

# Legacy for Life

## His Dreams Continue as His Legacy

Dr. Andrew Goldberg's interest in medicine began when he contracted poliomyelitis as a young child and witnessed the death of a classmate while in the hospital. He graduated high school at 16 and, while attending Clark University, became drawn to academic medicine. After completing his internship, Dr. Goldberg served two years in the U.S. Coast Guard. He traveled to the North Pole as a physician aboard an icebreaker, an experience that stoked his sense of adventure, love for travel, and commitment to medicine.

During his residency, Dr. Goldberg married his wife, Gail, and a year later moved across the country to Seattle to pursue a fellowship in endocrinology, metabolism, and gerontology under Dr. Edwin Bierman. Afterward, he was appointed assistant professor at Washington University School of Medicine. In 1983, Andrew, Gail, and their sons, Ethan and Justin, returned to the East Coast, where Dr. Goldberg served as director of research in the Division of Geriatric Medicine at Johns Hopkins University for seven years. Following, he worked at the University of Maryland, where, at the pinnacle of his career, he founded and led the Baltimore VA Geriatrics Research Education and Clinical Center.

A prolific researcher and a champion for wellness and dignity in aging throughout his career, Dr. Goldberg was tireless in his search for better health outcomes for all, especially older adults. His work investigated such topics as exercise and weight loss, obesity, type 2 diabetes, metabolism, and the rehabilitation of patients following a stroke or complications of cardiovascular disease. He authored over 200 journal articles, served on numerous committees and editorial boards, and was recognized with awards from the American Diabetes Association® (ADA), among many others.

Dr. Goldberg was also a passionate teacher and deeply committed to mentoring the next generation of clinical researchers. Even after his diagnosis of metastatic pancreatic cancer in early 2022, he routinely called colleagues and former students to offer support and inquire as to the progress of their research. He took great pride in opening doors for others and advocated for patients, students, and peers alike—no matter the cost. His global network in the field of geriatric medicine was like an extended family.

His own family was also a great source of pride. Dr. Goldberg was an enthusiastic booster at his

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## Dreams Continue ...

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young sons' little league games and wrestling matches, beamed at their graduations and award ceremonies, and delivered heartfelt toasts at both their weddings. He doted on his five grandchildren, teaching them to play gin rummy and encouraging them to take up tennis, which he adored. Together with Gail, he traveled widely, hiked, kayaked, took thousands of photographs, and enjoyed the cuisines and wines of the world.

It has been almost a year since the passing of this wonderful man, but his legacy will live on. Among his last wishes was that he be remembered through gifts to the American Diabetes Association. Gail, Ethan, and Justin have taken this wish further, with the establishment of a named award through the ADA Scholars Program, which will be presented for the first time at the 84th Scientific Sessions in June 2024. The world will continue to benefit from the generosity and devotion of Dr. Andrew Goldberg.



No one should have to miss out on the lifesaving care or medication they need. The ADA has long been committed to building a more equitable health care system where every person in America receives the best possible preventative and diabetes care.

We believe health equity is a human right.

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## How Do You Want to Be Remembered?

Many people choose to contribute to the world and leave it in a better state than they found it. If you're wondering how to accomplish this, the answer is unique to you and depends on your priorities, beliefs, and goals.

Planning an estate gift with the ADA can create a lasting legacy while potentially offering tax and financial benefits for you and your loved ones.

When planning to make a significant gift, it's important to consider a few things. Careful arrangements can help preserve more of your estate for your loved ones, and including charitable provisions can help minimize taxes and settlement costs. This will ensure your gift will truly last a lifetime.

Did you know memorial gifts can be included in your estate plans? It's possible to fund these gifts with cash, securities, real estate,

or other property. Or you may provide all or a portion of what remains in your estate after all bequests to your loved ones have been completed. If you prefer, you can give a percentage of your estate, which allows your gifts to increase with the value of your assets.

