



Claudia Serwer and Michael Skol

Getting to Know You

Future gift focuses on people-centered care

By Kimberly Marselas

A life-saving experience for Claudia Serwer and Michael Skol, pictured above outside their house on Cape Cod, inspired a generous gift to the Johns Hopkins Center for Innovative Medicine.

In nearly 40 years as a doctor, David Hellmann has chaired the Department of Medicine at the Johns Hopkins Bayview Medical Center, written the book—make that several—on rheumatology, and created an incubator that brings together the brightest minds in science and business to tackle major medical quandaries.

But Hellmann still believes the best advances are made by wise physicians who notice something unique through careful observation and management of patients' symptoms.

"The really terrific doctors who bring compassionate care to patients and appear to help the most, need the opportunity to collaborate with a team that can provide care and shine a light on problems," says Hellmann, chairman of the Department of Medicine at the Johns Hopkins Bayview Medical Center and the Aliko Perroti Professor of Innovative

Medicine at Johns Hopkins University. That kind of commitment to personal care paid off for Claudia Serwer.

The now-retired foreign service officer came through the Johns Hopkins Emergency Department nearly 20 years ago, a week's worth of pain and concern growing after doctors at other hospitals failed to diagnose a sudden, debilitating illness.

"Within 45 minutes at Johns Hopkins, a medical team of specialists had been put together to try to find out what I had. Dr. Hellmann said that although odds were overwhelmingly against my having a condition he had in mind, he began treatment for it immediately, just in case," says Serwer. "After 13 days of hospital tests, I was told that, in fact, I had what he first thought it might be — a very rare, potentially fatal autoimmune

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Say “Yes,” to a Charitable Gift Annuity And Satisfy Your Philanthropic and Financial Goals

Rebecca Rothey, CFRE, CAP®

Director of Gift Planning and Senior Philanthropic Advisor



Rebecca Rothey

Mutually Beneficial

Fund a charitable gift annuity and receive an immediate tax deduction and guaranteed income while supporting the future of Johns Hopkins.

Pop Quiz:

- Would you like to make a significant impact on the future of Johns Hopkins?
 Yes No
- Are concerns about market volatility preventing you from making a gift that is meaningful to you? Yes No
- Are you worried about the possibility of outliving your resources? Yes No
- Do you have a loved one, longtime friend or loyal employee for whom you would like to provide supplemental income while also making a gift to Johns Hopkins?
 Yes No

If you answered yes to any of these questions, now might be the time to consider a Johns Hopkins charitable gift annuity (CGA). CGAs are a simple agreement between you and Johns Hopkins. In exchange for your irrevocable gift, Hopkins will make payments to you, and/or your beneficiaries, for as long as you live or upon the death of the last beneficiary. Payment amounts are based on the beneficiary's age and are calculated to provide guaranteed, fixed annual payments while leaving a charitable remainder to Hopkins for the purpose of your choosing. You will also receive an immediate income tax deduction based on the value of your gift.

There are even more benefits! A portion of your payment will be tax free for your life expectancy. If you use appreciated stock to fund your gift, the stock will be valued at the full fair market value for tax purposes. A portion of the gain will be tax deductible, and

the remainder will be allocated in your annual payments as capital gain income.

The minimum amount to establish a CGA is \$10,000; you and/or your beneficiary must be at least age 60 to begin receiving payments. There are many options with CGAs. For example, if you wish to name a child as beneficiary and he or she is not yet 60, you may set up a deferred payment CGA. You will qualify to receive a charitable income tax deduction in the year you make the gift and the payments can begin in the year of your choosing (for example, when your child turns 65).

Deferring the start of payments is also an excellent option if you would like to supplement your retirement income but are unsure of when you will retire.

CGAs are a wonderful way to make a meaningful gift for a purpose at Johns Hopkins you're passionate about while also receiving significant income and tax benefits. Contact the Office of Gift Planning for your confidential, personalized illustration, with no obligation.

Calculate your income and tax benefits at rising.jhu.edu/giftplanning

Charitable Gift Annuity Rates Current	
Age	One-life rate
90	9.0%
85	7.8%
80	6.8%
75	5.8%
70	5.1%
65	4.7%

The chart shows rates for immediate payment. Deferred payments at potentially higher rates are also available. Seek advice from a tax professional before entering into a charitable gift annuity agreement.

condition. If it hadn't been for Dr. Hellmann and the team he assembled, I believe wholeheartedly that I wouldn't be alive today."

