## Artful Thinking

**Juan William Chávez**' current base of operations is 1306 St. Louis Avenue, in the Old North Saint Louis neighborhood.\* Not so long ago, it was an old wreck—2½ stories of instability, boarded windows and doors, a worthless roof, a rotting interior, and a vast expanse of missing bricks in the middle of a structurally crucial exterior wall.

The building at 1306 has been recalled to life. Chávez, Old North St. Louis Restoration Group, and the Kranzberg Arts Foundation collaborated to save the building, transforming it into the **Northside Workshop**, an unusual nonprofit group of which Chávez is founder and artistic director. (Nancy and Kenneth Kranzberg have been generous Scholarship Foundation donors for nearly 20 years and established the Meyer and Marcelle Kranzberg Designated Scholar **Loan** in honor of his parents.)

Juan calls Northside an art space, but he's not talking about drawings, paintings, photographs, and sculptures. Rather, its workshops apply what he calls "an 'art' way of thinking" to community issues and problems. It evolved from his work directing Boots Contemporary Art Space in the Cherokee district, which he closed in 2010.

"The exhibitions inside were interesting and exciting," he recalls, "but what was more exciting to me was what was happening outside in the backyard—the conversations, the dialogues, people networking, germinating ideas, starting partnerships. Art is the best excuse to get people together and talk."

Thirty-five years old, Juan was born in Lima, Peru, but arrived in St. Louis when he was still an infant. His Peruvian father had met his St. Louisan mother when his father was a student at Washington University. They married and spent 10 years in Lima, then returned to St. Louis in 1977 with baby Juan and his older sister.

Juan attended Christian Brothers College High School, then did what he calls "the community college tour": Meramec, Florissant Valley, and finally Forest Park, accumulating a year's worth of fully transferable credits at low cost. With the support of a Scholarship Foundation of St. Louis interest-free loan, he spent the next three years at the Kansas City Art Institute, earning a Bachelor of Fine Arts degree in 2000. During this time, Juan was the Dick and Jo Liddy Designated Scholar.

Juan at Northside Workshop, with two active bee colonies from his Pruitt-Igoe Bee Sanctuary project.

"In Kansas City," he says, "I was a painter, but I was also interested in community activism and trying to fuse the two." Juan found the energy for that fusion at the School of the Art Institute of Chicago. "I hopped off the canvas and started being IN the space," he recalls. He graduated with a Master of Fine Arts degree in 2004 and returned home to St. Louis. He has since repaid his Scholarship Foundation loan in full.

Juan accepts the inherent uncertainty of a professional life in art and community activism. "What I do is really risky," he says. "I don't recommend it." But he says he no longer lives grant-to-grant. He teaches drawing at Webster University, earns honorarium fees as a guest lecturer, and serves as guest curator for exhibitions at such institutions as the Pulitzer Foundation for the Arts.

The occasional grant comes in handy, though. In April, for example, he received a prestigious Guggenheim Fellowship from the John Simon Guggenheim Memorial Foundation in New York.

The focus of that fellowship is one of Juan's most ambitious projects, the Pruitt-Igoe Bee Sanctuary, which will include a four-month exhibition at Laumeier Sculpture Park in St. Louis County starting in October. Juan wants to provoke expansive thinking and conversation about potential community uses for the north St. Louis site where the Pruitt-Igoe Housing Complex, a failed 33-building experiment in public housing, once stood.

By tapping the energy of many segments of the St. Louis community, Juan says, the site could find new life as a different kind of public space, "a place of education, healing, partnerships, and collaborations."



#### Juan William Chávez

Class of 2000 Bachelor of Fine Arts KANSAS CITY ART INSTITUTE

Class of 2004 Master of Fine Arts SCHOOL OF THE ART INSTITUTE OF CHICAGO

## Supporting Change, for the Better



#### **Michele** Sakamoto

Class of 2014 Bachelor of Science/ Master of Occupational Therapy SAINT LOUIS UNIVERSITY

A little more than seven years ago, Michele Sakamoto—38 years old, married with four children ages 4 to 18—began changing her life.

"I had a lot going on in my personal life that was" —she pauses and chooses words carefully— "not ideal. I realized I had to make some changes in order to take care of my kids and myself."

A year later—with help from friends, neighbors and her parish—the now-single mother was ready to return to school and acquire the knowledge and skills she needed for a career in health care. Initially, Michele's goal was a degree in social work, but that changed after she met an occupational therapist who inspired her to explore the field.

