Stepping forward to lead Stepping up to support

RECOGNIZING THE POWER OF EDUCATION FOR 100 YEARS





Faith Sandler welcomes Chassity Williams onto the stage to receive her interest-free loan award at the 2019 new student awards ceremony.

Dear Friends & Family,

THIS IS NOT HOW THE SCHOLARSHIP FOUNDATION OF ST. LOUIS HAD HOPED TO CELEBRATE ITS CENTENNIAL

ANNIVERSARY. Our plan was to invite you to join us in person as we welcomed this year's new scholars, all of us alongside their families cheering and clapping as students walked across the stage to accept their awards. Though that event cannot happen due to the coronavirus pandemic, almost 500 students have been awarded interest-free loans and grants virtually this summer, with no less pride and emotion in the process. Know for a fact that the Foundation's work continues, more necessary than ever. While the pandemic may be new, economic hardship and ongoing racism are not.

The Scholarship Foundation has faced many challenges in its 100-year history. Each was met and overcome through a community of people who recognize the incredible power of education to change lives. In that way, the occurrences of the Foundation's centennial year are no different than the challenges of the past. In the following pages, you will see profiles of only a handful of those whose support opens doors for students. The people and organizations featured here made generous commitments towards the Foundation's 100th year, many well before the events of 2020 began unfolding. This spring, as colleges and universities closed campuses, several of these same people reached out to the Foundation, increasing their commitments by giving to support microgrants for unexpected needs: transportation, food, shelter, and technology costs. As it always has, The Scholarship Foundation community responds generously to students struggling to afford the cost of continued education, for 100 years and counting.

Our work this year is especially difficult. Schools and governments seem to have pushed education to the bottom of a list of andemic priorities. Yet each time we encounter a barrier, our frustration is far outpaced by the inspiration our students provide us. Rather than stepping back in these times of challenge and upheaval, the Foundation is stepping forward to lead, and donors are stepping up to support and guide this important work. The strength and resilience of the Foundation's community is perhaps a more fitting celebration of our 100 years than a party ever could be.

Sincerely, Faith Sandler, *Executive Director*

Ann and Paul Arenberg



ANN AND PAUL ARENBERG:

All in the Family

In a 2008 interview, Paul Arenberg diagnosed The Scholarship Foundation: "The organization is infectious!" He was not predicting the pandemic of 2020, nor could he know that involvement with The Scholarship Foundation of St. Louis would prove genetic as well as contagious.

ANN AND PAUL ARENBERG BECAME CONTRIBUTORS

IN 1995. Ann served on the board from 1998-2006 and Paul from 2008-2016. After their parents' passing, Tom and Pam Arenberg, Susan Arenberg and Michael Schultz, John Arenberg, and Steven Arenberg have wholeheartedly supported the students of the organization in ways that build upon Ann and Paul's creative contributions.

These are just some of the ways that the Arenberg Family is "all in":

- Designated Scholar Loan Funds—The Ann L. Arenberg Designated Scholar Loan supports students who are hearing impaired and students of deaf education. The Paul M. Arenberg Designated Scholar Loan supports students who share Paul's interest in entrepreneurial or business pursuits.
- Executive Director's Discretionary Fund—While on the board, Paul negotiated several creative giving concepts, but none required more debate than this one. Laughingly calling it a "slush fund," Paul seeded the fund in 2010-2015 and his family has replenished it annually. The fund covers unbudgeted one-time expenses for students in crisis or need and professional development opportunities for staff members.
- ScholarShop Partner Program—Paul designed this program in 2012 to introduce young people to The Scholarship Foundation and build rapport. Partner agencies received fully funded gift certificates to give to students to purchase clothing for extracurricular activities, internships, and employment opportunities. Paul then volunteered to recruit and convene partners, prepare volunteers to assist young shoppers, and track outcomes.
- Arenberg Partner Fund Advising Program—Ann and Paul's family set out to honor the work their parents began. Though ScholarShop closed, partner programs continue to serve young people who benefit by building relationships with the Foundation. The Arenberg Partner Fund Advising Program provides advising services for youth in five partner programs: Beyond Housing, Epworth Children and Family Services, LifeWise STL, De La Salle, Inc., and Marian Middle School. In 2019, the Ann and Paul Arenberg Scholarship was created to be awarded annually to a student from one of the partner programs (and renewable throughout their college career).

This is the story of family, building upon what came before and opening the doors to others.

This is the story of family, building upon what came before and opening the doors to others.

Stephanie Regagnon



AVA'S GRACE:

Hope Floats

Stephanie Regagnon is an expert at finding hope in the midst of challenge, and she works hard to channel her energy into something positive.

AT 27, STEPHANIE WAS BUILDING HER

LIFE as an agriculture executive and planning for a family. Unexpectedly, she also found herself visiting prison after her mother was incarcerated. During her visits, she noticed children visiting their parents and realized that their young age meant it was much harder to overcome absence of a parent.

When her daughter was born six months after her mother went to prison, Stephanie found herself fighting sadness and depression. Wanting to find a way to help, she founded a scholarship program for students with incarcerated parents or guardians.

When she created Ava's Grace Scholarship Program, named for her daughter, in 2010, Stephanie knew she wanted to serve students, but she had no experience running a nonprofit or raising funds. She found the St. Louis nonprofit community welcoming, and The Scholarship Foundation of St. Louis particularly encouraging. She received guidance and inspiration to grow the program until 2018, when it became a part of The Scholarship Foundation.

"It was a great decision then, and it feels even better today. Especially today. With everything going on in the world, I see The Scholarship Foundation's counseling and other services that support the students as essential. I sleep well knowing things are being run and handled better on a day-to-day basis."



Hope. Family. Future.

Stephanie admits today's problems seem overwhelming. She sees many ways adults have unfairly failed this generation of children by saddling them with the results of poor economic, political, and environmental decisions.

Even after considering the many challenges today's students face, she's still quick to let hope float up: "Even with the whole world turned upside down, I believe in them with all I've got—their courage, resilience, and refusal to settle for the status quo. It's their desire to make us all better for each other and for everyone equally that gives me hope."

In 2019, Ava's Grace surpassed the \$1 million mark in awarded and committed funds. This year, the Ava's Grace Scholarship Program will award \$130,000 to 27 students across the state of Missouri, thanks to Stephanie's leadership and the financial support of her family, friends, colleagues, and the substantial commitments of Missouri Scholarship and Loan Foundation and Missouri Higher Education Loan Authority.

