SOS: SUPPORT OUR STUDENTS
SAVE THE CLASS OF COVID-19
Pages 2-4

INNOVATION
& ENTREPRENEURSHIP
Pages 4-5

CREATING A LIVING LEGACY:
TERRY & JOE AGRIS
Page 6
A MESSAGE FROM THE CEO

The Jewish year of 5781 has begun. And, just in time. 5780/2020 will always be remembered as an anxiety-ridden year — where the world faced an unprecedented pandemic and corresponding economic tumult.

Our Jewish tradition teaches us to focus on life. And, thanks to Ben-Gurion University’s ground-breaking and life-affirming research, there is much to feel good about. Innovative COVID-19 testing methodologies are being advanced, and, hopefully, a vaccine will soon be ushered in.

In fact, Dr. Tal Zaks, BGU alumnus and chief medical officer of the Boston-based biotech company Moderna, told us during a webinar we hosted in August that their mRNA COVID-19 vaccine candidate may be commercially available by the first quarter of 2021. We’re proud of and hopeful for Tal’s accomplishments.

Despite the year’s challenges, our supporters remained incredibly steadfast. A spectacular example of American donor generosity was the more than $3 million raised in July and August for the SOS (Support Our Students) campaign. Thanks to your support, BGU students will begin receiving the financial aid needed to continue their education. And together, we will help BGU meet its $6 million goal to ensure no student is left behind.

Looking forward, BGU continues with plans to expand its focus on innovation and entrepreneurship. This issue of “Negev Connection” highlights this work, in addition to our response to COVID-19. I hope you enjoy the read.

Thank you so much for your partnership.

Shanah tovah,

Doug Seserman

RESPONDING TO COVID-19

PHASE 1

THE BGU COVID-19 RESPONSE EFFORT

On March 12, BGU President Prof. Daniel Chamovitz announced the BGU COVID-19 Research Task Force to harness the University’s vast brain power, research skills and ingenuity to help cope with the coronavirus pandemic.

He charged faculty from across all fields to focus on ways to fight the virus, and devoted resources to bring the most promising projects to fruition. The University’s virologists, scientists and students addressed the public health, public policy, engineering, information systems, economic, psychological, technological, tourism, and educational challenges.

SOME 70 PROJECTS WERE SPEARHEADED, INCLUDING:

• A method to test 48 people at once, increasing the testing efficiency eight times
• A 30-second “breathalyzer” test to identify asymptomatic carriers
• A 5-minute diagnostic test for people to take at home
• Self-sterilizing reusable face masks
• Antiviral coating that can be painted on surfaces

AABGU contributed to the worldwide effort that resulted in $400,000 to supplement BGU’s investment in research.

Read the full research report online at www.aabgu.org/covid-19-research

PHASE 2

SOS: SUPPORT OUR STUDENTS

As the economic crisis soared, with more than a 26% unemployment rate in Israel, BGU began to see a surge in financial aid requests.

To address this need, the University launched the SOS: Support Our Students Coronavirus Assistance Fund in July to help ensure students can continue their education.

BGU estimates that one out of five students is at risk of delaying their studies due to financial duress.

Our students are grappling with stress, uncertainty, isolation, and confusion about their future. Israeli students begin their studies at

an older age, following their army service. Most of them are financially independent, unable to go to their parents for assistance and unable to work during the pandemic. Some are now unable to pay for their basic needs.

“In recent months, the far-reaching effects of the COVID-19 pandemic have had a profound impact on the world and have drastically altered the lives of current and prospective BGU students,” says AABGU Chief Executive Officer Doug Seserman. “We hope that with our SOS campaign we can save the class of COVID-19.”

“Many students work several shifts at their jobs to save money for school. Most people who lost their jobs due to the pandemic now can no longer afford the basics. It’s not about saving anymore. It’s about affording day to day expenses.”

– ORAN FRYDMAN
Department of Industrial Engineering and Management

“Save the Class of COVID-19
BGU has asked its friends around the world for $6 million in order to provide:

- 2,000 financial aid packages for undergraduates
- 400 financial aid packages for master’s degree students
- 150 doctoral candidate financial aid packages

At the time this newsletter went to print, thanks to the generosity of American donors, AABGU has already raised more than $3.4 million. If you have not yet contributed to the SOS: Support Our Students Coronavirus Assistance Fund, please consider doing so by October 15, when the fall semester begins.

“It’s a very difficult time and I’m scared for the future. How will I support myself financially? I feel like the ground is shaking beneath me.”

