“Above all things I hope the education of the common people will be attended to; convinced that on their good sense we may rely with the most security for the preservation of a due degree of liberty.” — Thomas Jefferson

Since 1920, The Scholarship Foundation has been working to create a community that recognizes the significance of people attaining their educational goals regardless of their financial circumstances. Civic engagement is woven into the fabric of The Scholarship Foundation in the accomplishments of students and graduates, in the many volunteers who sustain the work of ScholarShop, and in the financial contributions of the community.

“In April 2012, Michelle Niewald applied to The Scholarship Foundation for an interest-free loan, without any idea that she would also receive recognition for her perseverance and hard work. Michelle is not only an interest-free loan recipient, she is a Bravo Grant recipient and the Richard and Judith Sandler Designated Scholar.

Michelle said, “The Scholarship Foundation has alleviated a lot of my stress in paying for college, allowing me to focus more on my schoolwork and less on finances.”

When Michelle was seven her mother passed away from amyotrophic lateral sclerosis. In her essay submitted for her application, Michelle expressed how her life goal was influenced by the adversity her father faced while raising two girls.

“My ultimate career goal in life is to begin my own nonprofit, the RK Niewald Foundation. I will provide scholarships for children of single fathers. No one should ever feel like they do not deserve to go to college because of their circumstances. My degree in marketing will help me effectively launch the foundation, while my experience through philanthropy and private events will help me fund it. I wish every day that my mom could see me succeed. Since that is not possible, I am doing everything in my power to make sure her legacy of love, hope, and faith continues forever. I miss her every day, but I am not going to waste the adversity I have faced. Every day is a gift, every challenge a blessing, and I promise to make it count.”

Going beyond and giving back are priorities for 20 year-old Michelle because she believes it is her duty to help others. Last February, Michelle went to Joplin to help clean up the middle school after the deadly EF-5 tornado that ripped through the town, killing 161 people. Also, for the last three years, Michelle has helped organize a haunted Halloween tour for the Robbie Page Foundation, which helps provide play therapy for sick children. Finally, Michelle enjoys running 5K races to support ending Alzheimer’s disease and to help prevent child abuse in America.

Michelle is a shining example of students who take the initiative to help strengthen society through volunteering. Whether it’s running races to raise awareness or getting involved hands-on to clean up after a natural catastrophe, Michelle is taking time out of her busy student life to help others.
Freshmen Benefit from Volunteers’ Civic Engagement

Over its 92 year history, The Scholarship Foundation has learned that while financial support may be invaluable to students, other resources and support can extend the impact of the dollars. The transition from high school to college is an especially crucial time; the weeks leading up to arrival on campus and the first semester are critical to students’ success. As students transition from home to campus, high school to college, The Scholarship Foundation hopes to provide an additional layer of support aimed at achieving success.

In partnership with Wyman Center, The Scholarship Foundation developed a new program called Persistence Power. The Scholarship Foundation is providing teens enrolled in Wyman’s Teen Leadership Program with financial support and guidance, while Wyman is providing Scholarship Foundation students with some direction on non-cognitive aspects of postsecondary success. One component of Persistence Power, “Freshmen 15” connects volunteers with 132 Scholarship Foundation freshmen during the initial 15 weeks of their college experience. More than 30 volunteers—current and former Foundation board members and employees of Equifax, a corporate partner of The Scholarship Foundation—were each matched with approximately four students for whom they will serve as volunteer coaches/mentors. Volunteers have been in contact with freshmen by telephone and/or email every two or three weeks during the fall semester, providing the students with encouragement and support. Wyman and The Scholarship Foundation worked together to develop training, resource materials, and a call/email protocol for the volunteers.

Volunteer training included coaching strategies, appropriate boundaries, and how to find information about campus resources. Volunteers were provided with a primary contact at The Scholarship Foundation who is able to intervene if students need more significant support. The launch of “Freshmen 15” was well-received by both the volunteers and by those students who are experiencing college for the first time.