"I saw that I could work directly with clients and see results," she recalls. "I knew it was a growing field. And I knew occupational therapists work in a lot of different situations. It felt like the possibilities were endless."

But then Michele did something that a lot of prospective students don't do—or don't do thoroughly enough: She began researching the profession.

She learned that unemployment among occupational therapists was practically nonexistent and that demand for their services was projected to grow as baby boomers aged and needed help learning to remain independent.

She also found that starting annual salaries for occupational therapists averaged around \$63,000 and that the median salary in the field was about \$72,000, significantly higher than that for social workers.

"I had to provide for the present and also look to the future."

Then Michele's research turned local: reading about local occupational therapy degree programs, visiting schools, and meeting with faculty members. She decided the best program for her was the five-year combination bachelor's/master's program at Saint Louis University's Doisy College of Health Sciences.

There was one crucial issue left for Michele to research: cost. "If I had taken all five years at SLU," she says, "I would have ended up owing more than \$150,000"—even after all the federal and institutional grants she felt she could count on. That was not a realistic option.

Instead, working closely with academic counselors at SLU and St. Louis Community College, Michele identified two years' worth of prerequisite courses she could take at various community college campuses while accommodating her work schedule. The credits would apply fully toward her SLU occupational therapy program, and her need-based federal Pell Grant would cover their cost

Michele's relationship with The Scholarship Foundation of St. Louis began with the third year of her occupational therapy program, her first at SLU. She receives support from the interest-free loan program and is among the small percentage of loan recipients also receiving Bravo Grants. The grant program recognizes students who have overcome significant personal adversity to pursue their education.

Michele says she knows that some students borrow far too much for higher education and wind up with unmanageable debts that stifle their future options.

"I think they just don't think about it," she says. "But I had four kids at home. I had to provide for the present and also look to the future. How could I look to the future if I were up to here"—she raises one hand above her head and flicks it sideways —"in debt?"

## The Debt Challenge

To the multitude of challenges that smart, talented students from low-income backgrounds confront as they pursue higher education, add yet another: education loan debt.

Nationally, students who graduated from college in 2010 took with them not only a degree, but also an average financial indebtedness of about \$25,300 each, according to the Project on Student Debt. The figures were a little lower for Missouri (\$22,600) and Illinois (\$23,900) but not much, and the averages have been increasing with each new graduating class.

It's not surprising. Schools have steadily increased the cost of postsecondary education, but the pool of grants and scholarships hasn't expanded enough to meet the increased needs of low-income students. Shrinking government budgets

and shortsighted policies have constricted need-based aid, particularly at the state level. Borrowing may have become unavoidable, at least to some degree.

The Scholarship
Foundation of St. Louis
has been urging students
and families to exercise
great caution before
committing to education
loans that can saddle
new graduates with
crippling debt payments.

Excessive loan obligations can be even more devastating for graduates who have chosen fields in which compensation is traditionally low and especially for those who can't find work at all in a sluggish economy. Students who default on education loans may end up with damaged credit ratings just as they start life as independent adults.

Scholarship Foundation education loans—awarded to about 650 St. Louis-area students each semester—are interest-free, fee-free, and include a one-year, post-graduation grace period before repayments begin. But such terms are extremely rare, a function of the Foundation's nonprofit mission to help qualified students overcome financial barriers to higher education, improve their lives, and strengthen society in the process.

The for-profit financial industry operates under a very different mandate, and students and their families generally should avoid its loans. Even some federal student loan programs—PLUS loans to parents and Unsubsidized Stafford Loans, for example—may prove impossibly burdensome.

Making good decisions about education loans requires good information, which can be hard to come by. Financial aid award letters, notifications schools send to students they have admitted, may make it even more difficult. The formats of these documents vary widely from institution to institution.

Many of the letters are confusing, combining grants and scholarships with loans under the broad heading of "financial aid." Some are cruelly misleading. They show a "zero" balance, implying that financial aid will cover all of a student's costs. In truth, the calculations often get to zero by including education loans borrowed at onerous terms that will leave students or their parents with unmanageable amounts of debt.

It is possible to avoid the loan-debt trap, of course, as the previous profiles of two students demonstrate. One received Scholarship Foundation financial assistance, repaid his loans in full and is busy working as an artist and cultural activist deeply involved in the St. Louis community. The other is still receiving Scholarship Foundation support while finishing her education toward a career in occupational therapy.

The Scholarship Foundation's mission to remove financial barriers to higher education isn't limited to providing direct financial support to low-income students. It also includes helping students and parents acquire the knowledge and skills they need to make informed decisions that will fulfill their educational goals without accumulating crushing debt.