Instead, she's thriving and requires no further treatment for her condition.

Several years ago, Serwer and her husband, former U.S. Ambassador Michael Skol, pledged to leave a significant gift from their estate to support the kind of groundbreaking research and partnerships fostered by Hellmann's Center for Innovative Medicine (CIM).

"I have grown to consider Johns Hopkins the best," says Skol. "If you have something serious, you'd better get yourself on a train to Baltimore."

Founded in 2004, CIM is a patient-centered think tank uniting doctors and educators from across medical disciplines, the sciences, industry and even the arts in a collaborative environment. The emphasis is on creating a culture that leads all employees of a medical system to feel they can contribute to patient care and the future of medicine.

"The idea is that if you get to know the person, it enables the doctor to cut down on mistakes and find solutions that work," says Serwer, a member of CIM's International Advisory Board.

Partnerships between some of the nation's best clinicians and medical professors are leading to innovations that have immediate impact.

Dr. Antony Rosen, chief of the Division of Rheumatology and vice dean for Research, has identified about 20 patients whose autoimmune disease was brought on by an immune system fighting undiagnosed cancer. He is now broadening the research, part of a scientific community intent on discovering new immunotherapies.

Meanwhile, staff in several centers of excellence—including the Rheumatic Disease Research Core, the Older Americans Indepen-

dence Center and the Center for Inherited Disease Research—have access to shared intellect, research support and cutting-edge equip-

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ment for histology, genetic and imaging work.

Concepts that work in one specialty are developed into templates that are shared with other medical professionals.

Serwer and Skol watch the work of Hellmann and CIM with appreciation, ticking off accomplishments like FDA approval for a new vasculitis treatment, improved imaging techniques and relationship-building with patients. They chose not to limit their gift with any restrictions, but to let Hellmann and his staff decide what needs are most pressing when the time comes.

"CIM has done so much to save the lives of so many people," says Skol. "I just can't imagine a more productive use of our funds."



Legacy gift commitments are counted today in Johns Hopkins' largest fundraising effort ever. Johns Hopkins has increased the campaign goal to \$5 billion —adding \$500 million to the original target—and extended the campaign by one year, to June 2018. The campaign has secured more than \$3.8 billion from more than 225,000 donors.

A LEGACY IS

Jim and Joanne Archibald: *A Love of Libraries*

By Kimberly Marselas

Jim Archibald and his wife, Joanne, own more than 1,000 books—many of them tomes about Jim’s beloved Maine. Long-time university supporters, the couple recently established a charitable gift annuity that will benefit the Sheridan Libraries’ future needs.

Jim’s passion for reading built during his days studying as a “D-Level guy” at the Eisenhower Library, the heart of the Sheridan Libraries and University Museums at Johns Hopkins, and, later, in law school. An attorney and vice president of administration and regulatory affairs for Wm. T. Burnett & Co. and STX, Archibald still sets aside plenty of time for reading. Here, he and Joanne, a realtor with Long & Foster, talk about their love of all things library-related.



Jim and Joanne Archibald

What made you devoted library supporters?

JIM: “My love of libraries started with my mother, Jean. She was the head librarian at Macalester College, a liberal arts school in St. Paul. Books and libraries were obviously something that I had great exposure to and appreciation for from a young age. At Johns Hopkins, I enjoyed wandering the stacks and exploring the shelves. There was so much interesting, unexpected material.”

JOANNE: “Reading is something our whole family enjoys. My parents were big readers, too, and we’ve kept many of our children’s books to share with our grandchildren.”

Why are libraries so critical to academic and professional success?

JIM: “I was a trial lawyer for most of my career, and often, the job was about figuring out what the facts were. There are always going to be disputes about facts. With well-run libraries, we can go back like a detective or historian to the original sources to find the facts.”

How has Jim’s service on the Sheridan Libraries National Advisory Council informed your thinking about modern library science?

JIM: “This is a fascinating group. We’ve met with librarians from UVA and Cornell, and Carla Hayden, CEO of Enoch Pratt Free Library, who was recently nominated by President Obama to serve as

Librarian of Congress. These are talented, smart people who bring to the table important scholarly and business insights.”

JOANNE: “In Dublin last year, we were able to see the Book of Kells (circa 800). In Paris, we saw beautiful, hand-made illuminated Bibles and manuscripts. The age and the history behind them give you new appreciation for preservation.”