Before making a final decision, it's worth noting that there are several gift-planning tools that can help you make meaningful gifts and provide income at the same time. You have the flexibility to select the duration of time you want to receive the income, and there are additional advantages, such as tax savings.

If you want to learn more about leaving a legacy gift that reflects your values and ensures financial stability for yourself and your loved ones, email us at [giving@diabetes.org](mailto:giving@diabetes.org), call us at 888-700-7029, or contact your advisors for further information.

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## Giving While Living

Continuing to give to the charitable organizations you care about after your lifetime will not only help others but will also make a positive impact and leave a lasting legacy.

Many people focus on their estate plans, but there are benefits to making charitable donations during your lifetime. Giving today can provide tax advantages, allows you to see the impact of your generosity for those currently living with diabetes, and you can build relationships with organizations you care about, such as the ADA. It also gives us the opportunity to thank you for your generosity!

### Learn More

If you're interested in learning more, reach out to us to explore your options for making a difference today and in the future.



## Gifts with Appeal

If you are 70½ or older, you can make tax-free individual retirement account (IRA) gifts—called qualified charitable distributions (QCDs)—directly to the American Diabetes Association. You may make QCD gifts up to \$100,000 per person per year or \$200,000 for a couple with separate IRAs.\* While IRA owners age 70½ or older can make gifts directly to the American Diabetes Association from their IRAs, the minimum age for taking required minimum distributions (RMDs) has increased to 73.

\*QCD amount will be indexed for inflation.

### For Estate Planning Professionals

If you have any questions about your client's beneficiary designations or estate planning inclusions, contact our Planned Giving Department:

P.O. Box 7023, Merrifield, VA 22116

Phone: 888-700-7029 •

[plannedgiving@diabetes.org](mailto:plannedgiving@diabetes.org)

[diabetes.org/giving](https://diabetes.org/giving) •

tax ID number 13-1623888





## A Family Affair

There are many reasons you may not divide your estate equally. You know what you're doing and why. But do your loved ones? Whatever your plans are for your estate after your lifetime, it's essential to keep your family up to date.

Here are some tips to avoid potential conflicts and misunderstandings:

- **Communication is key.** When you clearly state your intentions, you alleviate from your family the burden of difficult decisions and avoid potential conflicts and—at worst—lengthy, expensive legal battles.
- **Be honest.** Being straightforward with your loved ones and those professionals who are assisting you in your estate planning eliminate ambiguity as to your wishes. It's important to keep everyone on the same page.
- **Don't send them on a scavenger hunt.** Your will and/or living trust, health care power of attorney, letter of instruction, or any other necessary documents—from your birth certificate to your Facebook password—should be readily accessible. Be sure your loved ones know exactly where your documents are located.
- **Consider tax and valuation issues.** For example, naming one person as the beneficiary of your individual retirement account (IRA) and naming another a beneficiary of a life insurance policy may seem “fair,” but the recipient of the IRA will

## The Summit Circle

The Summit Circle recognizes donors who remember the American Diabetes Association® (ADA) through gifts in their will, trust, life income plan, or with what may remain in a retirement plan. If you have included the American Diabetes Association® in your estate plans, thank you. Please contact Susan Dishart, planned giving officer, at [sdishart@diabetes.org](mailto:sdishart@diabetes.org) or 703-719-8617. We look forward to recognizing your important commitment by welcoming you as a member of the Summit Circle.

owe income tax on the funds, whereas the life insurance policy passes tax-free. Always double-check with your advisor to avoid any unfortunate surprises.

- **Write a letter of instruction.** A letter of instruction expresses your wishes regarding items of personal property and can be updated without the formal requirements of a will. Distribute what you can now.
- **Share your intentions to give to an organization.** If you choose to help those living with diabetes as part of your legacy, share with your loved ones that you are leaving a gift to the American Diabetes Association.



Planned Giving Department  
P.O. Box 7023, Merrifield, VA 22116  
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