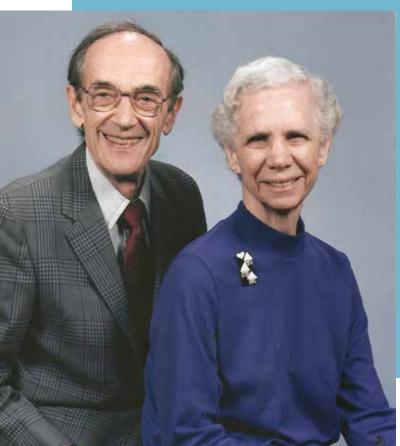
"With everything going on in the world, I see The Scholarship Foundation's counseling and other services that support the students as essential."

Stephanie Regagnon, Ava's Grace Founder

DEEDEE BECKER LOAN FUND:

A Family Legacy

Deedee Becker's life ended unexpectedly in 1982, just as she found her life's calling as a licensed practical nurse.



Bernard and Janet Becker

THANKS TO THE FORESIGHT AND GENEROSITY OF HER PARENTS.

Dr. Bernard and Janet Becker, and her brothers and sisters-in-law, Bud and Mary Becker, Bill and Jann Becker, Stephen Becker, Jack Becker and Nancy Reynolds, and Bob and Kathy Becker, Deedee's legacy will continue in perpetuity through the Deedee Becker Loan Fund. Since 1982, this fund has provided interest-free loans to nearly 250 students to attend nursing school.

While studying to become a licensed practical nurse, Deedee was deeply concerned about the financial struggle many of her classmates faced. She made a gift to The Scholarship Foundation to anonymously assist students of practical nursing at her school. After her death, her family and friends established the Deedee Becker Loan Fund to honor Deedee's memory and perpetuate her spirit of generosity to nursing students with significant financial need.

Deedee Becker grew up in a household active in community building, education, and healthcare. Her mother, Janet Becker, was a tireless advocate for housing for low-income families. Her father. Dr. Bernard Becker was a brilliant research scientist and ophthalmologist—a pioneer in the field of ocular pressure and the treatment of glaucoma. He chaired Washington University Medical School's Ophthalmology Department for 35 years and was honored as a professor emeritus upon his retirement. All six of the Becker children continued into adulthood the family tradition of community service in the fields of education and healthcare.



Deedee Becker, 1981

Bob Becker remembers his parents' philosophy: "Education is the most important means a person can use to better themselves." He recalls that return on investment was critical to his parents, and they felt they got a great return on the Deedee Becker Loan Fund. They heard regularly about both the fund's finances and the people benefitting from it and were pleased at how it continued to honor Deedee's memory. Bob believes that now, in the midst of pandemic, it is even more critical for the Foundation and the Deedee Becker Loan Fund to continue funding the education of as many healthcare workers as possible to help the region and the nation respond compassionately to the critically ill.

"Education is the most important means a person can use to better themselves."

Dr. Bernard and Janet Becker's philosophy



12 members of the first class of 14 BJC Scholars in 2017

In the aftermath of the slaying of Michael Brown, Jr. in Ferguson and the resulting recommendations of the Ferguson Commission, BJC HealthCare was inspired to step forward to contribute to addressing the St. Louis region's racial and economic challenges. As a nonprofit health care organization committed to improving community health, BJC would step up and lead the way.

BJC HEALTHCARE:

Building Community Health by Creating Educational Opportunity

UPON REVIEWING THE CALLS TO

ACTION from the Ferguson Commission's report and the *For the Sake of All* project in 2016, BJC HealthCare's Board of Directors began exploring ways to make significant and measurable impact in the health and wellbeing of the region. Recognizing the connection between educational attainment and improved health outcomes, **June Fowler**, BJC HealthCare's Senior Vice President of Communications, Marketing and Public Affairs, reached out to The Scholarship Foundation as a potential partner.

BJC HealthCare and The Scholarship Foundation together crafted a program which would address regional and community inequities through educational opportunities. Annually, fourteen new BJC Scholars are awarded with renewable \$10,000 scholarship grants. Eligible applicants are high school seniors residing in one of the communities served by BJC

HealthCare's hospitals and can be pursuing any degree. The first cohort of BJC Scholars were awarded in 2017, and at its full implementation in the fall of 2020, the program will award 50-60 students annually with up to \$600,000.

June Fowler says, "In July 2020, we virtually welcomed and celebrated our fourth class of 14 BJC Scholars. Our first class is entering their senior year, so BJC Scholars will fill all four classes at universities throughout Missouri and Illinois. Providing financial assistance to young people pursuing their dreams of higher education is an investment in their future and ours. And, we could not do it without The Scholarship Foundation of St. Louis—a true partner in every sense of the word." Though the BJC Scholars program is just entering its fourth year, one of the first BJC Scholars has already graduated with her bachelor's degree in biological sciences.



The world's best medicine. Made better.

"Remarkable, fun-loving, great manager, wonderful teacher...." These are all descriptors ascribed to **Joanne M. Clevinger** by nurses whom she supervised over her 30+ year career.

JOANNE M. CLEVINGER:

Extending the Love of Nursing to a New Generation

IN 2013, JOANNE DIED SUDDENLY OF A CARDIAC ARREST WHILE VACATIONING IN HAWAII, WHERE SHE LOVED TO VISIT. Her husband, Howard M.

Rosenberg, marveled that no one ever had a negative word to say about Joanne, and he knew that he wanted to "contribute to humanity in her memory."

Joanne was able to attend nursing school by taking out an interest-free loan, and she was passionate about her career. Years later, she and Howard extended the same opportunity to a nephew to earn his degree by offering him an interest-free loan for educational expenses.



ABOVE: Joanne Clevinger in Hawaii RIGHT: Howard Rosenberg with former Joanne M. Clevinger Scholar Ingrid Suazo Moreno



As Howard was mourning Joanne's death and considering her legacy, he was looking for a way to create an opportunity for nursing students to get a start like Joanne had. He learned about the interest-free loans offered by The Scholarship Foundation, and not only did Howard create two Joanne M. Clevinger Designated Scholar Loans, he created an endowment, the Joanne M. Clevinger Scholarship Fund, that pairs these loans with scholarship grants to make an even greater difference for students with financial need.

