Pioneers are leaders, visionaries, trailblazers. All of these words describe Dr. James Richardson Jr., a modern-day pioneer spirit who had far-reaching impact on those he served and those who will come after him.

A look back at Dr. Richardson’s personal life and professional career offer insight into his trailblazing efforts in osteopathic medicine, conservation of the land, civic commitment, and financial support for students who will follow in his footsteps.

Advancing Osteopathic Medicine
Born three years before the passing of Dr. Andrew Taylor Still, founder of osteopathic medicine and the first school of osteopathy, Dr. Richardson was determined throughout his early years growing up in New York City to become a doctor.

Even though the development of osteopathic medicine was still in its infancy, not yet widely accepted, and only taught at a handful of colleges, he found his way to the Kirksville College of Osteopathy and Surgery (now ATSU-KCOM). Graduating there in 1939, Dr. Richardson interned at Bashline Memorial Hospital in Grove City, Pa., and then completed an anesthesiology residency in Detroit. In 1941, with his new bride, Doris, Dr. Richardson started a family practice in Columbiaville, Mich., that lasted 33 years.

Together, the Richardsons advanced the virtues of osteopathic medical treatment through tireless service to this rural area. The term trailblazing was often applicable to the country house calls made when winter snow prevented vehicle passage and finding the way on foot was necessary.

Conservation Avocation
The Richardsons found respite from the stress and long hours of medical practice in their appreciation of nature. Their home included 160 acres of rolling Michigan land, much of which they worked to restore to its natural state through the planting of trees—lots of trees! They were widely known for overseeing the planting of a half million trees in their three-county area over a

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DR. JAMES RICHARDSON JR.: A GENEROUS PIONEER SPIRIT

30-year period. They embraced a new philosophy taking hold across the country of preserving the earth’s natural beauty and wildlife for future generations to enjoy.

Civic Commitment
Along with fellow leaders in the Columbiaville community, Dr. Richardson was a charter member of his Rotary Club. The organization’s creed of Service Above Self fit well with his outlook on life and gave him an additional outlet for giving back to the community. His efforts together with fellow Rotarians resulted in a major project to restore and convert the town’s abandoned railroad depot into a meeting venue for the club and other community activities. Today, a statue of Dr. Richardson stands in front of it to commemorate his commitment to service.

Generous Spirit
Once again leading the way, Dr. Richardson and his wife put in place estate plans that would have a significant impact on future students of his graduate alma mater, ATSU-KCOM. Their desire was to provide financial assistance through the establishment of a permanent scholarship endowment. With his passing in 2006 and her passing in 2012, the endowment was created this year through the life estate gift of their home and 160 acres.

Devised more than three decades ago, this gift provided the Richardsons with a substantial income tax deduction at its inception and lifetime use of the property. More important, at a time when ATSU-KCOM was beginning to promote the cause for greater scholarship support, the Richardsons stepped forward to lead the way. Today their scholarship endowment of $375,000 is one of the largest endowments at ATSU.

Memories of a caring family physician, tall stands of northern pine, a bronze statue, and a perpetual student scholarship fund are all a testament to Dr. Richardson’s legacy. He truly was a pioneer in ways that live on for the benefit of many.

Impact gifts through real estate
Charitable trust—Opportunity to:
• Increase income.
• Reduce taxes.
• Unlock appreciated investments.
• Reduce investment worries.

Life estate interest—Opportunity to:
• Receive sizable tax benefits immediately.
• Continue in your home for life.

These gifts ultimately provide vital support to further the ATSU mission. For more information, contact the ATSU University Advancement office at 866.626.2878.
THE BEST IS YET TO COME
ARE YOU READY FOR RETIREMENT?

Retirement brings the opportunity to relax and enjoy the things you never had time for during your working years. But before you settle in for your well-deserved work hiatus, you need to plan for what could be 20 or 30 years of living expenses and adventures.

Follow these two easy steps to see if you’re ready to enjoy your best years yet. What you discover will help your financial advisor help you.

Step 1: Estimate your income and expenses.
For most people, the transition from regular paychecks to an income based on assets and Social Security requires some adjustments. Prepare by calculating your estimated retirement income and expenses in advance.

You’ll need enough income to accommodate your day-to-day retirement expenses over the length of time you’re expected to live in retirement.

Keep in mind that certain disbursements will no longer be necessary, such as retirement savings, costs of educating children, and employment-connected expenses. In addition, your federal and state taxes may be cut because of tax breaks for seniors. On the other hand, some expenses may increase. For instance, though Medicare kicks in at age 65, supplemental health coverage is usually desirable. Plus, with more time for travel and recreation, those costs will likely rise as well.

Tip: A general rule used by many financial professionals is that you’ll need at least 75 percent of your working income to maintain your present lifestyle after you retire.

Step 2: Evaluate your nest egg.
Once you’ve determined how much annual income you’ll need and your life expectancy, you can calculate the lump sum amount necessary to carry you through your retirement years.

Figure your nest-egg requirements by using a free online calculator; simply type “retirement calculator” into any search engine.

You can do more with your retirement plan assets. Learn more about your options in the FREE guide A new use for your retirement plan assets by completing and returning the enclosed survey.

Are charitable gifts a part of your plans?
When preparing your finances for retirement, don’t forget about incorporating your yearly charitable contributions into your plans. Please also contact us at 866.626.2878 about smart ways to extend your support into the future without giving up assets today.
Healthy Investments is prepared exclusively for the information of our alumni and friends. Its purpose is to point out current developments that may be helpful in your tax and financial planning. Through wise planning you may be in a better position to assist us with our work in these times of great financial need. You should, of course, consult your own attorney as to the applicability of any item to your own situation.

SMILE FORWARD + CROWDFUNDING = A HEALTHY INVESTMENT

The St. Louis Dental Education and Oral Health Clinic is now under construction in preparation for providing training experiences for third and fourth year students of A.T. Still University’s Missouri School of Dentistry & Oral Health (ATSU-MOSDOH).

Success with this endeavor will depend on broad support for Missouri Smile Forward. Smile Forward is an ongoing uncompensated care fund created to provide oral healthcare services for patients with little or no dental insurance benefits and who demonstrate financial need. Allowing patients the option to keep their smile through funding assistance for dental restorative services is at the heart of the Smile Forward program.

A goal of $75,000 has been set for Smile Forward this year and funds are currently being raised online through ATSU-MOSDOH’s custom crowdfunding website, www.atsu.edu/stlclinic.

By offering funding assistance for those most in need of oral healthcare services, ATSU-MOSDOH students will obtain the variety and number of patient encounters needed to become the best and brightest dental professionals of tomorrow, while also increasing the overall health and wellness of the greater St. Louis community.

Visit www.atsu.edu/stlclinic for more information. And be sure to share the site with friends, family, and others with an interest in supporting this worthy mission. Together, YOU and ATSU-MOSDOH can truly make a Healthy Investment!