

Giving Back Gives His Life Greater Depth

Dr. Joe Miller's life trajectory began with a tonsillectomy at age five. He watched the doctor put him on the kitchen table, administer Novocain, and pull out his tonsils. At the time, he thought, "If he can do that, I can, too."

He carried that experience with him as he graduated the College magna cum laude '42, earned his MD cum laude '45, interned at the Peter Bent Brigham, served as a medical officer in the Army and then opened his internal medicine practice on Marlborough Street.

For most of us, those achievements would have signaled a time to enjoy the medical practice, the family of three, and the good years. Joe Miller was driven to always do better, something he credits his father with fostering. "If I had all A's and one B+ my father questioned the B+," he told us recently. "I think my father had the greatest influence on my life." So he was ready for another challenge.

Continued on page 6

IN THIS ISSUE

- 2 A Message from Dean Frenk
- 2 The Gift Annuity—A Gift to Harvard, Lifelong Income for the Annuitant
- 4 1913 Society Members
- 5 Dr. Christopher Ronk SD'10, SM'08—A Long View of Philanthropy

From Dean Julio Frenk



Dean Frenk

The capital campaign on which the School has embarked honors and appreciates gifts from many different sources that include planned gifts—life income plans, bequests, charitable lead trusts and other creative gift arrangements. Your planned gift not only establishes your legacy at the School, but it also joins you with others in the 1913 Society who have translated their concern for public health into a tangible inheritance for future generations of world health leaders.

We hope that you will enjoy seeing what others have done and let us know how you would like to be included in our Opportunities for Impact. I am deeply grateful for your investment in the future of the Harvard School of Public Health.

*Julio Frenk
Dean of Faculty and T & G
Angelopoulos Professor of
Public Health and International
Development, Harvard School
of Public Health*

The Charitable Gift Annuity: A Merger of Two Concepts

The charitable gift annuity represents a unique merger of two concepts. First, people want to make a difference by supporting the charitable missions that are important to them. Second, financial security for a lifetime is a top planning priority for most people.

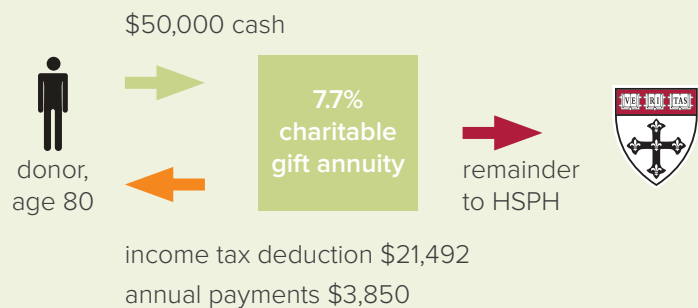
In tandem, these two concepts can create tension and prompt an important question: *Can I make a charitable gift that supports Harvard School of Public Health even though my retirement needs are still a top priority?* For many, a charitable gift annuity makes it possible to answer this question with a confident “yes.”

How the Charitable Gift Annuity Works

A charitable gift annuity is unique because the gift creates an exchange. In its simplest form, we contractually agree to pay a lifetime income to you in exchange for your gift (usually cash or stock). The income amount depends on your age, the amount of the gift, and when the lifetime payments begin. Making a larger gift or deferring the start of payments will result in a higher payment amount.

Example: Rennie, age 80, has \$50,000 in a CD that is ready to mature. He would like to make a gift to HSPH and

Charitable gift annuity—one beneficiary



HAPPY BIRTHDAY—again and again and...

If you recently received a birthday greeting from the Director of Planned Giving for HSPH or receive one in the next few months, included is a reminder of the unique way a charitable gift annuity can be used to support our work. More than this, if you set up a charitable gift annuity with HSPH, we can send you a birthday wish you'll be certain to welcome every year (or even quarterly)—the payment check from your gift annuity! Please contact us for more information. We can provide a complimentary, confidential illustration showing the payment rate for a plan specifically designed to meet your needs and goals. It's easy to reach us by phone or email.

continue to protect his retirement. When he learns about the charitable gift annuity, he sees a way to do both. He decides to use the funds to set up a \$50,000 charitable gift annuity to support fellowships. In exchange for his gift, he will receive annual payments of \$3,850.00 for the rest of his life, which will provide an important income stream in retirement. The gift also qualifies for a tax deduction of \$21,492.*

Gift Annuity Planning Options

Thanks to a number of attractive gift annuity options, a charitable gift annuity is useful in a variety of situations.

