



## The Business of Giving to Public Health

A devoted couple for 50 years, Prudence and Bill Crozier have always been concerned about the greater good. One cause that is particularly important to the Croziers is public health, which is why they recently established two gift annuities to support the Harvard T.H. Chan School of Public Health.

A charitable gift annuity is a type of planned gift that offers excellent payment rates, provides a tax benefit, ensures donors an income stream for life, and offers them the satisfaction of supporting a cause they care about.

The Croziers have had a longtime interest in nutrition and health and have been close followers of developments from the School's Department of Nutrition. Prudy and Bill are members of the Nutrition Round Table, which hosts a full day of research seminars every year. "It has been a privilege to learn nutrition insights and hear about cutting-edge research before the general public and then translate

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# 1913 Society Inaugural Luncheon at the Faculty Club

The inaugural luncheon of the 1913 Society was held on Thursday, June 11, at the Harvard Faculty Club in Cambridge. The afternoon was filled with a spirit of warmth and camaraderie, with old friends reuniting and new friendships forged. We hope you will be able to join us next year!

1913 Society Chair Professor Barry Bloom speaks about "The Most Influential Investment." His letter in this issue offers a taste of that presentation.



Michael Voligny, 1913 Society member and vice dean for external relations at the Harvard Chan School, introduced Professor Barry Bloom, recalling trips and tours that Bloom had established during his deanship.



Stephen Kay, AB '56, MBA '58, 1913 Society member and former chair of Dean's Council, addresses members and guests.



TOP ROW, FROM LEFT: Mr. Stephen Kay, AB '56, MBA '58; Mr. Michael Voligny, vice dean for external relations; Mr. Court Clayton, associate vice dean for campaign and development. BOTTOM ROW: Professor Nan Laird, PhD '75; Professor Ronald Curhan, MBA '57, DBA '71; Mr. Joel Altstein; Ms. Joan P. Curhan.



TOP ROW, FROM LEFT: Dr. Louise Renee Dankerlin, PhD; Professor William Hsiao, MPA '72, PhD '82; Professor Grace Wyshak, SM '56, BF '78; Mr. Hugh Pilgrim, MPH '81. BOTTOM ROW: Professor Barry Bloom, PhD; Ms. Karen Lee Sobol, AB '70, MAR '74; Ms. Jolly Kabatoro; Ms. Jane L. Shapiro.



TOP ROW, FROM LEFT: Ms. Judi Cantor, director of planned giving; Mr. Will Hersey, staff assistant; Ms. Megan McGrath, director of events. BOTTOM ROW: Dr. Lisa Steiner, AM '56; Dr. Lucian Leape, MD '59; Dr. Maurice Keenan, MD, MPH '77; Dr. Gloria Rudisch, MD, MPH '70, BF '71.

## Letter from the Chair

Dear Friends of the 1913 Society,

One week after the World Health Organization declared the Ebola crisis a global health emergency, the Harvard Humanitarian Initiative, led by Harvard Chan Professor Michael VanRooyen, invited 10 African ambassadors to the U.S. to tell us how they thought Harvard could help in tackling the epidemic. The ambassador from Sierra Leone's response was simply, "Training, training, training."

An investment in training is really an investment in the future—which can have unexpected and extraordinary returns. What follows is a gripping example:

At a meeting in Oxford in the late 1990s, Professor Dyann Wirth, chair of the Department of Immunology and Infectious Diseases at the Harvard Chan School, met a young malaria researcher from Nigeria named Christian Happi. Believing that he had great promise, Wirth invited Happi to join her lab, where he received advanced research training. He became a critical part of Wirth's projects on malaria, which she conducted at Harvard Chan and at the Broad Institute of MIT and Harvard in collaboration with computational geneticist Pardis Sabeti, who is also at Harvard Chan and the Broad. The team produced groundbreaking research on the genetic basis of variability of the malaria parasite—an issue that had puzzled scientists for years and that explained why it was so difficult to develop effective vaccines against the malaria parasite.

Sabeti was also interested in genetic variation in the human genome. With some very sophisticated techniques, she identified a small number of human genes that showed great variation in populations. One of those variants in a particular gene occurred in precisely those regions of Africa in which the Lassa fever virus and its close relative, the Ebola virus, were present. Sabeti and colleagues developed rapid molecular diagnostic tests for detecting both viruses. They also trained colleagues in Kanema Hospital in Sierra Leone, which had a history of seeing many patients with Lassa fever. Meanwhile, Happi had become director of the Lassa Fever Research Institute at Redeemer University in Nigeria.

