

The Harvard T. H. Chan School of Public Health
Newsletter for Sophisticated Donors
FALL/WINTER 2018–2019

A Passion to Support Maternal Well-Being

Morad Fareed has spent years exploring the intersection between people and the built environment. He is a co-founder of Delos, the pioneering wellness real estate and technology company which creates spaces that nurture and promote human health and well-being. After a diverse career as an entrepreneur and philanthropist, as well as a professional athlete for the first-ever Palestinian national soccer team in the FIFA World Cup of 2006, Morad created a foundation dedicated to supporting maternal health.

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Morad Fareed and his sister, Cynthia Fareed

Through his foundation, Square Roots, Morad has created the endowed Dr. Nabil and Wesam Fareed Family Financial Aid Fund for the Harvard Chan School. The fund, named after his parents, states a preference for supporting students from or descended from residents of the West Bank or Gaza who are pursuing studies in women's health. Morad's decision to give generously to the Harvard Chan School was influenced by his sister, Cindy, who is the foundation's attorney. "This was my sister's brilliant idea," he says. "The Harvard Chan School takes a multidisciplinary approach. Our question is 'How do you take a completely holistic approach to an environment for maternal health?' and my sister had the insight that we need the kind of 360-degree approach we found at the Harvard Chan School to look at all the dimensions of life."

To make lasting impact on maternal health systems, Square Roots has created a unique and innovative collaboration with the Vatican to focus on environments that will promote the health and well-being of pregnant women worldwide. "Maternal well-being is the most important public health issue of our time. The Vatican has the greatest human network—the hundreds of thousands of religious sisters in 195 countries who care for moms and babies," Morad says. "They're champions on the ground and dedicate their entire lives to helping humanity. Their level of commitment is extraordinary and holistic. If we can build their capacity through maternal health training and workshops, it could do something historic and enduring."

He explains: "Maternal health doesn't just happen at the hospital. It happens at your job. In your home. In your community. In your school. It happens when



PHOTO BY KENT DAYTON/HARVARD CHAN

Morad Fareed

you're out living your life, which is 99 percent of the time you're not at your doctor or in the hospital. So, maternal health is a social issue, an environmental issue, and a lifestyle issue."

This kind of audacity—to look at the obvious and claim it for his life's project—gained clarity when Morad was at the Vatican on a tour of St. Peter's Basilica, after wrapping up a multinational workshop on maternal health. The guide stopped in front of Michelangelo's famous sculpture *La Pietà* and said, "Do you know how long it took him to make marble look like human tissue, muscle, tendon?" She paused. "It had never been done. It took him less than two years. You know why?" Morad had no answer. "Because he was moved by belief," said the guide. "Imagine what you can do if you believe!"

Morad Fareed imagines a world in which all women, mothers and babies have access to healthy environments at this critical window to fulfill their human and lifelong potential—and he believes he can help make that world a reality.



SAVE the DATE

1913 Society Annual Luncheon

May 20, 2019

Noon-2:30 pm

Charles Hotel, Cambridge

Speaker information to come



PHOTO BY TINALIN/HARVARD CHAN

New Planned Giving Website: plannedgiving.sph.harvard.edu

As co-chair of the 1913 Society, Timothy Johnson, MD, MPH '76 ("Dr. Tim") is our spokesperson in a new video within the School's new planned giving website. Special thanks to the Hauser Studio at Harvard's Widener Library, whose staff directed and produced the video. When you have a moment, check it out at plannedgiving.sph.harvard.edu.



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LANGUAGE FOR A GIFT IN YOUR WILL, IRA BEQUEST, OR TRUST

A bequest to support the work of the Harvard Chan School should be directed to: The President and Fellows of Harvard College for the **Harvard T.H. Chan School of Public Health**, Tax ID#04-2103580, 124 Mt. Auburn Street, Cambridge, MA 02138.

1913 Society Roster

When you create a bequest, life-income gift for yourself or other loved ones, or any other type of planned gift for the Harvard T.H. Chan School of Public Health, you automatically become a member of the 1913 Society—named for the founding year of the Harvard Chan School. New members of the 1913 Society receive a lapel pin and a special welcome packet, and all members receive invitations to exclusive events and news on a quarterly basis. We are proud that the donors listed below have deemed the Harvard Chan School worthy of a planned gift. Thank you for making the future of the Harvard Chan School a part of your legacy.

