

SCHOOL OF PUBLIC HEALTH

ways for a healthier world

A Dean Becomes a Donor

When asked what photo best describes him, former Harvard School of Public Health Dean Barry Bloom replies, “I don’t have a favorite photo. But there’s a photo by a talented photographer that I think captured the swirl of controversy and change during my time as dean that I like.” The photo by Richard Friedman is indicative of Professor Bloom’s taking a stand to help fund the best and brightest students.

The Barry R. and Irene Tilenius Bloom Fellowship will be awarded on the basis of academic merit, leadership potential, and commitment to improving public health in fields and areas of the world in greatest need. Professor Bloom decided that he would fund a **deferred gift annuity** that provides an income for him, offers a tax deduction, and ultimately allows the endowed Fellowship to support the full cost of attendance and reasonable living expenses for a worthy student. “More faculty need to know about this way of giving,” he mentions. “It is a terrific way to supplement

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your income and do a lot of good for the School.”

He explained his philanthropy at an annual Fellowship Dinner a few years ago. “The students [at the School] are absolutely central to our community and unique, perhaps, from those of any other school of public health. In the second semester every year, almost every week, as Dean I met with students who’d been here for one or two years, or more. And I always asked the same question, which was, ‘What did you find the most rewarding experience at the Harvard School of Public Health?’ In 10 out of 10 years, the answer was the same. It was the other students. When I came, about 20% of students came from outside the United States. When I left, and now in the present circumstance under Julio [Frenk]’s leadership, about a third of our students come from different parts of the world. And their coming, with students from all over the United States, makes this an incredibly rich, exciting learning environment that is duplicated essentially, I think, nowhere else. So they are tremendously important to our identity and our education. When we ask you for support, we are asking for an investment in the future of the best and brightest to harness the potential of science to make a difference in millions of lives throughout the world.”

Thinking back to how he became an academician, he said he was supposed to be a physician like everyone else in his family, but then he chose scientific research, receiving a Ph.D. in immunology from Rockefeller University. The World Health Organization sent him to India for a meeting on leprosy after he made a discovery in his lab. Leprosy was just beginning to be understood. “I knew nothing,” he says. “Beggars had no fingers—some were purposely maimed to be ‘better’ beggars. I gained an understanding of the potential of science to make a difference at that moment, and I never looked back. It was completely life changing.” Now he teaches an undergraduate course with Richard Losick called Global Threats to Health and in the School, a doctoral course with Till Barnaeghausen on Foundations of Global Health. He shares that the privilege to do and learn something different every day is what rewards his curiosity.

Professor Bloom was the first dean to take donors to the School to remote areas of the world to see first-hand the ravages of unchecked diseases and the work of the School globally—Botswana, China,



Dr. Barry Bloom is a Professor in the Departments of Immunology and Infectious Diseases and Global Health and Population. His research centers on immune responses to tuberculosis and other infectious diseases and the development of vaccines. He is a former consultant to the White House on global health and has chaired committees on tropical diseases, tuberculosis and malaria at the World Health Organization.

Tibet, Cyprus and Greece, and India, to name a few. “This is a world you would never see on TV. It’s a life-changing experience.”

When asked if there was a high point in his life, he said it would have to be at the intersection of art and science, when he gave a talk on “Biomedical Science in the Third World” at the Concertgebouw of Amsterdam in the Netherlands. There he stood on the very planks where Gustav Mahler had once conducted, looking out at an audience where he and his wife sat the very evening before listening to a performance of Carl Maria Von Weber’s clarinet concert (thoughtfully chosen because he died of tuberculosis). With humility, he says the experience was “mind blowing.”

What is his definition of success? With an unassuming smile he offers, “Believing you have touched someone deeply and changed the world even a tiny bit.”

How Gift Annuities Differ from Gift Trusts

Both gift annuities and charitable trusts are useful tools for making a meaningful gift while giving you or someone you love an income for life or a set number of years. There are a few key differences between the two types of gifts, and being aware of them can help you decide which option will best meet your charitable and financial goals.

Charitable Gift Annuities

A charitable gift annuity (or gift annuity) is easy to establish. It is a simple contract between you and the Harvard T.H. Chan School of Public Health, where we agree to pay you an income for life in exchange for your gift. There can be one income beneficiary or two, and the lifetime payments can begin immediately or be deferred to a later time.