Defer payments.

This is especially attractive if you are still in the midst of a career. It's a way to give now, enjoy an income tax deduction, accumulate income for the future, and receive a reliable fixed income during retirement.

Example: Connie, a successful attorney, plans to work for several more years. At age 55, she sets up a \$50,000 charitable gift annuity to begin payments in 15 years. The gift qualifies for a charitable deduction of \$6,857.00.* At age 70, she will begin receiving annual payments of \$6,200.00. The payments will continue each year for the rest of her life.

Cover one or two people.

Example: Richard and Marge, both age 75, set up a two-life gift annuity for \$25,000. They receive an annual payment of \$1,475.00 and a tax deduction of \$6,841.00.* Ten years later, after Richard's death, Marge continues to receive \$1,475.00 every year.

* All examples for illustrative purposes, based on an AFR of 2.2% and an annual payment.

Provide payments for someone else.

Even if you're not the person receiving payments, you still benefit from the tax deduction.

Example: Gary, age 68, wants to help his 80-year-old brother, Robert. Gary meets with his advisor to discuss estate and gift tax matters, then sets up a \$50,000 charitable gift annuity that makes annual payments to Robert of \$3,850.00 for the rest of Robert's life. The payment amount is based on Robert's age. Gary can take an income tax deduction of \$21,726* for his gift.

Questions Worth Considering

The first and most important reason to consider a charitable gift annuity is a desire to support our work. If your philanthropic goals include helping HSPH make a difference for those we serve, then a charitable gift annuity is worth considering.

It would be our pleasure to help you explore your options. For example, we can provide detailed, personal responses to the following questions:

- Is a charitable gift annuity easy to set up?
- How does the tax deduction work?
- Will the payment amount fluctuate?
- What if I want to change the gift annuity amount?
- How do I decide whether to start payments now or later?

A charitable gift annuity truly is greater than the sum of its parts. Please contact us for more information. We are happy to provide an illustration based on a specific gift amount. Your inquiries are held in complete confidence. As always, thank you for supporting Harvard School of Public Health.

Charitable Gift Annuity Rates

one life		two lives	
age	rate	ages	rate
60	4.9%	60/65	4.7%
65	5.4%	65/72	5.1%
70	6.0%	70/75	5.6%
75	6.7%	75/78	6.1%
80	7.7%	80/85	7.0%

Deferred Gift Annuity Sample Rates

This plan gives a higher rate because the donor defers annuity payments for a number of years.

age at time of gift	50	55	65
deferred to age	65	65	75
annual percentage paid to donor	11.1%	8.7%	10.8%

1913 Society Roster

1913 was an auspicious year. The US Post Office began parcel post deliveries. Picasso had his first US show at the NY Armory. Igor Stravinsky's Rite of Spring created a riot in Paris. And in September of that year, the new Harvard-MIT School for Health Officers welcomed its first class of eight. From humble beginnings, Harvard School of Public Health is now the world's leading authority on global health issues. We are proud that our legacy society donors have deemed HSPH worthy of a bequest or another kind of planned gift, and we list those names of 1913 Society members here. Thank you for making the future of HSPH a part of your legacy.

Don Abramowitz, SM '82
Joanne H. Allport, MPH '87
Dorothy Q. Arnold and
David B. Arnold, Jr.
Nelson K. Aweh III
Katherine L. Rhyne and
Charles W. Axten
Joan R. Baer and Arthur Bugs Baer
Amy C. Barkin, MPH '76
Judith Benfari and
Robert C. Benfari, SM '67
Terry M. Bennett, MPH '69
Eugene P. Berg, Jr.
Mrs. William McCormick Blair, Jr.
Barry R. Bloom
Stanley P. Bohrer, MPH '75
Gary P. Bond, SM '76
Robert D. Brodley
William A. Burgess, SM '51
Annette B. Burke and
Joseph A. Burke, SM '72
Deanna L. Byck, SD '98
Howard E. Chaney, SM '60
Joan Selig Damson
and Barrie M. Damson
Mary K. Donaldson
Patricia A. Donovan
and William B. Donovan, SM '70
G. Rita Dudley-Grant, MPH '84
Sumner L. Feldberg
Virginia O. Fine
Katherine A. Forrest, MPH '71
Niki Friedberg and A. Alan Friedberg
Barbara A. Gales, MIH '91