What the team saw in the first three months of 2014 using their molecular diagnostic was something completely new in Sierra Leone—Ebola virus. In fact, it was the lab

workers they trained in Kanema Hospital who made the first identification of the virus that caused the recent epidemic in West Africa that has killed more than 12,000 people. *It was Christian Happi himself who made the lab diagnosis of the first case of Ebola to enter Nigeria, which enabled the government to control the outbreak quickly.* And a former student whom Happi had trained in Senegal diagnosed the only case of Ebola in Senegal, enabling the outbreak to be rapidly contained there as well.

Happi and Sabeti have shared their test with scientists around the world. They also set up the first training course at the Broad Institute for African scientists and laboratory workers to learn how to analyze the molecular genetics of Ebola and other viruses and apply the most modern technologies to diagnosis.

This compelling story is just one example of the worldwide impact of the Harvard Chan School—and the result of generous philanthropy. The return on your investment in training scholars at the School is perhaps incalculable. The amplification of knowledge from that education and training can be infinite. I encourage you to make an investment, as I have done, by creating an endowed scholarship fund through an outright gift to the School or a planned gift.

As the Fall semester begins, let us reinvigorate our efforts to train the scholars who will solve the global public health threats of the future.

Sincerely,



Barry R. Bloom, PhD

Harvard University Distinguished Service Professor  
Joan L. and Julius H. Jacobson Professor of Public Health  
Chair, 1913 Society



Dr. Barry Bloom

PHOTO: RICHARD FRIEDMAN



that into dietary changes for myself and my family,” says Prudy. She has a great appreciation for the leadership of Walter Willett, chair of the Department of Nutrition and Fredrick John Stare Professor of Epidemiology and Nutrition. “His collegial style has focused on building the Department and mentoring students from around the world,” she says.

The Croziers value the “multiplier effect” of research in nutrition and public health. “The discoveries in Walter’s department are immediately transferable to the broader world,” says Prudy, noting that the elimination of trans fats from the U.S. food supply, for example—a direct result of research and advocacy from the Department—affects not just a single group of patients but an entire population, playing a role in reducing obesity and enhancing the quality of life for everyone.

Many years ago, Bill began to think about contributing to a School other than his alma mater, Harvard Business School. He discovered that a gift to a smaller Harvard school—one with fewer resources—could count toward his reunion gift at the Business School. As a person very interested in the School’s concerns and research on solutions to drunk driving, sugary soft drinks, and a myriad of other public health issues, Prudy was



Prudence and Bill Crozier, who recently celebrated their golden anniversary, have decided to support the Harvard T.H. Chan School of Public Health because of the worldwide public health impact generated by the School’s nutrition researchers and scientists.

also enthusiastic about the idea of supporting the Harvard Chan School.

Bill feels that as citizens of the world, we have a responsibility to lead the way on issues of public health and nutrition. “It shouldn’t cost a fortune to have a good diet,” he says. “For our own health—and that of the planet—we should consume less meat, less sugar, and more fresh vegetables and fruit, while also acknowledging the existence of cultural differences in food.”

The Croziers believe that the Department’s Nutrition Source website is “a winner” and are thrilled that the School’s Healthy Eating Plate is being translated into several languages. “This Department is ahead of the curve,” says Bill decisively.

## When It Pays to Give Your Retirement Plan Away

Much of your accumulated wealth is probably in some form of retirement plan—an employer’s pension or profit-sharing plan, a Keogh plan if you are self-employed, or perhaps a salary deferral plan such as a 401(k) or 403(b) plan. You might also have one or more traditional IRAs. All have offered tremendous opportunities for growth, because the amounts in such plans generally are not subject to income tax *until the funds are withdrawn*.

### Some Facts You Need to Know

A retirement plan distribution is generally taxable in the year you receive it. In 2015, the marginal tax

rate on income can be as high as 39.6 percent. Your state and/or local income taxes likely apply to the distribution as well. Thus, income taxes can pose a real problem, even after years of saving.

