

# StratCommRx®

Engaging Communications®



# Portfolio

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President

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*Updated February 2021*



METROPOLITAN ST. LOUIS  
SEWER DISTRICT

# Federal Funding SOURCES



2350 Market  
(314) 76



## How does MSD Project Clear make use of federal funding?

MSD Project Clear is a multi-decade capital program of the Metropolitan St. Louis Sewer District (MSD) undertaken as part of an agreement with the U.S. Environmental Protection Agency and the Missouri Coalition for the Environment.

Project Clear aims to:

- Improve water quality for everyone,
- solve problems for some of our customers created by the nature and historical design of St. Louis' wastewater system, and
- provide clear, up-to-date information to the public.

MSD maximizes use of federal funding opportunities. This assistance supports our multi-decade capital program, and consists of the following sources:



Foundation work at the Gravois Storage Facility

### State Revolving Fund

This is a low interest loan program, administered by the Missouri Department of Natural Resources, and partially funded by the federal government. This funding source enables us to finance capital improvements at a lower cost than a bond issue.

Within the last year this program has funded the Gravois Storage Facility (\$25,267,000), and partially funded the DC-02/03 Sanitary Relief Phase II/IV project (\$23,952,000).



Deer Creek Tunnel Pump Station site

### WIFIA

The Water Infrastructure Finance and Innovation Act is a low interest loan program directly with the Environmental Protection Agency, which can provide up to 49% of a project's cost. This funding source enables us to finance capital improvements at a lower cost than a bond issue.

Within the last year this program has partially funded the Deer Creek Tunnel Pump Station, and the DC-02/03 Sanitary Relief Phase II/IV projects (\$47,722,204).



Harlem-Baden Relief Phase IV (Hebert) Pump Station Rehabilitation site

### U.S. Army Corps of Engineers

The Corps has authority to construct developmental infrastructure. The Corps constructs projects that are a part of MSD's Capital Program, with MSD providing a financial local match to support the construction.

Within the last year this program has partially funded the Harlem-Baden Relief Phase IV (Hebert) Trunk Sewer Rehabilitation project, representing a \$4,495,000 federal investment in our infrastructure.



Flood protection measures at Forest Park during April 2017 flood

### FEMA

The Federal Emergency Management Agency has programs to provide assistance for disaster response and recovery, and mitigation projects to lessen future damages in event of a disaster. Over the last year, approximately \$131,000 has been received related to flood damage response and recovery reimbursements and mitigation funding. The District has received \$1.9 million in public assistance funding during the previous two federally declared disasters in 2016 and 2017, and approximately \$1.6 million in mitigation funding has been obligated.



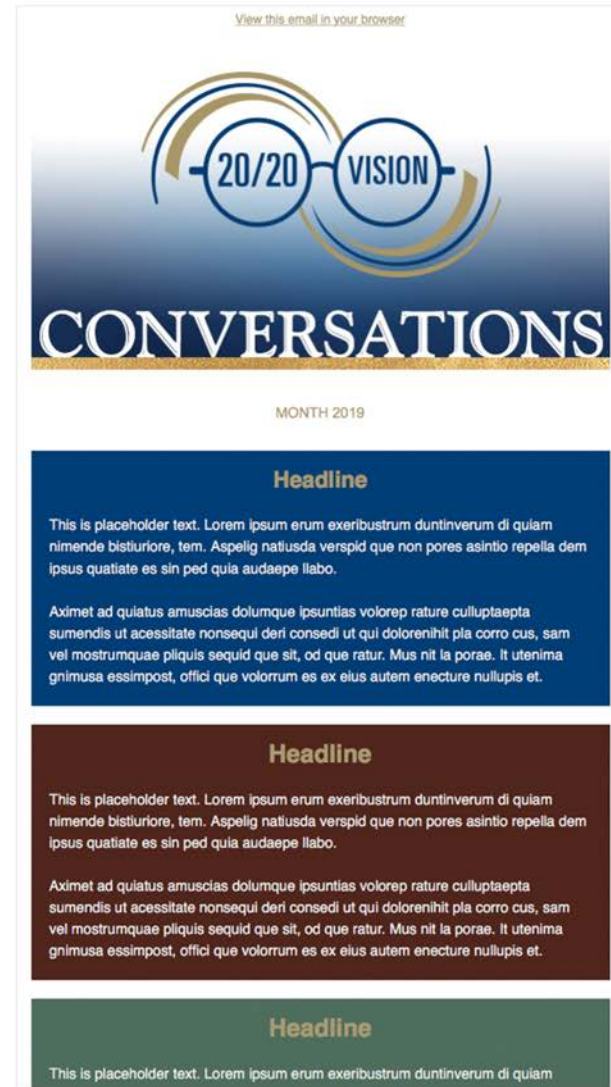
## Working to protect

The Metropolitan St. Louis Sewer District (MSD) works every day to protect the public's health and the natural environment through effective wastewater and stormwater management strategies.

MSD is responsible for the public sewer system that homes and businesses connect to through lateral lines. Through a labyrinth of connected sewers, wastewater is transported to one of seven sewer treatment plants - more than 6,600 miles of sewers in all.







Fortune 20/20 VISION – Logo and Newsletter



20/20 VISION

www.MyFortuneTeam.com  
FDIC



### HERE TO HELP

For professional support from the same highly trained team of associates as we transition our banking software systems, visit one of our branches or call Fortune. It is so skilled and effective assistance ready to support you through the transition.

CALL FORTUNE FOR CONVERSION ASSISTANCE (800) 464-9009  
MONDAY - FRIDAY 9 AM - 5 PM, SATURDAY 9 AM - NOON

#### EXTENDED CUSTOMER SERVICE HOURS

- Friday, March 20<sup>th</sup>: Conversion Day - Customer service will be available via phone until 5pm. Branch will close at the normal time of 5pm.
- Saturday, March 21<sup>st</sup>: Customer service will be available via phone until 3pm. Branch will be open during the normal business hours of 9am - noon.
- Sunday, March 22<sup>nd</sup>: Customer service will be available via phone from 11am to 5pm. Branch will be closed.
- Monday, March 23<sup>rd</sup> - Friday, March 27<sup>th</sup>: Post-conversion - Customer service will be available via phone until 5pm nightly. Branch will close at the normal time of 5pm.

#### OFFERING ENHANCED ONLINE SOLUTIONS

If you use Fortune's Online or Mobile Banking to access your personal and business accounts, you will continue to use this service and will log in through Fortune's homepage at [MyFortuneTeam.com](http://MyFortuneTeam.com). In March 2020, you will transition to Fortune's progressive financial link for website and online services.

If you currently utilize Fortune's Mobile App on an iPhone or iPad, the app will automatically update. If you have an Android, you will need to download our new app from the Google Play store.

Business customers using online cash management services will begin using Fortune's enhanced treasury management system on March 20<sup>th</sup>. Users will receive more information and training resources in February.

#### BEGIN USING YOUR FORTUNE DEBIT MASTERCARD®

ON MARCH

Your new Fortune Debit Mastercard® will be mailed the week of March 9<sup>th</sup>. Keep an eye out for a white envelope containing your new card. Approximately two (2) days after you receive your card, the PIN for your card will arrive in the mail. Cards will be automatically activated on the evening of March 17<sup>th</sup> so that you can successfully begin using them on March 18<sup>th</sup>. As of March 18<sup>th</sup>, your old debit cards will no longer work. If you did not receive your PIN in the mail, you may call the number on the sticker to get your PIN.

### Important Information About YOUR SERVICES

#### DEBIT CARDS

Starting March 9<sup>th</sup>, keep an eye out for a white envelope containing your new Fortune Debit Mastercard®. The new card will automatically be activated the evening of March 17<sup>th</sup> and is usable as of March 18<sup>th</sup>. There is no need to activate the card. It will be automatically activated. An envelope containing your new PIN number should arrive approximately two (2) days after the card arrives. If you do not receive a PIN, you may call the number located on the card sticker to get your new PIN. After March 18<sup>th</sup>, your old Fortune Debit Mastercard® will no longer work. If you have automatic payments on your debit card, please contact your payee and provide updated card information.

From March 18<sup>th</sup> at 10pm to March 21<sup>st</sup>, transactions will be authorized using offline spend in kind. (See chart at far right).

#### LOANS AND LINES OF CREDIT

If your loan is currently serviced by Fortune, we will continue to service your loan after conversion. While you will continue to use references to your statement and notices, there will be no change to the terms of your loan or line of credit. Mortgage periodic statements and automatic deductions for payments on your loan will continue with no disruption. You may continue to use your current paper book and send your payment with no change. Going forward, you will receive a monthly notice in lieu of a trustee book.

#### PERSONAL AND BUSINESS CHECKS

You may continue to use your existing Fortune checks. Fortune partners with Reprint to our preferred Check provider for Personal Checks and with Safeguard for Business Checks. To place a check order with Reprint or Safeguard, visit [mycheck.com](http://mycheck.com) for assistance, or contact one of our personal bankers at (800) 464-9009.

#### SAFE DEPOSIT BOXES

You will keep your current safe deposit box and your existing key. For billing purposes, you will receive a slight change to your safe deposit box account number. This will not change your box number. Going forward, you will receive a billing statement 15 days in advance of the due date.

#### TELEPHONE BANKING

You may access Fortune's telephone banking system until 5pm on Thursday, March 19<sup>th</sup>. Telephone banking will resume under the new system the morning of Monday, March 22<sup>nd</sup>. Your telephone banking PIN will be reset to the last 4 digits of your Social Security Number. You will be prompted to change it upon your initial login.

#### WIRE TRANSFERS

To minimize posting delays over conversion weekend, please ensure pending wire requests are received by 5pm on March 18<sup>th</sup>. Incoming wire transfers will be processed as usual. The wire transfer process and instructions will not change.

### Important Information About YOUR ACCOUNTS

#### ACCOUNTS AND ROUTING NUMBERS

Starting March 20<sup>th</sup>, your account number and routing number will remain the same. No action is required.

#### ACCOUNT STATEMENTS

Customers will receive a final Fortune paper statement generated on March 19<sup>th</sup>. Account interest will be paid through this date for all interest-bearing accounts. Service charges will not be assessed on this special date, but will be assessed (if applicable) on the next regular statement cycle.

#### ANNUAL STATEMENTS/NOTICES FOR INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

You will continue to receive an end-of-year IRA statement. Current IRA information will be available through online banking, or if you have a Fortune checking account you may request a monthly combined statement. You may notice a slight change to the way your IRA number appears on your statement.

#### FEES

Please see the enclosed Schedule of Fees on the back of this brochure.

### Offline Stand-in Transaction Limits

Transaction Type	Online Limits	Offline Limits
<b>CONSUMER ACCOUNTS</b>		
ATM Withdrawal	\$500	\$500
POS/POS	\$1,000	\$1,000
Telephone PIN Transaction	\$1,000	\$1,000
Transfer Fee	\$3.00	\$3.00
<b>BUSINESS ACCOUNTS</b>		
ATM Withdrawal	\$500	\$500
POS/POS	\$2,500	\$2,500
Telephone PIN Transaction	\$4,000	\$4,000
Transfer Fee	\$5.00	\$5.00

PIN - Point of Sale  
POS - Personal Identification Number



For more information on the upcoming conversion, please visit: [MyFortuneTeam.com/conversion](http://MyFortuneTeam.com/conversion)









## Help us connect the region with Greenways!

Greenways are outdoor spaces connecting people & places, typically a paved path where you can walk, run, or ride a bike.

St. Vincent Greenway is closest to you! Please share your thoughts on the idea of extending St. Vincent Greenway to your neighborhood.

Go to [GreatRiversGreenway.org](http://GreatRiversGreenway.org) to learn more about St. Vincent Greenway, or contact us anytime at 314-436-7009, or email us at [info@grgstl.org](mailto:info@grgstl.org)

**We're sorry we missed you!**

stopped by on

DATE TIME

to talk with you about



Complete our online survey at [GreatRiversGreenway.org/Pagedale](http://GreatRiversGreenway.org/Pagedale).

