

## Scholarship Awards Total \$204,500

One hundred and two women and men of St. Joseph County will receive academic awards from The Scholarship Foundation of St. Joseph County, Inc. for the 2010-2011 school year. The awards total \$204,500: 22 awards to students who graduated from high school this year, 77 renewals and three new grants to students already in school. Four students were awarded Build St. Joseph County grants to Ivy Tech.

### New awardees and the high school from which each graduated:

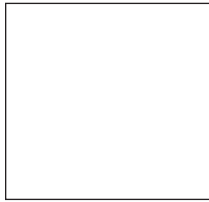
|                 |                  |                   |                       |
|-----------------|------------------|-------------------|-----------------------|
| <b>Adams</b>    | Ashley Shepard   | <b>Mishawaka</b>  | <b>Riley</b>          |
| Emma Cummins    | <b>LaVille</b>   | Rebecca Hite      | Christian Biggs       |
| Brian Hibbs     | Katie Roeder     | <b>Penn</b>       | <b>Saint Joseph's</b> |
| Perry Hunt      | <b>Marian</b>    | Harold Lentz      | Adelle Weber          |
| Holly Ward      | Clare Cook       | Stephen Lira      | <b>Trinity</b>        |
| Jordan Whitcomb | Katelin Hansen   | Megha Patel       | Amy Cramer            |
| <b>Clay</b>     | Michael Hunckler | Nicole Risselmann | Helen Cramer          |
| Stephanie Seitz | Helen Jagla      | Drew Roush        |                       |

### Upperclass renewals and the school each is attending

|                                 |                             |                                     |                                      |
|---------------------------------|-----------------------------|-------------------------------------|--------------------------------------|
| <b>Ball State University</b>    | LaurenDeranek               | <b>University of Michigan</b>       | <b>Rocky Mountain College</b>        |
| Kayla Green                     | Michael Dits                | Cheng Han Chung                     | Rhiannon Laird                       |
| Samuel Green                    | Katelyn Drudge              | <b>University of Minnesota</b>      | <b>Saint Mary's College</b>          |
| Alexandra Kimm                  | Rachel Geissler             | Michelle Grondin                    | Calla Couch                          |
| Jason Schmidt                   | Austin Green                | <b>Northern Michigan University</b> | Emily Fairchild                      |
| Angela Ziolkowski               | Jordan Hamilton             | Kimberly Giver                      | Hayley Racz                          |
| <b>Bethel College</b>           | Matthew Reisdorf            | <b>University of Notre Dame</b>     | Amanda Stukel                        |
| Emily Daniels                   | Collin Shuman               | Felicia Caponigri                   | Erika Wallace                        |
| Joshua Lukas                    | Mary Jane Slaby             | Amanda Gray                         | <b>Savannah Coll. of Art, Design</b> |
| <b>Butler University</b>        | <b>Indiana Wesleyan</b>     | Gabriel Griggs                      | Abigail Evans                        |
| Emily Blanche                   | Erica Schmeltz              | Christine Hamma                     | <b>St. Norbert College</b>           |
| Andrew Kazmierczak              | <b>IUPUI</b>                | Katherine Remley                    | Mark Voelker                         |
| Sergio Madera                   | Andrew Alexander            | Katherine Schmitt                   | <b>Taylor University</b>             |
| Katherine Zeiger                | Katharine Havard            | Alexander West                      | Benjamin Marshall                    |
| <b>University of Cincinnati</b> | <b>IU-Purdue, Ft. Wayne</b> | <b>Ohio Northern University</b>     | <b>Tulane</b>                        |
| William Hinnefeld               | Jared Rhodes                | Cassandra DeWulf                    | Allyson Knutson                      |
| <b>DePauw University</b>        | <b>IUSB</b>                 | <b>Purdue University</b>            | <b>Valparaiso University</b>         |
| Ariella Ford                    | TheaMarie Burns             | Colleen Barrett                     | Benjamin Burnett                     |
| Claire Jagla                    | Brenda Garcia               | Heather Enis                        | Michael Shenefield                   |
| <b>Goshen</b>                   | Katendi Kanema              | Lauren Hudak                        | <b>Wheaton College</b>               |
| Izamar Garcia                   | Kathryn Smith               | Ji Woong Jeong                      | Joshua Walker                        |
| Alison Reist                    | Annah Usabyimana            | Kristina Jones                      | <b>Xavier University</b>             |
| <b>Holy Cross College</b>       | <b>IVY Tech</b>             | Lauren Kolecki                      | Monica Uebbing                       |
| Sarah Louderback                | Terrence Szczechowski       | Neal Kostry                         | <b>New Upperclassmen</b>             |
| <b>Hope College</b>             | <b>Marquette</b>            | Kevin McMahon                       | <b>Butler University</b>             |
| Brina Miltenberger              | Michael Zientara            | Megan McMahon                       | Donald Bradley                       |
| <b>Indiana University</b>       | <b>Marymount University</b> | Helen Waldschmidt                   | <b>Indiana University</b>            |
| Andrew Byers                    | Mary Feeks                  |                                     | Iyan Shuman                          |
| Kathleen Carney                 |                             |                                     | <b>Saint Mary's College</b>          |
|                                 |                             |                                     | Samantha Marley                      |

