Help Ensure BGU’s Future Beyond Your Lifetime

By JOEL REINSTEIN
AABGU Board Vice President and Chair, Ambassadors Committee

David Ben-Gurion, Israel’s founding father, prophesied that “the future of Israel lies in the Negev” and envisioned the establishment of an “Oxford in the desert” that would transform the region and the country.

Today, his ideals are being realized at Ben-Gurion University of the Negev (BGU), which is leading the way in technology and scientific innovation, medical breakthroughs, robotics, and cybersecurity.

Faced with unprecedented growth, BGU is now embarking on the most important real estate project for Israel’s future: a new 57-acre North Campus adjacent to its Marcus Family Campus that will double the University’s footprint in Beer-Sheva.

During this exciting time of growth, I encourage you to learn more about BGU and the various philanthropic vehicles that can sustain the University for generations to come. With your planned gift made during your lifetime, you will join BGU’s prestigious Living Legacy Society—an honored group of believers in the future of Israel who share a desire to ensure that their support continues beyond their lifetimes.

In this issue you will read about the inspiration of three individuals who made the commitment to support AABGU’s efforts—beyond their lifetime. Dr. Charles Dinarello, a world-class medical researcher, was inspired by his collaborations with other Israeli scientists, especially those from BGU. Sculptor Richard Edelman, an MIT graduate, discovered an amazing connection between Negev petroglyphs and the language of cybersecurity that he wanted to memorialize. For Deborah and David Winston, their BGU connections started in the 1970s when a packet of sand and a brochure arrived in the mail telling the story of a new upstart university in the desert.

As David Ben-Gurion taught us, our ultimate value, our greatness, is defined by what we leave behind and do for others. Please join us in this exciting adventure because…

The future of Israel lies in the Negev, and the future of the Negev relies on you.
Supporting Scientific Collaboration With CGAs

CHARLES DINARELLO, M.D.
DENVER, CO

Dr. Charles Dinarello is not a rich man—nor is he Jewish. He is an Italian American Catholic raised in Boston, now living and working in Denver. But he generously supports Israel and BGU’s future. In recent years, he has established a series of generous charitable gift annuities (CGAs) to benefit BGU.

As a young scientist at the National Institutes of Health in the 1970s, he began to investigate the connections between fever, infection and inflammation. He found that the fever-inducing protein was a central regulator of the immune system and inflammation.

His subsequent milestone discoveries in isolating the gene—now called Interleukin-1—impact how we treat disease today. His continuing research has garnered many of the world’s most prestigious awards.

“I don’t keep my prize money,” Dr. Dinarello explains. “I put it into my foundation, the Interleukin Foundation, which supports young scientists, many from Israel.”

BGU is especially close to his heart. “I think it’s a really wonderful place of bright, young and motivated Israelis. I go to BGU and work with them there. A number of them come to my laboratory in Colorado for their training.” One of them was BGU’s Prof. Eli Lewis, now a world-recognized leader in how to treat the inflammation of diabetes.

One of Dinarello’s favorite longtime collaborations is with Prof. Ron Apte of BGU’s Shraga Segal Department of Microbiology, Immunology and Genetics. They are recent co-authors of a promising breast cancer study based on Interleukin-1’s role as both tumor promoter and suppressor of the immune system.

“As I age, I read more and more Holocaust history and my response is to help Israel. Today some countries want to isolate Israeli scientists. The best way of confronting this is to do science. The Israeli universities need to make strong collaborations and partnerships with American and European institutions. You fight isolation and demonization with top publications that result in better treatment of disease, even for your enemies.”

THE LEGACY
THE LIVING LEGACY SOCIETY AND THE POMEGRANATE
Members of the Living Legacy Society include those generous individuals who have included AABGU in their long-term estate planning during their lifetimes. In appreciation, members’ names are displayed on the wall in the beautiful Living Legacy Garden on BGU’s Marcus Family Campus in Beer-Sheva.

The pomegranate is the symbol of the Living Legacy Society because it is said to have 613 seeds, which correspond to the 613 mitzvot, or commandments, of the Torah.

It is also a food traditionally eaten on the Jewish New Year. Pomegranate trees grow abundantly in the Negev and for us symbolize life, righteousness, renewal, and sustainable development.

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At 76, Dinarello is gratified that his discoveries are helping people clinically. “I’m fortunate! Researchers accomplish many things but not all of them can see their work translated into direct patient care. We work on projects not knowing how they’ll turn out. Our research can be an example to young people of why they must stick with science: You never know how what you’re doing will matter later on.”

Dr. Dinarello is a University Distinguished Professor at the University of Colorado but also spends time every year as a faculty member of the Radboud University in the Netherlands. And for many years, he returns to Israel regularly and works with Prof. Apte and other researchers. “Of all my collaborations, I enjoy the ones at BGU most and find them the most productive. I read all the information about the science projects underway at BGU and I’m proud to be associated with the institution. “I’m dedicated to BGU and Israel as a whole. I give to them my time and my love.”

