**It Started With One Child--It Can Continue With You**



Kim Hill

When 3-year-old Kim Hill was battling leukemia in 1969, her parents, Fred and Fran, stayed by her side in the hospital—sleeping in chairs, eating from vending machines, and fighting the physical and emotional fatigue that comes from caring for a sick child.

Despite the prediction of doctors, Kim beat the odds and survived. Inspired by their struggle, Fred and Fran decided to help other families who were fighting similar battles. They understood that parents could give more to their sick child if they had a place to sleep close to the hospital, home-cooked food and the support of people who understood their worries.

The Hills worked with Dr. Audrey Evans, pediatric oncologist from The Children's Hospital of Philadelphia, the Philadelphia Eagles, McDonald's and the Philadelphia community to open the first Ronald McDonald House® in Philadelphia in 1974. The House has been a great source of strength for families for 40 years.

Since the first Ronald McDonald House opened, it has been replicated more than 345 times throughout the world, with additional core, family-centered programs and resources added to fit family needs.

Although Kim passed away at the age of 44, she has left a legacy of care for millions of families whose children are fighting life-threatening illnesses.

**Continue the Journey**  
When you give to Ronald McDonald House Charities® now or through your [estate plan](http://rmhc.planmylegacy.org/), you are continuing to honor Kim's memory, as well as ensuring our ability to provide stability and vital resources to families in need. We hope you will continue this journey that began with one child 40 years ago by providing hope and support for millions more.

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**10 New Year’s Resolutions for Your Estate**

A new year is here, which has many of us making resolutions to improve our overall health. Maintaining a healthy estate plan can help ensure the well-being of your loved ones. Consider setting these resolutions for your estate.

1. Meet with an attorney to update your last will and testament to ensure that the changes in your life have not caused it to become outdated.
2. Write down your preferences, suggestions and requests for your future funeral arrangements to be used as a guide by loved ones and include it with your last will and testament.
3. Review the beneficiary designations of any life insurance policies and retirement plans to ensure that they pass to whom you intend.
4. Update your health care power of attorney to ensure that someone you trust makes medical decisions on your behalf if you become unable.
5. Update your living will to formalize your wishes regarding prolonged health care and terminal conditions.
6. Update your financial power of attorney to ensure someone will handle your financial decisions if you become unable.
7. Encourage any adult children and grandchildren to create or review their plans to ensure their estates will be distributed how they intend.
8. Review the total value of your estate to find out if it will be subject to state or federal estate taxes after you pass away.
9. Encourage any adult children to establish guardianships for their minor children, so someone they trust will take care of them if their parent(s) pass away.
10. Decide what organizations you want to support and include them in your estate plan.

**Is RMHC a Part of Your Estate?**  
Contact ?????? at XXX-XXX-XXX or email address here if you would like to include a gift to RMHC in your estate plan.

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**Giving Back = Good Health**

It's never a bad time to pay attention to your health. Although when you reach retirement, you may not be willing to take up the hottest new fad diet or exercise routine, there is an easier way to boost your health: Make a donation to RMHC.

Research suggests that having a positive sense of purpose and an expression of goals can affect your well-being—even helping to fight disease. Can you think of a simpler way to improve your health than making a contribution to the organizations that are close to your heart?

**Exploring the Connection**  
One popular example features John D. Rockefeller. At age 54, this intense, success-driven billionaire suffered from a plethora of physical ailments and was given one year to live. Then Rockefeller made an about-face, redirecting his life's mission from making money toward caring for others through philanthropy. His health rallied and he lived to be 98.

**Will You Exercise Your Heart?**  
While research continues to explore the link between a sense of purpose and physical health, the idea holds promise. If you are interested in exercising your heart by supporting RMHC, contact ???? at XXX-XXX-XXXX or [email](mailto:greg.borkowski@rmhc.org) address here today.

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**Here Comes the Boom: How to Prepare For Retirement and Beyond**

As a baby boomer, you are one of 76 million people who are nearing or have already reached retirement. In the midst of caring for your aging parents and helping your children establish families and careers of their own, you need to take time to make sure your own future is secure. Your preparation today will mean peace of mind for you and your loved ones in the years to come.

So how do you prepare for the future? A great place to start is making sure your estate plans are up-to-date. That plan you put together 20 years ago is most certainly outdated—relationships change, children grow up and the value of your assets is different.

Here are four aspects of your estate plan you should review regularly to ensure you are prepared for the future.

1. **Create or Update Your Last Will and Testament or Revocable Trust**  
   These documents are the cornerstone of your estate plan. They ensure your assets will be distributed exactly as you intend. Your will covers assets that are titled in your individual name. Assets pass outside the will if they are jointly titled or have a beneficiary designation. It is imperative that you review all of your assets to make sure your assets pass pursuant to your current wishes. Failure to make changes or updates to your will may result in disinheritance or financial hardship for loved ones who depend on you.
2. **Review Your Beneficiary Designations**  
   When you establish life insurance or retirement plans, you are asked to name beneficiaries of these accounts who will receive the assets upon your death. It is important to review regularly these beneficiary designations to ensure that your assets pass to the appropriate loved ones.
3. **Create or Update Your Power of Attorney for Health Care and Living Will**  
   You should have a health care power of attorney to appoint your spouse, a trusted friend or family member to make medical decisions on your behalf in the event you are unable to make such decisions yourself. Your health care agent or attorney-in-fact will work with your doctors and other health care providers to make sure that you get the medical care you wish to receive. A living will is a type of advance directive that gives you the opportunity to formalize your wishes as to prolonged health care in the event you are in a terminal condition.
4. **Create a Power of Attorney for Financial Matters**  
   Regardless of the size of your estate or your family circumstances, you should have a financial power of attorney. You may appoint your spouse, a trusted family member or friend as your agent to handle all financial transactions on your behalf in the event you are unable to do so.

**Ensure You Are Prepared for Retirement**

1. Contact an estate planning attorney today to get started on a plan for your future or ensure your current plan is up-to-date.
2. Contact ???? at XXX-XXX-XXXX or [email](mailto:greg.borkowski@rmhc.org) address here with questions about how you can include RMHC in your estate plans.

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**Have You Had This Crucial Conversation?**

The ever-changing landscape of life—marriage, births, changes in debt and bank accounts—has undoubtedly impacted your family. But by teaming up with your spouse to clarify your goals, you can protect yourself, your children and your assets. Discuss the following questions with your spouse to make sure you're on the same page:

**Key Conversation Points**

1. Are the names on our bank accounts, property deeds or credit card accounts up-to-date?
2. Have we updated our wills and beneficiaries on all policies including life insurance, investment policies and retirement plans to reflect significant life changes?
3. When one or both of us dies, how will we distribute our assets to our children?
4. When will we review our estate plans with the help of an estate planning attorney?
5. Are we planning to make contributions to our favorite charities now or in our wills, or both?

When discussing charitable giving with your spouse, feel free to contact ???? at XXX-XXX-XXXX or [email](mailto:greg.borkowski@rmhc.org?subject=Question/Comment%20From%20Your%20Giving%20Website) address here to discuss ways that supporting your org name here can fit your financial situation.

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