



YOUNG ALUMNUS MAKES A BIG GIFT IN AN AFFORDABLE WAY



Doug Whitmore

During his senior year of high school, Doug Whitmore spotted a sign advertising the University of South Alabama on his way home to New Orleans from Orange Beach. Doug said, "I thought how awesome would that be to go to college somewhere so close to the beach. So I set up a tour with one of the professors in the College of Business." While it was certainly a perk that USA was located so close to the Alabama beaches, Doug immediately felt at home while touring USA's campus. He knew that USA would be the place he called home for the next four years.

"I loved going to college at USA and living in Mobile. One of the biggest

One of the biggest advantages to picking USA...you are more prepared for real life..."

advantages to picking USA over a university located in a college town is that when you graduate from USA, you are prepared for real life experiences. Students have the opportunity for internships with many companies, ranging from large, international businesses to the USA Health System. In class, the professors discuss how companies right down the street are strategizing to be successful in the

marketplace and how various forms of research are being conducted by the faculty and staff at USA. I left USA matured and ready to enter the workforce." Doug graduated from USA in 2005 with a Bachelor of Science in Business Administration with a major in marketing through the Mitchell College of Business. After graduation, he started a career as a commercial banker in New Orleans, but longed to return to Mobile. Through connections he made as a college student, Doug learned of an opening at Morgan Stanley Smith Barney in the Mobile office as a financial advisor and immediately applied. "As much as I missed Mobile, I knew things would be different this time around since I wouldn't be in college anymore. I called the alumni office and they really helped me get re-established in Mobile." Not only did the alumni office put Doug in contact with alumni who mentored him as a student, but they also invited him to attend fundraisers and other events in the area. Last year, he was invited to join the Alumni Association's Board of Directors.

Doug wanted to give back to the University, but as a young alumnus, a large financial gift seemed almost impossible. After attending his first Alumni Association Board meeting, Doug learned that the Planned Giving Department was offering matching of life insurance policy premiums when USA is made both the owner and beneficiary of a life insurance policy. As a financial advisor, Doug assists clients

LEGACY OF MILDRED COLEMAN STARNES LIVES ON IN YOUNG NURSING STUDENTS



As three young women prepared for high school graduation, they all had the same dream of becoming a nurse. Yet none of them knew how this dream would become a reality. One by one, each learned about a prestigious scholarship for nursing majors, **The Mildred Coleman Starnes Endowed Nursing Scholarship**. This scholarship would be the means to achieve each student's goal. It would provide the opportunity of a lifetime.

In April of 2001, Earl Starnes met with the University of South Alabama to express his wishes to create a scholarship in the College of Nursing that would honor his late wife, Mildred, and her work as a dedicated nurse. Mrs. Starnes was a 1930 graduate of the Providence Hospital School of Nursing and she worked for many years as a nurse in Clark County, Alabama. Mr. Starnes created the scholarship through a bequest in his will and with his passing in 2002, **The Mildred Coleman Starnes Endowed Nursing Scholarship** was established. Through an annual scholarship of \$7,500, Mr. Starnes has enabled several aspiring nurses to fulfill their dream of making a difference by providing excellent healthcare to those in need. These are the stories of the current scholarship recipients of **The Mildred Coleman Starnes Endowed Nursing Scholarship**.

As salutatorian of her high school class, **Marnita Stallworth** struggled with her decision of which college to attend, but she knew that she wanted to become a nurse and work in a Pediatric Intensive Care Unit to care for sick children. "My mom is a graduate of USA and I knew USA had a great nursing program, but I was also considering other schools. Without the scholarship I may have chosen another college to attend or I would have had to find a job while I was in school," says Marnita. Now a senior at USA, Marnita has spent the last four years preparing herself to be an exceptional nurse, while making a difference on campus and in the community. She has served as a peer mentor to freshman students and is currently active in the Student Nurses Association in addition to several honor societies. She has also been elected to USA's homecoming court, twice, and she volunteers with Little Sisters of the Poor.



Marnita Stallworth

"Without the scholarship I may have chosen another college to attend or I would have had to find a job while I was in school."

Marnita Stallworth

"If I could personally thank Mr. and Mrs. Starnes today, I would say 'Because of the legacy you have left behind, you have blessed me as well as many others to pursue our life goals and dreams."

And because of your generosity, many people will also be blessed through my nursing hands. Thank you sincerely for your graciousness."

Savanah Singley dreamed of becoming a pediatric nurse, but as a high school senior whose parents didn't attend college, she knew that financially the only way to become a nurse would be to get her associates degree at a community college. Then, her high school guidance counselor told her about the scholarship.

"I actually applied for the scholarship before I applied to USA. I knew USA was a great school for nursing, but without the scholarship, I wouldn't be here. I would just like to tell anyone who is considering giving a scholarship that these scholarships really do make a difference in students' lives. Students wouldn't have the means to go to a university of this caliber if it weren't for others generosity. Donors are not only investing in the success of a student, but also the success of the University, our community, and our healthcare," says Savanah. Savanah is now a sophomore who is active in Baptist Campus Ministries and serves as a resident advisor.