Bits of Wisdom

The Scholarship Foundation recently gathered ScholarShop volunteers at a luncheon at the Sophia M. Sachs Butterfly House & Education Center to thank them for their service and to remind them that their work results in real opportunities for area students. As Executive Director Faith Sandler stated, “Today we celebrate intentional transformation, deliberate change…people who decide to be and do more, and who work to make that happen. Today is about BECOMING. As volunteers, you are engaged in this every day. You transform donated clothing into precious dollars for students…Perhaps the most relevant and important transformation to draw your attention today should be the ways in which our students meet the world, find their place, and create constructive change.” Volunteers were then asked to record on paper butterflies any advice or words of wisdom they would offer students who are just starting their freshman year. They offered great counsel such as:

- Feel comfortable in your own shoes.
- Be yourself.
- No regrets! Do your best!
- Call your mentors—that’s why they are there.
- Remember, when you’re having problems or a bad day, nothing lasts forever and tomorrow is a new day. Persevere!
- Do not be carried away with new found freedom away from home. Remember your true purpose is to gain knowledge.
- Sit in the front row and take advantage of help before you need it.
- When writing papers, SAVE, SAVE, SAVE!!! And have a backup for every document.
- Balance your account on a regular basis! Make sure you know how much money you have in your bank account. It is easy to check online.
- Stay in touch with your family and friends from home.

Rachel Casolari hanging Bits of Wisdom on a butterfly tree.
Inspiration and Hope

Forty-five year-old Hasima Hajdini’s story is one of inspiration and hope. Her ability to overcome various obstacles, such as coping with a troubled marriage and breaking through cultural barriers as a Bosnian immigrant, is to be admired. Hasima had to make some difficult choices in order to achieve her dreams.

In 1992, Hasima was married with one child and eight months pregnant with another when she was forced to leave her home country of Bosnia. Her family relocated to Germany. Unfortunately, Germany would not accept her nursing credentials so she had to re-enter the nursing program. After seven years of settling in the German culture, Hasima’s family was told they would have to leave the country. Unable to return to Bosnia, they moved to the United States in August 1999. Hasima was once again forced to start all over. “It was harder for us than most families. We had built a life. I had a job. We didn’t have anything when we came to the U.S.; we didn’t know the language or the culture.”

Hasima had three children by the time she moved to the U.S., ages 11, 7, and 2. Determined to adapt to the new culture, she began studying her husband’s English language homework. After several months as a stay-at-home mom, Hasima’s Bosnian neighbor helped her find a job as a certified nursing assistant. To become a registered nurse in the U.S., she had to attend nursing school for a third time. Because of her love for nursing, Hasima met the challenge of work, school, and family responsibilities head on.

During this time Hasima’s family faced financial hardships, and she began to seek a change in her circumstances through the help of a friend. She was introduced to The Scholarship Foundation at about the same time she and her children sought refuge in a shelter.

Through the financial help of The Scholarship Foundation and the support of community organizations, Hasima was able to create a new path for herself and her children. She believes that if people had not reached out to her, she would not have had the courage to seek help. Because of the relationships she built with people at the Foundation and the encouragement she received, she is now ready to help others—especially women of her culture, in situations like hers.

Hasima recently had an opportunity to volunteer with The Scholarship Foundation by helping at college fairs, informing other students about the Foundation. “This was the first time I had ever been at a college fair where I was the one giving out the information, not receiving it! Finally, I had the chance to help others and I really enjoyed it.”

Now that she has graduated from nursing school, she would like to do more work with the Foundation and with the women’s shelter that helped her. “I want to help women who are desperate and have hit bottom, those who see no way out. I want to encourage them that if I could do it then anyone can. Right now it’s my time to give something back.”

Hasima recently celebrated another accomplishment. This fall, she became a United States citizen. The best part of the ceremony for Hasima was seeing Maria Rebecchi and Monique Gale from The Scholarship Foundation arrive to support her. “It was wonderful to have two women who cared so much about me. The Scholarship Foundation has helped me tremendously.”

