritan shopping in my store looking for hats, gloves, hand warmers, etc. to take to tent city. I helped her walk around the store and find various products since we had a recent wave of freezing temperatures.

After spending about a half hour collecting a large cart full of product, she told me more of her story as I walked with her up to the register. I then remembered that generous hundred dollar gift you sent to us.

I had kept it in my wallet looking for an opportunity, when she got to the register and totaled everything, the cost came to several hundreds of dollars. I told her to hold on and opened my wallet and put the \$100 toward her purchase for those less fortunate to help them in their time of need.



I work at the New Life Church food pantry every Monday. This pantry was set up shortly after the Covid shut-downs. Since the holidays have passed, donations have declined significantly. I used the \$100 to shop for some of the most needed items and doubled it by donating \$100 from my own pocket.

Not an exciting story, but the funds were certainly put to good use for members of our community who are still struggling to make ends meet or even feed their families. Thank you so much for your generosity. Our community is fortunate to have business leaders such as Rob and Joyce that are willing to do this!

Hi Rob:

I figured I was too late to send it in. As usual I got behind.

This past year I did something a little different. The year before I took an extra child's name from the Christmas Tree at my church. Well due to the Pandemic, the Christmas Tree event wasn't held this year.

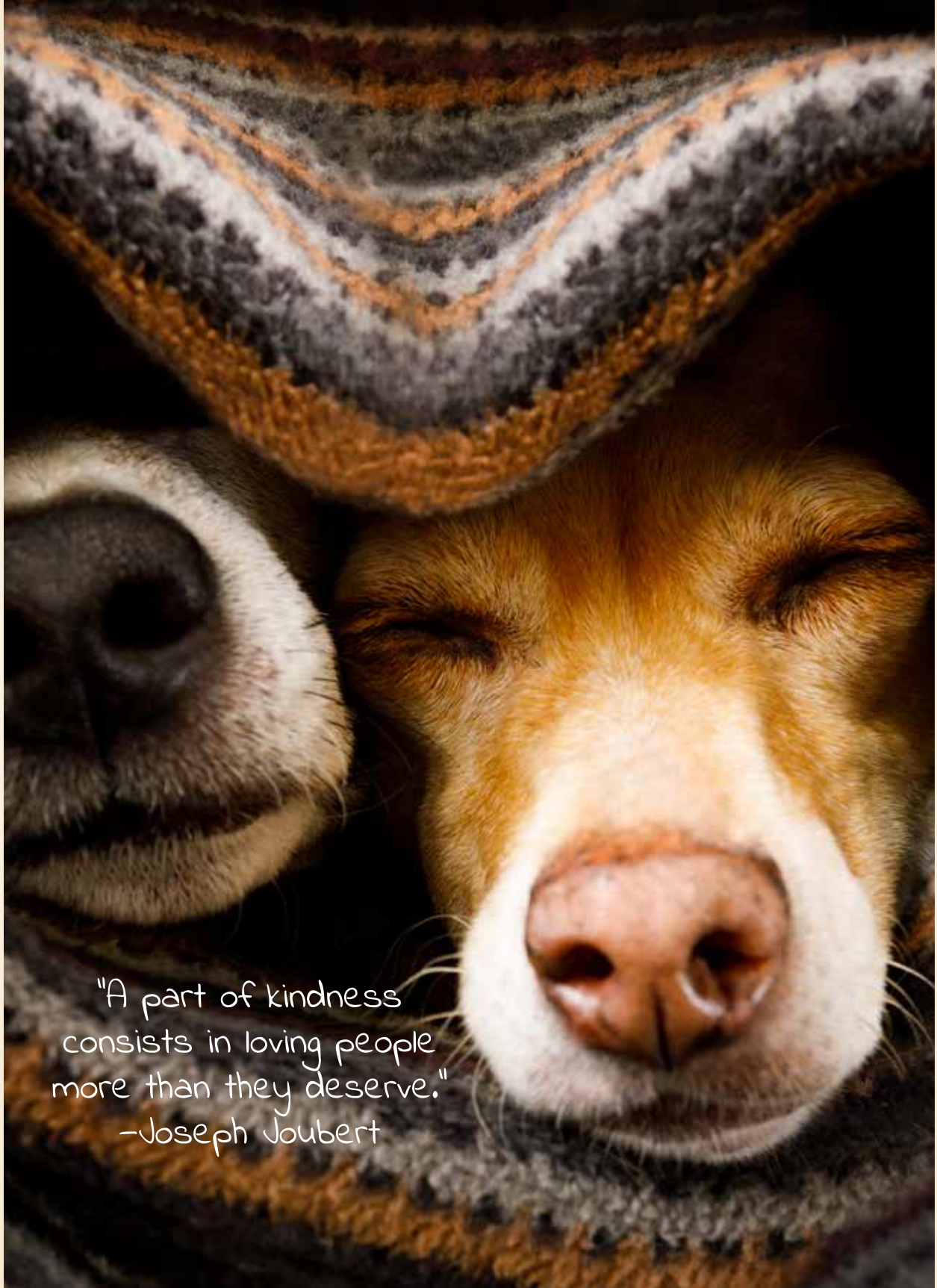
At work, we have an elderly lady that we adopt every year. I noticed on the email that went out with her "wish list" that there were still many things that had not been purchased.