Howard said he feels like what he's done "is a small bobber in the ocean," though through letters he receives from students, he feels that the program is working, which is gratifying. As one student said, "I cannot begin to thank you for allowing me to experience all of this. I owe every day that I spend in a hospital or classroom to you and Joanne." Howard is pleased with the Foundation's selection and support of students and is especially glad to know that the opportunities he created in Joanne's memory are helping to extend her love of nursing to a new generation.

"I cannot begin to thank you for allowing me to experience all of this. I owe every day that I spend in a hospital or classroom to you and Joanne."

Grateful Student

Deaconess CEO
Rev. Dr. Starsky Wilson,
Deaconess Scholar
Diamond Russell,
and St. Louis American
President and Publisher
Dr. Donald Suggs



DEACONESS FOUNDATION:

Attention to the Most Vulnerable

Deaconess Foundation has a vision of a "community that values the health and well-being of all children and gives priority attention to the most vulnerable."
To achieve that vision, Deaconess engages in philanthropy and advocacy for racial equity, with careful emphasis on the youngest in our community.

IN 2008, DEACONESS PLAYED A LEADERSHIP ROLE IN THE CREATION **OF ST. LOUIS GRADUATES**, a regional college access collaborative created with the goal of increasing the number of college graduates and connecting the organizations engaged in the work. Jane Donahue, then Vice President of Deaconess Foundation, co-chaired the project with Scholarship Foundation Executive Director Faith Sandler. Deaconess Foundation continues to support and participate in the work the collaborative is now doing in helping universities build knowledge and capacity in advancing racial equity.

In 2012, Deaconess Foundation, *The St. Louis American*, and The Scholarship Foundation partnered to offer the **Deaconess Nursing Scholarship**, which Deaconess created in 2008. This scholarship recognizes the field of nursing as a pathway out of poverty. The Deaconess Nursing Scholarship supports 10-12 students annually with renewable grants of \$10,000 each.

In 2013, Deaconess awarded
The Scholarship Foundation a grant
to support student advocacy through the
creation of paid public policy internships
for current and former Scholarship
Foundation students. The Education
Policy Interns work to increase
postsecondary access for low-income
students. In 2018, Deaconess expanded
the program to create Deaconess
Nursing Fellowships, in which nursing
students develop their own advocacy
skills and sense of agency in advancing
quality healthcare for all.

"Deaconess Foundation, is rooted in justice and the power of young people and the organizations that support them."

Karissa Anderson

Scholarship Foundation Advocacy Director Karissa Anderson now serves on the board of trustees of Deaconess and describes the relationship in this way, "Deaconess Foundation, under the leadership of CEO Rev. Dr. Starsky Wilson and Chairperson Rudy Nickens, is rooted in justice and the power of young people and the organizations that support them. Starsky has shown time and time again his unyielding belief in The Scholarship Foundation of St. Louis. This is demonstrated not only by grant and scholarship support for students, but by his willingness to spend Saturday afternoons with interns. Though Starsky will leave Deaconess to lead the Children's Defense Fund later this year, the relationships he helped build will remain. I am deeply thankful for all the ways we are connected. We are all better for it."



Health and hope for all St. Louis children

EQUIFAX:

Strategic Giving to Increase Impact

In 2011, **David Stiffler** was made responsible for corporate giving at **Equifax**. The publicly-traded corporation donated millions of dollars to a hodge-podge of causes. But David wasn't satisfied.

"WE WERE JUST NOT HAVING ANY SORT OF IMPACT ON ANYTHING THAT WE WERE DOING—BECAUSE IT WAS DISJOINTED. IT WAS NOT CONNECTED. IT WAS NOT STRATEGIC. IT WAS NOT LONG-TERM," David said. He began to research best practices and search for a more impactful approach. That led him to The Scholarship Foundation of St. Louis.

He met with Executive Director **Faith Sandler**, and that conversation led to the Foundation managing a scholarship program that Equifax previously funded through another nonprofit. More importantly, that meeting launched a relationship—10 years and counting—that has all the qualities David sought. It's connected, strategic, and long-term. And it's making a meaningful impact. In 2012, Equifax donated a little over \$30,000 to the Foundation for grants and internships. Last year, Equifax donated \$150,000.

As David has worked with Foundation staff, the relationship has evolved. David explains: "Equifax is at the front end of the financial service sector. For students and their families, poor credit is a barrier in so many regards. So, we started to think, 'How can we work with Scholarship Foundation students to better inform financial education?"



In 2018, the Foundation established the **Equifax Finance Fellowship**, a five-year finance fellowship program which awards \$60,000 annually in scholarship grants to cover educational costs, and \$20,000 annually in paid internships to Scholarship Foundation students studying business management, economics, and finance. The new program was made possible through a gift commitment of \$400,000 from Equifax.

David says he's most proud of the fellowship program because students helped shape the financial capability curriculum, which has been piloted in several settings and shared with national partners. "It was driven by students telling us what's relevant to them in terms of financial education. I can't think of anything that we've done with The Scholarship Foundation that didn't make me proud. But having now worked with those Finance Fellows and seeing how their input has created this curriculum...that's phenomenal."

ABILITY TO ACT OPPORTUNITY TO ACT Knowledge Access To quality, appropriate and affordable The understanding of basic financial financial products, services, and policies concepts (interest, inflation, credit, etc.) Confidence A consumer's confidence in their ability to achieve financial goals Financial Capability Motivation The driver of financial behavior Knowing how to find, process, and act on information (budgeting, saving, etc.) Equifax created this chart to help people

build their financial capability.

A lover of animals, especially dogs, Edna Haddad passed away in 1983. Before her death, she established a trust through her estate to, among other purposes, support educational causes and to provide for those who are financially needy or disabled. Longtime Scholarship Foundation supporters Evelyn and Harold Goldberg each acted as trustees. Their daughters, Miriam Wilhelm and Martha Aronson, a longtime Scholarship staff member, served as trustees after their parents passed away. In 2020, Miriam and Martha chose to distribute the assets to The Scholarship Foundation of St. Louis. Mindful of the administrative and accounting duties accompanying restricted gifts, they made clear that the very generous gift may be used for students with significant financial need without further restriction.