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 results in higher payments (see chart for an example of deferred gift annuity rates).

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%

Gift annuities are eligible for an itemized income tax deduction, which is based on the amount of the gift and is determined by calculating the present value of our future interest. Funds contributed to a charitable gift annuity remain invested during your lifetime, and then the remainder goes to the School for the purposes you determine. Harvard has set the minimum gift at \$25,000.

Charitable Remainder Trusts

Charitable remainder trusts (or gift trusts) are similar to gift annuities in that they provide lifetime payments in exchange for your gift. However, with a gift trust, you irrevocably transfer money or

property to the trust (managed fee-free by Harvard Management Company). You name the trustee and the income beneficiaries, and the trust agreement directs the trustee to:

- invest the property given in trust
- pay a specified annual income to you and/or another designated beneficiary for life or for a specified period of years, and
- distribute the remainder to the School for the purposes you request when income benefits end

Because gift trusts are generally more complex to set up and administer, they have a minimum of \$150,000. You can fund gift trusts with cash, stocks and bonds, real property, or any other viable asset. Low-yielding, highly appreciated assets are good choices. When you have an asset with long-term gains that seem “locked-in,” a gift trust is a way to convert that property into an income stream. Also, when you transfer that property to the gift trust, you avoid the capital gains taxes that you would have realized if you had sold the property outright. Depending on the age of the beneficiary or beneficiaries and the allotted payout amount, you may receive a very substantial charitable tax deduction.

Questions to Consider

As you think of your future income needs and philanthropic goals for the Campaign, the following questions can help you narrow down your options and decide which gift may be the best fit for you.

What size gift are you considering? Gift trusts require a larger minimum gift amount, while a gift annuity can be established with a smaller gift.

What type of asset are you giving? Both kinds of gifts (gift annuities and gift trusts) can be funded with stocks, property (including art and real estate), and other assets.

Do you prefer a fixed or variable income? Gift trusts allow for greater flexibility, since you may reserve a fixed-dollar income or an income that will vary with the value of trust assets with the potential to increase over time. Gift annuities only allow for

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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, 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 School 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 the Harvard T.H. Chan School a part of your legacy.

11 Anonymous
Don Abramowitz, SM '82
Joanne H. Allport, MPH '87
Dorothy Q. Arnold and
David B. Arnold, Jr.
Nelson K. Aweh III
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, MD '58, 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

Edward Crocker Green, PDS '02
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
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
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 †
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
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.

IN TRIBUTE:

Captain Walter F. Mazzone, SM'64

January 19, 1918 - August 7, 2014

Captain Walter Francis Mazzone, SM'64 would have celebrated his 97th birthday this month. His legacy is vast and will continue in perpetuity with the generous remainder of his **gift trust** that he leaves to the Harvard T.H. Chan School of Public Health for financial aid. A member of the 1913 Society, Captain Mazzone was the recipient of the Silver Star, the Bronze Star, and the Navy Commendation Medal.

The *Washington Post's* obituary published September 9, 2014 by Emily Langer spoke to his many accomplishments in peacetime as well as exploits in World War II aboard the submarines USS *Puffer* and USS *Crevalle*:

He was among crewmembers on the USS *Puffer* in 1943 when the submarine endured what the *Journal of Military History* described as 'one of the worst depth-charge attacks of World War II.' The *Puffer* was submerged near Borneo for nearly 38 hours, perhaps the longest dive in the war, and suffered a relentless assault by the Japanese while the crew suffered from oxygen deprivation.

The next year, [he] was aboard the USS *Crevalle* when the sub was dispatched to the island of Negros in the Philippines to retrieve Japanese battle plans that had been intercepted by Philippine guerrillas. The *Crevalle* was also scheduled to pick up two dozen missionaries and other civilians.

When the submarine surfaced to rendezvous with the guerrillas, the crew learned that there were 40 civilians, 15 more than expected. Among them were a number of children and a pregnant woman. Mr. Mazzone was said to have brought aboard a goat so that the children and expectant mother would have nutritious milk...

After the war, Mr. Mazzone joined the Navy's Medical Research Laboratory in New London, Connecticut. There, he became a



Captain Walter F. Mazzone, SM'64

top assistant to George Bond, a Navy doctor who had embarked on a research project with the goal of keeping divers under the water at greater depths and for longer than ever before.