How do you envision the Sheridan Libraries of the future?

JIM: “They are probably going to be much the same as they are now—cutting edge in both historical and cultural respects, but with a focus on the digital age moving forward. Dean Winston Tabb has assembled such a wonderful team, especially with the Digital Research and Curation Center. Libraries are probably going to be even more important because it is increasingly difficult to organize what is ephemeral and not physical.”

By funding a charitable gift annuity, the Archibalds receive guaranteed income, tax savings, and the satisfaction of knowing that their gift will support the Libraries’ future. Learn more on page 2.

Their Legacy Told

Johns Hopkins University and Medicine are grateful to the generous alumni and friends who have remembered us in their estate plans and other planned gifts. We now celebrate a few of these benefactors and honor their legacy.

Elfriede Sobernheim, SAIS '45, was a member of the first class of graduates at the Paul H. Nitze School of Advanced International Studies.



The first SAIS graduates in 1945.

She devoted her life to helping shape the view of women in international diplomacy and spent 27 years at the U.S. Department of State and in the Army. A generous gift from her estate established the Elfriede L. Sobernheim Endowed Fellowship to support students who pursue a dual degree through SAIS and the Bloomberg School of Public Health.

Helen Carlisle Blees was very impressed with the medical faculty at Johns Hopkins. She spent many years in Baltimore working at McCormick and Co., traveling to different countries and developing new recipes,



Gifts from Helen Carlisle Blees benefit cancer research.

several recipe booklets and a cookbook. She established a charitable gift annuity to benefit cancer research and furthered her support with a significant gift through her will benefiting the Skip Viragh Cancer Outpatient Building, which will provide clinical, diagnostic and treatment services for patients and serve as a site for clinical and immunotherapy research.

Gene S. Cranch, SPH '69, '76 (DrPH), led a distinguished and decorated career as a nurse-midwife. She was the director for Nurse-Midwifery Program, Maternal and Child Health Department, School of Hygiene and Public Health at Johns Hopkins in 1976. She left a generous gift from her estate to establish The Gene S. Cranch Endowed Scholarship Fund at the Bloomberg School of Public Health to benefit students who are conducting research on midwifery or focusing on maternal and child health.



Gene Cranch dedicated her career to midwifery.

HUB

From the Johns Hopkins News Network

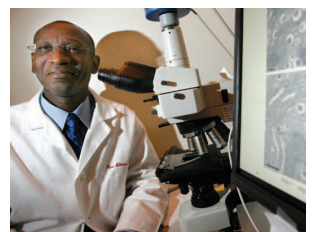
The Hub is the news center for all the diverse activity going on at Johns Hopkins. To see what's new, important, and just worth sharing, visit hub.jhu.edu.



Vice President **Joe Biden** was among the speakers at the dedication of the Bloomberg-Kimmel Institute for Cancer Immunotherapy in March. The institute, devoted to the study of a new and promising approach to cancer treatment, embraces the Obama administration's "moonshot" initiative to cure cancer, an effort led by Biden.

B LOCAL

Johns Hopkins is among 25 Baltimore-area businesses that have joined together to expand existing programs or launch new ones to **build, hire, invest and buy locally**. They will also spend more on contracts with local and minority- and women-owned and businesses.



Rexford Ahima has been named the Bloomberg Distinguished Professor of Diabetes in the schools of Medicine, Public Health and Nursing. He is the 19th Bloomberg Distinguished Professor appointed at Johns Hopkins as part of a gift from Michael Bloomberg dedicated to interdisciplinary professorships.



Peabody Gifts Honor Parents' Legacy

When Edward Mortimore was looking for a home for three highly-valued, handmade Powell flutes — one rose gold and two platinum — from his parents' estate, the Peabody Conservatory was just the place. The gift is a fitting tribute to Glenn and Elizabeth Mortimore, who were both professors, music lovers and amateur musicians. "Their lives were devoted to the pursuit of knowledge and to passing that on," says Mortimore, pictured near left with Peabody faculty and students. "What better way to honor them than to donate the flutes to an institution that is a valuable and cherished part of the Baltimore community — one that educates many young musicians?"

Retirement Plan Gifts

...an easy, seamless way to give to Johns

Ron and Virginia Berninger have long planned to make Johns Hopkins a part of their legacy. A gift from their estate will establish an endowed fund to support research in cures and treatments of diseases affecting children. The commitment recognizes their late friend and mentor Dr. Richard Talamo, a dedicated pediatric physician and researcher, and their own Hopkins experience—Virginia

In addition to the tax advantages of donating retirement assets, giving these funds requires little more than a call to the donor's retirement plan administrator.