Hasima Hajdini
Class of 2010
Associate in Applied Science, Nursing
ST. LOUIS COMMUNITY COLLEGE

Class of 2012
Bachelor of Science, Nursing
UNIVERSITY OF MISSOURI-ST. LOUIS

Volunteers Engage In Outreach to Support Students

This fall, Scholarship Foundation program staff trained volunteers to work at college fairs, offering students and their parents valuable financial aid information and answering questions about the Foundation’s interest-free loans. Nearly 15 volunteers staffed information tables at college fairs across the St. Louis region. Scholarship Foundation board member, Joan Silber, was very excited to offer guidance to the students. She stated, “The exuberance and ambitions of the youth were contagious. How thrilled I was to be able to tell them that they could apply for interest-free loans from The Scholarship Foundation!”

Recent college fair appearances include:
- Christian Brothers College High School
- Collaborative College Fair held at St. Louis Community College-Meramec
- Hazelwood School District
- McCluer High School
- Middle School Early Awareness Night held at Gateway High School
- National College Fair held at Saint Louis University
- North County—Pattonville High School
- Northwest High School
- St. Louis Citywide College Fair
- University City High School
- YWCA Young Women’s Leadership Conference
The Ruth & Bud Goldstein Designated Scholar Loan

Ruth Schermer Goldstein passed away in February 2012 at the age of 98. Hers was a life well-lived, and one which in many ways paralleled the history of The Scholarship Foundation of St. Louis. Laura Kipnis and Sid Goldstein have chosen to honor the memory of Sid’s parents by creating the Ruth and Bud Goldstein Designated Scholar Loan.

Ruth Schermer Goldstein was born in 1913, just seven years before Meta Bettman organized a committee of women to create the St. Louis Jewish Scholarship Foundation. As Ruth recounted the story of her educational path in later years, she said she had always wanted to go away to college but was instead sent to a local business school. Likewise, when Mrs. Bettman gathered her committee in 1920, their first interest-free loan was made to a young immigrant woman who attended “business school” to learn clerical skills. After completing her schooling and prior to her marriage to Alvin M. (Bud) Goldstein, Ruth worked for years as bookkeeper for the family hardware store in Granite City.

Bud Goldstein founded and operated a wholesale electronics business, but his true love was being on the road selling. Sid Goldstein remembers his father “selling 24/7, but he convinced you that you needed that new radio; it was not a hard sell.”

Ruth’s father had emigrated from Hungary, and for years he and later his brothers sent the funds to bring additional family members to safety in the United States. Again, the parallels are apparent; the impetus to create the St. Louis Jewish Scholarship Foundation (now The Scholarship Foundation of St. Louis) was to aid the children of recent Eastern European immigrants who were arriving in St. Louis in the 1920s without marketable skills.

Ruth and Bud Goldstein did not just raise a family together, but they also maintained a business together. While Bud was on the road selling, Ruth worked as the company’s bookkeeper and was a community volunteer in many organizations that involved her family, from Cub Scouts to temple sisterhoods and Jewish Federation.

Like many Scholarship Foundation contributors past and present, Ruth and Bud Goldstein used their hard-earned fortune to provide educational and career opportunities for their children that they themselves never had. Further, Ruth was well aware of the concept now popularized as “asset building.” Believing that owning land was key to economic independence, she watched her father as he quietly extended credit to a number of families for land purchases in the area around their Illinois business. While the Great Depression did not make this a lucrative (or break-even) investment, their legacy of helping others was instilled in the next generation.

Each year, in perpetuity, the Ruth and Bud Goldstein Designated Scholar will be selected from students of education, teaching, and/or the arts. The legacy of the Goldstein family and the building of the fabric of our community will continue through the lives of these students.

