

# SIF EXCHANGE

2019–2020



Stocks in the Future's mission is to develop highly motivated middle school student who are eager to learn and dedicated to attending class through the use of incentives coupled with a financial literacy curriculum focused on investing that reinforces Math, Language Arts and Social Studies.

## SIF STUDENT SPOTLIGHT:

### Pearl Smith's future career in finances.



Stocks in the Future alumna Pearl Smith, left, with Executive Director Rebecca Lange-Thernes

Since its inception in 2000, Stocks in the Future has had a long-term impact in the lives and careers of hundreds of students. Many of these former sixth, seventh, and eighth graders are now pursuing promising careers in the world of finance.

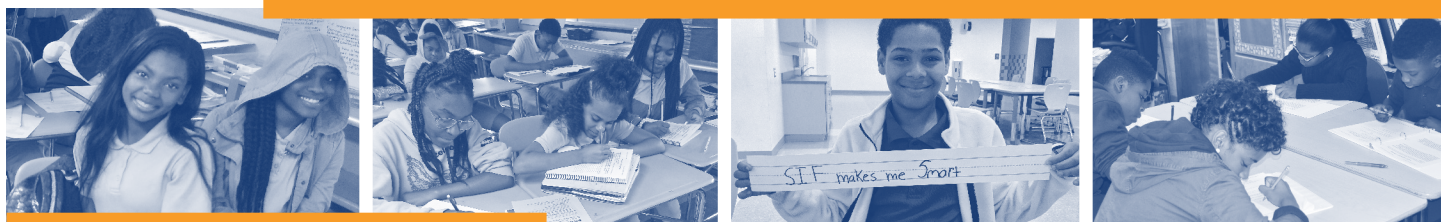
One of them is Pearl Smith, a graduate of Baltimore's Western High School who went on to earn a bachelor's degree from Warren Wilson College in 2017. Her transition from inner-city Baltimore to the Blue Ridge Mountains of western North Carolina was eye-opening. "I was waking up to beautiful scenery every day," Pearl says. "I kept waiting for it to stop being beautiful—and it never did."

That broadened perspective extended to her academic experience and to her professional career when she returned to Baltimore after graduation. "My degree is in global studies, which is the analysis of money, power, and culture," she says. "A lot of that is seeing how money moves around the world."

Pearl credits Stocks in the Future as an important early influence in gaining her wide-ranging familiarity with finance. "The thing with Stocks in the Future is they track your progress over time and give you rewards," she says. "I had a number of shares of Sirius XM and Petsmart by the time I was 18. I remembered that."

Soon after graduation, she landed her current job as a financial consultant with PNC Bank. For Pearl, an important part of that role is engaging people who have little exposure to financial institutions—and many who speak little English. "People come from all walks of life and from all over the world and find this small PNC Bank on York Road," she says. "In some cases, I'm breaking down some of the actual language barriers that may keep people away from the banking industry overall—and helping to leverage technology so they can manage their finances for themselves."

"Article reprinted from Alumni Matters, Summer 2019, courtesy of the Johns Hopkins School of Education"



**NOW IS A CRUCIAL TIME TO SUPPORT STOCKS IN THE FUTURE** during the COVID-19 pandemic. Small nonprofits are in a vulnerable position to survive. Go to [sifonline.org](https://sifonline.org) and press the "Donate" on the homepage to give now.

# THANK YOU Ms. LeCompte

Stocks in the Future (SIF) would not be possible without our wonderful classroom teachers, and Ms. Lisa LeCompte at Midtown Academy is among our very best. Lisa has several qualities that make her an ideal SIF teacher, but most importantly she fully embraces SIF's mission. Lisa understands that teaching personal finance and investing at an early age prepares students for financial success in adulthood and finds ways to make financial literacy relevant and fun. During spring of 2019, she arranged a field trip for her students to see the trading floors at the New York Stock Exchange. While there, she took them to visit several investment banking firms. This trip enabled her students to see the stock market in action and understand the relationship between the investment bankers and the companies they serve.

Bringing financial literacy concepts alive is essential in order to engage young students, and Lisa always manages to do so by referencing companies familiar to them. It also teaches them that even well-known brands may not be ideal investments. Lisa stresses that before investing, students must study a company's position in the industry as well as overall economic trends. Because of her creative approach to the SIF curriculum, her students are adept at math, communications, and team work. We are fortunate and grateful to have a teacher like Lisa in the SIF program!



## Campbell & Company Sponsors Falstaff EMS

SIF is thrilled to announce that Campbell & Company, an investment management firm located in Pikesville, Maryland, serves as a sponsor for one of SIF's longest-standing partner schools, Falstaff Elementary/Middle School. By serving as a school sponsor, a company covers the SIF school fee and engages with students in meaningful ways. Campbell & Company actively supports education, but we are delighted to offer them their first opportunity to work with middle school students.