# President's Perspective ..... Joe Garrett

As I finish my first year as President of the Scholarship Foundation of St. Joseph County I would like to express my great appreciation for the work the Board has put in. From extensive committee work to mentoring of our student recipients by directors, I am proud of the time and planning our volunteer board puts in. And of course, Cindy Crawford, our Office Manager, deserves her usual credit for making sure everything gets done.



I am so impressed and humbled by the list of students receiving new and renewed scholarships totaling more than \$200,000 for the 2011-2012 school year. I would like to extend our congratulations to our grant winners and wish them good luck this fall. Many Thanks to Lynne Wright and the Awards Committee for the difficult task of narrowing down a large list of deserving applicants.

To our graduating college seniors, we wish you great success in your work or graduate school! Be sure to let us know where you land and how you are doing.

Since the Foundation first awarded a \$750 grant in 1959, our awards for the fall will bring our cumulative total to more than \$4,100,000 in scholarships to over 1000 graduates from St. Joseph County. With a feeling of great satisfaction, I believe we have helped make a great impact in the lives and education of our students, and in turn, the careers they entered after school.

Our important mission of providing scholarship assis-

## Officers, New Directors

Officers for 2010-2011 are Joe Garrett, president; Tom Leland, president-elect; Genelle King, vice president mentoring; Ron Troyer, vice president programs; Tim Batalis, vice president communications; Pat Sloan, secretary; Paula Miller, assistant secretary; Christine Lauber, treasurer; and Robert Rountree, assistant treasurer.

Twenty-three directors renewed their three year terms of office. They are Becky Anson, Rick Bliha, Sue Bowman, Carol Evans, Winifred Farquhar, Lyndal Fox, Keith Fulmer, Joseph Garrett, Joyce Harrington, Anne Hillman and Janet Horvath.

Also, Bill Killilea, Matthew Krathwohl, Doug Marsh, Barbara May, Ann Molenda, Geoffrey Newman, Mary Nuciarone, Doug Osthimer, Randy Rompola, Harry Shaffer, Patricia Sloan and Lynne Wright.

Four candidates have accepted membership on 2011-2012 Scholarship's Board of Directors. On the governing board are Dawn Holland - Manager of Financial Center for Fifth 3rd Bank in South Bend; Craig J. Horvath - Director of Reunion Giving and Volunteers for University of Notre Dame; and Becky Asleson - MBA graduate of Notre Dame, involved in not-for-profits as well as education projects.

On the mentoring board will be Bruce Huntington - lawyer, IUSB instructor, land developer, appraiser and franchise owner

tance is challenged by the rising cost of higher education, competition for charitable gifts, volatile investment markets, and increasing need by applicants. With this need for capital in mind, we renewed a search process for a development executive for the Foundation last year, which is nearly complete. Our ability to make our organization and mission better known in the community will take a big step forward when we can utilize and leverage the fruits of that development work. Many Thanks go to Carol Evans and her Selection Committee for the time and effort that is bringing us close to accomplishing this goal.

We are welcoming a few new board members to the Foundation this fall, who we will greet at an upcoming orientation meeting. I encourage our new directors to become active in the Foundation by volunteering for committee work, which will help you become more familiar with the organization.