## Can We Meet?

- An exciting new greenway addition is coming to your neighborhood
- We would love to talk with you about how it may impact the front of your property.
- Please call or email Heather Lasher Todd at (314) 348-1742 or [Heather@StratCommRx.com](mailto:Heather@StratCommRx.com) by Oct. 3 to schedule a short meeting with the Project Manager.
- The meeting will be in front of your house, at a distance, following all COVID-19 health guidelines



Learn more about how you can use St. Vincent Greenway at [greatriversgreenway.org](http://greatriversgreenway.org)



**Let's talk about the Greenway - coming soon to your block.**

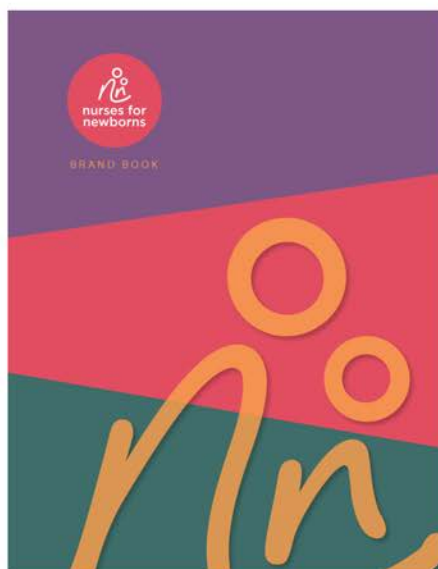
Please call (314) 348-1742 by October 3, 2020!



Learn more about how you can use St. Vincent Greenway at [greatriversgreenway.org](http://greatriversgreenway.org)

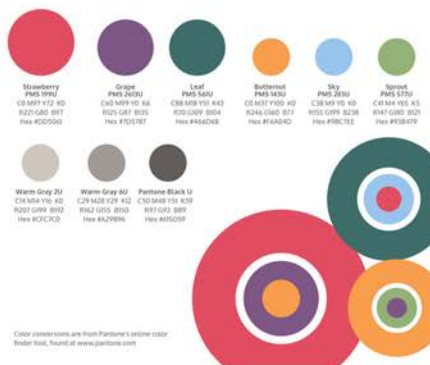






We have adopted a definitive color palette that gives the brand a unique look. The colors are in the "uncoated" Pantone book of swatches to add a bit of softness. The primary color is Strawberry Red, with two secondary colors – Grape and Leaf. The rest are accent colors.

## COLOR



**LOGO** • Our full logo should always be rendered in PMS 199U Strawberry Red.

**ICON** • The caregiver icon is sometimes shown in the other brand colors or white as an art accent, but not as a substitution for the full logo with text.

Aa Bb Cc Dd Ee  
Ff Gg Hh Ii Jj Kk  
Ll Mm Nn Oo Pp  
Qq Rr Ss Tt Uu  
Vv Ww Xx Yy Zz

## PHOTOS – Representing Pregnancy



**MISSION** • Nurses for Newborns provides a safety net for families most at-risk in order to prevent infant mortality, child abuse, and neglect by providing in-home nursing visits which promote healthcare, education, and positive parenting skills.





23000 Ave. Saint-Louis, M5S 2K2 | Phone (514) 544-3420 | Fax (514) 544-3427 | Toll Free 1-800-408-0119 | [nursesfornewborns.org](mailto:nursesfornewborns.org)



7209 Laramie  
Suite 100  
St. Louis, MO 63105





## Safety nets for at-risk babies and families

**OUR MISSION**  
30 words. Erum exerib ustrum duntinverum di quam nimende bistiuriore, tem. Aspelig natusda verspid que non pores asintio repella dem ipsus quattate es sin ped quia audaepe llabo.

**WHO WE SERVE**  
185 Words. Ataut ipsus rem fugias et audigna turerfena aut exeniam autem remodig enihicuesio exenium faccabore si atur amus nonem eaque derpsit faccata tureptateist

**OUR VISION**  
40 words. Recestrunt archilluptam eos explaut exces alicipsa. Et atis es sitio. Nequis dolorec tiorerf ereius explandel maximpore vendae nullumque rehenisitit culior accus nos et, apit que nis porpore ptamet dem fuga nobis molupta simusam, aspe velesciendis eveles autem il et illut fuga.

**HOW YOU CAN HELP**  
55 words. Aut quam qui quis recuiste, cui evellisti magnam ut expulcori sine rem ame ipunde bitateit quo volonorem hit mako et la eum que vit, ormos namuisti upitque pried aut ocum dolupta sebaat labo, sum, turti quin. Quibus molono demquast as volorem inustantium, con porat ad et onememv et, cores nius quate semiliquam

**WAYS TO GET INVOLVED**  
90 Words. Laca voleneiga offende conthucum rem eaquid maxenag mtabosius, abita epellacum quam gony emmectem conatque opiae qua Maat leventat Konagel et

**2,500 babies served**

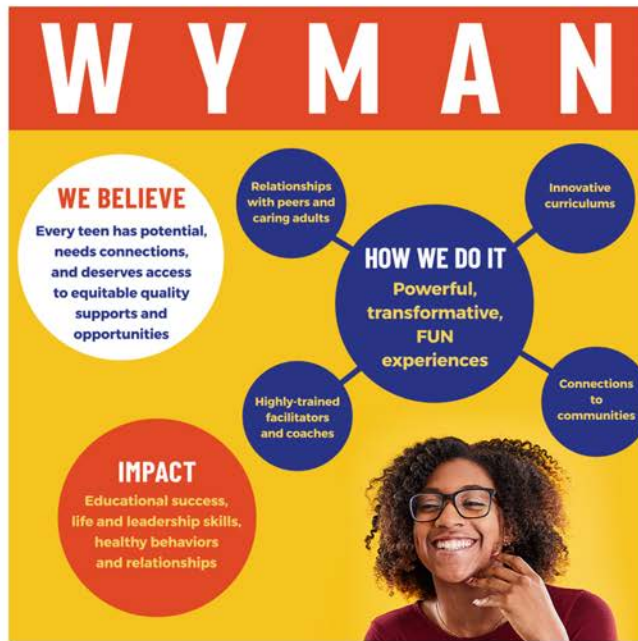
**In-home nursing visits for newborns**

**MISSION**  
1200 Leadenhall, Suite 108  
St. Louis, MO 63103  
Phone: (314) 545-2433  
 toll free: 1-800-410-0878

**TELEPHONE**  
55 Westgate Plaza, Suite 101  
Richfield, OH 44286  
Phone: (440) 333-3189  
 toll free: 1-800-854-3023  
 nursesfornewborns.org

**nurses for newborns**





**good news**  
**@ WYMAN**

MADE POSSIBLE WITH YOUR SUPPORT | Month 2021

**This is a Headline**

Now that you've selected a template, you'll define the layout of your email and give your content a place to live by adding, rearranging, and deleting content blocks. This is placeholder text.

[FIND OUT MORE](#)

*Image of three people working on a laptop.*

## Future of Aging

PROVIDER LISTENING SESSION

We want your voice to  
**BE HEARD**  
as we address the future  
of aging in Missouri



The Future of Aging is a statewide coalition working to make Missouri communities more senior-friendly. We want to hear from you! Please join us to discuss your needs, challenges, and ideas around services for older adults and caregivers in your community.

County or Counties .....

Location .....

Date .....

Time .....

Contact us at (000) 000-0000  
or [www.website.com](http://www.website.com)

## Future of Aging

COMMUNITY LISTENING SESSION

We want your voice to  
**BE HEARD**  
as we address the future  
of aging in Missouri



The Future of Aging is a statewide coalition working to make Missouri communities more senior-friendly. We want to hear from you! Please join us to discuss your needs, challenges, and ideas around services for older adults and caregivers in your community.

County or Counties .....

Location .....

Date .....

Time .....

Contact us at (000) 000-0000  
or [www.website.com](http://www.website.com)





### Who We Are

The COVID-19 Regional Response Team (RRT) is a collaboration of non-profit, public and philanthropic organizations that are creating a centralized system of response to meet the social needs of community members most adversely impacted by the COVID-19 pandemic in the Greater St. Louis region.

The RRT recognizes that those most adversely impacted by COVID-19 have also been imperiled by longstanding racial and economic inequities, including African-Americans, People of Color, older adults, people with disabilities, medically vulnerable and underserved populations, low-income individuals, essential workers, frontline healthcare providers and others.

Advancing the health and well-being of these groups in a five-county area, which includes City of St. Louis, St. Louis County and St. Charles County in Missouri and Madison County and St. Clair County in Illinois, is the principal work of the RRT both within and beyond the COVID-19 crisis.

### Our Principles and Commitments

- We Center Racial Equity and a Commitment to Anti-Racism in All of Our Work
- We Partner Intentionally with Impacted Individuals and Communities
- We Orient Toward Urgency, Solutions, and Coordinated Regional Action
- We Adopt the Robert Wood Johnson Foundation's Health Equity Principles

## Meeting the social needs of the most adversely impacted in our region

**Our Vision:** We envision a Greater St. Louis region that responds collaboratively, equitably, and effectively to the needs of our most impacted neighbors and communities in the context of the immediate COVID-19 pandemic and the long-standing pandemic of systemic racism.

We evolve through these crises by undertaking new approaches to partnership and advancing changes in values, relationships, and structures that remove race as a predictor of people's life outcomes.

### Our Core Functions

The RRT is working to build a centralized system of response with the capacity to strengthen the resilience and recovery of the populations most affected by COVID-19 and the structural inequities that amplify its adverse impacts.

The primary functions are:

- 1) Identifying the needs of the most vulnerable in the region
- 2) Sharing information about emerging and evolving dynamics and conditions on the ground as well as effective solutions and approaches
- 3) Elevating the needs and priorities that the RRT is uncovering to the funder community in ways that mobilize impactful funder investment
- 4) Deploying resources to meet needs quickly and in coordinated ways
- 5) Heightening stakeholder awareness, across sectors, of the needs, priorities and coordinated response efforts that are underway
- 6) Advancing systems transformation to engender a more effective and equitable delivery of services and resources across the region

C19RRT.org

## Supporting Our Most Vulnerable

### THE COVID-19 REGIONAL RESPONSE TEAM HAS 4 GOALS:

1. Identify and prioritize the critical needs of vulnerable populations
2. Share effective solutions and approaches between providers in different areas of need
3. Deploy critical resources in an efficient and coordinated manner
4. Highlight needs and opportunities to funders, decision makers, and the broader community

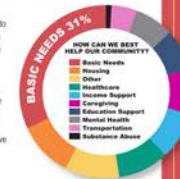
### REGIONAL SOLUTIONS

More than 150 organizations active in response to the current crisis completed a survey to identify the most pressing needs for vulnerable populations and for their operations. Data on the burden of COVID-19 indicate a disproportionate impact on lower-income communities of color. The Regional Response Team

(RRT) has stood up several campaigns to address critical needs identified through the survey "Strike teams" with expertise specific to each area of need are supported by the RRT Coordination Team. The RRT is also working in close communication with the existing disaster response systems in place through the St. Louis Area Regional Coalition of COADs (Community Organizations Active in Disaster).

### GET ENGAGED!

The Get Engaged page on our website will allow you to join the Regional Response Team or to submit a suggestion for a new campaign. The Coordination Team will assess suggestions based on urgency, potential impact, capacity, scalability, and unique contribution. Once campaigns are initiated, RRT strike teams are assembled to implement solutions.



To join, please email your contact information to [Info@C19RRT.org](mailto:Info@C19RRT.org)

C19RRT.org

COVID-19 Regional Response Team – Brand and Flyers

# COVID-19 REGIONAL RESPONSE TEAM UPDATE

## Dear C-19 RRT Members,

After our latest call on Thursday, many of you shared your constructive feedback. I want to tell you that we heard you. The coordinating team and I have listened, participated, and engaged with you on topics related to addressing the basic needs of those who have no other options. In addition to actively listening, we are actively learning, and based on what we have learned, we are pivoting on how the COVID-19 Regional Response Team responds.

You have offered invaluable leadership and information that has shaped the priorities of our regional response. The preliminary data shared last week is a testament to that work. We will continue to need your leadership as we move ahead. In order to focus on action, the Regional Response Team will not be organized in clusters going forward. Instead we will focus on the "campaign" concept introduced last week. We learned from you that organizing by cluster creates false barriers between agencies and allies, when the needs of the populations being served are not organized by these same categories. This crisis requires real-time engagement of providers that cross traditional silos to develop and deploy actionable solutions.

Campaigns will meet basic needs fundamental to the marginalized community members. As we do this work and coordination with the regional COAD and SLARC response. This is something else that several of you encouraged by the conversations I have had with COAD and remain confident that a coordinated, action-enhances their efforts.

The decision to engage in a campaign will be made by the

1. Does this problem represent an **urgent** need?
2. Does solving the problem have the **impact** we need for the populations and communities?
3. Does our region have the **capacity** to be effective?

We will continue to rely upon leaders in agencies across the region. The work of coordination will primarily be assigned to a team that will identify the needed resources for response and for







## CORONAVIRUS (COVID-19) DECISIONS:

# How To Protect Yourself and Others

Leaving the house during a pandemic requires new behaviors and the use of personal protection equipment (PPE). Everyone must help reduce the spread of disease.