The Campbell & Company team, led by Chief Executive Officer Will Andrews, is eager to serve as guest presenters at Falstaff and to offer tours of their facility to students. Mr. Andrews shares, "Campbell & Company is excited to partner with Stocks in the Future, not only because they share our passion and commitment for developing the next generation of leaders in Baltimore, but because they also understand the importance of taking innovative approaches to empower those young leaders."

Equally excited about the partnership is Falstaff's principal, Dr. Faith Hibbert. "I am sincerely appreciative of the many hours the Stocks in the Future team has spent with our middle grades students, teaching them financial literacy and exposing them to the world of stocks, investment, and saving for the future. The work with Campbell & Company will be very beneficial."

We are grateful for Campbell & Company's commitment to SIF's mission and their support of Falstaff EMS!





# FRANK MCNEIL

SIF is supported by many financial institutions including PNC (one of SIF's largest supporters) thanks to Franklin N. McNeil, Jr., Community Consultant with PNC Bank's Greater Maryland Community Development Banking Team. Frank joined PNC in February of 2008 and has played several important roles with Stocks in the Future. He has been a member of SIF's program committee which focuses on strategic planning and curriculum development. While serving on that committee, he advocated to include more basic financial literacy concepts in the curriculum that improved its efficacy over the past five years. Frank has given talks and arranged for fellow PNC colleagues to speak to SIF classes and

has also sponsored a 'lunch and learn' event at PNC. Additionally, Frank arranged a field trip for SIF students to visit PNC to learn the various services of the bank. He advocates for grants and sponsorships, and works to secure board members from PNC as well. Along with an impressive list of things Frank has done for SIF and the community, he also is a 1983 graduate of the U. S. Naval Academy. He served in the Marine Corps and then worked for the Baltimore Branch of the Federal Reserve Bank of Richmond for 16 years, most of it in the Community Affairs Department. We appreciate all that Frank has done to support the program on many levels.

## HAPPY BIRTHDAY Stocks in the future!

We celebrate 20 successful years of enriching students' lives with financial literacy skills and the world of investing. Everyone loves receiving an envelope with \$ for their birthday. Even SIF! Go to **SIFonline.org** and locate donate button on the homepage to be a part of the birthday giving fun!



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## SIF Receives \$5,000 Gift From the Linehan Family Foundation

We are excited to announce a generous \$5,000 charitable gift from the Linehan Family Foundation. Earl Linehan, founder of Woodbrook Capital and his wife, Darielle, are highly-regarded Baltimore philanthropists. Mr. Linehan was introduced to SIF earlier this year by Eddie C. Brown, entrepreneur, philanthropist and founder of Brown Capital Management, who is an ardent supporter of SIF. After speaking with SIF Executive Director, Rebecca Lange-Thernes, Mr. Linehan wrote, "I enjoyed learning more about your organization. It is very impressive, and I understand why Eddie Brown is so enthusiastic. Keep up the great work." We are very grateful to the Linehan family for their generous contribution to SIF's annual giving program, The Blue Chip Fund for SIF.



# Fun Fitness for Finance | Bowling for SIF

Thanks to our committed board of directors, our fall fundraiser Fun Fitness for Finance raised over \$10,000 to support SIF's financial literacy program! Thank you to the over 60 donors who sponsored our board members.

On November 14, 2019, a group of supporters joined us at Mustang Alley's Bar Bowling and Bistro for Bowling for SIF. New SIF Board member Tia Goodson, Executive Producer at award-winning video agency Storyfarm, brought her whole team. Special thanks to Storyfarm's partner and CEO, John Sherman, who generously sponsored his employees. As always, we are grateful to SIF Board Vice President Nick Welsh who brought a large group from T. Rowe Price. Representatives from Brown Advisory, Brown Capital Management, and Gross Mendelsohn also took part in the fun!



## March Market Madness 2019 highlights

Thank you for your support!

Last year's signature fundraising event was held at the Glass Pavilion at Johns Hopkins University's Levering Hall, overlooking the campus grounds. Current SIF students, alumni, as well as SIF teachers and principals offered their perspectives on the importance of financial literacy in k12 education and getting financially prepared for the future. Guests enjoyed participating in our silent auction, free throw contest and bidding on the S&P 500. Please come and support us at our next March Market Madness event. It's tons of fun and for a good cause!



**PLEASE  
STAY TUNED**

for information regarding  
the March Market  
Madness 2020 reschedule  
due to COVID 19

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