An Executor’s Story

In 2014, Dr. Theodore A. Montgomery, MPH ’55, created a gift in his will that would establish the Dr. Theodore A. Montgomery Scholarship Fund. This past year, his California estate was professionally handled by his executor, Paul Motter, and provided a gift of more than $764,000 for financial aid for students at the Harvard Chan School.

It takes an extraordinary individual to be an executor of someone’s estate. There is a lot to do—just imagine selling a good friend’s home with all of its valuables. In addition to being a physician, Dr. Montgomery was a woodworker and a musician. His home included a woodworking workshop and a unique organ. The woodworking tools alone were valuable, and his executor had to have them assessed and then sell them for the best price possible. The organ had to be evaluated and determinations made of how to sell it and move it, since it was built into the house.

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We recently interviewed Mr. Motter on a rainy evening in Benicia, California, about his experience as executor. Clearly, Dr. Montgomery’s estate was fascinating yet challenging to administer.

Tell us why Dr. Montgomery chose you to be his executor.
While working on the estate of Judge Walter Richard Rykken, a friend and neighbor, Dr. Montgomery and I talked about my work—which was difficult, as the estate included a complete rare book store, a very large modern art collection, and a house on 10 acres. He was impressed with how I handled the estate, especially selling the book collection to Powell’s Books in Oregon. He asked me if I would handle his estate as well, and I said I would.

What are the duties of an executor?
The duties of an executor are to follow instructions expressed in the will or trust. With a friend, such as Dr. Montgomery or Judge Rykken, personal feelings enter. One should do exactly as requested. One should respect the wishes of the friend to the best of one’s ability.

We realize that it could take years to complete the distribution from an estate. What kind of roadblocks might an executor experience in this process?
Roadblocks! I could write a book. Again, follow the wishes of the deceased to a T. Work with the resources of a reliable realtor if you are dealing with real estate. This can be difficult when or if their advice leans towards unreliable sources. I was lucky, as I had advice from two friends who helped me. A good lawyer is essential, one who specializes in trusts and estates.

We are so appreciative to you for all the work you did to bring in the most money from Dr. Montgomery’s estate to benefit two nonprofit organizations. Can you tell us more about why he chose the Harvard T.H. Chan School of Public Health to be one of the beneficiaries?
Dr. Montgomery loved his experiences at the Harvard Chan School. He was most expressive in telling me of his experiences at Harvard and USC Keck School of Medicine. I think he realized, after his war experiences, that he wanted to change from pediatrics to public health.

What advice do you have for donors when choosing an executor for their estate?
Trust a friend you have known and who is sympathetic to your wishes and passions. With Dr. Montgomery, all of his medical friends had passed away. Our relationship was centered around his second passion, classical music. But Dr. Montgomery talked for years about his medical experiences, from gross anatomy to public health administration, especially under then-Governor Ronald Reagan here in the state of California.

The School is deeply grateful for Paul Motter’s fine work and for the generous financial aid gift from Dr. Theodore Montgomery.
Wills and Living Trusts: A Slim Primer

Wills and living trusts are estate-planning documents used to pass assets on to family, friends, and organizations like the Harvard Chan School. Although a living trust can also serve a variety of purposes during life, for estate settlement purposes a properly drafted will or living trust is a dependable way to make sure your wishes are ultimately carried out. Because of the critical importance of meeting legal requirements, your attorney should draft or update your will or living trust. Give family members and/or the organization benefiting from your estate the name and contact information of your attorney for their files. The laws of intestacy prevail if you have no valid will or living trust, and the state where you reside will distribute your assets according to a fixed, statutory formula.

The Process
When it is time to settle your estate, a will is submitted to probate court. The process of verifying the authenticity of a will is a matter of public record, which means there is virtually no privacy regarding the distribution of assets.

A living trust provides more privacy at death because it avoids the probate process. The drawback, when compared to a will, is that living trusts are more expensive to administer since they are more complex and may require more dutiful attention over a lifetime. Your attorney can help you decide which is best—or whether to use a combination of these two versatile planning tools.

A Firm Foundation with a Flexible Future
Both wills and living trusts provide a tried and true foundation for planning how your assets will be distributed when you die. Another important feature of wills and living trusts is flexibility.

One way to understand the importance of flexibility is to think of a will or living trust as a snapshot that reflects your personal situation when the documents are created. Since your goals and needs will inevitably change as time passes, your personal preferences may not be the same when you take a later snapshot. The flexibility inherent in these legal documents means you can revise or update your will or living trust throughout your lifetime. This provides important assurance that you can meet unexpected needs, address changing goals, and take advantage of opportunities to increase your philanthropic impact.

Family, Philanthropy, and Your Legacy
Clearly, taking the time to plan a will or living trust and keeping these documents up to date provide distinct benefits to you, including the satisfaction of knowing your goals have been addressed and the peace of mind that comes from providing for loved ones. But there is more to the story.