"I knew USA was a great school for nursing, but without the scholarship, I wouldn't be here."

Savanah Singley

"I wish I could thank Mr. Starnes in person, but I know I could never thank him enough. The gift Mr. Starnes left is about more than just money, or even helping one student out. This scholarship made my dreams of becoming a nurse a reality and through this scholarship, I will be able to carry out Mrs. Starnes' memory in all the people I will touch as a nurse."

The "call" to the nursing profession came to **Chelsie Thrasher** when her grandmother became ill with cancer. "It was clear to my family and me how much the nurses who treated my grandmother really cared about her and they became our extended family. I want to be that sense of support for others in their time of need." Faced with making a decision to secure significant amounts of student loans, Chelsie realized that becoming a registered nurse would only be possible if she attended a community college first and then transferred to USA. Even with this plan, she would still have to apply for multiple student loans. Then Chelsie's high school guidance counselor told her about the scholarship opportunity and she had a renewed hope that she could get the four years of the quality education she would need to become a great nurse. Chelsie just finished her first semester of college with a perfect 4.0 GPA.

"There are so many things I wish I could tell Mr. and Mrs. Starnes to thank them for their gift. If it wasn't for their generosity, my dream would not be possible. This scholarship is the reason I applied to college and it gave me hope that I could fulfill my aspirations to become a nurse. I realize that this scholarship is a personal gift from the Starnes, and I take that very seriously. Through this scholarship, their legacy will live on in me."



"This scholarship is the reason I applied to college and it gave me hope that I could fulfill my aspirations to become a nurse."

Chelsie Thrasher

Each of these three young women are making a difference at USA and each will continue to make a difference in their chosen career path. These young women do not take the gift of their scholarship lightly. If Mr. and Mrs. Starnes were here today, they would be proud knowing their legacy is living on through the lives of the students they touched, and the lives these students will touch through their profession. These three young women are honored by the gift and they are excited to begin their work as nurses, just as Mr. Starnes intended.

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Mrs. Mildred Coleman Starnes

A portrait of Mrs. Mildred Coleman Starnes

is proudly displayed in the Dean's conference room in the College of Nursing in recognition for the contribution Mr. and Mrs. Starnes have made to the University of South Alabama and the nursing profession.

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To fulfill a future need of the University is equally as important as gifts that fulfill current needs."

by advising them to use life insurance policies to make charitable gifts, so he was familiar with the concept. With a match from USA, plus a 25% match from his employer, he knew it would be easy for him to carve out a small amount each paycheck to make a large gift to USA. "Morgan Stanley Smith Barney teaches the importance of good planning. Through financial tools you can achieve great things. What is now only a few dollars to me will be worth so much more to future students. To fulfill a future need of the University is equally as important as gifts that fulfill current needs."

After calculating how much he could afford, Doug decided to make a gift with a \$50,000 life insurance policy, but he had to decide how he would like his gift to be used. As he thought about what was important to USA, the community, and to him personally, Doug knew that he would not be the successful young professional he is today had it not been for his father. Doug's father is a teacher of more than 35 years, and from early on in his

childhood, his father instilled in him that a good quality education from kindergarten through college would take him far in life. It seemed fitting that Doug would make his \$50,000 gift to USA's College of Education in honor of his father's dedication to the many students he taught over the years and for the dedication he gave his family in teaching his sons to appreciate their education. **For his father's Christmas present this year, Doug presented his dad with a framed certificate showing that the Whitmore Family Endowed Scholarship had been established in his honor, by his son.** The scholarship will be available to education majors who are Louisiana residents. Since making his gift to USA, Doug now makes sure to address charitable giving with all his clients and shows them how certain tools can make a great impact to the charities they care about most. He also shares with his clients how much his gift meant to his dad and that a gift to a charity can also be used as a Christmas or birthday present for loved ones.

The Office of Planned Giving is offering our supporters a free copy of our booklet, "How to Make a Will that Works." To receive your copy, simply fill out the card enclosed in this newsletter.



PLANNED GIVING: Q & A



Dear USA,

I would like to create a research endowment for \$10,000.

I can make this gift with cash or I can sell stock that I own, which is currently valued at \$10,000.

What is the best way for me to make this gift?



Yours Truly,
South Paw

Dear South Paw,

We are lucky to have generous supporters like you! While gifts of cash are the most popular means of making a charitable gift, you should consider the advantages of giving appreciated stock. Stocks, mutual funds, and other assets, owned for more than one year, that are worth more than you paid for them are generally tax deductible at their full current value. In other words, you are allowed to deduct not only what you paid for the asset, but any additional gain on the investment. In addition to the regular tax savings you will receive from the charitable gift, you may also be able to avoid capital gains tax that would otherwise be due when you sold the asset. Take note, in order for you to avoid the capital gains tax, the securities must be transferred to USA, first, and then USA will handle selling the stock. Please see the chart below for an example of the tax savings on the two different ways to give a gift through stock. If you have any questions, please don't hesitate to contact me at (251) 460-7032.