Jean M. Doherty-Greenberg, MPH '79
and David A. Greenberg, MPH '80
Douglas I. Hammer, MPH '68, DPH '76
Peter O. Haughie, SM '98
Francis Helminski, MPH '85
Maria Helena Henriques-Mueller, SD '84
Jose R. Hernandez-Montoya, MPH '80
Olive W. Holmes
Lilli Schwenk Hornig
and Donald F. Hornig †
Robin C. Herman and Paul F. Horvitz
Howard Hu, MPH '82, SM '86, SD '90
Joan L. Jacobson
and Julius H. Jacobson II
Nancy Elliott and Paul T. Johnston
Marion A. Jordan, SM '77
Apa Juntavee, MPH '95
Stephen B. Kay
Maurice E. Keenan, MPH '77
Geoffrey Kronik
Karim F. Lalji, SM '91
Stanley N. Lapidus
Mary Ann Lavin, SM '74, SD '78
Paul S. Lee, Jr.
Ann M. Lewicki, MPH '76
Chunhua Liu, SM '98, SD '00
Nancy J. Marr, SM '89
Keitaro Matsuo, SM '03
Walter F. Mazzone, SM '64 †
Marjorie J. McLemore
Steven Uranga McKane, MPH '79
Jeffrey W. Mecaskey, SM '90
Diana H. Melvin and S. Noel Melvin
Roger J. Meyer, MPH '59

Joseph M. Miller, AB '42, MD '45, MPH '60
Robert L. Mittendorf, MPH '87, DPH '91
Theodore A. Montgomery, MPH '55
Lois H. Moser and
Royce Moser, Jr., MPH '65
Susan A. Elliott and Pat Nicolette
Chong Moo Park, MPH '54
George Putnam
Kakaraparti V. Rao, SM '72
Helen Z. Reinherz, SM '62, SD '65
Rita D. Berkson, SM '77
and Randolph B. Reinhold
Christopher James Ronk, SM '08, SD '10
Phyllis Rose
Louise G. Schloerb and Paul R. Schloerb
Marjorie W. Sharmat
Bernard Shleien, SM '63
Eleanor G. Shore, MPH '70
and Miles F. Shore
Joan Smilow and Joel E. Smilow
Sandi Snegireff and Sergei L. Snegireff
Ruth F. Snider and Eliot I. Snider
Virginia B. Taplin
Isabelle Valadian, MPH '53
Hasi M. Venkatachalam, MPH '68
Marilyn R. Walter
and Ronald A. Walter, SM '72
Jay S. Weisfeld, MPH '77
Thomas G. White, SM '52
Doris Wilson, '48 †
Enid Wilson †
Dyann F. Wirth and Peter K. Wirth
Elihu York, MPH '69
Anthony J. Zangara, MPH '62

† deceased



Membership in the 1913 Society is open to anyone who creates a bequest for the School of Public Health, or gives a life-income gift or any other type of planned gift. If you think you should (or shouldn't) be listed here, please let us know by e-mail jtcantor@hsph.harvard.edu or phone **617-432-8071**. In addition to this lapel pin and a special "Welcome Packet," you will be sent invitations to special events for 1913 Society members and news on a quarterly basis.

1913 Society members receive a lapel pin and Welcome Packet.

Spotlight: Our Newest 1913 Society Member

Dr. Christopher James Ronk SM'08, SD'10 is one of the newest members of the 1913 Society and has named HSPH as the beneficiary of his retirement account. We caught up with Chris in Denver, where he is a biostatistician working on opioid addiction. He lives with his best friend, Koda, a beautiful rescue dog. We wondered how his life's work brought him from New Jersey to Colorado by way of Massachusetts.



Dr. Christopher James Ronk, SD'10, SM'08

Q: *What led to your pursuit of your graduate studies with HSPH?*

CR: “I went from getting a bachelor’s at Clarkson University in Upstate New York to my master’s at HSPH, and then continued on to the doctoral program. My undergraduate studies really drove me to seek out applied research opportunities in public health.

“A mentor of mine at Clarkson, Alan Rossner, an occupational and environmental health professor, had a profound influence on me, and through his guidance, I was fortunate enough to spend my breaks from school working as an environment, health, and safety intern for a pharmaceutical company and then a biotech company. I expanded upon my undergraduate studies at HSPH through a concentration in Occupational Epidemiology.

“My studies at HSPH were life affirming and I couldn’t be where I am today without having gone to Harvard. I am indebted to the school, the faculty, and my colleagues for the positive experience I had. My time at HSPH put me on track to a more fulfilling life and a career I enjoy.”