Toward that end, The Scholarship Foundation conducts free workshops explaining how to discover the true cost of attending different schools, decipher confusing financial aid documents, and determine which schools offer the best aid packages. Information about the workshops is available through the Foundation office and on its website, **www.sfstl.org**.

Additional resources are available through **St. Louis Graduates**, a coalition of more than a dozen area service providers (including The Scholarship Foundation), educators, philanthropic groups and business leaders focused on improving college completion by St. Louis residents. Its website is **www.stlouisgraduates.org**.

"Nationally, students graduating from college in 2010 took with them not only a degree, but also an average financial indebtedness

of about \$25,300."

## New Designated Scholar Loans

It has been 30 years since former Foundation President Nancy Kalishman initiated a new category of major giving at The Scholarship Foundation. This unique approach gives a donor an opportunity to honor or remember a loved one in perpetuity by helping worthy students. Currently there are 248 Designated **Scholar Loans** at The Scholarship Foundation, each with a story to tell and a significant individual to honor. 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 (DSL) can be obtained by contacting Faith Sandler at 314-725-7990.

There was a flurry of DSL activity at the close of 2011 resulting in a total of 11 new funds created last year. The following donors each established her THIRD DSL:

- Marilyn Boettcher honored her new grandchild with the Sierra Carson Boettcher Designated Scholar Loan.
- Gloria Feldman created the third Gloria and Rubin Feldman Designated Scholar Loan.
- Marianne Knaup, mother of board member Kathianne Knaup Crane, recognized Kathianne's service with the third **Knaup Family Designated Scholar Loan**

The newest Designated Scholar Loans are described in this issue.

# Joey Eidelman Memorial Scholarship



While most Designated Scholar Loan Funds are expressions of honor or memorials to loved ones, the **Joey Eidelman Memorial Scholarship** is of deep and special significance.

Joey was born on October 18, 2009, to Sarah Mermelstein Eidelman and Tom Eidelman. His parents conveyed to the Foundation that "from the moment he was born, he was the epitome of exuberance and energy. His sparkling blue eyes and illuminating smile were infectious, and anyone who met him fell in love immediately. As a baby and a toddler, he could out-laugh, out-climb, out-wrestle, and out-dance just about anyone. He was an adventure-seeker and an independent soul who smiled from head-to-toe, and anyone around him couldn't help but to smile, too."

On January 30, 2011, at 15 months and 12 days, Joey passed away suddenly during a routine nap without explanation or warning from Sudden Unexplained Death in Childhood (SUDC). Through this loss, Joey's family continues to find comfort in knowing that he lived every day of his life happily and surrounded by people who loved him. For those who knew him, his too-short, but untarnished life reminds us how fleeting time can be and to take hold of every moment as a gifted opportunity.

The memory and legacy of Joey Eidelman lives in the hearts of his parents, grandparents, family, and friends. This legacy will now also take shape in the opportunity to enrich the lives of others by offering educational opportunity to students with financial need. Each year, in perpetuity, a Joey Eidelman Scholar pursuing a career in health care will be named. Specifically, students who view health care as a means not only to employment but to service will be given first priority, whether they are pursuing R.N., B.S.N, E.M.T., M.D., or other allied health degrees.

Joey was the first-born child of Tom Eidelman and Dr. Sarah Mermelstein Eidelman. Sarah, who was a beneficiary herself of loans from The Scholarship Foundation of St. Louis, is a pediatrician. Tom is an investment advisor. Tom's parents Rachel and **David Eidelman** have generously funded the Joey Eidelman Memorial Scholarship in memory of their grandson and in honor of Joey's parents. The Mermelstein and Eidelman families are pleased to announce that Joey's little sister, Amelia (Millie) was born in December 2011 and has brought great joy to the family.

The Scholarship Foundation will proudly remember Joey by opening doors to education for generations

For more information on SUDC, visit www.sudc.org.

## Four New DSLs Established by Carol and Robert Jones

Since 1995, Carol and Robert Jones have been consistent and generous donors to The Scholarship Foundation. Originally introduced to the Foundation by former board member, Peggy Ross, Carol served on the board in the 1990s. Carol and Bob have supported the Foundation through a variety of means including tributes, ScholarShop merchandise donations, annual gifts, a major capital campaign gift, and most significantly eight Designated Scholar Loans. The first two DSLs, created in 1998, were named for Carol's parents, the late Gloria M. Goldstein and Samuel R. **Goldstein** on the occasion of his 80th birthday. followed in 2007 by two more in their own names, the Carol G. Jones DSL and Robert E. Jones DSL. In December 2011, Carol and Bob created the following four new Designated Scholar Loans, each named for one of their children. Now three generations of Carol Goldstein Jones' family have been honored through The Scholarship Foundation's DSL program.