– MAI TANNEN
Department of Politics and Government
SUPPORT OUR STUDENTS CORONAVIRUS ASSISTANCE FUND

Donations can be made online at www.aabgu.org/donate-sos or sent in the enclosed reply envelope.
To learn more about SOS and to watch moving videos from students economically impacted by the pandemic, visit www.aabgu.org/sos

BGU: THE EPICENTER OF INNOVATION & ENTREPRENEURSHIP

INNOVATION DISTRICT

Did you know that BGU is the major catalyst for Israel's only innovation district and one of only five new emerging ones in the world? That's right! Beer-Sheva joins Philadelphia, Barcelona, Milan, and Cambridge as a developing “innovation district.”

An innovation district is an urban model, where institutions, technology companies and startups are situated in geographical proximity to one another and their meeting inspires and creates original and breakthrough innovation. Together, they collaborate on projects that result in economic growth and development of the city.

The plan for establishing the district is being led by two world leaders in the field: Bruce Katz and Julie Wagner of the Brookings Institution in Washington, D.C. The active players who will be implementing the plan include BGU, the municipality of Beer-Sheva and Soroka University Medical Center, in collaboration with government, IDF and industry partners.

A major focus of the plan will be economic investments in digital health, desert technology and cyber security, all of which are core competencies of BGU. Incorporating artificial intelligence, machine learning and robotics will further enhance these core areas.

The future of Israel lies in Beer-Sheva! Stay tuned for more information on developing plans and new funding opportunities. To learn more, visit www.aabgu.org/beer-sheva-innovation.

YAZAMUT 360°

Under the leadership of Dana Gavish-Fridman, vice president for entrepreneurship at BGU’s technology-transfer company, and Professor Carmel Sofer of the Department of Industrial Engineering and Management, BGU recently established Yazamut 360°.

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an entrepreneurship center designed to maximize the visibility, skills and thought leadership of participants in one of the world’s fastest growing innovation ecosystems.

Yazamut 360° merges academic disciplines to empower BGU students, IDF soldiers and high school students throughout the Negev region to compete in emerging business markets.

**SIGNATURE PROGRAMS INCLUDE:**

- **Cactus Capital** – a student-run venture capital investment fund
- **Oazis** – an immersion program for building sustainable startup companies
- **SilicoNegev** – a convention and competition for startups
- **LEADERS** – combines academia, off-site workshops, mentoring, and knowledge application
- **WE: Women’s Entrepreneurship** – a targeted course for female students who endeavor to succeed in Israel’s male-governed business sector
- **E-Commerce Accelerator** – Israeli Amazon sellers provide a six-month training course to help students succeed at online commerce

BGU is currently seeking funding for the creation of a physical entrepreneurship center in the new classroom building as part of the North Campus expansion project.

The anticipated cost of the center is $2 million. Naming opportunities are available.

**PROGRAM HIGHLIGHT**

**CACTUS CAPITAL**

At the end of 2018, BGU launched Cactus Capital, providing $1 million each year to be invested in student startup companies. It is run and managed by students who work with their peers to determine which projects are most likely to succeed.

In November 2019, nine startups were selected to receive the first round of funding. Examples include technology to better identify and prevent drowning, a defibrillator locator app, and software that sorts through text to extract essential information.

The initial funding for Cactus Capital was a three-year investment from the Marcus Family Endowment Fund. Ongoing funding will be dependent on the generosity of the philanthropic community in the U.S. and around the globe.
“My wife and I visited BGU during my second trip to Israel and fell in love—with the campus, the culture, the vision, and the commitment to making a difference in the world,” Dr. Joseph Agris recounts. “It resonated with our personal beliefs and passion—to support education and medical care.”

Terry Agris agrees: “We were impressed with the active campus, the research facilities, the students—they’re all focused, seem to love what they’re doing, are committed to the same goal. We’re very grateful and blessed with the opportunity to contribute in at least some small measure to help them make the world a better place.”

Joe and Terry have chosen to support the University with three very generous CGAs (charitable gift annuities). Such gifts are set aside in a reserve account and invested, with donors receiving a fixed lifetime payout and a tax deduction. As a result of these planned gifts, the Agris’s are members of BGU’s Living Legacy Society, and their names are engraved in a beautiful garden on the Marcus Family Campus.

Creating a living legacy for Joe and Terry goes beyond their support for AABGU. In addition to running her independent insurance business, Terry continues to be an active volunteer, serving in key leadership roles for numerous education-focused nonprofit organizations.