A Gift for Today **Charitable IRA Rollover**

Two events coincided last year that led to the Berningers' decision to make a current gift to their research fund. Legislation passed making the charitable IRA rollover permanent after several years of limited appearances as a giving vehicle, and Ron reached the required age to make such a gift.

The charitable IRA rollover is a way for individuals 70½ years or older to transfer up to \$100,000 a year directly from their traditional IRA to a qualified charity like Johns Hopkins. Ron met with the couple's financial advisor who

“Many find that gifts of retirement assets are a convenient way to give, whether to leave a legacy or make an immediate impact on our mission.”

received her doctorate in psychology here, and Ron was a post-doctorate fellow in pediatric immunology.

Still, the Berningers wanted to add to the research fund in their lifetime without impacting their needs in retirement. A milestone birthday year for Ron and good guidance from the couple's financial advisor provided them with a simple process to make an outright gift directly from Ron's retirement account, along with other benefits.

“Many donors find that gifts of retirement assets are a convenient way to give, whether they would like to leave a legacy to Johns Hopkins or make an immediate impact on our mission,” says Anne Doyle, director of gift planning and senior philanthropic advisor in the Johns Hopkins Office of Gift Planning.

CHARITABLE IRA ROLLOVER

Who: Individuals 70½ and older

What: Rollover funds directly from traditional IRAs to Johns Hopkins.

Amount: Up to \$100,000

Advantages: Transferred funds count toward your required minimum distribution and are excluded from taxable income.

How: Contact your IRA custodian with the Johns Hopkins tax ID number, 52-0595110, and instruct your custodian to make a distribution directly to Johns Hopkins.

Hopkins!



outlined how giving funds directly from his IRA to Hopkins was more beneficial tax-wise than receiving the IRA distribution and donating it to Hopkins. The transferred amount would be excluded from his taxable income *and* count toward his required minimum distribution.

From there, Ron contacted his IRA administrator with the tax ID for Johns Hopkins and asked that the desired amount be transferred directly to Johns Hopkins; he then let the Office of Gift Planning know his gift was on the way and that it should be designated to the Berningers' research fund.

Now that Ron has experienced the charitable IRA rollover, he plans to make more rollover gifts in the future. "It's easy and saves you money," he says.

A Gift for the Future

Retirement Account Designation

Jill McGovern likes to say she has eight German children. That's because the recipients of the McGovern-Muller fellowships for the School of Advanced International Studies have hailed from Germany, where her late husband, Steven Muller, former president of Johns Hopkins University, grew up.

"Steve had a natural affinity for SAIS. He was educated on both sides of the Atlantic and appreciated the perspective you get when you're looking at things from different continents," says Jill, whose generosity extends throughout Hopkins, including full scholarship support for an incoming student to the Peabody Conservatory.

The McGovern-Muller fellows spend a year at SAIS Bologna and another at the main cam-

pus in D.C., where Jill enjoys meeting them and their families. Even before she and Muller funded scholarships for today's students, they made plans in their estate to support the next generation of SAIS scholars.

Their future gifts will be funded with retirement assets, a source that gives Jill peace of mind. She knows the value of these assets and likes that they will transfer seamlessly to the areas they will support. "The designated beneficiary of the IRA supersedes anything, so we can be certain our commitments will be honored."

Most of all, Jill takes great pride knowing that her and her husband's gifts will continue to attract the best minds to SAIS who will go on to make a difference in the world. "We've made a very wise investment," she says.

RETIREMENT PLAN DESIGNATION

Who: Individuals of any age

What: Designate Johns Hopkins as a beneficiary of all or part of your 401(k), IRA or other qualified plan.

Amount: Unlimited

Advantages: Distributions from retirement plans may be subject to estate and income taxes. It is often a good idea to direct these assets for charitable bequests and leave other assets to heirs.

How: Obtain a Designation of Beneficiary Form from your retirement plan administrator and complete as directed.

PLANNING MATTERS

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The professional staff of the Johns Hopkins Office of Gift Planning partners with you to achieve your philanthropic, financial, and estate planning goals, while supporting the mission of The Johns Hopkins University and Johns Hopkins Medicine.

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