- Cindy J. Bennett Designated Scholar Loan will help students of science. Cindy graduated from the University of Colorado with a degree in environmental biology.
- David R. Jones Designated Scholar Loan will be directed to students of business. David graduated from Bradley University with a degree in business computer systems.
- Wendy J. Magid Designated Scholar Loan will assist students of engineering. Wendy attended Northwestern University where she graduated with a bachelor's in psychology.
- Laura J. Reichman Designated Scholar Loan will be directed to students of liberal arts. Laura earned her master's in physical therapy at Washington University.

Carol noted that both she and Bob are former teachers, so education is very important to them. They feel it is important to give people skills that lead to independence, the true gift of an education.

Over the years, they have been particularly impressed by the students' inspirational stories. Carol indicated that it makes them feel

so good to hear about how students overcome barriers and succeed. She appreciates reading the letters of the students who benefit. She would like her children to have that same opportunity to learn what life is like for students who are navigating a financially challenging environment in pursuit of higher education.



The Jones Family (left to right): Laura, David, Carol, Cindy, Bob, and Wendy

### The Chester M. Flegel Designated Scholar Loan, in Memory of Esther Flegel

In December 2011, The Scholarship Foundation received a generous contribution from the Chester M. Flegel Trust to establish the Chester M. Flegel Designated Scholar Loan in memory of Mr. Flegel's mother, Esther Flegel. Stanley Hollander, trustee and cousin of Chester Flegel, explained that the fund was to be distributed after Mr. Flegel's death to benefit disadvantaged children and youth, with the specific purpose of providing such individuals an opportunity for quality education. Mr. Flegel specified that gifts from the trust be made in honor of his mother, Esther Flegel. The Chester M. Flegel Designated Scholar Loan will benefit two students annually, with priority given to students of science, engineering, and professional or affiliated fields. The Scholarship Foundation of St. Louis is pleased to be selected to create these educational opportunities in honor of the Flegel family.

### Donors and Scholars Connect

In June, a group of DSL donors, Scholarship Foundation students and graduates, Foundation staff and board members shared an evening together at the West Wing of The Gatesworth.

Former board member, DSL donor, Gatesworth resident, and hostess extraordinaire Peggy Ross helped Mimi Fargo, DSL coordinator, plan the event. The donors, several of whom reside at The Gatesworth, were **Lee Bohm**, **Morton Deutch**, Gloria Feldman, Sunny Glassberg, Marianne Knaup, Lucy Lopata, and Peggy Ross. All of these donors have been extremely generous in their support of The Scholarship Foundation. Together, they have funded a total of 28 DSLs!

New Scholarship Foundation President **Betsy Douglass** welcomed everyone present before the highlight of the evening during which six Foundation scholars, both former and current, described details of their educational and life journeys. Leading off was Bob Leonard, Operations Director/Partner of The Gatesworth, and former Foundation recipient from the 1970s. Phuong Nguyen, a former Donald and Peggy Ross Scholar, is a graduate of Gateway High School and Washington University. She is currently working as a senior financial analyst at MasterCard. **Ebonie Reed**, former Sally Glassberg Sands Scholar, graduated from Kirkwood High School in 2000. Ebonie received her JD from University of Missouri School of Law and is now an attorney at Bryan Cave LLP.

Alysha Gray, a Milford and Lee Bohm Scholar and a 2011 Metro High School graduate, will be a sophomore in the honors college at Saint Louis University. Her summer internship is with the Federal Reserve Bank of St. Louis.

William Hellmuth, Gloria and Rubin Feldman Scholar, is a sophomore mechanical engineering student at Missouri University of Science and Technology. William is second oldest of seven children, two of whom are currently enrolled in college.

**Dan Rugomba**, is a refugee from the Democratic Republic of Congo, and has worked at The Gatesworth. He is studying international development at Brandeis University. This summer, Dan is returning to the Congo to search for family members with whom he lost total contact in 2007.

These individuals and their stories are unique and varied yet all share the passion, commitment, and hard work necessary to achieve a postsecondary education.

Graduates and current students (left to right): Alysha Gray, Bob Leonard, Phuong Nguyen, William Hellmuth, Dan Rugomba and Ebonie Reed



## Foundation and ScholarShop Gain Prominence



NARTS conference attendees arriving for ScholarShop tour.