I called the Coordinator and asked what were the most important on her list. She gave me the list of different foods and a few everyday items that she really needed. I added your \$100.00 to my amount and purchased quite a bit of non-perishable food/frozen food/drinks, etc for her this year.

From what I hear she was thrilled when they delivered it all to her. Hopefully, this made her year a little less "pandemic" for her as she has a hard time getting out under normal conditions.

I didn't get to go do the delivery, so I don't have any other details. I will tell you, I really enjoyed being able to purchase so much of necessary items for someone and knowing that they had quite a bit of food to last them for a little while.

Thanks for everything.



"A part of kindness
consists in loving people
more than they deserve."
-Joseph Joubert

Random Acts of Kindness – Connecting Children to Nature

Beth and John, both of whom are Master Gardeners and who have a passion for sharing their love of gardening, chose to donate their \$100 Random Acts of Kindness to NatureFest 2021, a socially-distanced event for children ages 4-12, hosted by the Neighborhood Creative Center (NCAC) in La Plata.

NCAC is partnering with the Charles County Master Gardeners (part of the University of Maryland Extension), local farmers, and other organizations to present NatureFest 2021 at Tilghman Lake Park in La Plata. Scheduled for May, NatureFest 2021 is a free community event, inclusive of all children, including those with special needs, to promote an appreciation of nature, botanical literacy, and the joy of gardening. Per NCAC, "the goal of the event is to strengthen the relationship between the children and the earth, urging them to understand that our needs are ultimately fulfilled by the Earth."

In addition to Beth and John using the \$100 Random Acts of Kindness money to seed the horticulture project (pun intended), they will also be contributing their time and resources to facilitate the virtual planning and preparation of the activities for the event.

Regarding the \$100 to "pay it forward," we decided to donate the money to a local non-profit

We really weren't seeing anyone who needed help due to the pandemic, and the place we usually donate to, Lifestyles, is closed.

We kept hearing that people were needing food, whether due to job loss, inability to leave the house, or the end of school-based meals. As the need for food increased, there were many Marylanders who had never asked for help with food that now needed assistance. A lot of people live just waiting for the next paycheck.

We did some research and found that the Maryland Food Bank uses 93% of their donations for food, so we thought that was pretty good compared to some other charities, and even though not a direct donation this seemed like a good way to help people.

Rob,

A post came up on my Facebook page today. It was from a former student who has passed away. His sister is keeping his FB page alive. I learned he donated his organs and several people were able to benefit.