**STEP 1:** Know how the disease spreads, because not everyone with COVID-19 has symptoms.

- A)** Inhaling contaminated droplets from talking, singing, sneezing and coughing.
- B)** Touching surfaces made dirty by those same droplets then touching your face.
- C)** How long you spend with people, the number of people you are with, and how small the space you are in each put you at greater risk of sharing or getting the disease.

**STEP 2:** Make the healthiest decisions possible by assuming you are contagious.

**STEP 3:** Choose a PPE mask that offers you the highest level of protection based on your health and your contact with the public.

- A)** Cloth masks are washable, work for most healthy people, and are used whenever you leave home, covering your nose, mouth, and chin.
- B)** Surgical masks offer additional protection, are disposable, and sometimes reusable based on wear.
- C)** KN95 and N95 masks offer a higher level of protection for those most at risk.

**STEP 4:** Always practice good hand washing, which means washing with soap and water for more than 20 seconds or using a hand sanitizer. Only touch your face or mouth with clean hands.

**STEP 5:** Always practice social distancing, keeping 6 feet between you and others when possible and avoid small, closed spaces.

Use the diagram below to help you protect yourself and others in public.



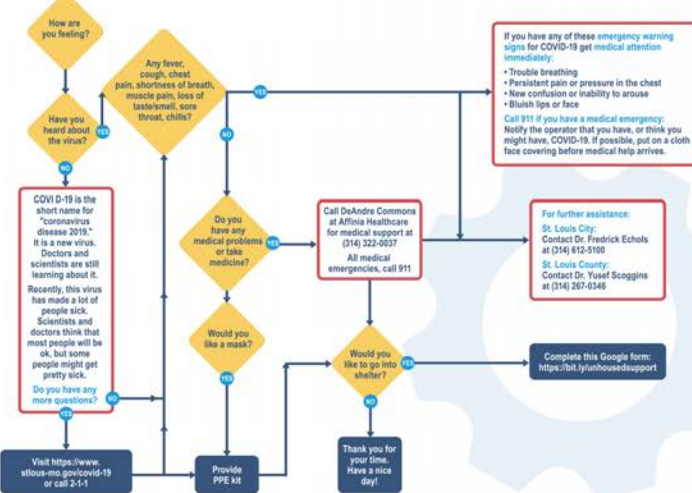
MY CURRENT HEALTH IS BEST DESCRIBED AS:		MY CONTACT WITH THE PUBLIC TODAY IS BEST DESCRIBED AS:		
	Adults 50+; Weakened Immunity; Unhealthy; At risk; And those who serve them	Low exposure to people; Easy to be socially distant	Moderate exposure to people; I will be within 6 feet of people	High contact; Lengthy exposure to a large number of people all day
	Average health, I assume I am contagious	Wear a cloth or surgical mask at all times; Practice good hand washing	Minimize these situations; Consider a more protective mask; Practice good hand washing; Wash surfaces frequently	Avoid these situations; Wear a more protective mask; Practice good hand washing; Wash surfaces after each contact with a person
		Wear a cloth or surgical mask when you leave your home; Practice good hand washing	Wear a cloth or surgical mask at all times; Practice good hand washing	Minimize these situations; Consider a more protective mask; Practice good hand washing; Wash surfaces frequently

Please follow any additional standards recommended by your local community and places of business. Guidelines are intended for the general public. Health care workers will have their own protocols to follow.

C19RRT.org



## Outreach Workers Unhoused Screening







Congratulations to Oklahoma on  
Expanding Medicaid!

**MISSOURI – WE'RE NEXT!**

**VOTE YES ON 2 ON  
AUGUST 4!**



Happy July 4<sup>th</sup> To Our Heroes:  
**OUR HEALTH CARE AND  
ESSENTIAL WORKERS**



Missouri Health Care for All – Social Media

# Medicaid Expansion Planning Group



## Medicaid Expansion Planning Group

*You are invited*

Please join us for a <<event here>>

Location

Date and Time

This is explanation copy placeholder. This is explanation copy placeholder. This is explanation copy placeholder. This is explanation copy placeholder. This is explanation copy placeholder. This is explanation copy placeholder.

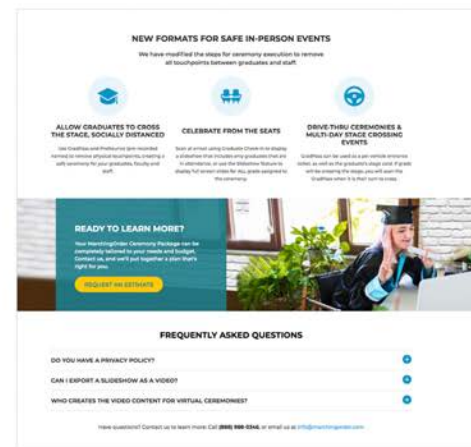
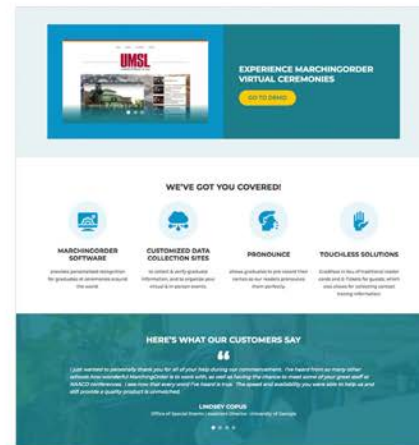
SUBMIT YOUR RSVP

WILL ATTEND

WILL NOT ATTEND









# MarchingOrder – Web Page Front End



# FOREST PARK





**OUR MISSION:** To restore, maintain and sustain Forest Park as one of America's great urban public parks, for the enjoyment of all – now and forever.



**PROTECTING FOREST PARK**

Forest Park Forever is a private, not-for-profit organization made up of passionate advocates working in partnership with the City of St. Louis to keep Forest Park beautiful and vibrant while providing educational programs and visitor services. Unlike the Park institutions supported by the Metropolitan Zoological Park & Museum District (ZMD) tax, Forest Park receives limited city funds. Its preservation largely depends on donations to Forest Park Forever.



## YOUR PARK

**A ST. LOUIS TREASURE**

More than 13 million visitors each year explore 1,371 acres of natural beauty and landscapes sprinkled with forests, ecosystems, lakes and streams. From sledding, biking and boating to theater, art, animals and lectures, Forest Park is a confluence of culture, nature, education and recreation.

## BE A PART

**JOIN FOREST PARK FOREVER**

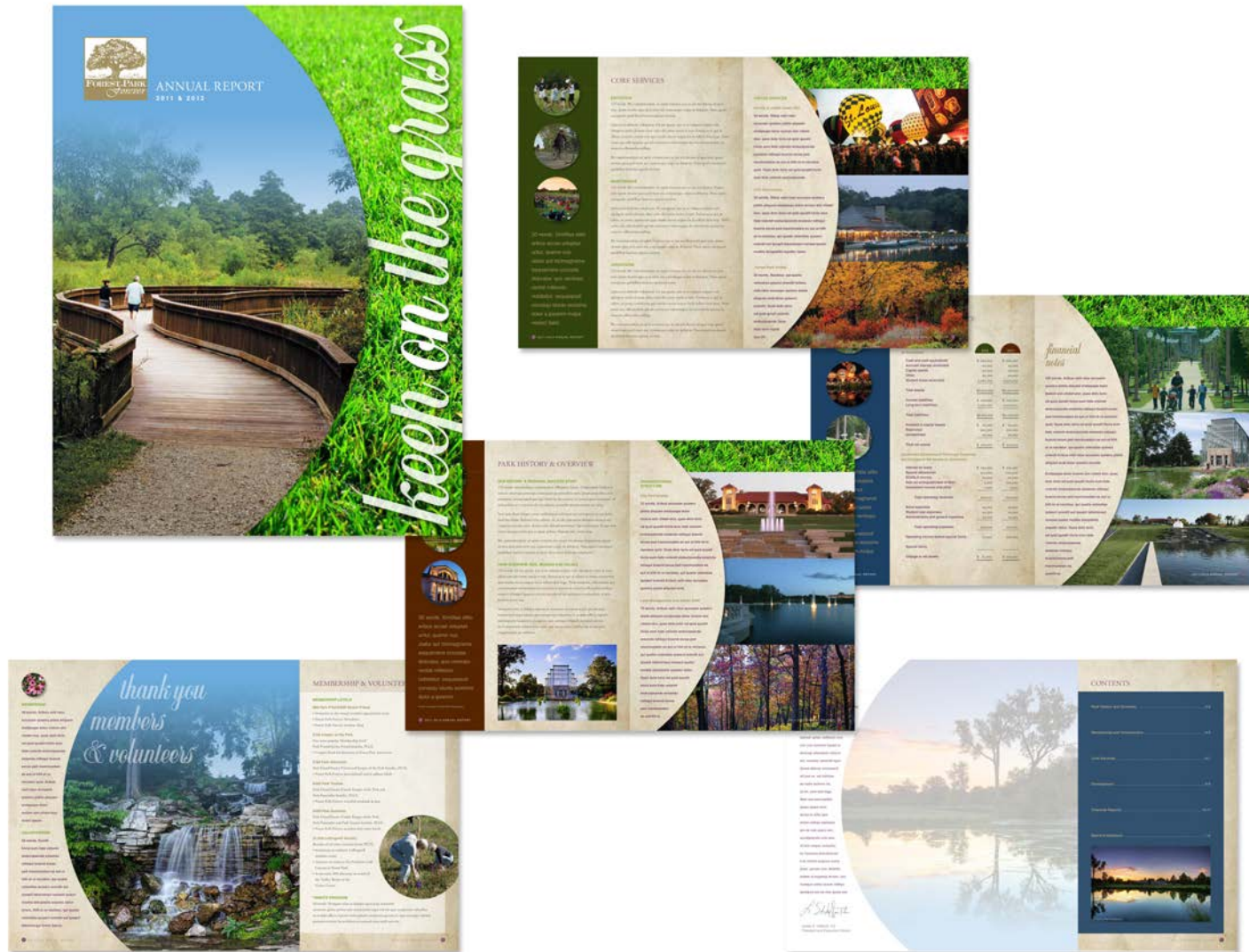
St. Louisans and visitors create lasting memories in the Park each day. With your help, we can ensure that today's visitors and future generations continue to experience all that the Park has to offer. Become a member of Forest Park Forever with a gift to maintain and sustain our local treasure.

**PHOTO CREDITS:** JERRY MAUGHAM, JR., BRUCE SEYMOUR AND PFF STAFF & VOLUNTEERS

5545 Grand Drive in Forest Park, St. Louis MO 63112  
314.567.PARK / forestparkforever.org  
#forestparkforever forestparkforever

Forest Park Forever – Prospect Direct Mail









### did you know?

FOREST PARK HISTORY

- June 24, 1876 – Forest Park officially opened to an estimated 50,000 strong crowd. Forest Park consisted of 1,371 acres of St. Louis countryside, extending Central Park's 800 acres by more than 150%.
- St. Louis developers and politicians successfully lobbied for the city to host the 1904 World's Fair, which attracted over 19 million visitors.
- The Jewel Box opened in 1936.
- In 1955, the Park received what was at the time its largest single donation, for construction of the Mark C. Stitzberg Memorial Skating Rink. The rink opened in 1957.
- May 16, 2013, marked the 50,000<sup>th</sup> day since Forest Park opened.

### why renew?

THE VALUE OF MEMBERSHIP

- Forest Park is an urban oasis for St. Louisans, but it's also a haven for many types of wildlife. Your membership helps Forest Park Forever nurture and maintain healthy ecosystems for the diverse wildlife habitats in the Nature Reserves.
- Your membership supports our horticulture staff, who plant over 58,000 flowers annually, and protect landscapes by removing persistent invasive species that could overtake the Park without constant care.
- Your membership provides maintenance for the 5.56 miles of hard surface and 5.66 miles of soft surface Dual Path system along the Park's perimeter.
- Your membership provides 50+ environmental education programs and initiatives for hundreds of youth, educators and community members, such as the Summer Youth Program, Voyage of Learning Teachers' Academy and Birding Workshops.
- The Park belongs to you. Shouldn't you belong to the Park?

## renewing is easy

THIS YEAR GO GREEN  
WITH OUR MONTHLY GIVING OPTION

Dear Sidney,

Copy to be provided by Forest Park Forever. Ipsa quasspedita rehendum, il magnam quas ute volest quis elent quam fugitis nem ad exlapt ipiet acceperptae landeni omnis similabor solorec tentet aliquid ea vendia voluplat res eici accae la seque nateplessi deles ewenda arum et quam hit et aut eum qua saperum illo delitis imagnatae rem eatia essin pe ex eosam es aut est pore ped quae dolorem eiumqua aut ut pel litumquo de numenda eperum excopted ut apedit quo min reptae pores ut unt lititni ipsanti umquibus ipsant.