ScholarShop continues to gain prominence throughout the St. Louis region as evidenced by its selection by the public for two recent awards as described below.

In addition to being recognized for excellence regionally, Scholarship Foundation Deputy Director Kim Abel was asked to share her ScholarShop expertise at the The National Association of Resale and Thrift Shops' (NARTS) national conference, held in St. Louis this year. Kim presented a workshop at the four-day conference entitled *Unique* Business Challenges for Nonprofit Resale/Thrift Shops. The workshop focused on five core challenges for nonprofit shops: Identity, Funding, Management, Inventory and Marketing. Approximately one-fourth of the 450 conference attendees were from nonprofit organizations from around the country, including ScholarShop Managers Roxanne O'Connor (Clayton) and Alvera Scott (Webster).

"Your store is amazing and I loved the great selection you have."

In addition, ScholarShop-Clayton was one of only two nonprofit resale shops on the NARTS bus tour route. On June 22, almost 400 conference attendees from across the country arrived on seven buses to tour the shop and see its inner workings. This was the largest group of bus tour participants ever at a NARTS Conference. Tour participants asked questions about everything from how donations are received to how volunteers work alongside staff.

Of particular interest to other nonprofits were the unique concepts that ScholarShop executes routinely—including the volume of merchandise processed, the technology and donor statement method, maintenance of an upscale atmosphere, and the events and promotions held throughout the year. Visitors were fascinated with the statistics and personality of the shop. ScholarShop staff was happy with the sales for the day since visitors took time to shop. Many also returned to both shops during the remainder of the conference. It was a great opportunity for ScholarShop staff to shine among peers!

#### Recent Awards and Honors

The Scholarship Foundation of St. Louis, Executive Director Faith Sandler, ScholarShop and St. Louis Graduates (see last paragraph of story on page three) have received numerous awards and honors in 2012.

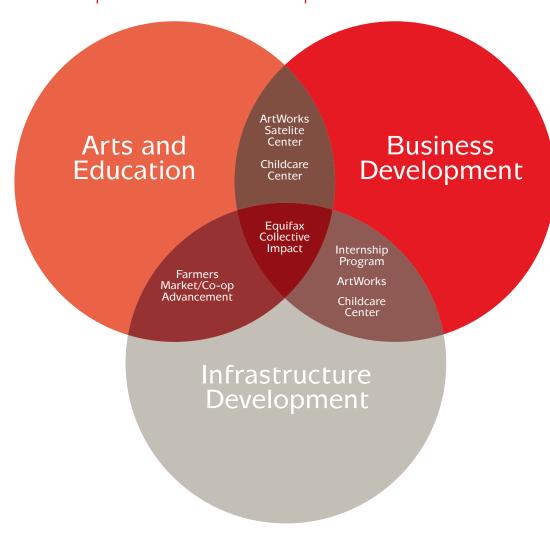
- Faith Sandler was recognized in *ALIVE* Magazine's **2012 Buzz List** as among the most influential people of 2012.
- Clayton Chamber of Commerce awarded The Scholarship Foundation the **Cornerstone Award** for having a major impact on the Clayton community and beyond.
- Faith Sandler was selected by the St. Louis County NAACP to receive an **Inspiring St. Louisan Award** for her hard work and dedicated service to others within the St. Louis metropolitan area.
- The Scholarship Foundation is very proud to announce that for the second consecutive year, ScholarShop has been recognized by the readers of *St. Louis Magazine* as the recipient of the **2012 Reader's Pick A-List Award** for *Best Resale Boutique*.
- Thanks to its fabulous customers, ScholarShop was chosen as Best Resale Shop on the Ladue News' **2012 Platinum List**.
- St. Louis Graduates was honored at FOCUS St. Louis' **15th Annual What's Right with the Region! Awards** celebration for *Fostering Regional Cooperation*. The Scholarship Foundation is a founding member of St. Louis Graduates and was honored by FOCUS in 2005 for *Creating Quality Educational Opportunities*.
- Faith Sandler and Jane Donahue were invited to Washington, D.C. to present information on the work of St. Louis Graduates to a conference of 100 college access leaders and education funders from across the country.
- In December 2011, ScholarShop surpassed the \$3 million sales mark for the first time. Shop sales have increased 132% in the past five years.

## Working Together to Strengthen a Community

In September 2011, The Scholarship Foundation of St. Louis received a message in its general website inbox from **David Stiffler**, community affairs manager for the **Equifax** business unit in St. Louis, in regard to establishing a scholarship.