EDNA HADDAD WELFARE TRUST:

Just the Right Time

THE DAUGHTER OF SYRIAN IMMIGRANTS.

Ms. Haddad made prudent real estate investments and built a sizable savings. Edna Haddad had lived through the Great Depression, so she was cautious about banks and prudent in her spending. She lived in south county, in a house that was hard for her to maintain in her later years. When Ms. Haddad was in her last years, Miriam asked her why she did not get help into the house, and Ms. Haddad replied, "I'm saving my money up for my old age."

At 100 years, The Scholarship Foundation of St. Louis has also carefully managed the financial resources entrusted to it by the community. In the midst of worldwide pandemic and widespread economic distress, the funds Ms. Haddad amassed are now directed into the hands of the next generation, thanks to decades of growth under the careful stewardship of the Goldberg family.

In explaining the gift, Martha commented, "We had discussed the history and purpose of this trust and we knew this was the right time to gift it." Miriam then added, "And we know the work of the Foundation and the students who benefit so we have no doubt the funds will be well used."

"We know the work of the Foundation and the students who benefit so we have no doubt the funds will be well used."

Miriam Wilhelm

In 2003, when **Dr. and Mrs. James G. Janney, Jr.** learned about The Scholarship Foundation's interest-free loan fund, they were intrigued. Not only did they become generous contributors, but they also used the Foundation's model to develop an interest-free loan program for a community college in Dr. Janney's hometown of Dodge City, Kansas.

DR. AND MRS. JAMES G. JANNEY, JR.:

Medicine for the Purpose of Helping Others

COMMITTED TO EDUCATION AND TO COMMUNITY,

the Janneys included a workshop on charitable giving in their family's annual reunion. The workshop engaged their nine grandchildren, who were asked to study how to get involved, to do their research, and to give according to their passions.

Meanwhile, the Janneys were building out their own giving plans. Dr. and Mrs. Janney created six **Dr. and Mrs. James G. Janney Designated Scholar Loans** which have to-date aided 30 students through medical school and other health care degrees. They also created an endowment which provides loan forgiveness to the medical school



Nancy and Jim Janney with former Janney DSL Scholars Dr. Candace Nall (with her son) and Dr. Georae Kryder

"[We] hope that in some way this could reinforce the notion that it is possible to enter medical practice for the purpose of helping others, doing good... with less financial pressure."

Nancy Janney

portion of students' Foundation interest-free loans if they pursue careers in primary care, family practice, internal medicine, or pediatrics, fields which garner less income than many specialty fields. As **Nancy Janney** stated, "[We] hope that in some way this could reinforce the notion that it is possible to enter medical practice for the purpose of helping others, doing good...with less financial pressure."

To date, three students have had their interest-free loans fully forgiven through this program, with a fourth in process. Jim and Nancy Janney named The Scholarship

Foundation as the remainder beneficiary in each of their charitable remainder trusts.

While Jim Janney died in 2017, Nancy has continued to enjoy hearing from the students and physicians these programs have supported, both while they are in school and well after they have started medical practice. Medicine, for the purpose of doing good, has never been more relevant than now, and The Scholarship Foundation of St. Louis has a way to support young doctors, thanks to the vision and generosity of Jim and Nancy Janney.

Since **Jefferson Foundation** began awarding grants in 2014, it has invested more than \$500,000 in The Scholarship Foundation's student advising program and in scholarship grants to help Jefferson County students attend college.



JEFFERSON FOUNDATION:

Hard to Put a Value on

JEFFERSON FOUNDATION, a foundation created from the sale of the former Jefferson Regional Medical Center in Crystal City, Missouri, aims "to provide support for charitable and educational activities that promote individual and community health and well-being in Jefferson County, Missouri." Jefferson Foundation board and staff understand the strong correlations between higher education attainment and positive health outcomes, both for individuals and the communities in which they live.

Jefferson Foundation Executive Vice President Missy Endres says their board and staff love The Scholarship Foundation's student advising program—the individual attention and assistance advisors provide in guiding high school students is critical to students making good decisions about college. They hear great things from school districts about the program and its importance. "It is hard to put a value on support for students," Missy said.

"It is hard to put a value on support for students."

Missy Endres, Executive Vice President Jefferson Foundation



Jefferson Foundation Executive Vice President Missy Endres and Scholarship Foundation Advising Director Teresa Steinkamp during a high school visit in Jefferson County

With Jefferson Foundation's support, Scholarship Foundation student advisors have expanded from one to seven Jefferson County high schools. Advisors provide objective financial aid advising and up-to-date information and resources to more than 1,000 individuals in Jefferson County annually through small group and individual advising services, workshops, and clinics. One Jefferson Foundation board member asked, "Why can't we have this county-wide?"

Jefferson Foundation has funded Scholarship Foundation grants which, to date, have helped 18 Jefferson County students attend college. Student advisors continue to assist students once they are in college, helping them persist through degree completion.

To mark The Scholarship Foundation's 100th anniversary, the Goldstein-Kipnis-Rothman Endowment Fund has been created by Lynne Kipnis and Steve Rothman in collaboration with Sid Goldstein and Laura Kipnis. These longtime supporters of the work of the Foundation created the endowment as a way to support critical operations in perpetuity.



ABOVE: Sid Goldstein and Laura Kipnis RIGHT: Lynne Kipnis and Steve Rothman



KIPNIS FAMILY:

Thought Leaders

IN 1998, THESE FOUR FAMILY MEMBERS JOINED with Robert and Nancy Kipnis to honor their parents by creating the Paula and David Kipnis Designated Scholar Loan. Previously, Paula and David had each created a DSL to honor the other. To date, the family has established a total of eight DSLs, so far supporting 40 students studying fields such as medicine/biomedical research; science, law, behavioral sciences, education, and the arts.

In 2005, Paula and David Kipnis established the Kipnis Fund for Graduate Research, designed to provide interest-free loans to students in the research phase of graduate school. In 2018 the fund was renamed the Kipnis Fund for Graduate Studies and expanded to provide interest-free loans for graduate studies in science, medicine, allied health and education. Over the years, a total of seven graduate students have benefited from this fund.