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Wills and Trusts Primer continued from page 3

Your family members and close friends—those dearest to you—also appreciate that your goals and intentions will be carried out. There is no need to speculate about your preferences or desires, because your will or living trust serves as a dependable road map that adds to your legacy of caring.

The Harvard Chan School can also benefit from your planning. A gift in your will or living trust shapes your legacy and helps the School serve others. You can direct support to a specific program or initiative, or you can leave your gift unrestricted and we will use your gift to meet pressing priorities. Your gift also encourages others to consider their own charitable legacies.

Giving Options
There are many options to consider as you make charitable gifts in your will or living trust:

- Distribute a specific asset or pay a specific amount to the Harvard Chan School.
- Allocate a percentage of your estate to be distributed to the School. If the value of your estate increases over time, the value of the gift also increases.
- Designate that the Harvard Chan School receives the residue of your estate—what is left after all other obligations have been met (costs, debts, taxes, and other specific designations).

Two Creative Ways to Help Others
How you give is a highly personal decision, and there are many different ways to meet your goals. However, two strategies have proven to be particularly valuable and helpful to many donors.

An endowed fund
One of the most meaningful and rewarding ways to make a legacy gift is with an endowed gift. The significance of creating an endowed gift is that you can enjoy its impact today, knowing that your gift will make a real difference for generations to come.

When an additional gift is made to an endowed fund (or when a gift is made to create an endowed fund), only the earnings from the fund are used to support the School’s work. An endowed fund is designed to last perpetually, providing annual gifts for a specific purpose year after year. The minimum to endow a fund is $100,000.

A gift trust
Another creative way to benefit loved ones and the Harvard Chan School is to use your will or living trust to create a charitable remainder trust (CRT). With this arrangement, assets from your estate are used to fund a unique trust that offers two distinct benefits:

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.

State the purpose of the gift—e.g., for student financial aid, to support a specific department, etc.
Climate Change: The Truth
Annual 1913 Society Luncheon
Monday, May 20, 2019

1913 Society co-chairs Professor Barry R. Bloom and Dr. Tim Johnson are delighted to host an exciting 1913 Society luncheon about climate change with distinguished faculty panelists from the Harvard T.H. Chan School of Public Health. Let us know soon if you can join us!

Monday, May 20, 2019
Noon–2:30 pm
The Charles Hotel
Cambridge, Massachusetts

For more information, call or text Judi Taylor Cantor at 617-407-9390 or e-mail jtcantor@hsph.harvard.edu.

Save the date!
Invitation to follow

PANELIST
Francesca Dominici, PhD
Clarence James Gamble Professor of Biostatistics, Population, and Data Science, Harvard T.H. Chan School of Public Health; Co-director, Harvard Data Science Initiative
Professor Dominici is a data scientist whose pioneering scientific contributions have advanced public health research around the globe. Her life’s work has focused broadly on developing and advancing methods for the analysis of large, heterogeneous data sets to identify and understand the health impacts of environmental threats and inform policy.

PANELIST
Gina McCarthy
Professor of the Practice of Public Health, Department of Environmental Health, and Director, Center for Climate, Health, and the Global Environment (C-CHANGE), Harvard T.H. Chan School of Public Health
Professor McCarthy has been a leading advocate for common-sense strategies to protect public health and the environment for more than 30 years. From 2013 to 2017, she served under President Barack Obama as the 13th administrator of the EPA. Her tenure heralded a paradigm shift in national environmental policy, expressly linking it with global public health.
1913 Society Roster

When you designate a gift in your will, give “smart” assets other than cash, create a life-income gift for yourself and/or others, or plan any other type of sophisticated 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 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—and its public health impact—a part of your legacy.

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Don Abramowitz, SM ‘82
Joanne H. Allport, MD, MPH ‘87
Nelson K. Aveh III, EDM ‘98
Yalcun Ayasli, SD ‘73
Joan R. Baer and
Arthur Bugs Baer, AB ’54, MBA ’58
Amy C. Barkin, MPH ’76
Dr. Susanna E. Bedell, MD ’77
Judith Benfari and
Robert C. Benfari, AB ’79, JD ’81 and
Mary K. Donaldson
Lena E. Dohlman-Gerhart, MD, MPH ’93
and David A. Greenberg, MPH ’80
Jean M. Doherty-Greenberg, MPH ’79
Barrie M. Damson, AB ’56
Joan Selig Damson and
Ronald C. Curhan, MBA ’57, DBA ’71
Joan P. Curhan and
and William M. Crozier, Jr., MBA ’63
Prudence Slitor Crozier, PhD ’71,
Dr. Fong Wang Clow, SM ’86, SD ’89
Mr. Eric Clow and
Deanna L. Byck, SD ’98
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Mr. Eric Clow and
Dr. Fong Wang Clow, SM ’86, SD ’89
Prudence Sitor Crozier, PhD ’71,
and William M. Crozier, Jr., MBA ’63
Joan P. Curhan and
Ronald C. Curhan, MBA ’57, DBA ’71
Joan Selig Damson and
Barrie M. Damson, AB ’56
Jean M. Doherty-Greenberg, MPH ’79
and David A. Greenberg, MPH ’80
Lena E. Dohiman-Gerhart, MD, MPH ’93
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Eleanor G. Shore, AB ’51, MD ’55, MPH ’70,
and Miles F. Shore, AB ’50, MD ’54
Joan Smilow and Joel E. Smilow, MBA ’58
Sandi Snegireff
Dr. Hope Snider, MPH ’64
Ruth F. Snider and
Eliot I. Snider, AB ’41, MBA ’43
Isabelle Valadian, MPH ’53
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Michael W. Voligny
Ronald A. Walter, SM ’72
Thomas G. White, SM ’52
Dyann F. Wirth, AB ’41, MD ’45, MPH ’60
James Wittmer, MD, MPH ’61
Ellen M. and Peter L. Zane
Anthony J. Zangara, MPH ’62
Thelma Zelen