As I start my second year as President of the Foundation, my biggest thanks go to our donors, past and present. Their generosity and vision have made this organization and its mission possible and will assure our ability to help students in the future.

## Trinity Grad Receives Kiel

Helen Cramer is this year's recipient of the Bertha Kiel scholarship. A graduate of Trinity at Greenlawn, she will attend the University of Notre Dame fall, studying architecture. "This field would help me serve others in my community," she says.

Helen served as yearbook editor for three years. She was active in music composition for four years as well as piano. She received academic excellence awards each of her four years. "Helen is a rare student," says one of her teachers. "I know she will take advantage of every opportunity available to her in college."

The James Wilson scholarship was awarded to Emma Cummins from Adams High School. She will attend Indiana University, Bloomington.

## Twelve Schools

### Seventy-one 2011 Applicants

Seventy-one seniors from 12 schools in St. Joseph County applied for scholarships from the Foundation this year; 22 were awarded grants.

Schools and the number of applicants from each are: Adams (12), Clay (6), John Glenn (2), LaVille (3), Marian (8), Mishawaka (4), New Prairie (1), Penn (16), Riley (4), St. Joseph's (4), Trinity (8) and Washington (3).

## The 2011-12 Build St. Joseph County Recipients who will attend Ivy Tech:

Nichole Fairres

Eric Gottman

Hallie Minglin

Heather Wilson

## Pat Voelker's European Adventure

This past semester I had the opportunity to spend a semester in London. London was a big change for me since I go to school at St. Norbert College in De Pere, Wisconsin, and I am accustomed to very long and cold winters. London and all of Europe was an amazing experience that the St. Joseph County Scholarship Foundation helped make possible.

While I was in London I lived in the Royal Borough of Kensington and Chelsea. It was an extremely nice area, and it was exactly what I pictured London to be like. I studied with a program called the *Foundation for International Education*; it is associated with **Imperial College**. For me, the best class was *Sporting London: British Identity through the Olympic Game*; we talked about all of the different sports in the UK and about what will be the third time London hosts the Olympic Games. We travelled to different sporting venues including Wimbledon, Six Nations Cup Rugby (England vs. Italy), Chelsea Futbol Club, 2012 Olympic Games site, and many more.. All my courses were interesting and I learned a lot through them; however I think I learned most through my internship experience.

As part of my program each person participated in a seven week internship; as an economics major with a strong interest in finance, I had the privilege of working with ETX Capital. ETX Capital is a derivatives trading company that specializes in CFD (Contract for Difference) and spread bet trading. While I was at ETX I worked on a financial analysis project, and I also worked on the trading floor. I spent most of my time working with traders on the options and commodities trading desks. The trading floor

is a wild place; there are always different whistles and bells going off that have certain meanings. Traders are calling in with big orders to place and one piece of news can send the market into a tail spin. One piece of news that I witnessed do this were the earthquakes in Japan in March 2011. The markets went crazy and it was interesting to see what was affected and how. This experience taught me a lot. I was able to work with some very skilled traders and learn a lot about what it takes to work on a trading floor.

In addition to what I did in London I was able to travel to Greenwich, Bath, Greece, Rome, the Netherlands, Ireland, Germany and Paris. My travels lead me to experience many different people and cultures. My favorite trips were Rome, Ireland and Germany. I spent several days in Rome, and I was able to spend over a day in the Vatican, and a few more days wandering the city since there are so many sights to see. In Dublin I sampled a few local beverages, and went on a tour of the Guinness Brewery; in addition to that I spent a day in a small fishing village called Howth. In Germany I was able to stay with my aunt and uncle in Königstein for a couple days. It is a small city in the hills outside of Frankfurt, and it was a beautiful place. The trips that I took helped me expand my view and appreciation for the world.

The St. Joseph County Scholarship helped me have probably the best and, so far, most influential four months of my life. I was immersed in new cultures, met new people, and learned a lot about myself. I am grateful to The Scholarship Foundation for helping me have such a memorable experience.