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Lesley S. Hoffarth,  
President and Executive Director

Alexi C. Elges  
Associate Development Director

Photograph provided by Randy Allen — view more of Randy's work at: <http://www.randyfoto.com>

<b>\$1,000 LEFFINGWELL SOCIETY:</b> Benefits of all other member levels, PLUS: Invitations to Leffingwell Events, advance tee-times at the Prokavian Golf Courses, a one-time 10% discount on rental of the Trolley Room, Forest Park Forever Picnic Cooler.	<b>\$100 YOUNG FRIENDS:</b> Keeper of the Park benefits, PLUS: Free admission to all Young Friends Happy Hours.	<b>\$100 KEEPER OF THE PARK:</b> Most popular level! Park Friend/Senior friend benefits, PLUS: Coupon Book for discounts at Forest Park Attractions.	<b>\$60 PARK FRIEND/150 SENIOR FRIEND:</b> Invitation to the annual member appreciation event, Forest Park Forever Newsletter, Discounted registration fee for the I Love Forest Park 5K Run, Member Window Cling.
<b>\$500 PARK GUARDIAN:</b> Park Trustee benefits, PLUS: Forest Park Forever Water Bottle.	<b>\$300 PARK TRUSTEE:</b> Park Naturalist benefits, PLUS: Forest Park Forever Fold Away Tote.	<b>\$180 PARK NATURALIST:</b> Keeper of the Park benefits, PLUS: Forest Park Forever Personalized Address Labels.	

### 1. Choose a membership level

- ☐ \$1,000 Leffingwell Society (\$83.34 per month)
- ☐ \$500 Park Guardian (\$41.67 per month)
- ☐ \$300 Park Trustee (\$25 per month)
- ☐ \$180 Park Naturalist (\$15 per month)
- ☐ \$100 Young Friends (\$8.34 per month)
- ☐ \$100 Keeper of the Park (\$8.34 per month)
- ☐ \$60 Park Friend (\$5 per month)
- ☐ \$50 Senior Friend (\$4.16 per month)

Sidney S. Sample  
123 Any Street  
St. Louis, MO 00000

### 2. Choose how to give

☐ MONTHLY: Renew my membership at \$\_\_\_\_\_ per month.  
(Please fill out the authorization on back side.)

☐ A ONE-TIME GIFT: Renew my membership with this one-time gift.  
(Please fill out the authorization below.)

☐ Benefit Opt-out: No need to send me member benefits.

☐ Send me information about volunteer opportunities.

☐ Send me information about planned giving opportunities at Forest Park.

**ONE-TIME GIFT AUTHORIZATION**

☐ Check is enclosed, payable to Forest Park Forever.

☐ Credit/debit card. Please charge \$\_\_\_\_ to my \_\_\_\_\_.

(please check one) ☐ MasterCard or ☐ VISA

CARD NUMBER \_\_\_\_\_ EXP. DATE \_\_\_\_\_

SIGNATURE \_\_\_\_\_

OFFICE PHONE NUMBER \_\_\_\_\_ EMAIL ADDRESS \_\_\_\_\_

## Forest Park Forever – Renewal Package Mailer





## Brand Standards Guide

## color palette



Consistent use of the Fortune color palette helps build and reinforce brand recognition.

The primary color palette is Navy combined with Gold. The secondary palette of Medium Green, Light Blue, Mahogany and Grey gives options while maintaining a classic, upscale look. Metallic gold ink may be used in special instances.

Body copy is most often rendered in Navy or Black. Medium Green, Mahogany and Metallic Gold are used sparingly to give headlines and other small elements contrast. Light Blue and Light Grey can be used to give backgrounds subtle shading.

This palette should be used as a foundation for all materials. There is a great amount of flexibility that should cover any needs that arise. Enhancing the color palette should be reserved for special circumstances and approved by the Fortune strategic communications director.

NAVY	GOLD	MEDIUM GREEN	LIGHT BLUE	MAHOGANY	LIGHT GREY	GREY	METALLIC GOLD
PM5 544C	PM5 750C	PM5 544C	PM5 544C	PM5 490C	PM5 490C	PM5 490C	PM5 544C
C=100 M=175 Y=225 K=225	C=35 M=32 Y=65 K=27	C=70 M=45 Y=65 K=27	C=27 M=45 Y=75 K=6	C=42 M=15 Y=75 K=6	C=18 M=15 Y=20 K=10	C=41 M=47 Y=50 K=10	C=40 M=44 Y=70 K=14
R=6 G=43 B=100	R=130 G=136 B=100	R=70 G=100 B=100	R=167 G=204 B=191	R=81 G=100 B=100	R=200 G=188 B=191	R=130 G=107 B=100	R=145 G=123 B=100
Hex#001133	Hex#A8A873	Hex#008080	Hex#00CCCC	Hex#800080	Hex#D3D3D3	Hex#808080	Hex#FFD700

Fortune Brand Standards Guide 8

## stationery

The tools at right have been standardized across all Fortune business entities to promote company unity and brand consistency. Please use the following templates when communicating:

**Letterhead** - There are 4 Word letterhead templates from which to choose, based on business entity and office location:  
(1) Bank/Oakville  
(2) Bank/Oakville  
(3) Investment/Oakville  
(4) Investment/Foster

**Business card** - There are 10 templates from which to choose, based on business entity and preference of portrait on the card. The non-portfolio design is exactly the same, except the photo is absent.

**Envelope** - There are 10 envelope designs which are based on location.

PowerPoint Template

Excel Template



Fortune Brand Standards Guide 15

## ad template

All of the elements of messaging and design come together here in this full page newspaper ad template. There are several style points that will keep communications consistent when designing ads, brochures, flyers, signage, etc. For example:

• **Headline treatment** - This stacked approach mixes two lines of Goudy Handwritten BT with Univers Bold Condensed. When reversed out of the signature blue gradient texture, a bold "postage stamp" effect is achieved.

• **Logo placement** - The logo is large and placed in the lower right corner, taking advantage of the natural "Z" flow eye movement over the page.

• **Rules and decorative endpoints** - Delivers, upscale double borders and ornaments in gold leaf detail and interest.

• **Margins of copy** - Text is sized according to priority. Main body copy large in mid section, individual business entity copy pieces in mid size, and all legal copy in smallest size in lower left.



Fortune Brand Standards Guide 15

# OUR VALUES



In all we do, Fortune believes in offering solution-oriented service. Our focus is on putting the customers' needs first and on delivering service that is grounded in seeking options when faced with barriers.



In all we do, Fortune values resourcefulness. Our team is highly trained, situationally savvy, and expert in our fields. We take pride in using our collective wisdom and expertise while creating effective results for our customers.



In all we do, Fortune strives to build and maintain strong, effective relationships. Seeing customers as participants in a relationship with our Fortune team changes the way we do business. It makes conversations out of transactions and trusted advisors out of Fortune representatives.



In all we do, Fortune brings stable, skilled and effective leadership ideals to work every day. The Fortune team makes the right decisions, not always the easy decisions. The Fortune team is an active member and leader in the communities where we do business.



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# Fortune COMPASS

Welcome to Our Employee Newsletter!

SEPTEMBER 2018

## Announcements

### Labor Day Hours

Fortune will be closed Monday, September 3, in observance of Labor Day.

### With Sympathy

Our sincere condolences go out to Jennifer Stafford at the passing of her mother, Dorris Ann Robart Pratt. Please keep Jenn and her family in your thoughts and prayers at this time.

### Friday Jeans Day

Every Friday through November 30th, we will be having \$3 Jeans Days. We will be used to bless a needy family or individuals this coming Christmas. Please collect and keep track of this charity money. Thank you for your participation.

### Chili Cook-Off

Our 9th Annual Chili Cook-off will be held in October. Now is the time to enter your chili recipe to enter into the contest. Last year we had seven entries and as many, or more, this year. A flyer with all the details will be sent out at the end of the month.

## Reminders

### Don't Forget: Required Mandatory Training!

All employees are required to complete assigned training courses on an annual basis via Blackboard, our online training website. Employee training for the third quarter should be completed by September 28th. Training completion will be reflected in the Annual Employee Performance Reviews. When completing tests and pre-tests, make sure you are printing off the certificates for your records.

### Policy & Procedure Review

Please make sure that you read assigned policies and procedures in iRisk in a timely manner. Email notifications are sent when new documents are published, and as reminders for your review.

## A Note from the President

Hello Fortune Team,

By the time you are reading this article I hope you have noticed the delivery and format of OUR Monthly Employee Newsletter has changed. The formatting has been updated to incorporate OUR Company Branding and the delivery is through a new marketing tool, MailChimp, that we will be able to utilize for various e-mail marketing campaigns. In the remainder of this article I'm going to take you on a tour of the Newsletter and at the end I'll have an ask of YOU!

The tour and newsletter begin with the Announcement Section for the month. Here you will find information on current and upcoming Company events and news related to fellow employees. Also in this section you will find a list of employee birthdays and employee anniversaries with the Company. The next section of the newsletter focuses on our Company Values, which are a guide to OUR success. This is followed by a section on our Relationships, which is followed with our Employee Spotlight. Moving on in the newsletter we come to the Reminder Section. The tour continues with THE EMPLOYEE SPOTLIGHT. To know each other better! Next up is the section for our "What's New" section. In every good publication, the next section is for advertising. Here we have related to our divisions and their products. And finally the tour ends with the Quote of the Month.

## Teamwork

[Actionable items can be highlighted for helping each other out and where we would also highlight the referrals between divisions each month.]

## Our Divisions and Products

### AT&T Cell Phone Discounts

Employees who have their personal phones with AT&T may receive an 8% discount on their bill by going to an AT&T store with proof of employment and mention our company FAN#3617138.

### Mobile Banking

Fortune Bank offers Mobile Banking for your convenience. If you, or any of your customers, have questions relating to the mobile banking app, please see the retail staff for assistance.

### Fortune Investments

Tune in to KJFF - 1400 am radio, on the first Thursday in September, at 7:30 am, and listen to Ben talk about current stock market trends and answer questions from callers.

### Fortune Insurance

Safeco is offering a 3% discount on auto insurance rates for Fortune Financial employees. Please speak with one of our Insurance employees if you are interested in saving on your premiums.

## Quote of the Month

"The purpose of life is not to be happy – but to matter, to be productive, to be useful, and to have it make some difference that you have lived at all."

—Leo Rosten

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Want to change how you receive these emails? You can update your preferences or unsubscribe from this list.

## Fortune Values

Our Values Are Our Guides to Success

THIS MONTH WE FOCUS ON...



In all we do, Fortune strives to build and maintain strong, effective relationships. Serving customers as participants in a relationship with our Fortune team changes the way we do business. It makes conversations out of transactions and trusted advisors out of Fortune representatives.

EXAMPLE – A customer recently sent in this note to Donna and Rick at our Arnold branch.

"We just can't say 'thank you' enough for all the help you both gave us in our transfer from Enterprise Bank to FortuneBank. We appreciate your patience and kindness. We are very happy with the change and we're excited to be at Fortune. Thanks for everything! We love you!"

— Bob and Millie Hall

Fortune – E-Newsletter Template

## Your Personal SBA LENDING Resource: CAROLYN GEGG



Questions or interested in applying?  
Contact Carolyn Gegg  
Vice President - SBA Lending  
636-464-9009 (Office), 636-628-6984 (Cell)  
CGegg@MyFortuneTeam.com  
MyFortuneTeam.com

Carolyn Gegg has been part of the banking industry since 1995, and has specialized in U.S. Small Business Administration loans across the United States since 1992. Carolyn has also been recognized as one of the Top Three SBA Lenders in St. Louis since 1997. Carolyn was selected as the St. Louis Small Business Financial Service Advocate of the Year in 2007 and was elected to be the President Phila for Eastern Missouri.

Monthly a  
Business  
Small Bus  
affiliates  
Carolyn h  
degree in  
in Finance  
Administra

## Your Personal SBA LENDING Resource: JOE REYNOLDS



Questions or interested in applying?  
Contact Joe Reynolds  
Vice President - SBA Lending  
636-547-7501 (Direct Office), 317-506-7718 (Cell)  
JReynolds@MyFortuneTeam.com  
MyFortuneTeam.com

Joseph (Joe) Reynolds began his career at Minolta Business Systems. He held sales positions of increasing responsibility at various companies, eventually becoming Vice President of Sales for TGX Medical Systems and then Director of Business Development for ViaStar Energy.

Joe then found himself called to a new career. Prior to joining Fortune, he became a Financial Advisor for Merrill Lynch and Allstate Financial, Vice President of Investments for Fulcrum Securities, and President of the Reynolds Financial and Insurance Group. In addition to working for top financial institutions, Joe also founded 'Your Family Office' and served as its CEO.