If you think you should (or should not) be listed here, please let us know by email at jtcantor@hsph.harvard.edu or phone us at 617-432-8071.
Putting Climate Change First:
Dr. Katherine A. Forrest, AB '63, MD '67, MPH '71 Financial Aid Fund

This tribute to Dr. Forrest was written by her son, Ian Finseth, professor in the Department of English at the University of North Texas

For as long as I knew her, Mom (aka Katherine Forrest, previously Katherine Finseth, née Alden), believed that her efforts should be dedicated toward some higher purpose than professional success or the mere enjoyment of worldly existence (although these aims were not monastically repudiated). This sense of social responsibility was not the late discovery of someone who had already achieved her individual goals, nor was it simply layered, like frosting, over the fundamental aspects of her personality. Rather, Mom’s commitment to doing good in the world came from a deep wellspring in her spirit, a place where love could reach out beyond the family, where fair treatment is the birthright of all living organisms, and where self-interest is redeemed by radical generosity.

For other medical professionals, these values often lead into clinical practice: the treatment of patients and the alleviation of individual suffering. For Mom, they led toward a lifelong interest in the large-scale structures, systems, and processes where the struggle between justice and injustice, compassion and indifference, is waged. The natural professional shift, in her case, was not to undertake residency after medical school, in preparation for clinical practice, but to pursue a master’s degree in public health, which she earned from Harvard in 1971. Thenceforward, both Mom’s career and her “extracurricular” activities focused on addressing the macro-level challenges faced by both underserved populations and the natural environment.

A full tabulation of her endeavors would run longer than this space allows, but they include: protesting the Vietnam War while pushing me in a baby stroller; working with my father, Frederick Finseth (MD ’66) in rural clinics in East Africa, Haiti, and India in the early 1970s; serving as medical director of Planned Parenthood in San Jose in the late 1970s and early 1980s; working as an independent consultant in socially oriented marketing in the 1980s; overseeing pharmaceutical clinical trials in the 1990s; and founding a progressive think tank, the Commonweal Institute, with her second husband, Leonard Salle. Always a fervent environmentalist, Mom in the last two decades of her life devoted much of her energy to the cause of ecological sustainability and the fight against global warming (including alumni- and student-led efforts to convince Harvard to divest from fossil fuels). Her love of nature expressed itself in countless small and intimate ways—maintaining fruit trees, hiking in the wooded hills near home, examining the structure of a seashell—and yet she recognized that these precious forms of environmental connection are imperiled, for everyone, by the unsustainable industrial processes of the global economy.

Mom’s bequest to the Harvard T.H. Chan School of Public Health honors this deeply held moral commitment. Providing financial support for students similarly devoted to “environmental sustainability, environmentally healthy communities, and scientifically informed public policy” represents her last great deed of social activism and a worthy legacy that will carry into the future. I feel privileged to have been able to share with this newsletter’s readers a measure of my mother’s thinking and her values.
• First, income is paid from the trust to beneficiaries you designate. You have the flexibility to determine how and when the income is paid. It’s an ideal way to provide for dependents’ needs, whether it is assistance for a sibling who needs a financial safety net, income for grown children, or funds designated to pay college expenses for grandchildren.

• When the income period for the CRT ends, the remaining funds in the trust become a gift to the Harvard Chan School.

Example: Jan wants to make a gift to support an endowed fund and also wants to be certain her sister, Rhonda, has financial support if Jan is no longer able to provide it. Jan sets up a $500,000 charitable remainder trust in her will. When Jan dies, an income of $25,000 per year will be paid to Rhonda under the terms of the CRT. When the income period ends, the remaining trust assets become a gift to the School.

Take the Next Step Now
All too often, procrastination does not pay. This is certainly the case with your will or living trust. Investing a few hours now can make a lasting difference for loved ones and for people all over the world. Thank you for considering options for shaping your legacy and supporting the School’s public health mission, and thank you for your thoughtfulness and generosity.