Mr. Mazzone helped Bond lead the animal and human tests that developed saturation diving, a technique that made possible dives lasting hours, days, and eventually weeks. It also made possible the Navy's SEALAB initiative, an exploration that mirrored NASA's race to the moon and was known as the 'Man in the Sea' program.

A California native, Captain Mazzone was instrumental in the progress of SEALAB I, II, and III. The discoveries made with these innovative technologies continue to be used for commercial, military intelligence and scientific purposes.

His son, Captain Robert Mazzone, AB'85, said that attending the School was a highlight of his life. His generous endowed gift will help students who might not otherwise be able to attend Harvard.

How Gift Annuities Differ from Gift Trusts

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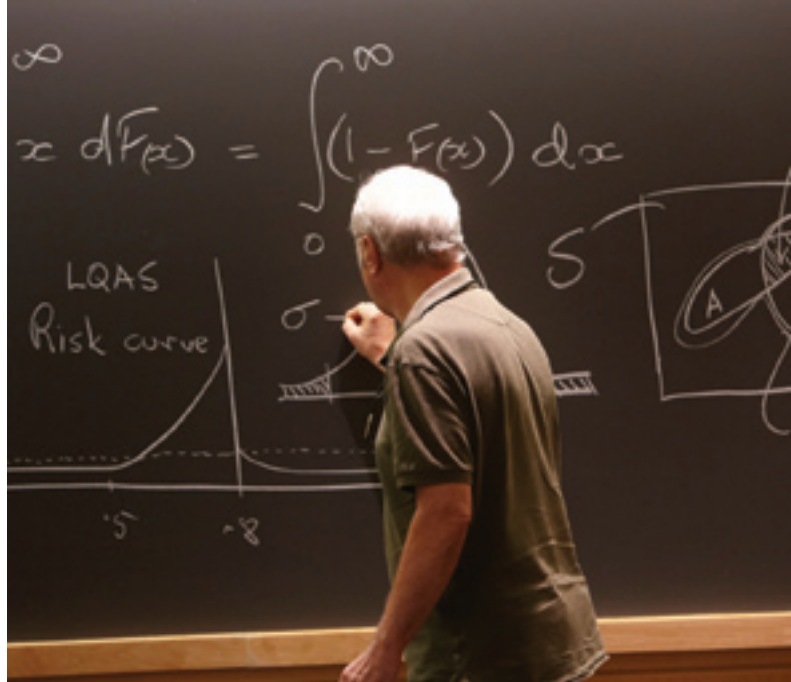
a fixed payment amount based on the age of the beneficiary at the time of the gift.

How long do you wish to receive payments? Gift annuities usually make payments for the duration of the life of one or two donors, while a gift trust can be set up for a term of up to 20 years or the life of one or more beneficiaries.

Which gift is the easiest to establish? Gift annuities are the easiest, as they are simple contracts between you and the School. Gift trusts take a bit longer to establish.

A Personal Evaluation

Both the gift annuity and the gift trust are useful vehicles for supporting the mission of the Harvard Chan School while helping ensure you and/or your chosen beneficiary's long-term financial security. By evaluating the unique characteristics of each gift option, you can choose the one that will meet both your charitable and financial goals. The highlights we have outlined should give you a good starting point for deciding which one best suits your needs.



Contact Judi Taylor Cantor, Director of Planned Giving, for more information at 617-432-8071, e-mail jtcantor@hsph.harvard.edu, or please send in the reply device included in this newsletter. We are happy to provide an illustration of either type of gift based on a specific gift amount. Your inquiries are held in complete confidence. As always, thank you for supporting the Harvard T.H. Chan School of Public Health.

1913 SOCIETY UPCOMING EVENTS

Please be on the lookout for spring 2015 events with the 1913 Society. If you are a member of the 1913 Society you will receive invitations for you and a guest. If you would like to attend any of the 1913 Society events and are not a member, just let us know of your interest. Please e-mail Judi Taylor Cantor at jtcantor@hsph.harvard.edu and we will send you an invitation.

Women, Wealth, and Longevity—a lunch seminar being held this spring at the Harvard Club in New York

The Annual 1913 Society Luncheon—our first special luncheon for 1913 Society members and guests to be held in late spring at the Harvard Faculty Club, Cambridge

PHOTO BY EMILY CUCCARESE



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