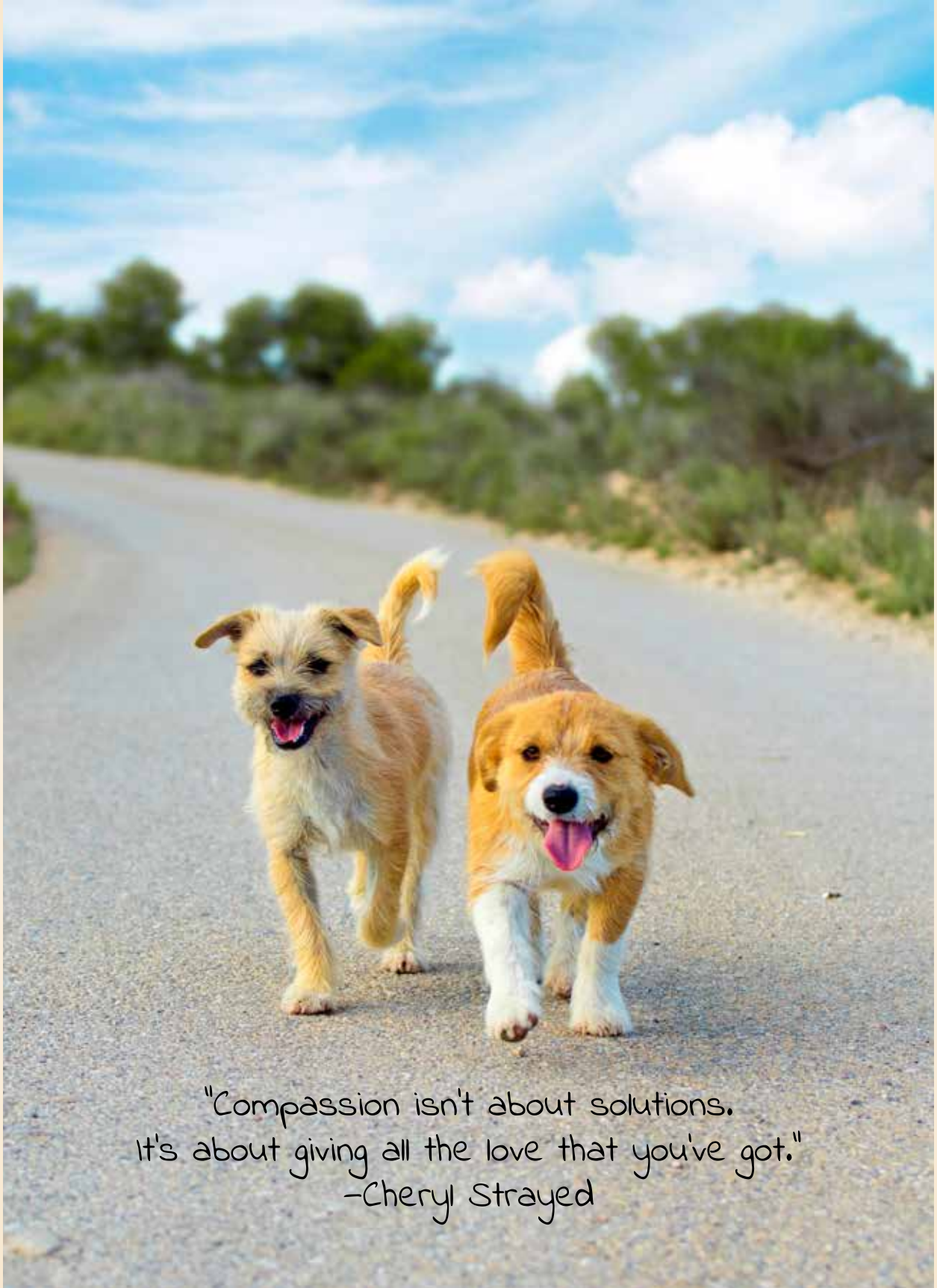
Paul came from out of state to live with his grandparents in MD during his senior year of high school. His parents were going through a divorce and Paul was a handful for his mother. Normally these situations don't work out because grandparents are too old and out of touch. Thankfully, this situation was not the norm!