Nearly 40 years ago, Paula Kipnis joined the Foundation's board of directors, actively serving for 13 years and continuing to help with student selection and development efforts after her board service ended. Lynne Kipnis joined the board in 1997, served as president from 2003 to 2006, and has continued to serve on committees and provide important leadership. Sid Goldstein joined the board in 2013 and is in his 8th year on the board, having served as chair of board development for two years.

Paula once wrote: "...the years I served on The Scholarship Foundation Board were the most meaningful, not because of what I did, but because of what the Foundation has done to improve lives through educational opportunity." Clearly, the entire family leads thoughtfully and values the Foundation's ability to reach students in significant ways.

"The years I served on The Scholarship Foundation Board were the most meaningful, not because of what I did, but because of what the Foundation has done to improve lives through educational opportunity."

Paula Kipnis

Mary and Oliver Langenberg



OLIVER AND MARY LANGENBERG:

Leading from Behind

In casual conversation over 20 years ago, Oliver Langenberg told Scholarship Foundation Executive Director Faith Sandler how he chose companies in which to invest over his long career in leadership at AG Edwards. With a characteristic twinkle in his eye, Oliver explained "I choose my charities the same way I choose stocks to recommend. I look at the leadership."

OLIVER AND MARY LANGENBERG MADE THEIR FIRST

GIFT to The Scholarship Foundation in 1999. Mary learned of the organization decades earlier through her longtime friend Evelyn Newman (founder of ScholarShop). Fellow docents at St. Louis Art Museum, former Scholarship Foundation board president Francis Franklin and vice-president Paula Kipnis, kept Mary updated. But it was in the late 1990s when Mary Langenberg and Faith Sandler served together on the board of the St. Michael School that Mary became further intrigued.

Between November 1999 and 2020, the Langenbergs and related trusts have contributed \$825,000 to support St. Louis area students through the work of The Scholarship Foundation of St. Louis. Avid supporters of ScholarShop (through contributions of merchandise and connections of expertise), the Langenbergs came to appreciate the careful stewardship of the interest-free loan program and the emphasis the Foundation places on financial need and good character in selecting students. Once he came to appreciate the underlying issues, Oliver even challenged his beloved alma mater, Princeton University, to explain and enrich their approach to recruiting and supporting students with significant financial need.

The Langenbergs came to appreciate the careful stewardship of the interest-free loan program and the emphasis the Foundation places on financial need and good character in selecting students.

During their lifetimes, Oliver and Mary Langenberg often declined publication of their generous giving. Oliver commented that they "prefer to just ride in the back seat and look out the window." The Scholarship Foundation of St. Louis is so grateful to them for their many gifts and for a significant gift from a family trust marking the organization's centennial. The Langenbergs clearly recognized The Scholarship Foundation's unique longstanding record of unduplicated effectiveness, as well as the leadership and vision that have characterized the first 100 years of its success.

The Scholarship Foundation of St. Louis is truly a part of **Patty Malashock**'s family. Her mother, **Janice Gitt**, was an early volunteer in ScholarShop, where she was the treasurer, but Patty says she "really did anything they needed her to do for about 13 years." Patty's mother and her father, **Stanley Gitt**, created one of the first Designated Scholar Loans, the **Sylvia and Jason Kawin DSL**, at the foundation in honor of Patty's grandparents.

PATTY AND LARRY MALASHOCK:

Generations

IT'S NO SURPRISE Patty has very early memories of the Foundation. Her mother came home from volunteering to look through family closets for clothes to donate. She explained to Patty and her siblings that some people weren't as lucky as they were and needed help. Patty remembers her father taking great pleasure in meeting with every student that benefitted from their DSL. "I guess it all really stuck with me," reflects Patty.

Patty and Larry Malashock have continued the family tradition by creating the Janice and Stanley Gitt DSL in 2014, the Stanley A. Gitt DSL in 2015, and the Lois Malashock DSL in memory of Larry's mother in 2015. Patty served as a board member from 2012-2020. In reflecting on her board service, Patty says she was "always learning something and it was clear the board was there to work."



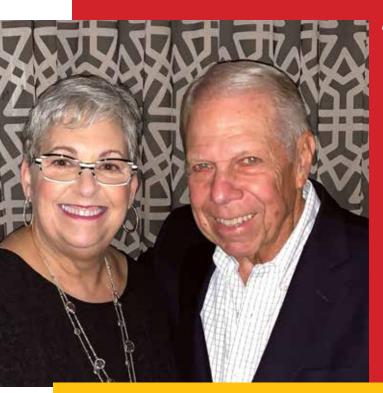
Patty's hope for the future of The Scholarship Foundation is that it continues to grow and assist even more students.

ABOVE: Larry and Patty Malashock RIGHT: Patty and Larry with Patty's mom, Janice Gitt (center front); son Jason and his wife, Stevie (back left); and son Michael and his wife, Jill (back right)

Her hope for the future of The Scholarship Foundation is that it continues to grow and assist even more students. "Yes, they need money—that's important—but the advising and other services are key. It's really important to keep our eyes open and be in close contact with the students to find out what they need."

Patty and Larry Malashock will celebrate 2020 as both the 100th year of The Scholarship Foundation and the year in which their first three grandchildren were born. It doesn't seem too wild a guess that this family's story of understanding and impact will continue through future generations.





Donna Moog and Lenny Landsbaum

DONNA MOOG AND LENNY LANDSBAUM:

Education Pays Off

Donna Moog and Lenny Landsbaum share a deep commitment to educational opportunity. Both have a history of leadership in organizations that support students and offer scholarships.

LENNY HAS SERVED ON THE BOARD OF WESTERN GOLF ASSOCIATION FOR MORE THAN 30 YEARS, AN INVOLVEMENT THAT HAS CONNECTED HIM CLOSELY TO THAT ORGANIZATION'S STORIED EVANS SCHOLARS PROGRAM. DONNA, BOARD PRESIDENT OF THE SCHOLARSHIP FOUNDATION, 1989-1991, was active in an era in which board volunteers managed the daily functions of the organization and Donna helped the organization build a supportive staff structure.

When asked what she felt her most meaningful contribution has been to the Foundation in her many years of involvement, **Donna Moog** answered without hesitation: "I hired Faith Sandler!" Donna chaired the search committee that ultimately chose Faith as the Foundation's first and heretofore only executive director.