## Can I Make Charitable Contributions from My IRA?

Yes, if you qualify. The "Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2010," signed in December last year, extends a provision to make "qualified charitable distributions," or QCDs, through the end of 2011. The donor must be 70.5 years or older, and the distribution must be otherwise taxable to the donor/IRA holder. The donor can exclude up to \$100,000 of these QCDs from their taxable income in 2011. Joint tax returns permit a spouse who is 70.5 or older to exclude an additional \$100,000. (Excluding these gifts from income means the donors can't also take a charitable deduction for the gifts.)

Qualified charitable distributions count toward satisfying any required minimum distributions, or "RMDs," that the IRA holder would otherwise have to take within 2011. The important point is that the distribution must go directly from the IRA to the qualifying charity to qualify as a QCD. A distribution paid to the IRA holder and then gifted will not qualify as a QCD.

This strategy is very attractive for the taxpayer who does not itemize charitable donations, since they would not be claiming a charitable deduction anyway.

We mentioned this gifting strategy in our newsletter in January, but since there is no indication that this provision will be available after this year, it bears repeating. On

the other hand, Congress did not pass last year's bill until December! All in all, donors over 70.5 years old may find this worth pursuing in 2011, perhaps even prepaying future pledged or intended gifts while the opportunity exists.

This column is not intended to be a thorough analysis of this gifting opportunity. There are many other gifting alternatives and vehicles that may also suit the donor, each with advantages and disadvantages.

Every prospective donor should consult with their tax advisor and financial advisor to determine what is most appropriate for their objectives.

Please feel free to contact the Foundation office to discuss this idea or other gifting topics in more detail.

### The Intelligence Investment

**The Scholarship Foundation would be pleased if you could help fund our scholarship gifts.**

Name \_\_\_\_\_

Address \_\_\_\_\_

Check Enclosed     I would like more information

Mail to: The Scholarship Foundation  
3515 North Main Street, Suite C  
Mishawaka, IN 46545

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## SFSJC Alumni Brothers Become 'Carpenter' and 'Plumber' - Joyce Harrington

The proud parents of Thomas and Michael Large sat behind my husband and me at a recent South Bend symphony. I inquired about the boys, both past SFSJC scholarship recipients. Since Al and Kathy were so obviously grateful for our scholarships, and both boys are commencing to new levels in their careers, I contacted Kathy to learn more about them.

Tom graduated valedictorian from Clay High School in 1993. He graduated from Duke University in 1997, majoring in biology, and returned to attend IU Medical School, receiving his MD in 2001. He again migrated south for a five year residency at Carolina Medical Center, Charlotte, NC, specializing in Orthopedics, the branch of medicine that maintains and corrects the structure of the human body, the medical "carpenters."

Since the US Air Force had underwritten much of his education, Tom owed them four years of active duty. In 2006 the US was deeply involved in Afghanistan. Tom served two tours of duty at an Air Force base near Kabul. There he strengthened his orthopedic skills. As in any war zone, he was kept busy. In ten months he performed 700 surgeries!

When Tom returned home, he and his wife, Meredith, a nurse, decided to do mission work. Together they flew off to Mthatha, the main principality in Eastern Cape Province, South Africa, to work at the African Medical Mission. That area of the world caught the interest of his

family. During the four months at the mission, both his parents and his brother Mike and his wife Emily, a pediatrician, visited. Tom and Meredith also spent four months in Ulm, Germany.

As if he hasn't had plenty of trauma exposure while in Kabul, in July 2011, Tom is starting a trauma fellowship at Harbor View Medical center, Seattle, WA. From his past experiences, Tom may well be able to teach his mentors there.

Tom expects to go into orthopedic practice.

Mike followed Tom by four years. In 1997, he graduated valedictorian from Clay. Mike graduated from to Harvard, majored in biology, and then, like Tom, attended IU Medical School, receiving his MD in 2005. He has just finished a six year residency at the University of Chicago Hospital. He is staying there with a two year fellowship in urology, the branch of medicine that maintains and corrects the flow of water and solutes in the human body, the medical "plumbers." When he finishes, he hopes to return to IU Medical School and teach.

Al and Kathy are very grateful for our scholarships. They needed them for the eight consecutive years of college education at expensive private universities. Al works for the SBCSC, while Kathy is a realtor at Cressy and Everett. They praise our organization for all our work and scholarships. Because of the Foundation, Kathy commented, she and Al "have both a carpenter and a plumber in the family."

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