Sculpting a Living Legacy

RICHARD EDELMAN
MILWAUKEE, WI

For the last 15 years, Richard Edelman has created installation sculptures for outdoor arenas, often employing Jewish themes. A native of Milwaukee, he is the recipient of the Frank L. Weil Award for the Advancement of Jewish Culture in North America, an honor previously given to cultural icons like Leonard Bernstein, Jacques Lipschitz and Isaac Bashevis Singer. His works grace such diverse cities as Jerusalem, Krakow and Milwaukee.

Recently Richard discovered the Negev.

Barbara Kohl-Spiro, a Milwaukee painter who is a friend of AABGU, introduced Richard to the organization. “She told me fantastic things were happening at BGU in the arts and sciences and suggested I talk to the school about a possible installation.” He contacted Prof. Haim Maor, of BGU’s Department of the Arts, and proposed the idea to create and donate a custom sculpture, including installation, to the University. A trip to the region with his wife, Nina, sealed the inspiration.

Each step of the Edelmans’ five-day trip through the Negev brought out new dimensions. In the Timna Valley, about 19 miles north of Eilat, they visited copper and bronze mining and refining sites that may have been active during King Solomon’s time. When Richard discovered petroglyphs—painted rock drawings native to the Negev, some dating back 5,000 years—he had a revelation. “I was amazed by their beauty, symbolism and expressiveness—really, an ancient language that was communicating to us abstractly across eons.”

For Richard, touring the campus of BGU was also a revelation. He visited with faculty and students engaged in water research and cybersecurity; the latter renewed his long-held fascination in symbolic language. As an MIT graduate in both engineering and philosophy, he enjoys the natural ability to find connections between diverse elements. He came away with the idea for a sculpture that would combine the poetic, if mysterious, language of petroglyphs with the symbolic language of cyber coding—both “able to communicate over a timeless desert space.”

The result is an eight-foot by seven-foot outdoor sculpture that showcases iconic petroglyphic images from the Negev—a male torso with a shield and spear, sitting astride a horse; an ibex; and a desert ostrich with golden eggs. The life-size figures, some aggressive, others cowering, are all non-seeing, suggesting both the defensiveness and vulnerability of cybersecurity. Even the casting, molding and finishing stages were inspired by ancient methods found in the Negev, including the use of silicon bronze. There are a lot of siliceous rocks in the Negev, Richard explained, an element that would theoretically help maintain the sculpture’s brightness.
Deborah and David Winston recently chose to include a major gift to AABGU in their will. “The legacy will do more than we’re able to do day to day, year by year,” Deborah says. “There are a lot of worthy causes to give to, especially in Israel,” David explains. “But in our experience there are few organizations that give you back as much as you put in. We feel that way about BGU.”

David’s connection to BGU started with a packet of sand. Back in the mid-1970s, he was a law student in Vermont. “It was cold, remote, ice as far as you could see,” he recalls. “Then out of the blue I received a packet of sand and a marketing brochure. It proclaimed that out of the Negev a great university would be built, the dream of David Ben-Gurion. It really captured my imagination.” He responded with “a very small donation.”

After law school David worked for U.S. Senator Ted Kennedy on the Senate Judiciary Committee and then for several trade associations. Deborah meanwhile enjoyed a challenging career in government relations representing the ING Group, the Dutch multinational banking conglomerate. They met in 1982, when both were involved in the development of a new tax law. Deborah called David to ask for a copy of a letter. David asked her to lunch.

When David’s mother died in 1997, he wanted to honor her memory and love of Israel. “BGU was my first thought,” he says. The Winstons established an endowed scholarship in her name. When David’s father passed away two years later, the extended family decided to establish a chair at the University but didn’t know which field to choose. So in 2000 the Winstons took their first trip to Israel. They spent a full day at BGU and toured the campus with then-President Prof. Avishay Braverman, learning about his ambitions for the fledgling university.

“I was so impressed by BGU and feel so grateful to its caring staff and for the opportunity to witness firsthand the dynamism and dedication behind its rapid and nimble growth. For me, it will be interesting to see how CYBERGLYPH ages under the Negev sun.”

In May, CYBERGLYPH was revealed in Milwaukee at an event co-hosted by the Milwaukee JCC that included a rabbinical shehecheyanu and a tefilot haderech for its journey to Beer-Sheva, where it will be permanently installed on the Marcus Family Campus this summer.

One Small Gift Leads to a Generous Bequest

DEBORAH AND DAVID WINSTON
MCLEAN, VA

“After we interviewed four candidates for the new chair we realized we’d made a terrible mistake,” Deborah says. “They were all genius level! Who were we to make judgments and decide what was in the best interests of BGU?” Braverman happily made the choice for them. Thus was born the Joseph and May Winston Career Development Chair in Chemical Engineering.