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A Better Decision Than Giving a Bequest

Rita D. Berkson, SM '77, loves the opportunities she has been given. And she is pouring that love into her community, as she has done for many years as a public health administrator, consultant, and creator of public health programs. She recently decided to give an additional gift annuity to the Harvard Chan School to create the endowed Rita D. Berkson Financial Aid Fund.

“I learned from the School’s planned giving office that we could give money in our own lifetimes and generate an annuity, that we could continue having an income for life and then know that at the time of our deaths the remainder would go to the purpose we wanted,” she says. “This is a great opportunity! We’ve also had a chance to meet some of the people who benefit from student aid, and then we were able to meet the new Dean, Michelle Williams. It inspired me to think, ‘I’m still alive! There’s opportunity to

create another gift annuity!’ So, that’s what we did,” Rita continues, with pride and a smile.

Rita’s career in public health began with a full scholarship to the (then) Harvard School of Public Health. “I was accepted into the health policy and management program, which hadn’t existed before, so I hadn’t applied for it,” she says. “It was a very good match.” Dr. Richard Nesson was her faculty adviser and mentor. “He really helped me develop the kind of skills you need in public health and hospital administration,” she remembers.

She met her husband, Randy Reinhold, MD, when he was medical director of a health center in Roxbury, an area near the School, and she was the finance director. They’ve now been married for 40 years. “We have a blended family,” she says. “We raised my son and his three children together.”

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Rita D. Berkson

PHOTO BY KENT DAYTON/HARVARD CHAN



Strategies for Year-End Philanthropy

Deferring taxes, reducing taxes, avoiding taxes—all can play a role in your year-end philanthropic strategies. Knowing your planning and giving options helps you shape a meaningful charitable legacy while providing important benefits to you and your loved ones. Here is a review of some of the simple steps you can take to enhance your personal planning and make a difference at the Harvard Chan School.

IRA Required Minimum Distributions

If you are age 70½ or older and are subject to required minimum distributions from your Individual Retirement Account, consider using these required withdrawals to make charitable gifts. Simply instruct your IRA custodian to transfer funds directly to the Harvard Chan School (see the School's planned giving website at plannedgiving.sph.harvard.edu for examples of specific letters to send). The transfer counts as part (or all) of your required distribution.

There is no deduction for your gift, but you save on taxes because no tax is due on the withdrawal and the distribution will not raise your adjusted gross income (AGI). This is an advantage because increasing your AGI can trigger additional taxes—the 3.8% surtax on net investment income, income tax on Social Security payments, and Medicare premiums.

EXAMPLE: Carla, an unmarried IRA owner, has an adjusted gross income (AGI) of \$225,000—\$180,000 of investment income (thanks to a sale of stock) and a required IRA payout of \$45,000. This year, she plans to write a check for \$35,000 to the Harvard Chan School. Under current law, \$25,000 of her investment income would be subject to the 3.8% surtax because Carla's AGI is above the \$200,000 income threshold for individual taxpayers. However, if she makes a \$35,000 charitable gift directly "rolled over" from her IRA, her tax picture changes. Carla does not receive a tax deduction for her gift, but she reduces the taxable portion of her IRA payout to \$10,000 and lowers her AGI to \$190,000. Since she is now below the \$200,000 income threshold, she is no longer subject to the 3.8% surtax on her investment income.

IRA charitable rollover rules:

- Available to those 70½ or older on the date of the distribution.
- The distribution must be transferred directly from the IRA to a qualified charity.
- Taxpayers may exclude up to \$100,000 for federal income-tax purposes.
- Amounts transferred count toward required minimum distributions.

Gifts of Appreciated Stock

A gift of appreciated stock (held for more than a year) provides greater tax savings than a gift of cash. These gifts can generate an income-tax charitable deduction for the full fair market value of the shares and allow you to completely avoid long-term capital gains tax on the appreciation. Leveraging the untaxed gain through charitable giving can substantially increase your impact on the Harvard Chan School's work for the advancement of public health. To transfer stock, ask your broker to call the Harvard Management Company at 866-845-6596 and instruct them to earmark the gift for the Harvard Chan School and your specific cause at the School. Also, call the Harvard Chan Planned Giving Office at 617-432-8071 to let us know how many shares you are gifting and the stock abbreviation so that we can follow your gift through the system and acknowledge it appropriately.

