

## **FROM HUMBLE BEGINNINGS . . . A LASTING LEGACY**

By Richard Foot and Laura McCullough

A Navy veteran, who came from humble beginnings, M. Robert Ritchie has left a philanthropic legacy for generations to come in Frederick County. Ritchie started out selling newspapers for 2 cents. After graduating from Frederick High School, he began selling insurance. Mr. Ritchie started Ritchie Associates Insurance Company, which operated 54 multi-state offices. A life of entrepreneurship ensued, Ritchie later developed Holly Hills Country Club in Ijamsville.

Described by a family friend as “the last of the titans because he’s given back to so many organizations”, M. Robert Ritchie has, through his estate provisions, created The M. Robert Ritchie, Jr. Charitable Gift Fund, to benefit the YMCA of Frederick County. This Fund is managed by the Community Foundation of Frederick County. Mr. Ritchie was a well-known Frederick County philanthropist, whose generous support of many local non-profits created immeasurable positive impact to the social fabric of the County. Our YMCA’s Ritchie Circle – Donor Recognition Society – is a tribute to Mr. Ritchie.

The purpose of The M. Robert Ritchie Charitable Gift Fund is to benefit the YMCA of Frederick County. The YMCA’s Board of Directors may use its annual distribution from this Fund at its discretion for programs benefitting children from low income families.

Gifts can easily be made to the fund with assets such as cash, credit card, gift of stock, or mandatory IRA distribution. You can make your gift at the Community Foundation Office 312 E Church Street, Frederick MD 21701 or via the website: <https://www.frederickcountygives.org/Giving-Your-Way/Explore-Funds?fn=M.+Robert+Ritchie%2c+Jr.%2c+Charitable+Gift+Fund>

*Should you or a loved one be interested in learning more about planned giving options at the YMCA of Frederick County, please contact Tom Clingman at (301)663-5131 or [tclingman@frederickymca.org](mailto:tclingman@frederickymca.org)*