As his English teacher, I recognized his talent for writing, his sense of humor, and his art of sarcasm. He graduated and moved back home. Because of Facebook, we were able to reconnect. I think his obit tells his story.

On September 16, beloved father, brother, son and friend Paul suffered a massive brain bleed while in his California home with his 2 sons. Paul is a single father raising his boys alone after the tragic loss of their mother to cancer 7 years ago. The family has been told that Paul has no brain activity and sadly is not expected to survive. Paul's children will be left to the care of his family in other states and will need to make the unfortunate decision to leave their lives behind and move away from the lives and home they have always known.

Paul was only in his 50's. His boys are about 12 and 15. They are now living with his aunt and cousins very far from the home they grew up in.

I added to the \$100 from the Random Acts of Kindness campaign and made a donation to the GoFund Me for the boys.



"Compassion isn't about solutions.
It's about giving all the love that you've got."
-Cheryl Strayed

Hello Rob and Joyce,

As I was leaving home, I remembered that I had not checked my mail from the previous day. Upon retrieving my mail from the mailbox for some reason, I opened it while sitting in my car rather than opening it later as I normally would do. Sometimes the universe sends us messages, and this is one time that I am happy I listened. When I opened the envelope and read your letter, I knew immediately how I would pay it forward.

I was on my way to meet my nephew who agreed to help move some items from my elderly sisters home. This was the third such trip, as my sister is moving from her home after forty two years.

My Nephew never accepts payment for his help no matter how much we insist, and I imagined that this time would not be any different, despite that fact that due to the COVID-19 pandemic his work hours have been reduced, and his wife has lost most of her daycare clients. They never complain but we can see their stress and we feel terrible for them. He is a proud man and never asks for and will not accept help.

I bought a thank you card on the way over and placed the money inside. When I gave it to him his first instinct was to refuse it, and I had to show him your letter to convince him to keep it. While this will in no way resolve his situation, his look of sincere gratitude was so very gratifying. He is grateful and so am I.

Thank you for giving me the opportunity to make someone smile and for helping me to remember the value of acts of kindness for both the giver and the receiver. I will make a special effort to incorporate this practice into my life going forward. Thank you!!!

We found a family that was struggling to make ends meet. They have been barely making the payments on their very old house. As things do in an old house a big problem came up. The old cast iron drain pipes rotted out and had to be replaced.

We matched the money you gave us and gave it to them. We know that the money will only be a small down payment on the work, but we were glad to help where we could.

Thanks for the money to give us the opportunity to help out a family.

Hello Rob and Joyce.

First, we want to THANK YOU again, for including us in this campaign.

We initially took some time to process this. Some organizations we contacted couldn't tell us exactly HOW our donation would be used. Both of us wanted to help an individual or family and KNOW that this donation would go to them. Through our discussions, thoughts, and information gathering, we arrived at the decision that we wanted to donate to a family who is struggling to pay their SMECO electric bill. Winter is here and, as we are all too aware, so many are struggling to pay their basic-need bills.

We learned about SMECO's program, Members Helping Members. It is a program specifically designed to aid customers who are experiencing financial hardship, especially with the current Covid-19 restrictions.

The Southern Maryland Tri-county Community Action Committee maintains records of individuals/families that have applied to be on the Members Helping Members list. The Action Committee selects who meets the criteria to receive our donation. That customer will see their December bill has been paid for by an anonymous donor. We wish we could see their face when they see that they don't have to worry about not having heat and electric in their home for the holidays.

We can't imagine the relief.

We take so much for granted.

We really appreciate you thinking of us. You both have such a generous heart.