In the 30 years since former Foundation President Nancy Kalishman initiated the Designated Scholar Loan (DSL) Program at The Scholarship Foundation, more than 250 Designated Scholar Loans have been established. This unique giving approach offers donors the opportunity to honor or remember a loved one in perpetuity by helping worthy students. Designated Scholar Loans are established with contributions of $25,000 or more, which may be paid in one lump sum or pledged and paid in five payments within a four-year period. Additional information on establishing a Designated Scholar Loan can be obtained by contacting Faith Sandler or Karin McElwain-West at 314-725-7990.
Third Designated Scholar Loan
Established by Lee Bohm

Lee Bohm recently established the third Milford and Lee Bohm Designated Scholar Loan. In June, Mrs. Bohm attended a Scholarship Foundation dinner at The Gatesworth, where she met her Designated Scholar, Alysha Gray, for the first time. They were able to get to know each other during dinner, as well as interact with other donors and hear about the educational journeys of several students.

In 1995, Mrs. Bohm and her late husband, Milford, were introduced to The Scholarship Foundation of St. Louis by their good friend, Peggy Ross. For many years, they made annual contributions to The Scholarship Foundation because of their strong beliefs in promoting educational access. In 2004, Mrs. Bohm established her first DSL to support the opening of ScholarShop-Webster Groves and to help mitigate the growing need for financial aid facing area students. During the Foundation’s 90th anniversary year, Mrs. Bohm established her second DSL. Mrs. Bohm has said that she enjoys receiving letters each semester from her students and has developed close connections with some of them.

Upon creating her third DSL, Mrs. Bohm stated, “The Scholarship Foundation is a very special organization with an important mission. If our country is going to survive, our young people need to be educated. I am delighted to be able to support such a good cause.”

Louise E. and George J. Dobratz Designated Scholar Loan

Announced on Louise Dobratz’ 90th birthday, the Butler/Cox/Colditz/White Family recently established the Louise E. and George J. Dobratz Designated Scholar Loan to honor Louise and George Dobratz, Aunt Louise and Uncle Pete, as the family would call them, are being honored for their love and commitment for each other; they have been caring family members, neighbors, friends, and more, inspiring all who have met them.

Louise’s father died in 1924 when she was two years-old. Being raised by a single mother during the Great Depression taught Louise to be strong and independent. Although she did not finish high school because she needed to work to help support the family, Louise read books, enjoyed crossword puzzles, and acquired a great deal of wisdom and knowledge through her own initiative. In fact, Pat Cox, Scholarship Foundation Board Member and niece to Louise and George has the mantra—“ask Aunt Louise, then Google it.”

George is remembered for his perseverance. Born prematurely in 1915, George had learning challenges that made schoolwork difficult, but he graduated from high school at age 21. George was awarded a Purple Heart for wounds he received during the D-Day invasion of World War II. After returning home, George worked at Chrysler on the factory floor for more than 30 years even though complications from his leg amputation and diabetes made standing all day difficult.

Louise and George were married for 66 years when George passed away this past September. Although the couple did not have any children of their own, their nieces and nephews, great nieces and nephews, and great-greats are honoring their aunt and uncle by creating educational opportunities for generations to come.

Herman W. Heyman & Amelia H. Heyman Designated Scholar Loan

After reading about several DSL donors in The Scholarship Foundation’s summer newsletter, Lou Heyman and Sam Heyman decided to create the Herman W. Heyman and Amelia H. Heyman Designated Scholar Loan in their parents’ memory. They established the DSL with a gift from The Herman and Amelia Heyman Foundation, which was founded in 1962 to benefit cultural, educational, religious, and youth-serving organizations in the St. Louis community. With this gift from their parents’ foundation, the Heyman brothers are pleased to support a student’s education in perpetuity. The Scholarship Foundation of St. Louis is honored to be entrusted to create these educational opportunities in memory of the Heyman family.

