DOCTOR’S GIFT IS A PRESCRIPTION FOR STUDENT STRESS RELIEF

David Young, DO, ‘81, vividly recalls his father’s unfailing dedication to the osteopathic profession and practice of medicine.

The early morning rounds, the hospital procedures, his nursing home rounds, and house calls. He remembers sitting with his father in the cafeteria. Even as a young child, he knew the nurses and other doctors held his father in high regard by the manner in which they interacted with their colleague’s young son.

Dr. Bleakley “Bud” Young died of renal failure at the age of 34 when David was 8 years old. He left behind a widow and four children. He also left the powerful memory of a beloved husband and father who had just started his practice but had already established a reputation as a consummate practitioner.

Dr. David Young honored his father’s memory, and his legacy, as he pursued the medical school and the profession his father chose.

“From the time I was a high school junior, I wanted to be a doctor,” says Dr. Young. “Once

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“My career in the profession of osteopathic medicine has been incredible. If we can help other students financially reach a similar goal, that is all we could hope for.”

—David Young, DO, ‘81
I got to undergrad, I was very driven and jumped at the chance to attend Kirksville. I felt honored to be accepted.”

Attending A.T. Still University-Kirksville College of Osteopathic Medicine (ATSU-KCOM) represented a homecoming for Dr. Young. He was born at Kirksville Osteopathic Hospital in 1955. He describes his ATSU-KCOM graduating class as “very close” and “a family.” He met his wife, Jill, through a classmate and was married in Kirksville the day before his graduation. A recent retiree, Dr. Young looks back upon his 34-year practice having loved his profession and knowing he would do it all again.

He and Jill are also focused on the future by establishing the Bleakley Young, DO, ’55, and David Young, DO, ’81, Still Scholars Scholarship at A.T. Still University of Health Sciences-Kirksville College of Osteopathic Medicine (ATSU-KCOM). This endowment provides scholarship support to students admitted to ATSU-KCOM through the Still Scholars Early Acceptance Program.

The Youngs established this endowment in 2020 with a significant charitable gift.

They further fortified the fund with a gift in 2021, followed by a generous planned gift commitment in the form of a bequest in 2022.

“Jill and I wanted to do something to help current students and also leave a final gift after I pass. We have saved and planned well enough that our retirement needs should be met,” Dr. Young explains.

A commitment to charitable giving is a continuation of another family tradition and legacy that the Youngs honor with their outright and planned gifts. “My family was going over some old papers and found a budget from my dad and mom from 1958. This was just a few years into practice. There was a line item to donate to KCOM,” explains Dr. Young. “The stresses of the current student population with school debt is well known, and if this helps relieve someone’s stress even a little, it is worth it.”
WIN-WIN DONATION OPTIONS

Supporting the good work of A.T. Still University doesn’t always have to be about giving something up. In fact, numerous gift vehicles can benefit you in return.

Keep your assets intact

- **Name us as a beneficiary of retirement plan assets** — By naming us as the beneficiary of a percentage of your retirement plan assets, you can make a larger gift than you may have thought possible without letting go of your assets when you need them most.
- **Your benefits** — Your estate may receive a charitable estate tax deduction on the value of the gift. In addition, since ATSU is not subject to income taxes that would ordinarily be triggered by a distribution of retirement plan assets to a family member or other individual, you can feel good knowing the full value of your donated assets will be put to good use.

Make your mark

- **Remember us in your will or trust** — By inserting as little as one sentence into your will or revocable living trust, you can create a gift that endures. Contact Brad Chambers to receive sample language to share with your attorney to complete your gift.
- **Your benefits** — Your gift does not affect your current financial situation and you are free to alter your plans at any time if your circumstances change.

Plan ahead for future income needs

- **Set up a deferred charitable gift annuity** — You’ll receive payments when you need them most, such as at retirement. A deferred gift annuity is created as a contract between you and ATSU, where you make a gift to us now and we agree to make fixed payments to you every year for life starting at a date you choose. What’s left of your gift after your lifetime helps to prepare students to lead and serve American healthcare.
- **Your benefits** — The rate you receive in the future is potentially higher because you are deferring the payments to a later time. You can also take a charitable income tax deduction in the year the gift is made.

Secure fixed payments for life

- **Fund a charitable gift annuity** — You and, if you desire, someone else you choose will receive immediate, fixed payments for life.
- **Your benefits** — Your attractive payments are completely predictable, so they aren’t affected by stock and real estate market fluctuations, and you are eligible for an immediate charitable income tax deduction.

Eliminate potential taxes and enjoy reliable income

- **Create a charitable remainder trust** — This type of gift pays you — and perhaps other beneficiaries you select — either a fixed or variable rate for life or a term of years (up to 20).
- **Your benefits** — You are eligible for a partial charitable deduction for income tax purposes, as well as estate and gift tax charitable deductions. There is also potential for increased disposable income, and professional management of your assets is available.

Contact Brad Chambers at 660.626.2494 or bradchambers@atsu.edu for help setting up smart gifts that improve the lives of ATSU students and benefit you as well.

California residents: Annuities are subject to regulation by the State of California. Payments under such agreements, however, are not protected or otherwise guaranteed by any government agency or the California Life and Health Insurance Guarantee Association. Oklahoma residents: A charitable gift annuity is not regulated by the Oklahoma Insurance Department and is not protected by a guaranty association affiliated with the Oklahoma Insurance Department. South Dakota residents: Charitable gift annuities are not regulated by and are not under the jurisdiction of the South Dakota Division of Insurance.
Do you ever feel like you would like to leave a legacy but are unsure about your next steps — or if you are even the type of person who could do such a thing?

Good news: Anyone can leave a legacy and make a difference that will impact future generations.

One of the simplest ways to craft your legacy is by leaving A.T. Still University a percentage of your estate or residual estate. This gift ensures your donation will remain proportionate to your estate size, no matter how it fluctuates over the years.

Popular ways to leave a percentage of your estate to ATSU:

- **Include a gift in your will or revocable living trust.** By putting aside a percentage of the assets in your will or trust — from 1 to 100% — you can leave a legacy while ensuring your family has the security they may need in the future.

- **Name us as a partial beneficiary of your retirement plan assets or life insurance.** By dividing up your assets in percentages, you can benefit loved ones and ATSU. To make this gift, contact your retirement account administrator or insurance company for a change-of-beneficiary form or simply download a form from your provider’s website.

Let us know
If you have already included a gift to ATSU in your estate plan, please notify us by returning the enclosed reply card. It would be our honor to thank you for your gift and take the necessary steps to ensure your wishes are carried out.

We are here to help if you have questions about extending your impact into the future. Please feel free to contact Brad Chambers today.