Joe is a husband and father of 8 - yes, 8! - children. He enjoys spending quality time with his family, attending concerts, and playing golf, basketball, and poker.



## Announcing A NEW MEMBER of Our Fortune Team: NICK SCHEITLIN



Fortune Investment and Fortune  
an  
out  
at  
tune  
not a  
and  
ary  
through  
Corp.

The Financial Team at Fortune helps people just like you with one mission in mind - to put your goals first. As Financial Service Guides, we offer solution-oriented service to help you get where you want to go.

ARNOLD: 3494 Jeffco Blvd., 63010, (636) 464-9009

OAKVILLE: 6121 Telegraph Rd., 43129, (314) 367-8963

FESTUS: 662 N. Creek Dr., 63028, (636) 931-0506  
(Fortune Investment only)

MyFortuneTeam.com





FORTUNE SMALL BUSINESS ADMINISTRATION LENDING


# BUSINESS ACQUISITIONS

## OWN YOUR OWN BUSINESS

Fortune and our SBA loan specialists value building a relationship with you. Fortune will skillfully assist you in purchasing your dream business.

Our partnership with the Small Business Administration provides benefits such as:

- Up to 10-Year Fully Amortizing Terms
- Longer Terms = Lower Payments
- Loan amounts up to \$5 Million
- No Balloon Payments
- Low down payments – as low as 10% down
- Includes Businesses with Goodwill
- Facilitate Partner Buyouts


Member  **FDIC**

Questions or interested in applying? Contact:

**Carolyn Gegg**  
Vice President – SBA Lending  
(636) 628-6984 (Mobile), (636) 464-9009 (Office)  
[cgegg@MyFortuneTeam.com](mailto:cgegg@MyFortuneTeam.com)

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**As Little as 10% DOWN**



**Fortune**  
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FORTUNE SMALL BUSINESS ADMINISTRATION LENDING

# BUSINESS EXPANSION

## NEED HELP OPERATING OR EXPANDING?

Fortune SBA financing, backed by the Small Business Administration, provides loans that can be used to purchase business assets necessary for the operation or expansion of your business. Also, Fortune provides working capital in conjunction with other use of funds or as a loan on its own.

Benefits	Use of Funds
• 10-Year Financing	• Purchase Equipment, Machinery, and Vehicles (New or Used)
• Longer Term = Lower Payments	• Purchase Furniture and Fixtures
• Low Down Payments – as low as 10% Down	• Working Capital

Questions or interested in applying? Contact:

**Carolyn Gegg**  
Vice President – SBA Lending  
(636) 628-6984 (Mobile), (636) 464-9009 (Office)  
[cgegg@MyFortuneTeam.com](mailto:cgegg@MyFortuneTeam.com)

**MyFortuneTeam.com**




FORTUNE SMALL BUSINESS ADMINISTRATION LENDING

# CONSTRUCTION FINANCING

## GET THE RESOURCES TO COMPLETE YOUR PROJECT

With the support of the Small Business Administration, and our solution-oriented service, Fortune's resources will enable you to complete the construction project for your small business.


Benefits	Use of Funds
• A longer term (up to 25 Years for Real Estate)	• Construction
• No balloon payments	• Renovation
• Low down payments – as low as 10% down	• Build-out
	• Leasehold improvements

Member  **FDIC**

Questions or interested in applying? Contact:

**Carolyn Gegg**  
Vice President – SBA Lending  
(636) 628-6984 (Mobile), (636) 464-9009 (Office)  
[cgegg@MyFortuneTeam.com](mailto:cgegg@MyFortuneTeam.com)

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Guiding YOU  
Toward Your Destination

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**OUR VALUES**

**Solution-oriented Service**  
Our focus is on putting the customers' needs first and on delivering service that is grounded in seeking options when faced with barriers.

**Resourcefulness**  
Our team is highly trained, situationally savvy and expert in our fields. We take pride in using our collective wisdom and expertise while creating effective results for our customers.

**Relationships**  
Seeing customers as participants in a relationship with our Fortune team changes the way we do business. It makes conversations out of transactions and trusted advisors out of Fortune representatives.

**Leadership**  
We bring stable, skilled, and effective leadership ideas to work every day. We make the right decisions, not always the easy decisions. We are active members and leaders in the communities where we do business.

**ARNOLD:** 3494 Jeffco Blvd., #3010, (636) 464-9009  
**OAKVILLE:** 6121 Telegraph Rd., #3129, (314) 367-8863  
**FESTUS:** 682 N. Creek Dr., #3028, (636) 931-0506 (Fortune Investment only)

**Banking**  
Smart money management decisions don't happen by accident. Fortune brings you big-bank services with a small-bank feel. We're focused on putting the needs of our customers first, and delivering solution-oriented service that meets your needs. Whether you're interested in deposit accounts, mobile/online account access, or borrowing and lending, the Fortune team is here for all your banking needs.

**Insurance**  
Tired of high insurance premiums, but not sure if there are better options? Our team will work with you to understand your needs, and build an affordable plan. We provide home, auto, life, health, and business insurance plans. Fortune takes pride in helping our neighbors protect what matters most by building and maintaining strong, effective relationships.

**Investment**  
Smart money management involves careful listening and planning. Our experienced financial service guides help you effectively navigate banking, investing, insurance, mortgage, and SBA lending decisions in order to build wealth. It's never too early – or too late – to begin planning your financial future. We take pride in using our collective expertise to create effective solutions for our customers.

**Mortgage**  
Whether you want to lower your monthly payments, consolidate your debt, or purchase a home – we're here for you with options and experience. Our mortgage team is highly trained, situationally savvy, and expert at finding solutions. Fortune is your resource for all your mortgage service needs.

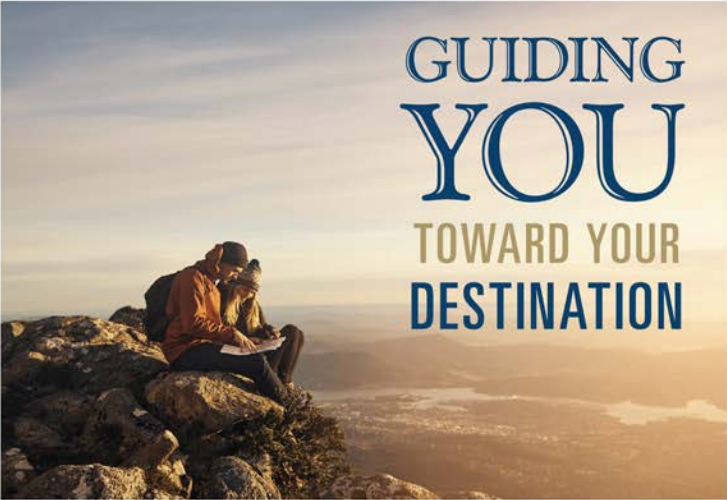
**SBA Lending**  
An SBA loan may be right for your business if you plan to expand, start a new business, purchase a franchise, acquire, renovate or construct real estate, finance equipment, or refinance existing debt. SBA loans are structured to include lower down payments and longer repayment terms than conventional bank loans, enabling businesses to keep their cash flow for operational expenses and spend less on debt repayment.

**Fortune**  
BANKING • INSURANCE • INVESTMENT • MORTGAGE • SBA LENDING

**GUIDING YOU TOWARD YOUR DESTINATION**

Fortune Financial – Banner Stand and Tri-fold Brochure






# GUIDING YOU TOWARD YOUR DESTINATION


The Financial Team at Fortune helps people just like you with one mission in mind – to put your goals first. As Financial Service Guides, we offer solution-oriented service to help you get where you want to go. [MyFortuneTeam.com](http://MyFortuneTeam.com)

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<b>Banking</b>	<b>Insurance</b>	<b>Investment</b>	<b>Mortgage</b>	<b>SBA Lending</b>
Helping you and our community grow with deposit accounts, mobile/online account access, and borrowing for all your banking needs.	Paying high insurance premiums, but don't have the time to find better options? Let us shop for you: Home, Auto, Life, Health, and Business.	Start planning your financial future today. Whatever your life situation, it's never too late to begin.	Lower your monthly payments, consolidate debt, or buy or build a home – we're here for you with options and experience.	Starting a new business or growing your existing business? Let our experts in small business administration lending guide you.

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Contact Gail Golden or  
Kristie Willard:  
 — Greenville (573) 224-5280  
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Bank with Fortune  
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**MONEY GROW**

<b>12 MONTH CD</b>	<b>1.51%</b> APY
<b>18 MONTH CD</b>	<b>1.76%</b> APY

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COVER MISSOURI

EXPANDING COVERAGE

news

{MONTH} 2019

IN THIS

issue

- **In the Community:** Randy Rodgers and Lisa Smith reach out
- **In the News:** Baffling insurance terms, insured kids update, a bright spot
- **Follow Us:** Stay updated with this new list of shareable content

- **Health Insurance Literacy:**  
How to talk to consumers about what's next
- **Give It a Try:**  
Increase participation with voicemail
- **Awareness Updates:**  
Media coverage, outreach, social media
- **Coalition Calendar:** Upcoming events

LETTER FROM THE

director

office space by the end of the year.

Friends,

This is placeholder text, text as placeholder... We change literally all around the Missouri Foundation for Health, and move from our current location to our new office space by the end of the year.

COALITION  
calendar

Please save the following dates:

Cover Missouri Coalition In-Person Meeting:  
January 30, 2019 Stoney Creek Inn Columbia,  
MO 10am-3pm

Cover Missouri Coalition Learn On! Webinar:  
February 7, 2019 10:30 am

Cover Missouri Coalition Meeting via Webinar: April 16, 2019 10:30 am - Noon

Summer in-person meeting: June 25, 2019

COVER MO IN THE  
community



Randy Rodgers from Primaris Foundation speaks with a consumer at a Saturday enrollment event at the Columbia Public Library. These events in the Central Hub were held during open enrollment.



Lisa Smith from East Missouri Action Agency is shown above at a career fair in Cape Girardeau in October. The career fair was helpful for SE Hub members. They were able to connect with representatives from many local businesses, who didn't know that their part-time employees could be given other insurance options.

Hub Leader Gina Martin notes, "Any chance we get to educate employers is definitely worth the time spent."

follow us



Interested in connecting on social media?

Below are Twitter handles you may find interest. These are relevant organizations or individuals who post shareable content, or are great to follow to stay updated on health policy news.

- **@GetUSCovered** – Get America Covered helps people looking for health insurance get covered and stay covered.
- **@FamiliesUSA** – Families USA is a nonprofit focused on making health care equally accessible to all.
- **@JoshuaEApeck** – Joshua Peck is the co-founder of Get America Covered and former Healthcare.gov Chief Marketing Officer.
- **@SabrinaCorlette** – Sabrina Corlette is a senior research fellow at Georgetown University's Center on Health Insurance Reforms, which specializes in in-depth analysis.
- **@ASlayitt** – Andy Slavitt used to run Medicaid and Medicare under President Obama.
- **@AlecAzar** – Alex Azar is the 24th Secretary of the U.S. Department of Health & Human Services.

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in the  
NEWS

**4 Terms That Americans Don't Understand, But The Healthcare Industry Uses Anyway**  
November 6, 2018, Forbes – Policy Genius surveyed 2,000 Americans and asked them if they could define "deductible", "co-insurance", "co-pay", and "out-of-pocket maximum". Only 4 percent of Americans could correctly define all four terms.

**Number Of U.S. Kids Who Don't Have Health Insurance Is On The Rise**  
November 29, 2018, NPR – The number of children in the United States without coverage rose to 3.9 million in 2017, from about 3.6 million in 2016. The overall uninsured rate for people of all ages remained unchanged at 8.8 percent in 2017.

**There's one bright spot amid dismal Obamacare enrollment results**  
December 13, 2018, The Washington Post – Although enrollment numbers during the sixth open enrollment period appear to be down, there are positive things to note about OEP. Plan offerings were up, with more insurers entering the Marketplace and consumers seeing premiums decline. Likely because of this, a higher percentage of people who visit Healthcare.gov to look at plans are enrolling in one.

**That robocall about Obamacare health insurance is probably a scam...and illegal**  
November 20, 2018, Solon.com – In September, nearly 500 million health insurance scam robocalls were made. These calls have increased in volume during the open enrollment season. Call blocking features and smartphone apps have helped those who have received robocalls and spoofed calls decrease the volume of the calls.

**From the opioid crisis to rural hospitals, health care will be focus of Missouri governor this week**  
December 3, 2018, St. Louis Post-Dispatch – Governor Mike Parson toured the state to address problems in Missouri health care such as painkiller abuse, rural hospital closings, and health insurance costs. Four stops included St. Louis, Kansas City, and Bolivar. Dr. Randall Williams, Director of the Missouri Department of Health and Senior Services hopes to "strengthen, improve, and support our rural hospitals". Williams and Todd Richardson, Director of MO HealthNet, are looking at a series of programs to enrich health care in rural areas. Governor Parson is not advocating for expansion of Medicaid in Missouri.