If you leave money in a retirement plan to loved ones, these income taxes *still* apply whenever the funds are distributed. And if your estate is taxable under federal or state laws, further depletion of assets can occur. For those who wish to support the Harvard Chan School, however, retirement plan assets can fund a legacy gift and make an impact in public health for generations to come.

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# 1913 Society Roster

The year 1913 was an auspicious one. The U.S. Post Office began parcel post deliveries. Picasso had his first U.S. show at the New York 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, the Harvard T.H. Chan 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 the Harvard Chan School worthy of a bequest or other kind of planned gift, and we list the names of 1913 Society members here. Thank you for making the future of the Harvard Chan School a part of your legacy.

Anonymous (12)	G. Rita Dudley-Grant, MPH '84	Nancy J. Marr, SM '89
Don Abramowitz, SM '82	Sumner L. Feldberg	Keitaro Matsuo, SM '03
Joanne H. Allport, MPH '87	Virginia O. Fine	Marjorie J. McLemore
Dorothy Q. Arnold and David B. Arnold, Jr.	Michael and Kiar First	Steven Uranga McKane, MPH '79
Nelson K. Aweh III	Katherine A. Forrest, MPH '71	Jeffrey W. Mecaskey, SM '90
Katherine L. Rhyne and Charles W. Axten	Niki Friedberg and A. Alan Friedberg	Diana H. Melvin and S. Noel Melvin
Joan R. Baer and Arthur Bugs Baer	Barbara A. Gales, MIH '91	Roger J. Meyer, MPH '59
Amy C. Barkin, MPH '76	Edward Crocker Green, PDS '02	Joseph M. Miller, AB '42, MD '45, MPH '60
Judith Benfari and Robert C. Benfari, SM '67	Jean M. Doherty-Greenberg, MPH '79, and David A. Greenberg, MPH '80	Drs. Katharine E. Morley, MPH '10, and Michael G. Morley, SM '11
Terry M. Bennett, MPH '69	Douglas I. Hammer, MPH '68, DPH '76	Lois H. Moser and Royce Moser, Jr., MPH '65
Eugene P. Berg, Jr.	Peter O. Haughie, SM '98	Susan A. Elliott and Pat Nicolette
Rita D. Berkson, SM '77, and Randolph B. Reinhold	Francis Helminski, MPH '85	Chong Moo Park, MPH '54
Mrs. William McCormick Blair, Jr.	Dr. Charles H. Hennekens, MPH '72, DPH '75, SM '75	George Putnam
Barry R. Bloom	Maria Helena Henriques-Mueller, SD '84	Kakaraparti V. Rao, SM '72
Stanley P. Bohrer, MD '58, MPH '75	Jose R. Hernandez-Montoya, MPH '80	Helen Z. Reinherz, SM '62, SD '65
Gary P. Bond, SM '76	Olive W. Holmes	Christopher James Ronk, SM '08, SD '10
Robert D. Brodley	Lilli Schwenk Hornig	Phyllis Rose
William A. Burgess, SM '51	Robin C. Herman and Paul F. Horvitz	Louise G. Schloerb and Paul R. Schloerb
Annette B. Burke and Joseph A. Burke, SM '72	Howard Hu, MPH '82, SM '86, SD '90	Marjorie W. Sharmat
Deanna L. Byck, SD '98	Professor George Hutchison	Bernard Shleien, SM '63
Howard E. Chaney, SM '60	Joan L. Jacobson and Julius H. Jacobson II	Eleanor G. Shore, MPH '70, and Miles F. Shore
Mr. Eric Clow and Dr. Fong Wang Clow, SM '86, SD '89	Nancy Johnson and Timothy Johnson, MD, MPH '76	Joan Smilow and Joel E. Smilow
Prudence Slitor Crozier, PhD '71, and William M. Crozier, Jr., MBA '63	Nancy Elliott and Paul T. Johnston	Sandi Snegireff and Sergei L. Snegireff
Joan P. Curhan	Marion A. Jordan, SM '77	Ruth F. Snider and Eliot I. Snider
Joan Selig Damson and Barrie M. Damson	Apa Juntavee, MPH '95	Virginia B. Taplin
Mary K. Donaldson	Stephen B. Kay, AB '56, MBA '58	Isabelle Valadian, MPH '53
Mike and Evelyn Donatelli	Maurice E. Keenan, MPH '77	Hasi Majumdar Venkatachalam, MPH '68
Patricia A. Donovan and William B. Donovan, SM '70	Geoffrey Kronik	Michael Voligny
	Karim F. Lalji, SM '91	Marilyn R. Walter and Ronald A. Walter, SM '72
	Stanley N. Lapidus	Jay S. Weisfeld, MPH '77
	Mary Ann Lavin, SM '74, SD '78	Thomas G. White, SM '52
	Paul S. Lee, Jr.	Dyann F. Wirth and Peter K. Wirth
	Ann M. Lewicki, MPH '76	Elihu York, MPH '69
	Chunhua Liu, SM '98, SD '00	Anthony J. Zangara, MPH '62