Conversations between David Stiffler and The Scholarship Foundation Executive Director Faith Sandler guickly expanded from David's original scholarship concept to include finding students for paid internships within Equifax, then to creating paid internship positions for students in community work in Old North Saint Louis. Old North is a neighborhood into which Equifax, a local information

#### Equifax Collective Impact Collaborative



#### **ARTS AND EDUCATION**

- (Knowledge is Power Program Charter School)
- Teach for America— St. Louis
- College Summit St. Louis
- KIPP Inspire Academy The Scholarship Foundation of St. Louis
  - ArtWorks
  - Haven of Grace
  - Child Care Aware® of Missouri

#### **BUSINESS DEVELOPMENT**

- Regional Business Council
- Old North St. Louis **Restoration Group**
- The Scholarship Foundation of St. Louis
- Regional Housing and Community Development Alliance

#### INFRASTRUCTURE DEVELOPMENT

- Regional Business Council
- Old North St. Louis Restoration Group
- The Scholarship Foundation of St. Louis
- Regional Housing and Community **Development Alliance**

#### **EQUIFAX FUNDING PARTNERS**

**Incarnate Word Foundation Deaconess Foundation Equifax Corporate Foundation** 

technology company, is investing most of its St. Louis charitable dollars. Little did anyone know this was the beginning of a partnership that would contribute to positive change in St. Louis and develop a myriad of opportunities for Scholarship Foundation students.

David has figured out a way to bring funding partners and numerous nonprofit agencies together to build a collective positive impact to benefit the community of Old North Saint Louis. The Equifax Collective Impact Collaborative intends to address the needs of Old North Saint Louis, as identified by its residents, by focusing on arts and education, business development, and infrastructure development. To this end, several major projects are under way:

- St. Louis ArtWorks has opened a satellite location in Old North and is prioritizing Old North students for its paid apprenticeship program, as well as giving priority to Old North artists to become its artists-in-residence.
- Collaborative work is underway to improve access to child care in Old North.
- Old North St. Louis Restoration Group (ONSLRG) has been developing housing and commercial real estate, as well as community gardens, the **Old North Grocery** Co-op, and the North City Farmer's Market to bring affordable, healthy, and fresh foods to the residents of Old North. Juan William Chávez' Northside Workshop (from page 1) is another of ONSLRG's restoration efforts. Equifax's new profound collaboration will strengthen the current development and advance the restoration of this historic community.
- Paid internships for college residents of Old North will support several projects. The early idea of supporting one internship in Old North expanded and now four Scholarship Foundation students who live in Old North are working as paid interns in the community, funded through the generosity of Equifax and Incarnate Word Foundation. This is a great opportunity for young adults from the neighborhood to use their developing skills to contribute and connect in meaningful ways to their community.

As the Equifax Collective Impact Collaborative continued to evolve, the decision was made to expand the paid internship opportunities within Equifax. David realized, "We could bring our community outreach inside our own walls by offering Foundation students the opportunity to apply for available internships with Equifax." David works with Equifax supervisors to create profiles of ideal candidates. Then The Scholarship Foundation pulls from its database of loan recipients a list of students who would best match the identified needs, in much the same way it matched the Old North students with those opportunities. In the case of the company internships, The Scholarship Foundation's role is limited to identifying and matching candidates; all interviewing, selection, and supervision is conducted by the company. Three interns have been placed, and Equifax and The Scholarship Foundation are currently hard at work to fill two additional internships in communications and in business management with an emphasis on spreadsheet design. The Equifax internships give Scholarship Foundation students and recent graduates the opportunity to learn workplace skills and gain valuable experience networking in a professional setting while earning money.

(left to right) Sean Thomas, executive director ONSLRG;

Farmer's Market intern; Michelle

Wiegand, internship supervisor

intern; Anthony Reed, St. Louis

ArtWorks and Equifax intern;

and William Chapman-Kramer, legal intern (not pictured:

Monte Chambers and Kristin

Rice, Equifax interns)

Raven Davis, North City

ONSLRG; Shenika Mays,

Old North Grocery Co-op

The Scholarship Foundation's evolving partnership with Equifax is opening doors to success for young talented students to share their knowledge, improve their skills and their community, and gain valuable work experience that will help them enter the professional world more easily. In addition to matching students to possible internship opportunities, The Scholarship Foundation is offering individuals resource material on creating a successful internship and the opportunity to engage in resume review and mock interviews with Rita Dillard, human resources and volunteer program manager for The Scholarship Foundation.