Missouri Foundation for Health – E-Newsletter Template



THE  
Scholarship  
Foundation  
OF ST. LOUIS

100 Years and Counting



CELEBRATING OUR

# Centennial

DATE XX, 2020

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Scholarship  
Foundation  
OF ST. LOUIS

100 Years and Counting



## CentennialNEWS

(Month 2020)

### IN THIS ISSUE



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Scholarship Foundation Centennial Branding – Banner Stand, Social Media, and Stationery





"Without it, I wouldn't be  
where I'm at today ..."



**Casey (Cira) Wheeler**

Saint Louis University, 1996-2000  
Webster University, 2000-2001  
Saint Louis University, School of Law, 2001-2004

*A St. Louis native and the daughter of a City of St. Louis Police Officer, Casey received financial assistance to help her through her undergraduate studies, a year of graduate studies, and three years of law school. She is now a litigation attorney and a mother of two.*

**On the doors that The Scholarship Foundation opened for her**

"It allowed me to obtain all my degrees, and get through advanced education. It helped me, too, after graduating. Having gone to SLU for seven years, I had quite a bit of student debt to pay back, and having that year of grace and no interest accumulating throughout school ... – it was a very generous program."

**On her involvement with The Scholarship Foundation**

"During my fourth year of undergrad and then through graduate school, I worked at the ScholarShop. Then in law school, I was a Student Advocate ... I went to Cleveland [High School] once a week, met with students, explained the program, and educated students about financial aid."

**On advice she would give to a high school senior facing the option of higher education**

"If there's a will, there's a way ... At that time, my dad was an undercover narcotics police officer in the City of St. Louis ... and had just put two kids through private high school ... I think that if [my parents] can do it, you can do it. You just have to do the work, and find out what can help you."

**On what she would want donors to know about their investment in her**

"I am very grateful for the opportunity – to be a recipient of The Scholarship Foundation loan. Without it, I wouldn't be where I'm at today – there's just no way."



# Thank You



On behalf of everyone involved with ScholarShop – we thank you. For 57 years your support has contributed to the interest-free loans and scholarships that helped area students pursue their dreams. We look forward to your continued involvement in supporting our mission of being a higher education change agent for our community. To learn how you can stay involved, please visit [www.afstl.org](http://www.afstl.org).



## There's a lot going on

**But some things will never change**

Our first priority will always be to provide financial support to help to make college attendance – and graduation – a reality for area students. We help open doors for members of our community who otherwise would not have the financial means to complete postsecondary education. In this way, individuals, families, communities and nations are changed for the better.

**ScholarShops open until mid-2017**

Based on declining revenue, our Board recently voted to close the ScholarShop stores, yet this will not happen before mid-2017. Until then, merchandise is continually being restocked and we encourage you to continue shopping with us!

**Clothing donations open until 12/30/16**

Please drop your clothes with us before Dec. 30 and continue to support student needs at [www.afstl.org/donate](http://www.afstl.org/donate). Whether you have donated time, money or clothing, you have made a difference. Thank you!



SEE KEYWORD: **WARRANTY** POSITION IN 1995: 1995: A COMPARISON OF 1995 AND 1996.

### The 2018 AAC Conference Delegation

"If you could collaborate in a big way between this internship program and a broader-scale effort to put students at the center of advocacy on issues that affect them, what would that look like?"

Writing, layout, and design by **ShonCarmella**

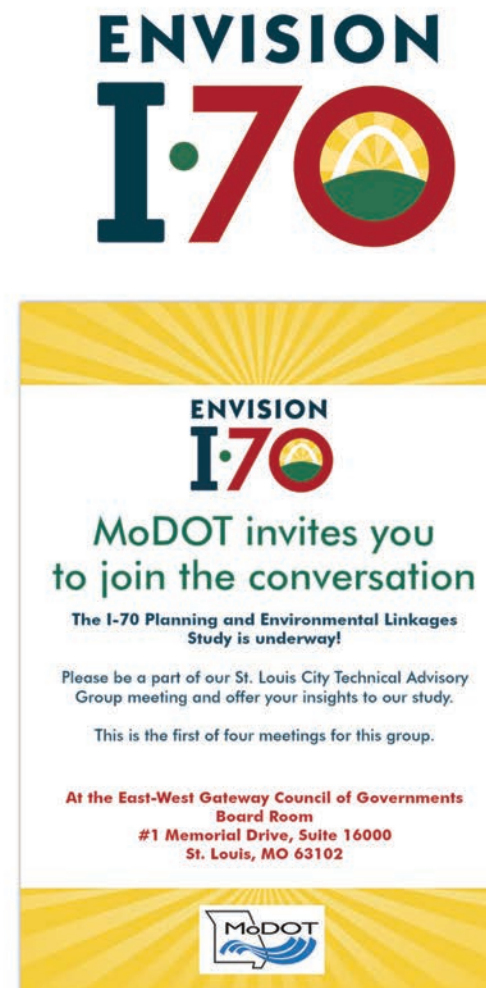
Writing, layout, and design by **David Cummings**

Writing, layout, and design by **ShonCarmella**

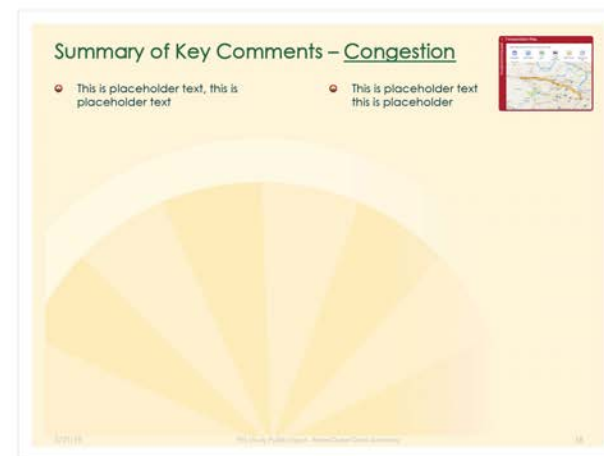
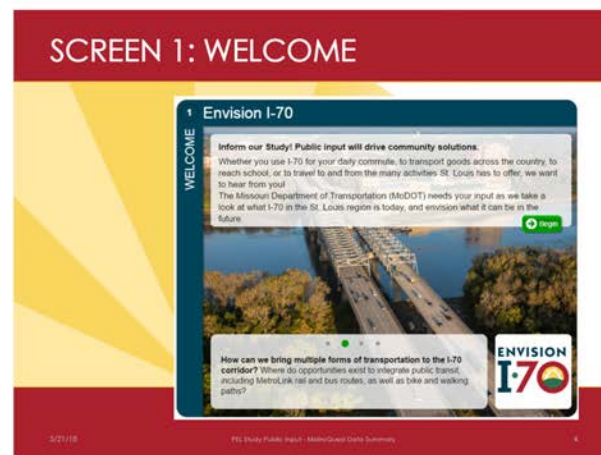
Writing, layout, and design by **ShonCarmella**

Writing, layout, and design by **ShonCarmella**





Jacobs Engineering/Missouri Department of Transportation –  
Public and Stakeholder Engagement Program







## Human Service Center of Southern Metro East (Illinois) – Program Logo and Identity



Human Service Center of Southern Metro East (Illinois) –  
Integrated Campaign





Home Why How About Stay Informed

BRAIN DAMAGE ADDICTION BEHAVIOR THE LAW



Home Why How About Stay Informed

BRAIN DAMAGE ADDICTION BEHAVIOR THE LAW

### Why Is This Campaign Needed?

Randolph County teens need our help to put an end to underage drinking.

About 88% of Randolph County 8th-12th graders say they have alcohol in the last thirty days, well more than all other Illinois teens. Additionally, more Randolph County teens reported that they had engaged in binge drinking in the past two weeks compared to the rest of our state. That's an alarming difference that impacts the future of our community.

As parents, neighbors, coaches, employers and family members, we know that our teens deserve a brighter future. We are responsible for making sure teens in Randolph County are making the best choices.



Home Why How About Stay Informed

BRAIN DAMAGE ADDICTION BEHAVIOR THE LAW



### Positive Influence

IF YOU'RE THE PARENT/GUARDIAN OF AN 8TH-12TH GRADE STUDENT, [CLICK HERE](#).

IF YOU'RE THE PARENT/GUARDIAN OF CHILDREN OF OTHER AGES, OR AN ADULT CONCERNED ABOUT THE TEENS IN OUR COMMUNITY, [CLICK HERE](#).



Why

Brain Damage  
Addiction  
Behavior

How

Parents  
Adults  
Teen Leaders

About

Background  
Legal Center  
Community Partners

Stay Informed

Resources  
Email Updates  
Community Partners

Contact Us

800.1.800.0000  
info@underyourinfluence.com

Human Service Center of Southern Metro East (Illinois) – Website



HELP TEENS DREAM, NOT DRINK



**YOU BELIEVE AREA TEENS SHOULD DREAM, NOT DRINK.**  
**Have you talked about it?**

Kids in our community won't know our concerns about alcohol use if we don't tell them. Even when it doesn't feel like it, teens are listening to the adults around them. Talk to the teens in your life and help them make safe choices for a strong future. [www.RCTeenDreams.com](http://www.RCTeenDreams.com)

**HELP TEENS DREAM NOT DRINK**

This campaign is supported by the Strategic Prevention Framework Partnership for Tobacco, Alcohol and Other Drugs, Substance Abuse No. 02-242 funded by the Substance Abuse and Mental Health Services Administration through a grant administered by the Illinois Department of Human Services.



**JUST LIKE EVERY CROP NEEDS TENDING,**  
**Every teen needs help making good choices.**

More than half of Randolph County 10th-12th graders say they used alcohol by the time they were fifteen, leaving them at higher risk of dangerous consequences including addiction. You make a difference when you keep alcohol out of the hands of area teens. [www.RCTeenDreams.com](http://www.RCTeenDreams.com)

**HELP TEENS DREAM NOT DRINK**

This campaign is supported by the Strategic Prevention Framework Partnership for Tobacco, Alcohol and Other Drugs, Substance Abuse No. 02-242 funded by the Substance Abuse and Mental Health Services Administration through a grant administered by the Illinois Department of Human Services.



**OPERATION  
TEEN  
DREAMS**

**HELP TEENS  
Dream  
NOT DRINK**

[www.RCTeenDreams.com](http://www.RCTeenDreams.com)





Human Service Center of Southern Metro East (Illinois) –  
 Logo and Integrated Campaign





**THIS CHRISTMAS,  
DISCOURAGE TEEN DRINKING.**

**Healthy minds  
and bodies are the  
best gifts of all.**

Underage alcohol use can have lasting consequences for teens' mental and physical growth. This Christmas season, by influencing teenagers to dream, not drink, you're helping them build a brighter future. [www.RCTeenDreams.com](http://www.RCTeenDreams.com)

**HELP TEENS DREAM NOT DRINK**

This campaign is supported by the Strategic Prevention Framework-Partnerships for Success Catalogue of Federal Domestic Assistance No. 93.243 funded by the Substance Abuse and Mental Health Services Administration through a grant administered by the Illinois Department of Human Services.



**JUST LIKE EVERY CROP NEEDS TENDING,**

**Every teen needs help  
making good choices.**

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**HELP TEENS DREAM NOT DRINK**

This campaign is supported by the Strategic Prevention Framework-Partnerships for Success Catalogue of Federal Domestic Assistance No. 93.243 funded by the Substance Abuse and Mental Health Services Administration through a grant administered by the Illinois Department of Human Services.



**LET'S MAKE SUMMER SAFE  
IN RANDOLPH COUNTY.**

**Refuse to buy  
alcohol for teens.**

All adults have a responsibility to keep teens safe, but 31% of Randolph County's 8th-12th graders believe it is very easy to obtain alcohol. Prevent area teenagers from having alcohol, and you prevent them from the dangers of drinking it. [www.RCTeenDreams.com](http://www.RCTeenDreams.com)

**HELP TEENS DREAM NOT DRINK**

This campaign is supported by the Strategic Prevention Framework-Partnerships for Success Catalogue of Federal Domestic Assistance No. 93.243 funded by the Substance Abuse and Mental Health Services Administration through a grant administered by the Illinois Department of Human Services.

Human Service Center of Southern Metro East (Illinois) –  
Print Advertising

# Brand Standards Guide

## Color Palette

Consistent use of the MLMSL color palette helps build and reinforce brand recognition.

The primary color palette is Medium Blue combined with Gray. The secondary palette of Navy, Mandarin, Leaf, Graphite, Lemon, Sky and Silver gives options and adds positive energy to the more sedate logo colors. Metallic Silver ink or silver foil may be used in special instances.