Alysha Gray, economics major, is a senior at Saint Louis University, pictured here with Lee Bohm.
Civic Engagement and St. Louis Graduates

Three years ago, The Scholarship Foundation began an intentional effort to use research and data to align college access and educational programs to improve opportunities for area students. At inception, the collaborative that is now St. Louis Graduates was called The St. Louis Regional College Access Pipeline Project. Joined by program partners, corporate and foundation funders, community leadership, and educational institutions, The Scholarship Foundation committed not only vision but also the time and expertise of staff to support the collaborative. Recently, the board of directors has reaffirmed a commitment to the work of the collaborative and has dedicated budgetary support as well.

In 2009, regional data told a troubling story. Of the 35 largest metropolitan areas, St. Louis ranked 12th in high school graduation, 24th in bachelor’s degree completion among adults, and 31st in bachelor’s degree attainment among African Americans. At the time, college access services in the region were serving an estimated one-third of low-income students and services were duplicative and very unevenly distributed. The release of the data coincided with setting a goal to reach a benchmark of 50% of the region’s adult population having a postsecondary degree by 2020.

With funding from TG Public Benefit Grant Program and great community support, the collaborative then set out to identify key strategies and specific recommendations to reach the shared goal of increasing degree completion. A community plan was developed by teams of stakeholders (75 community leaders in all) and released in March 2011. Thankfully, community commitment and a sense of urgency did not conclude with the release of a plan, and momentum to implement that plan commenced immediately and continues to this day.

“We envision a community that recognizes the importance of educational attainment and assures that positive outcomes are accessible to all regardless of economic circumstance… To build this community, The Scholarship Foundation will… lead a collaborative network of community and educational partners aligned to support student preparation, transition, and persistence to degree completion.”

EXCERPTED FROM THE SCHOLARSHIP FOUNDATION OF ST. LOUIS VISION STATEMENT
St. Louis Graduates has taken a number of actions to address degree completion in the region, including:

- Offering a multi-pronged professional development program for college access and success programs, youth development agencies, school district staff, and higher education personnel. Supported by TG Public Benefit Grant Program, The Laclede Group Foundation, and Norman J. Stupp Foundation, two-plus years of professional development offerings have involved peer learning for those new to the field (1-3 years experience), research-based seminars using a case study and promising practice approach for leaders in the field of college access and success, learning circles for shared problem solving, and intensive multi-tiered planning support for school district post-secondary success teams. Better coordinated service delivery, promotion of college-going culture, and persistence to degree completion are the ultimate goals.

- Addressing affordability issues by creating a common community online scholarship application and database and by engaging in advocacy for need-based aid. Generous support by Wells Fargo Advisors has underwritten the launching of Scholarship Central, a powerful tool for simplifying the application process for area students and encouraging increased investment in need-based scholarships.

- Aligning the work of area programs and services. Grants for data collection and mapping from Citi have resulted in awareness of gaps in services as well as some strategic decisions to shift services to areas previously underserved. Additionally, St. Louis Graduates has worked diligently to develop a shared set of definitions and suggested measurements for those offering and those funding college access and success programming.

In keeping with a commitment to transparent and shared information, St. Louis Graduates released in November 2012 an updated report on the data and the efforts in the region. One Student at a Time: Advancing the Goal of Increased Degree Completion in the St. Louis Region revisits key data points from the study released three years prior, highlighting progress as well as continued critical need. Among many points made in the report, St. Louis can boast the greatest improvement in degree completion among the 35 metropolitan areas in the three-year period. That good news is offset by continued disparities in educational outcomes by race and by geography within the region. Further, the intervening years saw dramatic increases in need (students qualifying for federal free and reduced price lunch, students without sufficient family financial support to finance higher education, and proportion of families seeking significant aid).

The work of St. Louis Graduates continues, as does the leadership role that The Scholarship Foundation plays in that work. Directed by a steering committee of 15 community leaders, St. Louis Graduates is receiving funding for core administration and operations from Civic Progress, Deaconess Foundation, The Greater Saint Louis Community Foundation, and The Scholarship Foundation of St. Louis. Research and project implementation is being supported by 10 area corporations and foundations. Of equal magnitude is the work being done every day by the growing circle of administrators, professionals, and community stewards who have engaged in the professional development, planning, and outreach work of St. Louis Graduates.