Timing Your Gifts

Because the standard deduction increased significantly under the 2017 tax law, fewer people will itemize on their federal returns. Those who want to make the most of their charitable deductions may find it makes sense to “bunch” donations into a single tax year in order to reach the threshold amount required to take a deduction that exceeds the standard deduction available. This lets donors benefit from taking the standard deduction in some years and itemizing in other years. In addition, the amount of charitable contributions made in cash that can be deducted in any particular year has been increased to 60% (from 50%) of adjusted gross income. This is particularly helpful for donors making large, legacy-shaping gifts because it allows for a higher deduction in a given tax year.

Charitable Gift Annuities

One very popular life-income gift is a charitable gift annuity. In exchange for your gift, you qualify for an immediate income-tax charitable deduction and receive fixed payments for life. The gift annuity can be designed to provide payments for one or two people. Charitable gift annuity rates increased in 2018, so now is a good time to consider this unique way to support the School's work and provide a lifetime income for yourself or others.

Charitable Remainder Trusts

Like a charitable gift annuity, a charitable remainder trust (CRT) can reduce taxes and convert highly appreciated assets (e.g., stock or real estate) into a lifetime income stream. You simply transfer assets to an irrevocable trust, which removes the assets from your estate and provides you with an immediate income-tax deduction. The trustee pays you (or others you choose) an income for a number of years or a lifetime. At death (or at the end of the stated trust term), the remaining assets are transferred to the Harvard Chan School.

Gifts of Retirement Plan Assets

Donating retirement account assets by naming the Harvard Chan School as a beneficiary can be a wise gift choice. Undistributed retirement funds are taxable in an estate and when received by heirs, but a direct gift of these assets eliminates this potential for double taxation. Other investments, such as stocks—which receive a “step-up” in basis—can be better to leave to heirs.

Your Generosity Matters

The generosity of our friends and supporters plays a vital role in the School's work. All gifts are important, and all are valued. As you consider your year-end planning and personal philanthropic goals, please remember that we would be delighted to work with you to create solutions that meet your financial needs while also improving lives in the United States and around the world.

Rita always kept a hand in community affairs, and after she worked at the Roxbury center, Dr. Nesson hired her at Brigham and Women's Hospital to help navigate the merger of three hospitals into a single institutional structure. She went on to set up managed care for Blue Cross Blue Shield of Massachusetts.

Adventure and public health took Rita and Randy to Harare, Zimbabwe, where she worked with the ministry of health and the medical school to develop a public health program for medical residents and he was the hospital's chief of surgery. She humbly credits the Harvard Chan School with her success. "I was able to put together a graduate program in public health because of the credentials that Harvard bestowed on me," she says.

The couple later served in Haiti, after Randy became chief of surgery and head of the residency program of one of Yale's hospitals. He brought residents to Hôpital Albert Schweitzer in a remote part of rural Haiti, and Rita undertook a population health survey in rural areas. "That kind of experience

makes you appreciative for everything we have here in the States," she notes.

After serving as a consultant for nonprofits, Rita has become more active in political operations, and she credits "great luck and privilege" for her success. "The truth is that we have both had very productive careers in which we were able to save through pension funds that our organizations allowed us to contribute to, and then we had a good period in the stock market," she notes. "At first we thought we would allocate our philanthropy at the time of our deaths.

But it occurred to us that what happens at our death certainly is not as satisfying as doing something during our lifetimes. So the Harvard Chan School showed us how to make a meaningful gift while we're still living, and it's a great opportunity."

"Harvard has a guarantee," she continues. "When you contribute to financial aid, you know that what you're giving will make a difference in a student's life. Harvard is taking a chance on people. They took a chance on me. And you never know who may change the world."

"Harvard is taking a chance on people. They took a chance on me. And you never know who may change the world."



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

Dr. Timothy Johnson, MPH '76
Co-Chair, 1913 Society

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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 or call 617-432-8071 or 617-407-9390.

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