Headlines and subheads appear most often in Medium Blue. Body copy is most often rendered in Graphite. To give small elements contrast, use sparingly Mandarin, Leaf and Lemon. Navy can be used to give a dark background richness while allowing the primary palette to pop.

This palette should be used as a foundation for all materials. There is a great amount of flexibility that should cover any needs that arise. Enhancing the color palette should be reserved for special circumstances and approved by the MLMSL strategic communications director.

MEDIUM BLUE	GRAY	NAVY	MANDARIN	LEAF	GRAPHITE	LEMON	METALLIC SILVER
PMS 345	PMS 382	PMS 281	PMS 166	PMS 576	PMS 382	PMS 390	PMS 482
C=48 M=13 Y=38 K=0	C=16 M=13 Y=38 K=0	C=10 M=13 Y=38 K=0	C=16 M=13 Y=38 K=0	C=16 M=13 Y=38 K=0	C=16 M=13 Y=38 K=0	C=16 M=13 Y=38 K=0	C=16 M=13 Y=38 K=0
R=56 G=104 B=140	R=104 G=104 B=104	R=10 G=10 B=10	R=16 G=16 B=16	R=16 G=16 B=16	R=16 G=16 B=16	R=16 G=16 B=16	R=16 G=16 B=16
Hex#0070C0	Hex#808080	Hex#000080	Hex#E67E22	Hex#2E8B57	Hex#444444	Hex#FFD700	Hex#C0C0C0

## Iconography

The MLMSL linked squares icon can be used in the following ways to create interest:

- Use the icon (without text) at a large size to take advantage of scale and proportion.
- Reverse the icon to a white watermark and layer on top of a brand color, photo or illustration.
- Repeat the linked squares icon to form a pattern. Adding color at the points of intersection could emphasize collaboration between two groups or ideas.
- Screen the icon at 10-15% to create a color watermark, and overprint type for added dimension.



## Photography: People

Maintaining consistent concepts in photography is a crucial part of the MLMSL brand. The following are recommended content and style notes to consider when choosing stock photos or creating new images. They are representative of the St. Louis Metro area and are non-specific enough to be used if time and budget prohibit custom photography.

**PEOPLE**  
People photos can be divided into two categories:  
- VIVID WE DO  
The top three photos show MLMSL member activities such as speaking, meetings, collaboration, education, networking, etc.  
- VIVID WE SERVE  
Photos 4-9 are representative of area residents, are diverse and upbeat, and reinforce the idea of improved quality of life in the St. Louis Metro area.







MUNICIPAL LEAGUE  
OF METRO ST. LOUIS

ADVOCATE  
COLLABORATE  
EDUCATE

[www.stlmuni.org](http://www.stlmuni.org)



1034 S. Brentwood Blvd.  
Suite 410  
Richmond Heights, MO  
63117  
Phone (314) 726-4747  
Fax (314) 726-1520  
Email: [staff@stlmuni.org](mailto:staff@stlmuni.org)  
[www.stlmuni.org](http://www.stlmuni.org)



MUNICIPAL LEAGUE  
OF METRO ST. LOUIS

LINKING LOCAL COMMUNITIES | STRENGTHENING LOCAL GOVERNMENT

#### WHO WE ARE

- A nonprofit, nonpartisan, voluntary association of 85 cities, villages, and county governments in the St. Louis region
- The official advocacy organization for municipalities in metro St. Louis
- A go-to resource for best practices in local government for our region, our members, and our residents

#### WHAT WE DO

**Advocate** for county, state and federal legislation that helps municipalities better serve their residents.

**Collaborate** with municipal officials of St. Louis County and City to share ideas, network, and strengthen relationships.

**Educate** our region's leaders by providing training, research materials, and special studies that improve the quality and efficacy of municipal governments.

#### WHY WE DO IT

- To **link** communities and **strengthen** local government
- The best possible **political outcomes**
- To **provide** important knowledge to inform local leaders
- To **improve the quality of life** for St. Louis residents

Our members represent  
**98%**  
of the population of  
St. Louis City and County



MUNICIPAL LEAGUE  
OF METRO ST. LOUIS  
**Link**



Linking Local Communities.  
Strengthening Local Government.



Hello Members, Supporters and Friends!

Thank you for your interest in improving the quality of life for all Metro St. Louis residents.

[Click here](#) to link to our most recent newsletter.

[Visit Our Site](#)



**CONTACT US**

1035 S. Brentwood Blvd.  
Suite 430  
Richmond Heights, MO  
63117

Phone (314) 726-4767  
Fax (314) 726-1520

Email: [staff@xtlmuni.org](mailto:staff@xtlmuni.org)  
[www.xtlmuni.org](http://www.xtlmuni.org)



**MUNICIPAL LEAGUE  
OF METRO ST. LOUIS**

# THE Link

LINKING LOCAL COMMUNITIES | STRENGTHENING LOCAL GOVERNMENT

**OCTOBER 2017**

**Upcoming  
League Meetings**

**Thurs., October 26**  
Membership Meeting  
Beyond Housing  
in Pine Lawn

**Thurs., November 30**  
Membership Meeting  
Berkley

**INSIDE  
THIS ISSUE**



- September Meeting Synopsis, page 2
- Park Planning Grants Available, page 3
- Events Being Planned as League Turns 100, page 3
- Congratulations To... page 4
- Land Use and the Law, page 5
- Resolutions on City-County Consolidation, page 6
- United Way Campaign Information, page 6

## October 26 Meeting at Beyond Housing in Pine Lawn

The next membership meeting will be held on Thursday, October 26 at the Beyond Housing Office, 6506 Wright Way in Pine Lawn. Refreshments and building tours will be begin at 6:30 pm with the meeting getting underway at 7:15 pm.

**DIRECTIONS:** from eastbound I-70, exit at Jennings Station and turn right (south), go 4/10 mile to Birchler Ave. and turn right. Go 3/10 mile and turn left on Wright Way. The office is on the right.

**PROGRAM:** CI President & CE will provide an Housing's core work in 24-1 to economic development, health, jobs and education. The presentation will also discuss the history and accomplishments of the 24-1 Municipal Partnerships, an effort to increase efficiency, collaboration and impact among the 24 municipalities that make up the Normandy Schools Collaborative. Accomplishments have included cost-savings through bulk purchasing and contracts, and more recently police department and municipal courts consolidation.

### October 26 Training Program: Ballot Questions and Initiatives

This next Municipal Officials Training Academy program is on the **Thursday, October 26** from 9:00 am to 11:30 am. The program is entitled "Ballot Questions & Initiatives: Best Practices." It will be presented by Joseph Boudreau of the Cunningham, Vogel and Rice firm.

Mayor Jo Lewis (Regeneron for Nursing, October 26) is encouraged to see that all materials are emailed to organizers prior to the program.

Due to the treatment and financial value of the Academy, persons attending must be authorized to attend on behalf of a Missouri municipality or political subdivision. Additionally, organizers will

<b>Executive Housing Council</b> <b>Chairman:</b> William H. Miller, Jr. <b>Other Participants:</b> \$200-\$2 million <b>Public Benefit:</b> \$200 million <b>Nonprofits and Government:</b> Housing for 343 families	<p>As an Indianapolis, Louisville and Chicago resident, Miller was involved in that city's largest housing and metropolitan development organization that has work with local governments to set up and build new cities. He looks down on hope as a negative emotion.</p> <p>He is known for the type of spending to experiment with both the building of new villages.</p> <p>He taught the millennials to use the Internet and to use social media. He is particularly focused on the importance of social media in the future of the world.</p> <p>He appreciates the work involving the building of new villages and the importance of the city of Chicago, which is the heart of the United States, in the future of the world.</p>	<p><b>ELIMCOTI, ELIMCOTI, ELIMCOTI</b>  <b>Investment House: Matt Robinson</b>, who was elected president of the firm.  <b>City Goals:</b> Matt Robinson, who was elected president of the firm.  <b>City Goals:</b> Matt Robinson, who was elected president of the firm.  <b>City Goals:</b> Matt Robinson, who was elected president of the firm.</p>
<b>The United Way</b> <b>Chairman:</b> \$200-\$2 million <b>Public Benefit:</b> \$200-\$2 million <b>Nonprofits and Government:</b> \$200-\$2 million <b>City Goals:</b> \$200-\$2 million <b>City Goals:</b> \$200-\$2 million <b>City Goals:</b> \$200-\$2 million	<p>He taught the millennials to use the Internet and to use social media. He is particularly focused on the importance of social media in the future of the world.</p> <p>He appreciates the work involving the building of new villages and the importance of the city of Chicago, which is the heart of the United States, in the future of the world.</p>	<p><b>ELIMCOTI, ELIMCOTI, ELIMCOTI</b>  <b>Investment House: Matt Robinson</b>, who was elected president of the firm.  <b>City Goals:</b> Matt Robinson, who was elected president of the firm.  <b>City Goals:</b> Matt Robinson, who was elected president of the firm.</p>

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**MUNICIPAL LEAGUE  
OF METRO ST. LOUIS**

1016 E. Bannerman Blvd. (Suite 400)  
St. Louis, Missouri 63102

**You are invited to the October 6 League  
meeting at Beyond Housing in Pine Lawn!**

10000 70th  
St. Louis, MO  
63124



LINKING LOCAL COMMUNITIES  
TO THE INSPIRATION OF THE WORLD'S BEST IDEAS

**MEETING TOPIC SERIES**

- [Housing Planning Systems](#) page 2
- [Park Planning Systems](#) page 2
- [Leisure Being Shaped in Urban Parks](#) page 2
- [Landscapes in the City](#) page 2
- [Land Use and Planning](#) page 2
- [Urban Planning in the City](#) page 2
- [Urban Planning in the City](#) page 2
- [Urban Planning in the City](#) page 2







St. Louis Area Municipal Officials  
**2019-2020 DIRECTORY**

Linking Local  
COMMUNITIES  
Strengthening Local  
GOVERNMENT



Greetings,

It is my honor to serve the league as the 10th President of the Municipal League of Metro St. Louis. Just over 100 years ago, this league was formed by six concerned communities to help provide a framework where cities could advocate, cooperate, and collaborate on issues pertaining to municipal government. Our goal is simple, but not easy: improve quality and efficiency of municipal governments.



Today, the League provides tremendous opportunities to educate our members and their officials on best practices in local government. The League provides opportunities for discussion and collaboration across city boundaries on issues such as economic development and capital improvements. And lastly, we continue to advocate for laws and regulations that give the freedom for city governments and their people to govern locally, and not be governed from Jefferson City.

The past several years have seen an uptick in regional conversations around St. Louis regarding municipal consolidation and government reorganization. The Municipal League strongly advocates for local voters to determine the future structure of local government. Special interest groups, and even the Missouri General Assembly, at times seemed determined to have statewide voters determine the future structure of St. Louis' government.

I am proud the League continues to have a significant voice in this conversation by pushing for the establishment of the Board of Electors (formerly known as the Board of Freeholders), as the constitutionally-authorized method for having the discussion on regional governmental reorganization. Grassroots efforts led by the League will ensure the discussion and the decision will be held locally, and controlled by the citizens of our region alone.

This is an exciting time for the league and its members. We have demonstrated to the people of St. Louis and beyond, that a region of many communities can work together as one. And that regional leadership can come from many elected community leaders across this great region, not just from the decree of one person or office holder.

I hope you will all join in this historic effort that will be undertaken by the Board of Electors, and I look forward to the possibilities for our future, that can come from its efforts. St. Louis deserves to have a robust conversation about what the best possible future can hold - and how to get there. I look forward to seeing you at the table.

James W. Knowles III  
Mayor  
City of Ferguson, MO

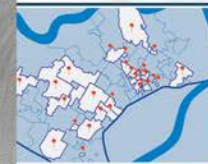
MEMBERS & SUPPORTERS



**The Johnson Agency**  
314-918-7051  
8812 MADGE AVE  
BRENTWOOD

Subject to terms, conditions & availability. Savings vary. Allstate Fire and Casualty Insurance Co. © 2019 Allstate Insurance Co. 0000170

**CHGO** CURTIS, HEINZ,  
GARRETT & O'KEEFE PC



**EXPERIENCE COUNTS**

Serving Municipalities in the Greater St. Louis area and throughout Missouri.

Large enough to handle your needs and small enough to know your name. CHGO brings experience, integrity and value to clients through municipal, corporate and individual legal services.