Please note that all of the data, literature and research reviews, plans and reports of St. Louis Graduates can be viewed and downloaded at www.StLouisGraduates.org.
Mildred E. and Francis R. Lynch Scholarship Grants
Established for Nursing Students

Mildred Lynch always wanted to be a nurse. Growing up during the Great Depression in Harvester, Missouri she watched her grandmother, who was a midwife, provide critical care.

Mrs. Lynch was not able to go to college, as she married young and had four children. Yet, she did a great deal of volunteer work at Christian Northeast Hospital, and encouraged her children to volunteer at Missouri Baptist Hospital. She also helped support her family by working in the billing department of Stix, Baer & Fuller.

Mrs. Lynch’s first husband died in 1968 when her children were teens. She was a widow for five years, then married Ralph Lynch, a widower. Married for 37 years, Mildred and Ralph were very involved in their church and community, volunteering to help and care for others whenever they could. Mr. Lynch was born in Granite City, Illinois and attended Washington University. He served in the Navy and spent his career as an engineer with Union Electric Company and then McDonnell Douglas, designing airplanes and working on large computer systems.

After Mr. Lynch passed away in 2010, Mrs. Lynch’s children encouraged her to set aside money in her will to create the Mildred E. and Francis R. Lynch Scholarship Grants. She designated the scholarship grant for “nursing students of good moral character, in need of financial aid.” Since the Lynches were so involved with their church, The Scholarship Foundation will make special effort to encourage applications from qualified students who are members of the Chapel of the Cross Lutheran Church in north St. Louis County.

The Scholarship Foundation is honored to carry out Mrs. Lynch’s desire to help nursing students live the dream that she was denied. Her children are very excited about the legacy their parents are leaving. They want to be sure that scholarship recipients learn about the Lynches, so they know that these were people who worked hard and tried to make the St. Louis community a better place, even after they were gone. Mrs. Lynch’s daughter, Barb Northington, is a nurse and knows first-hand what a difference this scholarship will make. “We are facing a shortage in the field of nursing in this country—in nurses, nursing students, and nursing faculty. Our hope is that our parents’ legacy will contribute to a solution.”

Remembering Bill Eddy

It is with deep sadness that The Scholarship Foundation announces the passing of Bill Eddy on September 2, his 90th birthday. Mr. Eddy volunteered at ScholarShop for 42 years, and he supported The Scholarship Foundation financially for over 30 years. He and his wife established the Marjorie and William Eddy Designated Scholar Loan Fund in 1985 for a student in business, healthcare, or service.

Last year Mr. Eddy put into words why he volunteered at ScholarShop, “My parents insisted that you do something for others. Fulfillment comes from volunteering with dedicated people. In 1970, my wife Marge, who was a volunteer at that time, suggested I help out at the Horvat Avenue store. After retiring, I increased my time to help Miriam Goldman, ScholarShop Manager, during the move to the new building in 1986. I believe that ScholarShop volunteers are a ‘happy’ group and want to be there to provide service to others.”

Bill Eddy was a kind and giving person who will be greatly missed. His cheerfulness and fresh-made pies will be remembered for many years by fellow volunteers and staff, and his generosity will be remembered for generations to come. The Scholarship Foundation is honored to be named as a bequest recipient in Mr. Eddy’s will. His gift is a true testament of his trust and confidence in the educational potential of future generations.
The Scholarship Foundation of St. Louis, a nonprofit organization founded in 1920, is based upon the conviction that an educated citizenry is essential to a healthy democracy. The foundation sees education as a catalyst, an agent of change for individuals, families, communities, and nations. The foundation envisions a community that truly recognizes the importance of educational attainment and assures that positive educational outcomes are accessible to all regardless of economic circumstance. This is a community in which doors will not be closed to those who lack financial resources, and postsecondary education will be available to all with the potential to succeed.