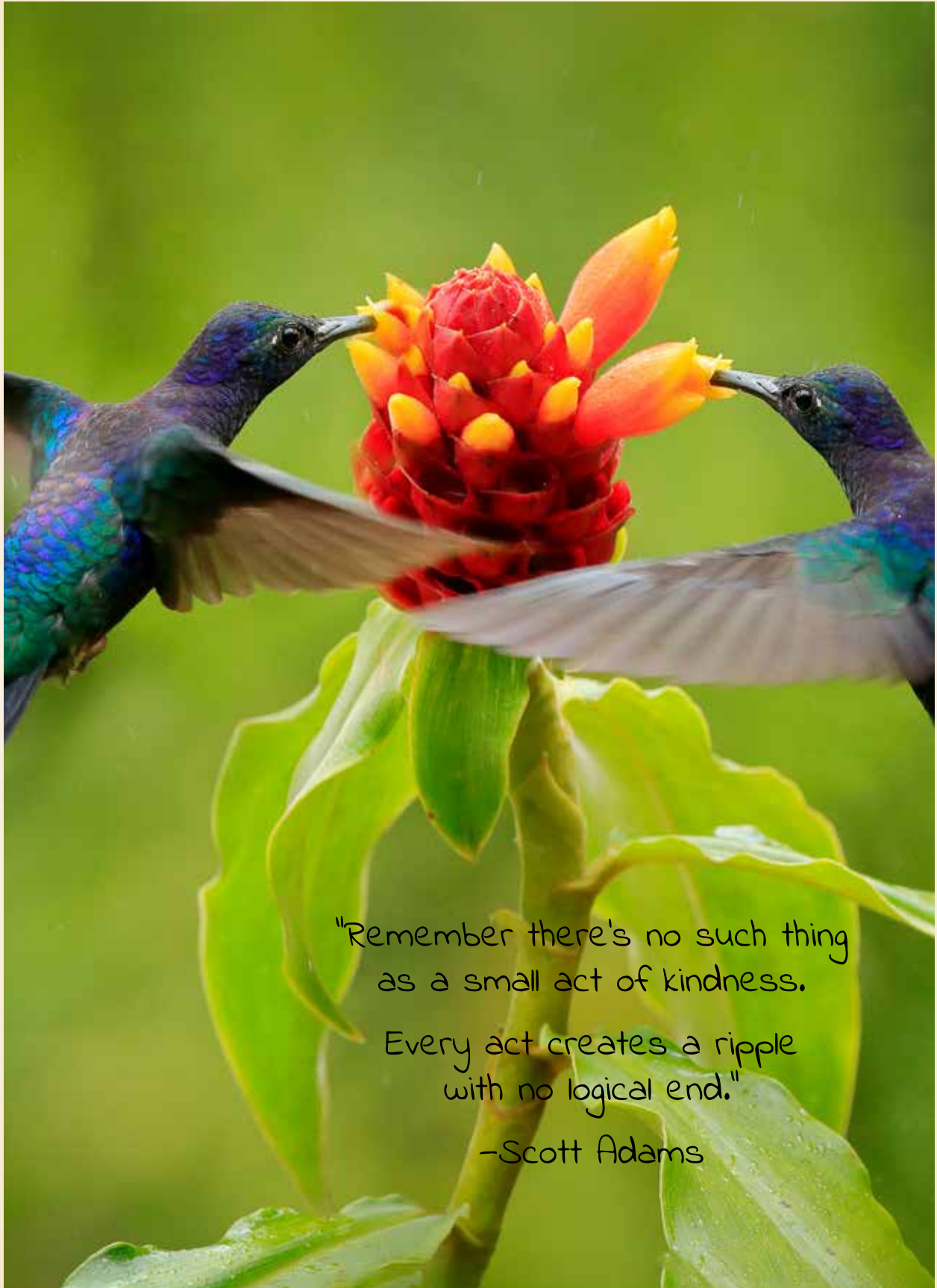
Best to you both, and your families (and baby Abby).

Merry Christmas!

"Carry out a random act of kindness, with no expectation of reward, safe in the knowledge that one day someone might do the same for you."

-Princess Diana





"Remember there's no such thing
as a small act of kindness.

Every act creates a ripple
with no logical end."

-Scott Adams



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 to the concept.
- All the members of the Compliance Department at The Investment Center, Inc who helped us avoid the 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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