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Welcome to the Winter 2009 Newsletter for Justine Petersen

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Who was the late Justine M. Petersen?



The late Justine M. Petersen helped hundreds of low- to moderate- income families in the St. Louis area to purchase their homes. Ms. Petersen worked with local banks to develop loan products for good homebuyers who had been shut out of the homeownership process because of income or location preference.

Ms. Petersen believed owning a home promoted one's building of assets and contributed to individual growth, and therefore; to community and neighborhood development stabilization.

For years, she was influential with the mortgage industry as a pioneer in developing sound mortgage products and homebuyer programs through the Community Reinvestment Act (CRA). Ms. Petersen's commitment to economic advancement of low- and moderate- income people resulted in a permanent shift in community lending.

Robert Boyle, Chief Executive Officer, of Justine Petersen had the honor to work with the late Justine M. Petersen during his work at ACORN. Ms. Justine M. Petersen inspired the company's mission to connect low- to moderate- income individuals and families with institutional resources in order to develop financial assets and create enduring change.

For more information about Justine Petersen and the staff, [click here](#).

Southwest Bank Sponsors Counseling Room



Southwest Bank donated \$15,000 to sponsor a counseling room at the headquarters of Justine Petersen. This room will be used to provide individual credit building and small business technical assistance to low- and moderate- income clients.

In presenting the check to Justine Petersen, Southwest Bank's Vice President Filomena Angelucci who is also a Board Member of Justine Petersen welcomed the opportunity to support the organization and the programs available for the community.

Justine Petersen has raised \$510,000 in its \$1.2 million capital campaign for the purchase and renovation of its headquarters at 1023 N. Grand Boulevard in St. Louis. There are several naming opportunities available.

To find out more about naming opportunities, call Sheri Flanigan-Vazquez at 314-533-2411 ext. 117 or visit our [website](#).

What Home-to-Home customers have to say...



A mortgage through Home-to-Home will get you competitive rates and fees; personal, professional service; home purchases or refinances and simple, efficient closing. And at the same time, you will be helping other families in our community.

Jayne Montrey was obtaining a mortgage on her own for the first time. "It was easy, easy, easy", says Jayne. "Going through Justine Petersen was a very positive experience. I wasn't treated like just one of a stack of thousands of applicants. The service was very personal," says Jayne.

Even though she had been through other property closings over the years, Jayne says going through Home to Home was the simplest experience. "There were no extra calls, no hassles. They answered my questions quickly and managed everything very professionally."

In addition to the prompt, professional service she received, Jayne is confident that going through Justine Petersen was a good financial decision. "I had been watching mortgage rates, and Justine Petersen did comparison shopping for me as well," says Jayne. "The rate I got was very competitive."

For more information, call Tom Schmitt or Cheryl Jones at 314-533-2411 ext. 110 or [click here](#).

Micro-enterprise Leaders Join Efforts to Help Small Businesses Affected by U.S. Financial Crisis

A group of seven leading nonprofits, including Justine Petersen, met to share their approaches including: customizing their counseling and coaching services to help businesses adapt to the economic downturn.

Their work is coordinated by the Aspen Institute and the Association for Enterprise Opportunity, the national trade association for U.S. microenterprise programs. The Microenterprise Fund for Innovation, Effectiveness, Learning and Dissemination received funding from Citi Foundation to manage the program.

Elaine Edgcomb has been overseeing and guiding the group's activities and said "these organizations were selected because they are among the largest and most effective of the nation's cadre of some 500 nonprofit microenterprise programs. The very small businesses they serve are the bedrock of our economy".

Justine Petersen was also selected by Citi and the Aspen Institute to receive \$7,000 to hire a graduate level intern for the Summer 2009.

For more information about Justine Petersen's work with the Aspen Institute and MicroTest, [click here](#).

To learn about internship opportunities, [click here](#).



St. Patrick Center and Justine Petersen Partner to Serve Low-Income Entrepreneurs



Erick Jones was born in Springfield, Missouri. One of his favorite memories comes from his days in the Navy, where he enjoyed exploring the Atlantic Ocean.