Each of the interns highlighted below is currently receiving or has recently received an interest-free loan from The Scholarship Foundation of St. Louis:

Shenika Mays is a junior biology major at Westminster College. She is working as an intern in the Old North Grocery Co-op that is run by ONSLRG. She supports the market through merchandising, stocking, and communicating with vendors. She also creates recipes for members to use in preparing co-op foods.

"My internship at Old North Grocery Co-op has been wonderful so far. On the first day, I was engaged in meeting new people and networking with local businesses. During orientation we watched videos about the Old North revitalization and their mission within the community. I wanted this internship because I believe helping with the Old North Grocery Co-op can provide me with the fundamentals needed to continue my vision for promoting public health and nutrition."

Raven Davis is a sophomore nursing major at the University of Missouri-Columbia. As an intern for the North City Farmer's Market, Raven works to build awareness through marketing. During the farmer's market she works at an activities booth for children's arts and crafts.

"I have always been interested in doing just about anything in my community with a positive cause. I live down the street from the farmer's market and I also have always had a passion for art. My internship with the Old North St. Louis Restoration Group has given me a chance to help engage in the upbringing of my community, which has been the opportunity of a lifetime."

**Anthony Reed** is preparing to transfer from St. Louis Community College to Savannah College of Art and Design. He is splitting his internship between St. Louis ArtWorks and Equifax. For ArtWorks, Anthony is documenting the development of its location and work in Old North, as well as teaching a group of students how to animate and edit a video production. Students working with Anthony are creating a video to capture the growth of ArtWorks in Old North that will be showcased during an ArtWorks event. Anthony is also working on graphic design projects for the Equifax Collective Impact Collaborative.

"This opportunity has given me the chance to give back to the community during this historic time for the Old North St. Louis area. I can say that I spent my summer "repainting" Old North, working with Equifax on this amazing revitalization project."



William Chapman-Kramer, graduate of Saint Louis University Law School, is developing a print and online community library that members of the community can visit to find answers to various law matters of great concern to local residents. William is focusing on subjects concerning debt, traffic warrants, and domestic issues such as child support, domestic violence, and landlord and tenant concerns.

"Growing up in North St. Louis, I saw first-hand the ways in which the law can become a barrier in people's everyday lives. This is especially true when people cannot locate the answers to the particular legal issues they are facing. Thankfully I have been able to work on a project creating a legal resource library that will allow people to easily access answers to their particular legal problems. This project has been both rewarding and fun, as it allows me to use my education for exactly the purpose under which I sought a legal degree. At the root of it all is the fact that the law can be very intimidating and hopefully this legal resource library will be a tool toward people's empowerment in claiming their rights."

Monte Chambers is a junior majoring in Spanish with a minor in philosophy at University of Missouri-St. Louis. He has been interning at Equifax since early March. First working in the mid-market department doing marketing research, he was in charge of researching a database of over 12,000 accounts and updating these companies' correct employee data into software called Sales Logix. Now, Monte is working in commissions and contract verifications, assisting the team with reviewing and approving contracts, and making sure all signatures and other items are in place before contracts are implemented for clients.

"What I have learned thus far has changed my perspective on working as part of a team and has impressed on me the importance of paying close attention to details. This has been a great opportunity that allows me to express my leadership and multi-tasking skills. Working at Equifax has been an awesome experience and I am excited about the doors that are opening!"

**Kristin Rice** is a junior studying marketing at Saint Louis University. She is interning in the employer services department at Equifax where she has been involved in cross-business meetings and projects. She is also assisting the team with developing industry benchmarking statistics.

"Without The Scholarship Foundation, I wouldn't have had the privilege to experience such an eye-opening and thought-provoking opportunity such as working at Equifax.'

**Equifax** empowers businesses and consumers with information they can trust. A global leader in information solutions, it leverages one of the largest sources of consumer and commercial data, along with advanced analytics and proprietary technology, to create customized insights that enrich both the performance of businesses and the lives of consumers.

St. Louis ArtWorks collaborates with the community to provide work experience through apprenticeships in the arts for youth in the St. Louis metropolitan area.

**Old North Saint Louis Restoration Group** is a community-based nonprofit organization established by neighborhood residents in 1981 to revitalize the physical and social dimensions of the community in a manner that respects its historic, cultural, and urban character.

### The Scholarship Foundation Welcomes Six New **Board Members!**

#### 2012-2013

#### **Board Officers**

This year marks the first of a three-year term for Board President Betsy

Douglass. Ann Roberts Divine, Richard Atkins and Kathianne Knaup **Crane** join the Executive Committee this year. The remaining officers are continuing their service.