During the tour the Winstons also got to know Rivka Carmi, then a professor and later BGU president. “Looking back, I see that BGU has been blessed with incredible visionary leadership,” Deborah says. “Everything they both promised did happen,” David adds, “and far, far beyond what could have been imagined. We believe the new plans to double the campus will become reality as well.”

For many years the Winstons have sponsored BGU student scholarships. David served briefly on AABGU’s Washington/Baltimore regional board, and then for two years on the national board.

“Their’s no better feeling in the world than to know you’re making a difference,” Deborah says. “You don’t have to have all the money in the world—you have to be working with the right organization.”

David sums up: “You have to ask, what’s going to advance society in a meaningful way? We can think of no better answer than BGU.”
WIN-WIN PHILANTHROPY
REDUCE TAXES AND INCREASE INCOME IN 2019

1. CHARITABLE BEQUESTS
Leaving a gift to AABGU in a will or trust is the most common and easiest option. You may designate an amount to support specific educational and research interests, or allow AABGU to use it where it is needed most. Charitable bequests qualify for a 100 percent charitable deduction for estate tax purposes.

2. CHARITABLE GIFT ANNUITY
An AABGU charitable gift annuity (CGA) provides support for BGU in the future while receiving high, fixed-rate lifetime income now. Gifts of cash, marketable securities or other property, including real estate, may be made in exchange for a fixed-rate lifetime annuity for one or two individuals. A portion of the gift is deductible as a current charitable gift, and a substantial portion of the annual annuity may be paid tax-free. AABGU’s gift annuity rates are among the highest in the country.

3. GIFTS OF REAL ESTATE
Outright gifts of real estate qualify for an appraised value charitable deduction for income tax purposes, allowing you to avoid any long-term capital gains taxes. You may also transfer your primary or secondary residence by deed to AABGU, reserving the right to live in the property for life. The latter allows you to receive an immediate income tax charitable deduction for the present value of the charitable remainder interest in the property, while avoiding probate and estate tax on the property at the time of death.

4. GIFTS OF LIFE INSURANCE
Transferring a new or existing life insurance policy into the ownership of AABGU entitles you to a charitable deduction in the year of the transfer for a calculated value of the policy. If you make contributions to AABGU to pay policy premiums, those amounts are fully deductible for income tax purposes in the years the contributions are made. You may also make AABGU a full or partial beneficiary of a life insurance policy you will continue to own.

5. GIFTS OF A PENSION, A RETIREMENT PLAN OR AN IRA
When you make AABGU the primary or partial beneficiary of your pension plan, retirement plan (401k, 403b) or IRA after your passing, both income and estate taxes may be avoided. The plan’s assets can be used to establish a charitable remainder trust that will provide benefits for your spouse or other heirs as beneficiaries of the trust’s annuity payments, thereby reducing estate and/or income taxes otherwise charged to the plan at the end of the owner’s lifetime.

6. CHARITABLE REMAINDER TRUST
When you begin to consider ways to preserve your estate for retirement, or when you are faced with a capital gain that will result in substantial taxes, you may want to consider establishing a charitable remainder trust (CRT) with AABGU. A CRT lets you commit funds to AABGU in the future, while preserving your financial security now. A CRT is irrevocable, is usually funded with appreciated assets to avoid tax on the capital gain, and may provide substantial financial, tax and estate-planning advantages, including fixed-rate payments for life.

7. GIFTS OF ART AND OTHER COLLECTIBLES
Contributions of art are deductible at their appraised value as a charitable contribution if the art is used by Ben-Gurion University for educational purposes or displayed in a gallery or other public space. When art is contributed to AABGU, the donor is not required to recognize or pay tax on any long-term capital gain.

THE IRA-CHARITY ROLLOVER
TAX-FREE IRA WITHDRAWALS
The law requires individuals over the age of 70½ to take annual required minimum distributions (RMD) from their IRAs or other qualified retirement plans. RMD withdrawals are subject to income taxes at ordinary income rates. However, individuals who direct funds from their IRA accounts to AABGU avoid tax on RMD funds used for those contributions. It’s a way to take all or a portion of one’s RMD without any tax costs. Reducing adjusted gross income (AGI) helps to put you in a lower tax bracket.

LIMITATIONS
$100,000 each year; age 70 ½ or older; transfers directly from an IRA (i.e., if one has a 401(k), the amounts to be used must first be rolled tax-free into an IRA); no economic benefit obtained other than a tax-free withdrawal (e.g., no funding of a gift annuity, donor advised fund, private foundation, or charitable remainder trust).

To start a confidential conversation with no obligation, contact AABGU Philanthropic Advisor Neal P. Myerberg, Esq. at 203-637-7955 or nmyerberg@myerbergadvisors.com. Or call 800-962-2248, ext. 1401 or email plannedgiving@aabgu.org
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Fact:

Neuroscientists at BGU developed a diagnostic to predict brain disease in football players early enough to prevent it.

For more information or to request a CGA rate illustration, call 800-962-2248 ext.1401, e-mail plannedgiving@aabgu.org or visit www.aabgu.org/cga-request

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