Membership in the 1913 Society is open to anyone who creates a bequest for the Harvard T.H. Chan School of Public Health or gives a life-income or other type of planned gift. If you think you should (or should not) be listed here, please let us know by e-mail at [jtcantor@hsph.harvard.edu](mailto:jtcantor@hsph.harvard.edu) or phone at **617-432-8071**. When you join the 1913 Society, in addition to this lapel pin and a special Welcome Packet, you will receive invitations to special events for 1913 Society members and news on a quarterly basis.

## A Gift of Retirement Plan Assets

When distributions are made from tax-deferred retirement accounts such as 401(k) plans or IRAs, the government “makes up” tax-wise for letting taxpayers avoid federal income tax on (1) contributions to the plan, and (2) investment earnings inside the plan while the account was building. After a plan participant’s death, money left in a retirement plan or IRA is considered “income in respect of a decedent” and potentially subject to double taxation—once in the estate for estate tax purposes, and again for income tax purposes when funds are ultimately distributed to beneficiaries.

An alternative is to leave retirement plan assets to a qualified charitable organization, and give different property to your heirs.

*Fictional Example:* Lynn wants to provide for her daughter and the Harvard Chan School through her estate plan. She has \$200,000 in an IRA, and stock valued at \$200,000. The stock was purchased 16 years ago for \$40,000. If Lynn leaves the IRA assets to her daughter, the entire amount is subject to income tax when withdrawn. A better plan is to leave the stock to her daughter and the retirement plan assets to the Harvard Chan School.

Lynn’s daughter will not have to pay capital gains tax when she receives the appreciated stock,

even though the appreciation during Lynn’s life was never taxed. Also, if Lynn’s daughter sells the stock for \$200,000, she will owe nothing in capital gains taxes. And the School receives the full \$200,000 of retirement plan assets—no income tax is due, of course, since the School is a charitable organization.

## How to Donate Retirement Assets

The easiest way to donate retirement plan assets is to designate the Harvard Chan School as a beneficiary (see below). You will need to contact the administrator of your plan and ask for beneficiary forms to fill out and sign. If you are married, your spouse must waive his or her right to survivor benefits from the plan. Also, please contact Director of Planned Giving Judi Cantor at [jtcantor@hsph.harvard.edu](mailto:jtcantor@hsph.harvard.edu) or 617-432-8071, so that the appropriate Harvard forms can be sent to you to establish your gift and your generosity can be acknowledged.

The tax ramifications of retirement plan distributions are complex, and you should not take action without consulting your own tax advisers.

**To designate the Harvard T.H. Chan School of Public Health as the beneficiary of your retirement plan:** On the beneficiary agreement, name “The President and Fellows of Harvard College for the Harvard T.H. Chan School of Public Health,” and list the address as 124 Mt. Auburn Street, Cambridge, MA 02138, phone 617-432-8071.



**Professor Barry R. Bloom**  
Harvard University Distinguished  
Service Professor  
Joan L. and Julius H. Jacobson  
Professor of Public Health  
Chair, 1913 Society

**Dr. Timothy Johnson, MPH '76**  
Vice Chair, 1913 Society  
**Michael Voligny**  
Vice Dean for External Relations  
**Judi Taylor Cantor**  
Director of Planned Giving

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To learn more about including the Harvard Chan School in your financial planning, please contact Judi Taylor Cantor at [jtcantor@hsph.harvard.edu](mailto:jtcantor@hsph.harvard.edu) or call 617-432-8071 or 617-407-9390.



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