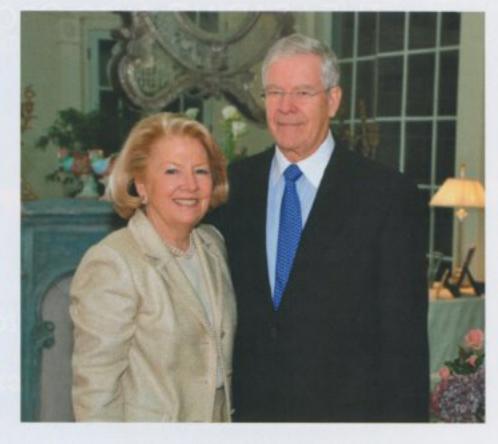
Carol and Chuck SCHAEFER



This husband-and-wife team has made giving back a lifetime mission.

arol and Chuck Schaefer have rightfully earned a place amongst the echelon of Bergen County's most generous philanthropic couples. The couple, who live by the philosophy that success means making a difference in a positive way, has spent much of their lives fulfilling that goal, especially in the areas of education and healthcare.

Carol, a retired psychotherapist and clinical instructor at the Yale Child Study Center, and Chuck, a trustee of the Shepherd Foundation, met in high school at a sweet 16 party. They dated through college and married a week after graduation.

"We raised our family in Wyckoff, and then moved to Franklin Lakes in 1987," says Carol. "When the children (Carolyn, Betsy and Charles) were growing up, we played many sports together and were active skiers. However, during a particular skiing trip I had a bad fall, and while recuperating became involved in accessing a need for a counseling center." She put together a feasibility study, and once the center was established, the community asked her to be president of its board of directors.

"Feeling somewhat inadequate about the job, I decided to take a speaking and writing course at Ramapo College, with the idea that if I succeeded I could fulfill that role," explained Carol, who as a returning student in her late 30s majoring in psychology became keenly aware of the sacrifices a younger generation of scholars was making.

"Almost all were bright, motivated, innovative and enjoying the challenge of academic work," she says with more than a hint of admiration. "And they wanted to make a difference in the social service field."

Realizing that opportunity may not be afforded to some who didn't have the money to continue on and earn that essential master's degree, Carol surmised: "If we helped one person that person could help many people at an exponential rate, or as my husband puts it, 'If we helped 20 and each of those helped another 20, it would become a multiplier effect."

Thus the Carol Schaefer Human Service Award at Ramapo College of New Jersey (CSHSA) was born, a scholarship for deserving students who want to continue in the field, are motivated to make a difference and show financial need.

That was 21 years ago, and this past year, Carol was invited to what was to be a small gathering at the college president's home to commemorate the 20th anniversary of the CSHSA. "My understanding was that we were going to meet the awardees for that year," Carol says somewhat sheepishly. "My husband joined me and when I saw so many people I didn't recognize I said to him, 'I'm so sorry this looks like a psych or social work event." Eventually she asked the president's wife, "Who are all these people?" and the answer was: "These are the graduate students who have received your scholarships over the past 20 years."

Stunned and humbled by that revelation, Carol relates: "What was so meaningful and gratifying was to hear what contributions to society each student had brought about; the differences they had made. Several had become teachers; one even worked in a prison, but what resonated most was a meeting with a recipient who went into hospice and child oncology, two fields I had explored, but had not followed."

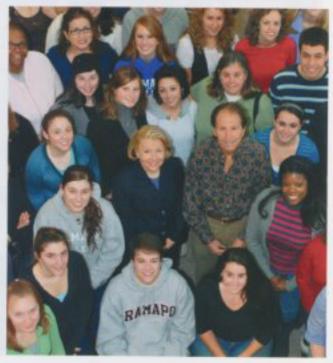
With the Ramapo scholarship well established and ongoing, the couple embarked on another charitable cause, this time spearheaded by Chuck after he underwent bypass surgery at Cornell in New York. Rehabilitating closer to home and family, he discovered that Hackensack University Medical Center (HUMC) offered the best rehab program. "The more I learned about the hospital and its philosophy of hiring the best doctors in heart, cancer and other areas, I wanted to become involved," explains Chuck.

"The HUMC Heart Failure and Pulmonary Hypertension program is ranked 5th in the nation," he

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continued. "Dr. Robert Berkowitz, the medical director of the program, is an extraordinary physician who has developed innovative ways to improve the outcomes for heart failure patients."

Carol added: "My father died from heart failure 25 years ago, and then Chuck's cardiac problems fueled our motivation to support Dr. Berkowitz in his pioneering research by starting a fellowship program."

The couple launched the Heart Failure Fellowship Program with a commitment of \$500,000, agreeing to sponsor fellows for a five-year period.

Sadly, the Schaefer's newest charitable endeavor is linked to a devastating personal experience. This past May, their 44-year-old daughter died of an aneurysm. "Our life has completely changed. Heart wrenching has taken on a new meaning to us," says Carol, who along with her husband and family, is grief stricken. "Her death brings us to a deeper sense of what we mean to each other. Part of our life has been taken from us, but our solace comes from being there for our grandchildren and son-in-law,

and making a difference in the community."

For the Schaefers that has translated into working to set up a memorial fund for Betsy to benefit the Children's Hospital of Hackensack Medical Center.

"So while we have been contributing all these years, that role now is an even more meaningful and important part of our lives. When all is said and done, it is not what happens to you in life, it is how you deal with it," she notes.

Chuck concludes: "My wife and I have received immense satisfaction from our work with special causes. It is our core belief that an important part of life is to reach out to help others and somehow find a way to give back. We relish the thought that a ripple effect of our commitment to do just that will be felt many years hence by people we may never even know."

Louise B. Hafesh is an award-winning journalist and artist. She lives with her husband and daughter in Bergen County. Contact her at www.paintersportal.blogspot.com.