Joe, a renowned plastic surgeon who has invented new medical equipment and techniques, recently retired from his practice in Houston. For four decades he has also used his skills to “take care of kids” through the Agris-Zindler Children’s Foundation, a nonprofit he co-created to support volunteer medical missions around the world.

The all-volunteer teams he heads have helped an estimated 10,000 children in 80 countries recover their lives through reconstructive surgery, correcting congenital defects and damage from war and other violence. His frequent travel to the world’s poorest, least served corners has been interrupted by the coronavirus pandemic, but he plans to begin his three or four yearly missions as soon as possible.

This work has brought him a Presidential Medal of Freedom, visits to the White House and other honors, as well as connections with heads of state, government officials, sheikhs, and tribal leaders. But he most treasures the name by which he is known in the most remote of places: Dr. Angel.

Beyond performing life-transforming surgery, Joe provides equipment and books so medical services can be sustained after he leaves. “My favorite thing is teaching local doctors advanced techniques so they can continue serving their communities.”

Joe has written several medical textbooks plus three books about his experiences as “the crazy Texan,” another title bestowed on him. A fourth book is in the works. Profits go to the Children’s Foundation to support the missions.

“We want to do our share,” Joe sums up, “helping kids from the next generation make a difference. Our giving is from the heart—we look for a place that shares our belief and will stay the course for a better future.”

In terms of Israel and higher education, BGU “accomplishes the job. AABGU puts our investment to work for the cause. We see that happening directly.”
WIN-WIN PHILANTHROPY

REDUCE TAXES AND INCREASE INCOME WITH A PLANNED GIFT IN 2020

THE LIVING LEGACY SOCIETY AND THE POMEGRANATE
When you make a bequest or other planned gift in your lifetime and inform AABGU, you become a member of the Living Legacy Society. 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 AABGU symbolize life, righteousness, renewal, and sustainable development.

BEQUEST 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 at BGU, or allow AABGU to use it where it is needed most. Charitable bequests qualify for a 100% charitable deduction.

CHARITABLE GIFT ANNUITY (CGA) A CGA with AABGU provides high, fixed-rate lifetime income now and support for BGU in the future. A portion of the CGA is deductible as a current charitable gift, and over 85% of the annual annuity may be paid tax-free.

CHARITABLE REMAINDER TRUST (CRT) A CRT may be a valuable instrument for those who have property such as real estate, art and marketable securities that would be subject to substantial capital gains tax if sold directly. This type of irrevocable trust enables you to contribute the property to the trust, pay no tax on the capital gain at the time of the contribution, sell it in the trust at no capital gain tax costs, and receive fixed-rate payments for life. One type, the annuity trust, sets the payment at the outset. The other, the unitrust, sets the rate and adjusts the payment annually based upon a yearly trust revaluation. At the end of the term of the trust, whatever remains is paid to AABGU if named in the trust agreement.

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.

DESIGNATIONS IN IRAS AND OTHER QUALIFIED PLANS You can make AABGU a beneficiary of all or a portion of your retirement plan.

For more information on these or other planned giving options, please visit www.aabgu.org/planned-giving. If you would like to have a confidential conversation, call us at 646-452-3689 or email plannedgiving@aabgu.org.

THE IRA-CHARITY ROLLOVER – TAX-FREE IRA WITHDRAWALS
Individuals over the age of 72 who direct funds from their IRA accounts to AABGU can avoid tax on required minimum distribution (RMD) funds used for those contributions. It’s a way to take all or a portion of one’s RMD without any tax costs.*

NOTE: With the moratorium on taking RMDs in 2020, it may be a better plan for some individuals to take tax-free IRA-charity rollover withdrawals in early 2021.

* Please consult your tax advisor for more information on distribution limitations and other requirements.
Please remember AABGU in your will.

Worried about interest rates near zero?

Consider a charitable gift annuity from AABGU. Earn high, fixed-rate, substantially tax-free income for life, while supporting cutting-edge research and students in need at Israel’s Ben-Gurion University of the Negev.

With a gift annuity you get both a charitable deduction and generous lifetime income — most of which will be tax-free.

**SAMPLE AABGU ANNUITY RATES**

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<td>90.2</td>
</tr>
</tbody>
</table>

*The tax-free portion is at a historic high due to the low IRS discount rate.*

For more information and a confidential calculation of an AABGU charitable gift annuity, email plannedgiving@aabgu.org, go to www.aabgu.org/cga or call 646-452-3689.