Sincerely,
Angela Dunn,
Associate Director of Planned Giving

South Paw's \$10,000 Gift

	Sell stock and Give Cash		Give Stock Outright	
Asset Value	\$10,000		\$10,000	Net Tax Savings \$2,500, Or 56% Greater
Cost	\$4,000		\$4,000	
Taxable Gain	\$6,000		\$0	
Capital Gains Rate	15%	Net Tax Savings \$1,600	0%	
Capital Gains Tax	\$900		\$0	
Amount of Gift	\$10,000		\$10,000	
Income tax rate	25%		25%	
Income Tax Savings	\$2,500		\$2,500	
Net Tax Savings	\$1,600	\$2,500		
Total Transactions	2	1		



USA CHILDREN'S & WOMEN'S HOSPITAL EXPANSION CAMPAIGN LAUNCHED WITH MARGARETTE GRIFFIN GIFT TARGETING PEDIATRIC CANCER RESEARCH

A \$10.6 million fundraising campaign to enhance programs and services at USA Children's & Women's Hospital (USACWH) is underway.

The fundraising campaign was kicked off earlier this year with a \$975,000 gift from the estate of the late Margarette G. Griffin of Semmes, who died in 2009. The funds were matched 25 percent by the University to create the \$1.2 million *Margarette G. Griffin Pediatric Cancer Research Endowment Fund* to support the department of pediatric oncology at the hospital. USACWH is currently undergoing a \$72.6 million expansion, which will nearly double the hospital's current size and provide more space for the hospital's neonatal and pediatric intensive care units, additional operating rooms, larger patient rooms, and a new pharmacy.

"It is terrible when anyone has cancer, more so when it is a child."

Margarette G. Griffin

Margarette Griffin and her late husband, Roy Delmas Griffin, never had children of their own; however, the couple was very passionate about helping children in need, especially children suffering with cancer. Mrs. Griffin became acquainted with USACWH in 2002 when her financial advisor told her about his personal experience with the Hospital. Once



Pediatric Oncologist, Dr. Felicia Wilson offers encouragement and support to the patients of USA Children's & Women's Hospital.

she understood how vital the Hospital is to the area in researching and treating pediatric cancer, Mrs. Griffin felt driven to support USACWH through a generous bequest in her will. After establishing her gift, Mrs. Griffin wrote to President Moulton and said, "Combating the ravages of cancer and even eliminating it entirely are goals we both share. I am so pleased that the University is placing a strong emphasis on establishing within our community a major regional cancer research and treatment facility. It is terrible when anyone has cancer, more so when it is a child."

You cannot hope to build a better world without improving individuals. We all must work for our own improvement and at the same time share a general responsibility for all humanity.

Marie Curie

This quote by Marie Curie can be applied to just about anyone who is considering a planned gift to USA. Many times donors want to make a gift that will be impactful, but they have to consider their needs first. We tell donors, "YES! Make sure to take care of yourself and your loved ones first. USA can still make a difference in numerous lives with the gift you leave us, after you have taken care of your needs first."

Whether you are considering a gift through a life insurance policy, a retirement account, or a will, you can designate the appropriate funds to your

loved ones first and then make USA the remainder beneficiary for your gift. This allows you peace of mind knowing your loved ones are provided for while also carrying out your wishes to leave a lasting legacy for future generations. Think about the part you want to play in assuring the future of the University of South Alabama. Whether through scholarships, cancer research at the Mitchell Cancer Institute, or funding for a certain college, you can make a difference with a planned gift. There are many ways to give to USA. We welcome the opportunity to discuss the dreams you have for changing lives at USA.



MEET USA'S NEW ASSOCIATE DIRECTOR OF PLANNED GIVING

When I accepted the position of Associate Director of Planned Giving, I didn't feel like I was changing jobs, but rather that I was coming home to a place that has changed my life for the better. My mother is a graduate

of USA and a retired employee from USA Children's & Women's Hospital. I earned both my undergraduate and graduate degrees in accounting from USA and my husband is an alumnus of the College of Engineering. Not

only do we both have many fond memories of our time as students at USA, but this University has also afforded us with the education to provide a living for our family.

The past several months in my new role have been extremely fulfilling as I have seen the light in donors' eyes as they talk about establishing scholarships, funding cancer research, and honoring loved ones with a gift named in their honor. I hope this newsletter inspires

you to give back to the institution that has given us all so much. I am here to assist you with any questions you may have on how to make your dreams a reality.

Angela Dunn



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LEGACY SOCIETY

Inside this edition:

THE MILDRED COLEMAN STARNES NURSING SCHOLARS

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Senior Nursing Student, Marnita Stallworth

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MARGARETTE GRIFFIN GIFT TARGETING PEDIATRIC CANCER RESEARCH

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