

## [A legacy of giving back](#)



### **Ed Dowd, whose gift established the Edward M. Dowd Personal Advocate Program, passes away.**

In a life filled with accomplishments, Ed Dowd was perhaps most passionate about helping people realize their untapped potential. And whether it was encouraging someone to attend college, mentoring a young business associate, guiding a caregiver in investing or donating to a cause, he took particular interest in people's stories.

"He believed the best in the people around him, and he just loved to help them," said Dowd's life partner, Terri Eckert. "That is part of his legacy."

Edward M. Dowd died on Feb. 27, 2022. He was 76.

Dowd was born on Sept. 13, 1945, in San Francisco. He served in the United States Air Force and received a bachelor's degree in Commerce in 1972 from Santa Clara University. He had a successful career in investment real estate and finance. He founded EMD Properties Inc. and was a founder of San Jose National Bank and Commerce Savings and Loan in Sacramento. In 1982, he was appointed vice chairman of the California State Athletic Commission by Governor Jerry Brown. He also served on Santa Clara University's Board of Fellows.

"He was very proud of his college degree," recalled Dowd's brother Jim Dowd. "In high school, he was labeled as 'not college material' and then he passed everybody by. Education was always very important to him."

In 1993, when Dowd was 47 years old, he was diagnosed with multiple sclerosis. He said it was one of the best things that ever happened to him. His MS made him re-evaluate his

priorities.

“He felt he had accomplished more than he ever thought he could in business. Now, he wanted to give back,” Eckert said.

Dowd developed a love for art and, in 2014, made a large donation to Santa Clara University, establishing the Edward M Dowd Art and Art History Building. In 2021, he made a large donation to the Natividad Hospital Foundation in Salinas, California, in honor of his late mother, Nora W. Dowd, for her many years of service as a nurse at the hospital.

Dowd also realized that not everyone with MS had the resources he had — the caregivers, the assistants, the necessary equipment, the safety net.

“He’d say, ‘I have these limitations because of my MS. But what do people do who don’t have what they need?’ ” Eckert said.

Dowd’s focus turned to philanthropy as a way to help people improve their lives. But he didn’t just want to donate money. He wanted to have a say in how the money was spent and that it went directly to assist individuals with MS.

It’s what Dowd had in mind when he met Cyndi Zagieboylo, president and CEO of the National MS Society. “When I first met Ed, he told me about a donation he had made to the Society years earlier. He was disappointed with the stewardship of those funds and, frankly, he demanded that the funds be returned, which they were. It was very clear that reparations were needed, that I needed to earn Ed’s trust. Ed took the responsibility of making philanthropic gifts very seriously. He often said, ‘It’s easier to make money than it is to give it away.’

“We needed to completely agree on what would have the impact that Ed wanted,” Zagieboylo said. “At first, Ed wanted to focus on his local area, helping people in one county. I reminded him that we are the National MS Society and let him know that with his support, we could scale a case management program so that everyone in the United States would have access.”

In 2016, Dowd gave the Society a multi-year gift totaling \$3 million, as long as specific milestones were met. Dowd’s was the largest gift the Society had received from an individual up to that point. The gift established the [Edward M. Dowd Personal Advocate Program](#), which provides case management support to people who are living with the most complex challenges of MS. The program aims to increase the independent living capabilities and quality of life for people affected by MS whose health and safety are at risk.

“We are saddened by Ed’s passing,” Zagieboylo said. “His vision and partnership were instrumental in establishing the case management part of our MS Navigator service, the Edward M. Dowd Personal Advocate program. He often shared that he wanted to be sure that his support helped the people with severe MS, the people who are most vulnerable because

of the damage caused by MS. Those are the people he cared about most — making sure that the Society will be there to work with people through difficult life choices. Ed's gift helped us launch this nationwide service and it is now established as part of the foundational support services provided by the Society.

"The Edward M. Dowd Personal Advocate program is a dream come true for Ed and for me," Zagieboylo said. "Hundreds of people receive life-changing, individualized support thanks to the vision and support of Ed Dowd. We are forever grateful for Ed's vision and generosity, and we will miss him."

Donations may be made to the [Edward M. Dowd Memorial Fund](#), which will further fuel the Edward M. Dowd Personal Advocate Program.