The Foundation's mission and steadfast commitment to education for students with limited means are what attracted Donna's parents, Dorothy and Hubert Moog—and Donna—to the Foundation. Barbara Shifrin, a longtime Scholarship Foundation board member and friend of Donna's mom, invited her to serve on the board. Over the years, Donna came to consider Barbara a role model (read more about Barbara on pages 40-41). Remaining connected after her board service was easy. "Honestly, I had such a good time with the people I became friends with on the board, it was natural to keep being involved."

Donna sees adaptability as a fundamental reason for the Foundation's success over its 100-year history. She remains impressed with how the Foundation invests its time and energy in ways other than financial support of students. She cites outreach to students with Deferred Action for Childhood Arrivals (DACA) as a current example of how The Scholarship Foundation recognizes and responds to critical needs among students in the region.

Donna paused when asked what advice she might offer students who are facing such daunting challenges in 2020. Her answer encourages students to try and look beyond today: "The time and effort you're putting into your education is going to pay off. You'll ultimately be better equipped not only to support yourselves and your families but to be better neighbors and to take the assistance you've gotten and pass it on."

Donna and her brothers Jim and Tom Moog and their spouses created the Hubert C. Moog DSL in 1987 in memory of their father. The family was instrumental in the Foundation's capital campaign in 1998-2000, and has continued to generously support the work of The Scholarship Foundation through grants for student programs from Trio Foundation of St. Louis. Donna Moog and Lenny Landsbaum live in Scottsdale, Arizona, but their connections to St. Louis and to the students, staff, and extended family of The Scholarship Foundation of St. Louis remain strong.

"The time and effort you're putting into your education is going to pay off."

Donna Moog

Julia Muller and Earl Shreckengast are planners, always looking ahead. It is in that spirit that they created the Julia K. Muller Fund, an endowment supporting the ongoing strength of the interest-free loan program and the Foundation's operating costs by offsetting unpaid student debts that are written off.



Julia Muller and Farl Shreckengast

JULIA MULLER AND EARL SHRECKENGAST:

Planting Seeds and Planning Ahead

THE FUND WILL BE ESTABLISHED THROUGH A COMBINATION OF GIFTS OVER THEIR LIFETIMES AND A LEGACY GIFT, AS THE SCHOLARSHIP FOUNDATION IS A BENEFICIARY OF EARL'S INDIVIDUAL RETIREMENT ACCOUNT (IRA). They explained, "We are organizationally focused. Our intent is to buttress the Foundation to continue to be strong for the next 100 years, given that an important income source for future loans is repayments."

Julia and Earl have together dedicated nearly 44 years of volunteer service to The Scholarship Foundation of St. Louis. Julia joined the board in 1995. She served in numerous leadership positions and was board president from 2000-2003.

"Getting a college education opened doors to many opportunities."

Earl Shreckengast

In 1999, Earl was recruited to plant flower beds for the ScholarShop grand opening following a building expansion. That initial task turned into an 18-year commitment as volunteer groundskeeper, keeping the areas around the offices and retail store beautiful. Earl served on the board of directors from 2009-2017 and was vice president.

Both Julia and Earl spent much of their professional careers in higher education, and they have seen the difference education can make in people's lives. Earl was able to attend college because of scholarships donated through his alma mater, Pennsylvania State University. Earl said getting a college education "opened doors to many opportunities."

Julia created the **Earl Shreckengast Designated Scholar Loan** to support art students. Their gifts over the years have always focused on mission, and on the long-term sustainability of The Scholarship Foundation in meeting essential student need.

Helen E. Nash, MD



HELEN E. NASH, MD EDUCATIONAL TRUST FUND:

Lasting Legacy of a Teacher, Friend, and Mentor

When beloved St. Louis pediatrician and community leader **Dr. Helen Nash**, passed away in 2012 her directives included funding a scholarship for St. Louis area students who want to attend a Missouri college.

DR. NASH'S NIECES, DR. ALISON NASH AND LAUREN MING WERE LOOKING FOR WAYS TO IMPLEMENT THEIR AUNT'S WISHES, and their search resulted in the creation of an endowment fund at The Scholarship Foundation that supports two students annually with up to \$7,000 each in scholarship grants to offset the costs of college.

Dr. Helen Nash was a woman of significant intelligence and conviction, known by generations of St. Louisans as a champion for black children. Her brother, Dr. Homer Nash, is also a storied St. Louis physician, as is his daughter, Dr. Allison Nash. Lauren Nash Ming strayed from the family passion for medicine and instead pursued accounting, a talent which served well the family's search for scholarship providers. Lauren's high standards and focused questions resulted in the choice of The Scholarship Foundation of St. Louis to implement the scholarship and ultimately led Lauren to join the board of directors, where she has served as Treasurer, Member at Large, and is now Vice President of Advocacy.



"College matters. Your voices matter. Speak up and speak out about changes that are needed. Where systematic racism exists, demand substantive changes."

Lauren Nash Ming

Lauren attended Howard University during what she recalls was a period of social unrest and activism. Her message to students today is, "College matters. Your voices matter. Speak up and speak out about changes that are needed. Where systematic racism exists, demand substantive changes."

Dr. Helen Nash was a leader in her field, a teacher, a friend, and a mentor to many throughout her life. The scholarship she created furthers her life's mission—as well as the mission of The Scholarship Foundation— of encouraging young adults to fulfill their dreams.

Helen E. Nash, MD with a young patient, circa 1980. Credit: Becker Medical Library, Washington University School of Medicine SHERWOOD JEROME "JERRY" PRATTER:

Support for Immigrants

Ask Jerry Pratter why he supports The Scholarship Foundation of St. Louis, and he'll tell you an immigrant's story.



Jerry Pratter

IT BEGINS WITH A YOUNG JEWISH WOMAN WHO ESCAPED PERSECUTION IN POLAND AND EMIGRATED TO THE UNITED STATES WITH HER FAMILY.

They settled in Buffalo where her father opened a watch repair shop. He scraped together enough to shelter and feed the family, but not enough to pay for the young woman, Helen, to attend college.

So, Helen sought help. The Buffalo Jewish Federation stepped up with a \$500 annual scholarship which enabled Helen to attend the University at Buffalo (UB). Four years later, she graduated with honors and landed a job as a teacher in the Buffalo public schools. She married Carl Pratter, whom she met at UB. Soon after, the couple welcomed their first child, Jerry.