#### Officers for the 2012-2013 year are:

Betsy Douglass (President) Barbara Touchette (Vice-President, External Relations) Ann Roberts Divine (Vice-President, Program) Richard Atkins (Member-At-Large) M. Karl Hawkins (Treasurer) Kathianne Knaup Crane (Secretary)



Kathy Day has her own career, life, and executive coaching practice which she began four years ago. Previously, Kathy was in staff leadership positions at Saint Louis University for

11 years, including seven at the John Cook School of Business. Kathy received both her bachelor's and MBA from Saint Louis University.



Patty Malashock is the vice president of Barnes-Jewish Hospital Auxiliary, a volunteer position. Patty has a long association with ScholarShop, as her mother served as the shop's

volunteer bookkeeper for a number of years in the '80s and '90s. Patty has a bachelor's in marketing from University of Missouri.



James Tatum is a financial representative for Westward Financial Strategies/The Guardian. He works with clients to provide comprehensive personal insurance. Prior to embarking

on this career, James retired as division manager for United Parcel Service. James has an MBA from Lindenwood University.



**Lisa Thorp** is a former Scholarship Foundation Ioan recipient. She is a partner in the Department of Public Finance and Public Law at Thompson Coburn where she has been employed

as an attorney since 1996. Lisa's bachelor's in French and philosophy is from Trinity University and her Juris Doctor is from Georgetown.



**Leonard Toenjes** is president of Associated General Contractors (AGC) of St. Louis, a position he has held since 1996. Prior to 1996 he served as Director of Apprenticeship and Training for AGC for eight

years. He graduated from the Construction Training School as a journey level carpenter. In 2008, Len received a Fellow Award from St. Louis Society of Association Executives.



Hardy Washington Jr. is an independent insurance agent with State Farm. Hardy's bachelor's is from Benedictine College and he holds three master's—in marketing and management from Webster

University and an MBA from Washington University.

#### **New Contributors**

The Foundation is graterul for the following first-time girts received through the annual giving campaign, girts to Bravo Fund, major girts to Designated Scholar Loans, and gifts given to special projects from October 16, 2011 to May 31, 2012.

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## Leaving a Legacy: Opening Doors to the Future

For further information on estate and other planned gifts, please contact Executive Director Faith Sandler at 314-725-7990 or faith@sfstl.org. **Alison Bates** wanted to leave a legacy for future students. As she said in 2005, "I got to thinking about how important education could be to those who want to start businesses, as my husband James did, or who long for the knowledge that college would give them."

With that in mind, Mrs. Bates (whose husband had predeceased her) worked with her longtime attorney, Robert Henry, and her financial advisor, **Brian Cherrick** of Wells Fargo Advisors (then A.G. Edwards) to help make this dream a reality. She decided to give in two ways to ensure that both a significant impact and a legacy would be created.

Mrs. Bates gave a substantial gift in 2004 to create the Alison and James Bates Scholarship **Program** which supported 21 students over its 4-year lifespan. In addition, she created the James C. Bates and Alison Bates Charitable Lead Annuity Trust which would, upon her

death, "provide financial assistance to financially needy students for undergraduate education through the interest-free loan program, the grant programs, and/or any other similar program administered by The Scholarship Foundation of St. Louis." Through her Charitable Lead Annuity Trust (CLAT), Mrs. Bates has ensured that The Scholarship Foundation will be able to distribute \$300,000 per year for a 15-year period to undergraduate students. This means that Mrs. Bates' legacy will fund approximately 55 students' interest-free loans per year during that period. Once the CLAT expires, any remaining funds revert to Mrs. Bates' estate for distribution by her trustees. Without a doubt, Mrs. Bates has left a legacy that will have a significant impact on many students' lives far into the future.

During her lifetime, Mrs. Bates enjoyed meeting her students and knowing the difference a higher education can make for individuals and families. From time to time, she met prospective students and referred them to The Scholarship Foundation for the financial support and guidance they needed. Her gift continues that practice, extending opportunity and support to so many students for years and years to come.



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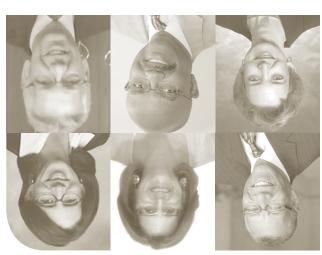


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THE SCHOLARSHIP FOUNDATION OF ST. LOUIS, a nonprofit organization founded in 1920, is based upon the conviction that an educated citizenry is essential to a healthy democracy. The Scholarship Foundation of St. Louis sees education as a catalyst, an 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.

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