Despite his close relationship with his mother and grandparents, he admits he hung out with the wrong people in the late 1980's, which cost him his freedom for

20 years. During his time in prison, there was one thing that kept him motivated to read, to dream and to believe; his mother. "She visited me every month", said Erick. When he was released from prison in July 2008, Erick's mother encouraged him to open a checking account and to start working on his credit so that he could apply for a loan and make his dream a reality.

He always wanted to have his own business so he did some research and found out about the Project BEGIN at St. Patrick Center. "Project BEGIN links business incubation, training and social services to help St. Patrick Center clients build life changing economic pathways to self-sufficiency" said Jan DeYoung, BEGIN Director.

During one of his visits at Project BEGIN, Erick learned about Justine Petersen's Microenterprise Business Services and was eager to apply for a business loan. Mr. Jones wrote his business plan with St. Patrick Center's assistance and got all the documentation needed for his business loan.

His business idea came from observing individuals who lost their homes to foreclosure leave things behind. Erick thought "I could be asked to haul away stuff". He donates to charity the good items he finds and throws away the damaged items. His new loan at Justine Petersen allowed him to purchase a second truck to participate in bigger bids. He is waiting to hear if he will get a \$50,000 contract in the next days; if that happens, he will hire two individuals to help him.

"If you need assistance hauling stuff, call me at 314-236-1241" said Erick Jones.

To learn more about the St. Patrick's BEGIN Center and other Justine Petersen partnerships, [click here](#).

Wells Fargo Housing Foundation Donates Funds for Pre- and Post-Homeownership Counseling

The Wells Fargo Housing Foundation's mission is to provide sustainable homeownership opportunities for low- to moderate- income people by providing volunteer and financial resources to local and national nonprofit housing organizations.

On behalf of Wells Fargo, Ms. Van Randolph, Regional Diverse Segments Manager and Mr. Joel Sarmiento, Area Manager presented the \$10,000 check for Pre- and Post Homeownership Counseling to Justine Petersen.



Chief Executive Officer Robert Boyle expressed his gratitude on behalf of the Justine Petersen staff.

For more information on Justine Petersen's pre- and post-homeownership counseling contact Chonda DeBoise at 314-533-2411 ext. 107 or [click here](#).

Justine Petersen's Foyer Gallery Provides Exhibition Space for Community Artists and Students

Justine Petersen provides gallery space for local artists and students. Galen Gondolfi, Senior Loan Counselor of Justine Petersen said, "We are honored to feature the paintings of artist Pat Leigh, a native of St. Louis, Missouri".

Leigh's interest in painting started when she won a poster contest at North Glendale School in the Kirkwood School District when she was 12 years old. In addition to obtaining a nursing degree from Washington University, she attended Meramec Community College Art School where she obtained an Associate of Fine Arts degree. She is currently a docent and volunteer at Pulitzer Foundation for the Arts, the Contemporary Art Museum and the Botanical Gardens.



When asked to define her work, Ms. Leigh said, "I have a realistic landscape painting style, I also like abstract style. Some of my work is illustrated in water colors, acrylics, and collages. I use photography to help me capture the images I paint". She feels the most satisfied with her work when she is not looking for something specific; she is more of a free spirit. Her inspiration for the Abandoned Series came one day when she was driving along Grand Avenue. She said, "I was struck by the fact that the abandoned stores and houses looked like an abstract painting".

Leigh decided to feature her paintings at Justine Petersen after one of her close friends who knew the late Justine M. Petersen, told her about the organization and that the building would be the perfect place for her paintings. After the paintings were on display for several months, Ms. Leigh generously donated the Abandoned Series to Justine Petersen.

In 2009, Pat Leigh is working on another series called "Faces"; they are the faces of all those individuals she comes across with in the streets, at work, at school, anywhere. She mixes their features to discover the new faces.

If you are interested in learning about Pat Leigh's work, please call 314-773-3921. The Tower Grove East Studio is located at 3500 Utah Street, St. Louis, Missouri 63118.

Artists interested in displaying work at Justine Petersen should contact Temeshia Qualls at 314-533-2411 ext. 139.



1023 N. Grand Blvd. | Saint Louis, MO 63106

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