Immigration. Education. Scholarships. It was in Jerry Pratter's blood.

After completing his law degree at University of Michigan, Jerry moved to St. Louis to earn a master's degree in urban law and city planning at Washington University. Along with three classmates, he co-founded an urban design and planning firm in St. Louis in 1968. There, he coordinated the firm's client legal work for years. Jerry later continued his interest in real estate and urban development as a partner at a downtown St. Louis law firm.

In 1998, Jerry learned about
The Scholarship Foundation from
a one of his partners at the law firm
who had represented the Foundation
in the purchase of the leasehold on an
adjacent shopping center. Jerry met
with the Foundation's Executive Director
Faith Sandler, who described the zoning
and architectural challenges ahead for
the organization to set up its office and
store on Clayton Road and requested
Jerry's help.



Helen and Carl Pratter in 1955

Among other projects, Jerry represented the Foundation in the zoning and tax abatement proposals necessary for expansion of its facilities on Clayton Road in the late 1990s, and in its subsequent second ScholarShop location in Webster Groves. Jerry also helped found and served as the lawyer for Beyond Housing and Forest Park Forever, at a time when all three organizations were establishing and then expanding their regional footprints.

In 2015, Jerry set up the Helen and Carl Pratter Designated Scholar Loan to honor his parents' memory. A recent immigrant was the first recipient of funds. In 2018, Jerry also put in place the Pratter Family DSL for immigrant students.

Since 1920, The Scholarship Foundation has been supporting recent immigrants making their way to and through education. Thankfully, that work is generously supported by people like Jerry Pratter, who know America's promises and the power of education first-hand.

Putting it simply, people were very important to Fred Saigh. The Saigh Foundation continues to help people, as it "enhances the quality of life in the St. Louis metropolitan region through support of charitable projects and initiatives which primarily benefit children and youth through education and health care." Throughout his life, Mr. Saigh noticed and quietly met critical needs in the lives of the people around him, from paying the tuition of a server at a breakfast restaurant to providing a car so that an individual could continue to get to work to support their family.

THE SAIGH FOUNDATION:

Education Is Key

college education.

THE SAIGH FOUNDATION IN 2019 and immersed herself by making over 150 site visits since she accepted the position. "Fred believed that education is the key to success," Elke reports. Providing opportunities in education and academic enrichment to students who otherwise may not have these opportunities is still a primary focus of the foundation. Elke believes that the most important work of The Scholarship Foundation is student advising. Elke's own daughter enters college in the fall, and her family found the process daunting. The guidance and depth of information provided to students and families by The Scholarship Foundation is the invaluable first step necessary to begin a

EXECUTIVE DIRECTOR ELKE BUCKLAND JOINED



Fred Saigh

When asked what message she would like to send to students the answer came quickly: "further your education in all the ways you can, seek out resources that will help you become the best person you can be. Take advantage of all the opportunities available to you such as The Scholarship Foundation— find them—use them to realize your dream."

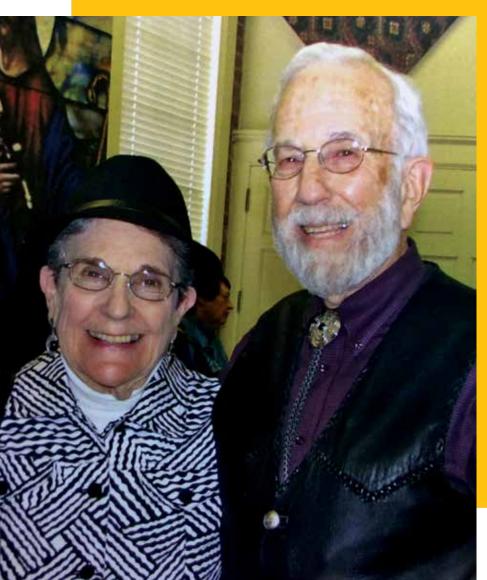
The Scholarship Foundation now enters its second century alongside the Saigh Foundation. Over time, methods of serving the community may have changed, but the missions of both organizations remain solidly aligned to benefit youth through education.

"Take advantage of all the opportunities available to you such as The Scholarship Foundation — find them — use them to realize your dream."

Elke Buckland, Executive Director The Saigh Foundation

theSAIGHfoundation

Marcus and Joan Sessel have spent their lives supporting organizations that help young people have what they otherwise couldn't in the areas of education and camping. They always enjoy giving to The Scholarship Foundation of St. Louis, and in particular, creating Designated Scholar Loans in memory of dear friends.



Joan and Marcus Sessel

MARCUS AND JOAN SESSEL:

Who Knows?

MARCUS WORKED FOR 40 YEARS with

Smith Moore and remembers when the financial management firm was a one-office firm in St. Louis. Among other endeavors, Joan was involved with the Clayton School Board serving as president for two years. "She really enjoyed it. I think she visited each and every school room in the district," remembers Marcus.

"Maybe one of the individuals The Scholarship Foundation assists will be the one who finds a cure for Alzheimer's or new methods of stemming climate change."

Marcus Sessel

Marcus and Joan moved from St. Louis to Colorado three years ago, after decades living there part-time. It was time to be closer to family since Joan was diagnosed with Alzheimer's disease. Marcus now spends as much time as possible with Joan—a difficulty with current coronavirus precautions—participating in the choir he started at their senior living community, and volunteering at Rocky Mountain National Park, which he has done since 1992.

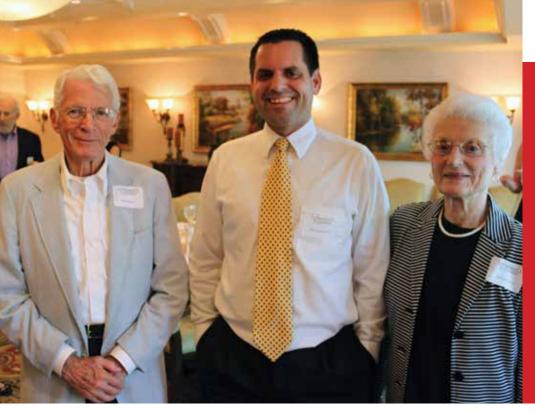
Marcus believes the world is a different place than when he and Joan were married 64 years ago and the challenges of the pandemic and climate change weigh on his mind. His long experience in the National Parks makes him believe climate change has and will continue to negatively alter our planet. He balances these concerns with his opinion that students are more involved than during "his day" and that they take a more active part in resolving the social issues of today. When people ask him why he supports education, he's quick to answer: "Maybe one of the individuals The Scholarship Foundation assists will be the one who finds a cure for Alzheimer's or new methods of stemming climate change. Who knows?"