Q: *What kind of experience do you hope everyone gets to have in life?*

CR: “Helping others—getting to see the direct impact of that work is significant, and can be life changing. I grew up in a very giving family, and often volunteered in situations where I could directly see the effects of my efforts. Now, particularly in my day-

to-day work as a biostatistician studying prescription drug abuse and previously as a risk assessment consultant, I am quite distant from the persons I may be helping. But, my past experiences remind me of the effects my work can have. Moreover, by seeing the direct impact of helping others, I found myself more willing to support others’ charitable efforts.”

Q: *Can you tell us about an accomplishment that reflects what is important to you?*

CR: “My Eagle Scout project in high school was about organ donor promotion. I worked with a nonprofit and recruited volunteers to be part of the project to promote organ donation awareness in my community and to get others to sign up. I look back at that time and see the importance of translational research and its effect on public health issues. What I do now is strongly influenced by that project.”

Q: *What is your definition of success?*

CR: “Being fulfilled is a big part of success—whether that’s intellectually, emotionally, or even financially. The formula will be different for each person, but finding fulfillment is a key factor in being successful.”

Q: *Can you tell us about a person who had an impact on your work?*

CR: “In high school, I had a fantastic Environmental Science teacher named Rick Szeles, who was also my lacrosse coach. I was quite inquisitive back then and asked a lot of questions. He was very patient with me and was a huge supporter. He was on a local public health commission that dealt with EPA-related issues such as superfund sites and brownfields, so I got to learn a lot about these environmental health issues at an early age. He greatly shaped how I think about the world, the scientific method, and how to collaborate.”

Q: *What was something that you did philanthropically that was meaningful to you?*

CR: “I spent time as an undergrad in Ecuador building houses and working on microfinance initiatives. It was a life-changing experience. I was introduced to international public health issues and novel methods for mitigating the spread of infectious diseases and homelessness, as well as promoting economic growth. I regularly reminisce about my time there as I contemplate how to tackle my current research.”

Dr. Joseph Miller continued from page 1

Fred Stare recruited him to the School of Public Health and Dr. Miller realized he wasn't the only one who couldn't say no to Fred. "Fred was hands down the best fundraiser and a kind and helpful person." What followed was not only his MPH'60 but an adventure within Central America helping transform medical care in the United Fruit Company's plantations in Costa Rica, Guatemala, Honduras and Panama. After several years with United Fruit, he went on to manage Project Hope's response to the devastation of a major earthquake in Guatemala.

Joe returned to the mainland, recreated a new and more modern practice at the Prudential Center, and raised his second family. When he "retired" he served six years in the New Hampshire Legislature.

After some consideration, Dr. Miller created a charitable remainder unitrust with appreciated stock (thus avoiding immediate capital gains tax) that will give his daughter, Coralia (named for a good friend in Guatemala), a percentage of the principal for a number of years. The remainder will fund fellowships in perpetuity at HSPH for scholars from Central America. "The personal reward of 'giving

"A high point in my life was when I was accepted by Harvard when I was sixteen. The opportunity for an extraordinary education undoubtedly changed my life."

—DR. JOSEPH M. MILLER,
AB'42, MD'45, MPH'60



Dr. Miller with his daughter, Coralia Miller Robinson and his granddaughter, Clara

back' is the joy from that life offering," Dr. Miller notes. "After a career as an internal medicine physician in the USA, giving my time to the less fortunate in Central America not only fulfilled their need, but also gave my life greater depth. My hope for this philanthropy is that select Hispanic immigrant scholars may benefit their families as well as society as a whole by achieving an education that might not have been available to them."

Creating a bequest in your will is a meaningful gesture of support for the students, programs, and mission of Harvard School of Public Health. There is no minimum amount for a bequest—all gifts are welcomed and appreciated. Here is the most popular kind of bequest, with the appropriate language so that we can faithfully follow your wishes.

FOR AN OUTRIGHT (SIMPLE) BEQUEST: "I irrevocably give, devise, and bequeath to The President and Fellows of Harvard for the Harvard School of Public Health, Tax ID# 04-2103580, 124 Mt. Auburn St., Cambridge, MA 02138 the sum of \$ [or a description of a specific asset], for the benefit of the Harvard School of Public Health to be used for the following purpose: [state the purpose]. If at any time in the judgment of the trustees of the School of Public Health it is impossible or impracticable to carry out exactly the designated purpose, they shall determine an alternative purpose closest to the designated purpose."



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