- Local Government Law • Civil Litigation • Family Law
- Employment Law • Government Law • Estate Planning
- Bankruptcy Law • Tax Law • Mediation & Arbitration


The St. Louis office is located at 130 S. Bemiston, Suite 200, St. Louis, MO 63105. Keep up with CHGO on LinkedIn

130 S. BEMISTON • SUITE 200 • ST. LOUIS • MO • 63105 | 314.725.8788 CHGOLAW.COM





# Miriam Foundation – Large Format Brochure








## We Love Helping Students Who Learn Differently

Some kids just need a different approach to unlock their potential. That's why we're here. Our personalized learning programs, integrated therapies and nurturing community help our pre-K through 8th grade students thrive academically and socially. Come take a tour and see what a difference we can make for your child.

**miriam**  
The Learning Community of Experts

501 Bacon Avenue, St. Louis, MO 63119 | (314) 969-3825  
www.miriamschool.org | Search Miriam Potential on: f t y u








## Encouraging a Lifelong Love of Learning

Some kids just need a different approach to unlock their potential. Our three programs develop personalized learning, build supportive communities, and foster a lifelong love of learning for students Pre-K through 12th grade. Come take a tour and see what a difference we can make for your child.

501 Bacon Avenue, St. Louis, MO 63119 | (314) 969-3825  
www.miriamall.org | Search Miriam Potential on: f t y u

**miriam**  
The Learning Community of Experts




## A Different Approach to Unlocking Potential

Not all high school kids learn the same. Why not build on your child's strengths, interests and enthusiasm? It could make all the difference. We love seeing our high school kids with varied learning styles **graduate and thrive**. Come take a tour and see what a difference we can make for your child.

**miriam**  
The Learning Community of Experts

2845 North Ballas Road, St. Louis, MO 63131 | (314) 962-6000  
www.miriamacademy.org | Search Miriam Potential on: f t y u






## You are Invited to an Open House Welcome

**MIRIAM SCHOOL (Pre-K - 8th):** Sunday March 5, 1:00-3:00pm - 501 Bacon Ave., St. Louis, MO 63119  
**MIRIAM ACADEMY (Grades 9-12):** Sunday April 9, 1:00-3:00pm - 2845 N. Ballas Rd., St. Louis, MO 63131

Some kids just need a different approach to unlock their potential. Our three programs develop personalized learning, build supportive communities, and foster a lifelong love of learning for students Pre-K through 12th grade. Come hear from students, staff and parents. No reservations necessary - we look forward to seeing you!

(314) 969-3825 | www.miriamall.org | Search Miriam Potential on: f t y u

**miriam**  
The Learning Community of Experts





## We Love Helping Students Who Learn Differently

Some kids just need a different approach to unlock their potential. Our three programs develop personalized learning, build supportive communities, and foster a lifelong love of learning for students Pre-K through 12th grade. Come take a tour and see what a difference we can make for your child.

501 Bacon Avenue, St. Louis, MO 63119 | (314) 969-3825 | www.miriamall.org | Search Miriam Potential on: f t y u

**miriam**  
The Learning Community of Experts





THE CORNELSEN ENDOWMENT FUND  
*Growing With Our Children*

# Help Us Raise \$75,000



Funds will be used  
to test low income, educationally at-risk  
students to help them learn and grow



## 2007-2017: Ten Years of Excellence

Over 4,000 St. Louis Area Children  
with Academic Challenges **Helped!**



2007-2017:  
Ten Years of Excellence

GROWING WITH OUR CHILDREN

Miriam Learning Center – Brand and Identity:  
Banners, Signage, Stationery, and PowerPoint Template



**MIRIAM ACADEMY**

**Helping Your  
HIGH SCHOOL STUDENT  
Excel**

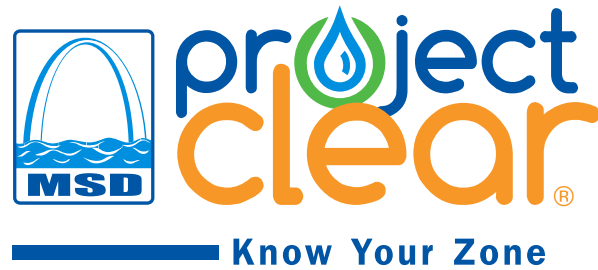
Announcing **Miriam Academy**, a high school designed for students with learning disabilities. Accepting applications now for the inaugural ninth grade class, starting August 2016. Learn more at [MiriamAcademy.org](http://MiriamAcademy.org).

[MiriamAcademy.org](http://MiriamAcademy.org)  
314.560.7135



## Miriam Academy – Logo, Branding, and Advertising

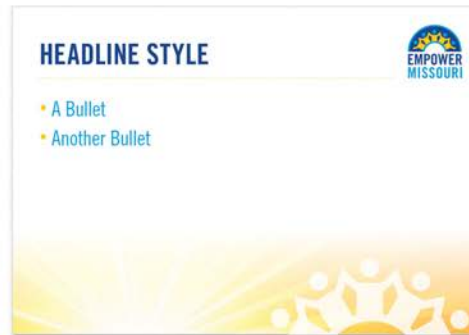


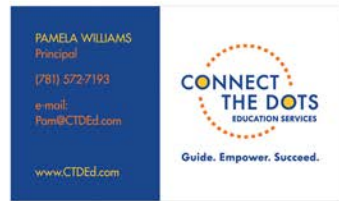


Metropolitan St. Louis Sewer District Project Clear – Sub-Brand Logos









## Connect the Dots – Logo and Identity: Stationery, Fact Sheet, PowerPoint





## WE ARE SUPPLY CHAIN MANAGEMENT SOLUTIONS

FOR MORE INFORMATION CONTACT  
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## We Are Supply Chain Management Solutions



Capabilities	Qualifications	Benefits
STOCKING DISTRIBUTOR	ISO 9001:2008	INCREASED PRODUCTIVITY
BIN REPLENISHMENT	AS 9120 REV A	IMPROVED QUALITY
KITTING SERVICES	QSLD	RELIABLE SUPPLY CHAIN
MATERIAL PLANNING	SMALL BUSINESS	REDUCED COSTS
E-COMMERCE	AUTHORIZED DISTRIBUTOR	24/7 ACCESS

### HERNDON CAPABILITIES

**STOCKING DISTRIBUTOR** Herndon Products carries extensive inventory of critical components to support our government and commercial customers. Military and aerospace fasteners, electrical components, and other consumables are readily available to support urgent demand.

**BIN REPLENISHMENT** Our staff works in your facility to ensure quality control and availability of parts through Herndon's bin replenishment service. This creates efficiencies for our government Industrial Product Support Vendor (IPV) and commercial Vendor Managed Inventory (VMI) customers.

**KITTING SERVICES** Herndon Products works to design kitting solutions to meet ease-of-assembly and on-time delivery requirements. Customized kits meet our customers' production and field maintenance requirements, while reducing errors and promoting cost savings.

**MATERIAL PLANNING** In-house material planners provide assistance to our customers with demand forecasting, to ensure specification-compliant parts are delivered at the right time to the correct location, thus avoiding production shortages.

**E-COMMERCE** We offer 24/7 online ordering at [HerndonProducts.com](http://HerndonProducts.com). This web-based feature simplifies the purchasing process and provides for real-time information on parts, availability and pricing.




### HERNDON QUALIFICATIONS

**ISO 9001:2008**  
Our Quality Management System, which is ISO-certified, serves as the foundation for our commitment to quality and continuous improvement.

**AS 9120 REV A**  
The Herndon Products Quality Management System also meets the rigorous standards set by the Aerospace Registration Management Program.

**AC 60-55A**  
The FAA endorses this accreditation for supply chain service providers who support commercial airlines and other aviation businesses.

**QSLD**  
We are qualified through the Defense Logistics Agency's Qualified Suppliers List of Distributors (QSLD) for Class 3 and 3a businesses, along with route and quick release pins.

**SMALL BUSINESS**  
Herndon Products is a registered small business that offers flexibility and responsiveness.

**Supply Chain Management Solutions: Purchasing and Supplying a Variety of Products, and Serving Multiple Industries**  
Customers who seek a supply chain partner with a history of accuracy, quality and experience to deliver highly engineered products and other consumables can trust Herndon Products. Accuracy is required. Timeliness is essential. Our team delivery more than parts. We build and maintain solid relationships with leading suppliers, resulting in pricing and delivery performance that exceed industry standards.

**A Strong History in Defense and Aerospace**  
The origins of this company date back to 1963, when the current president's family started PB Herndon. The company originally provided fasteners for defense and aerospace customers.

Herndon Products is its current form started in 2005 and boasts over 30 years of experience in creating and managing supply chain solutions. Today, Herndon's portfolio is focused on the total supply chain, which includes a wide variety of materials used in production and delivery to the end user. Herndon's goal is to provide our customers a single point of contact for all of their production material needs.




### HERNDON BENEFITS

**INCREASED PRODUCTION** Having the right parts when needed results in increased production for our customers. Meeting this need is the culture that drives customer service at Herndon Products.

**IMPROVED QUALITY** Accuracy is no accident. At Herndon Products, our team is proud of the hands and assets we have received for excelling at providing quality services for our customers.

**RELIABLE SUPPLY CHAIN** Herndon Products employs a variety of tools to ensure reliability. Integrated bar coding or radio frequency identification (RFID) scanning, document imaging and retrieval, electronic data interchange (EDI) and VMI are just a few.

**REDUCED COSTS** Aggregated purchasing for multiple customers helps Herndon Products bring costs down. Online tools, on-site bin replenishment and kitting options are other ways we help customers manage costs.

**AUTHORIZED DISTRIBUTOR** Herndon Products is an authorized distributor for multiple product lines. Competitive prices and reduced lead times are two of the benefits customers experience from the distributor relationships maintained by Herndon.

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**OUR MISSION:**  
To drive innovation and continuously improve our supply chain management solutions.

**OUR FOCUS:**  
Customer satisfaction through process improvement, product quality and delivery performance.



## Herndon Products – Large Format Brochure and Trade Show Display

# CUSTOMER *service*

# LOAN *servicing*

# CUSTOM *reports*

### MOHELA'S COMMITMENT TO PROVIDING BEST-IN-CLASS SERVICE

In the business of servicing student loans, there is only one way to know if our customer service is exceeding expectations – we have to ask. And we do:

Borrower satisfaction surveys are conducted weekly. To measure if performance standards are high enough, we combine borrower survey results with the following data points:

- Average speed of answering an inbound call
- Turnaround time to process forbearances, delinquencies and other correspondence
- Response time on e-bound emails

Employees at MOHELA's Missouri headquarters spend exactly the right amount of time with each caller – until the question is resolved.



### THREE THINGS MAKE A DIFFERENCE

The MOHELA team knows how loan servicing requires three things:

1. It requires financial acumen to manage debt.
2. It requires the infrastructure to acquire, systematically maintain and monitor accurate records.
3. It requires well-trained, motivated employees to provide swift and relevant answers to borrowers' questions.

With this purpose in mind, MOHELA strives to establish a long-term relationship with borrowers. Our call center agents will help borrowers determine their eligibility for various deferment and repayment plan options, payment methods and communication alternatives as part of our commitment to MOHELA's mission: our web and electronic processes continuously, 24/7, ensuring the best experience possible.




### SCHOOL DATA AT YOUR FINGERTIPS

For schools, MOHELA recognizes the challenges faced by financial aid office staff, and has responded by creating the FAD (Financial Aid Office) Hotline. Schools can get instant answers by calling (888) 888-4353, or by visiting our web portal at [www.moheila.com](http://www.moheila.com).

Content readily available to financial aid officers includes:

- Borrower account access
- View specific detail to aid in student counseling
- Enrollment verification submission
- Submit off-cycle enrollment and other updates as they occur
- Reports
- Portfolio Assistance Reports
- Custom Reports



### COHORT DEFAULT RATE

With three-year Cohort Default Rates starting this year, MOHELA has responded with flexible and comprehensive reports that summarize your Cohort Default Rates by program. You can view data at a borrower or program level and the information can be downloaded in a variety of formats to aid in the creation of mailing labels and letters, as well as Cohort Default Rate challenges.

MOHELA offers our Cohort Default Rate Report for schools to utilize in addition to our ad-hoc reporting services, where MOHELA can assist with the creation of institutional-specific reporting. All reports are available in multiple formats, allowing for sorting and other functions.

### MOHELA PUTS ANSWERS WITHIN REACH

For students, MOHELA has a customer service line at (888) 888-4342, and the student portal at [www.moheila.com](http://www.moheila.com) provides account management, payment assistance and financial planning tools. Our borrowers can reach us by paper mail or e-mail, and either choice delivers excellent service in ways best suited for our customers.



### A recent investment of nearly \$15 million in hardware, software and employee training is a testament to MOHELA's commitment for the future.



[www.moheila.com](http://www.moheila.com)  
 Toll Free  
 (888) 888-4353  
 FAD Hotline  
 (888) 888-4342  
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