Edwin Shifrin (married 70 years) and The Scholarship Foundation of St. Louis spans 50 years. The couple made their first gift in 1972 and continued to give throughout their lifetimes. They were responsible for the creation of four Designated Scholar Loans that exist in perpetuity to support students. Now, posthumously, the Shifrins' three children (Ellen, Dan, and Mary) have directed a significant gift to support the interest-free loan program from funds their parents dedicated to charitable purpose, confident that this gift is in keeping with their parents' wishes.

RELATIONSHIP, SERVICE, AND KINDNESS:

Remembering Barbara and Edwin Shifrin

THERE IS NO DOUBT ABOUT BARBARA'S LOYALTY TO THE STUDENTS AND THE MISSION OF THE FOUNDATION. Except for former presidents of the board who serve ex officio indefinitely, Barbara Shifrin's term of 22 years likely sets a record. She held officer positions, read student applications, and continued to volunteer to manage the tribute fund for years after her board service concluded in 1993. As long as she was able, Barbara read all Scholarship Foundation communications, attended former board gatherings, and asked good questions that caused all to think a little deeper.



Edwin and Barbara Shifrin with former Leader Foundation of Stix, Baer, & Fuller Designated Scholar Byron Goodrich in 2015.

Both Barbara and Ed lived their belief in the importance of higher education and public service. Barbara attended Smith College for two years and then graduated from Carleton College, where she majored in journalism and got a pilot's license. Ed spent two years at Amherst College before World War II interrupted. He earned the Purple Heart for his combat service and POW medals as a result of his escape from a German prison camp in January, 1945. After returning to St. Louis, he enrolled in Washington University School of Law and, upon graduation, joined his father's and uncle's law practice, Shifrin & Treiman. Together, the couple raised their three children and greatly enjoyed their eight grandchildren and six great-grandchildren. Barbara and Ed each served in leadership roles at a number of charitable and civic organizations and at Temple Emanuel.

Though it might be enough to celebrate here the significant financial support and countless hours of service that Barbara and Ed gave to the work of The Scholarship Foundation, their legacy goes beyond metrics. Barbara was a role model to board members who came after her, a builder of relationships that spanned decades, always gracious and kind. Even her criticisms were couched as questions and served as teachable moments. It was not just what she did, but how she did it—with clarity of intent and commitment to expanding opportunity for others. When Barbara Shifrin died in the midst of the Foundation's centennial year, the lessons she taught lived on in the core values that define the next century of Scholarship Foundation service.

Both Barbara and Ed lived their belief in the importance of higher education and public service.

LINDA AND PETE WERNER:

Expanding Opportunities

Linda Tschudy, while they both were enjoying successful careers on Wall Street. When they wanted to start a family and Pete chose to embark on a new career path, the Werners decided to relocate to St. Louis, Linda's hometown. The move turned out to the perfect place for the couple to raise their children and for Pete to enter the nonprofit world.



Pete and Linda Werner

ONCE LANDING IN ST. LOUIS. Pete worked for the United Way, serving in both the Allocations and Resource Development divisions. He has also served as the director of operations for a local direct service nonprofit. Now, Pete works as a nonprofit consultant in addition to advising individuals and a small charitable family foundation regarding their gift-making decisions. He has also been an adjunct professor at the Brown School of Social Work. Pete has maintained a constant presence on nonprofit boards. Linda is also immersed in community work. Aside from being the stalwart presence for their family life, she was active in their children's schools, served on nonprofit boards and is now a robust volunteer at two organizations. Linda's giving spirit is a legacy handed down by both her mother

and grandmother. The Werners' son, Kevin, works for a think tank in the DC area and their daughter, Nicki, is a social worker in Philadelphia.

Philanthropically, as their interest in education grew, they focused on access for low-income students. Their involvement with education and opportunity equity led them to connect with The Scholarship Foundation. Pete said, "we were drawn to the Foundation's mission, programs, leadership and compelling student population." Linda and Pete's financial support of The Scholarship Foundation includes generous scholarship grants to graduates of St. Louis Public Schools who have overcome persistent and significant barriers to their education.

Linda and Pete support agencies and initiatives that provide programs for youth development, health, and education.

Thank You to Our Centennial Donors!

In addition to those featured as major donors in the previous pages, the following donors have chosen to celebrate and affirm the Foundation's mission and continued work over the next 100 years by making gifts and pledges to be accumulated in 2018, 2019, and 2020 in the special centennial anniversary giving categories listed here.

LEGACY (\$100,000+)

Anonymous

Ann and Paul Arenberg Family

Edna Haddad Welfare Trust

Sid Goldstein and Laura Kipnis and Drs. Lynne Kipnis and Steven Rothman

Hauck Charitable Foundation

Dr. Julia K. Muller and Mr. Earl Shreckengast

Pershing Charitable Trust

Joan and Marcus Sessel

The Family of Barbara and

Edwin Shifrin

Linda and Peter Werner

SPECIAL (\$30,000+)

Anonymous

Wendy and Mark Gellman

Nancy F. Kalishman and Jerome and Nancy Kalishman Family Foundation

Patty and Larry Malashock

Donna Moog and Leonard Landsbaum

Mr. S. Jerome Pratter

Linda and John Tracy and Tracy Family Foundation

2020 VISIONARY (\$7,500+)

Caroline B. and Daniel Anderson

Mr. Buron F. Buffkin and Dr. Donn C. Kleinschmidt

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David Crane

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"Receiving an interest-free loan from
The Scholarship Foundation meant that a portion
of my law school funding was locally funded by
a group that cared about me & my education,
unlike the other funders that were more interested
in the compounded interest that they could
look forward to getting from me."

Lisa Thorp

Bachelor of Arts, French and Philosophy Trinity University, 1988

Juris Doctor, Georgetown University, 1996

Master of Arts, Library and Information Science University of Missouri-Columbia, 2014

Scholarship Foundation Board Member, 2012-20