2005 Student Entrepreneur of the Year

Congratulations to the 2005 JA Entrepreneur of the Year, Brian Hendricks, founder and CEO of StartUpPC. Brian began StartUpPC in 2001 to provide support to student and personal computers. Over the last few years, Brian has founded a variety of businesses including VB-Solutions, a Web design and consulting firm, and has also won multiple awards for his entrepreneurial drive.

Brian has grown StartUpPC from an after-school hobby fixing his friends' computers to a thriving local business. With StartUpPC, Brian services PCs, troubleshoots networks, and builds customized, blazing-fast computers.

"Brian Hendricks embodies the entrepreneurial spirit that JA Worldwide is all about," says David S. Chernow, president and CEO of JA Worldwide.

Brian (second from right) is presented with his check by (from left): David S. Chernow, president and CEO of JA Worldwide; Sam DiPiazza, CEO of PricewaterhouseCoopers and chairman of the board for JA Worldwide; and Hector V. Barreto, administrator of the U.S. Small Business Administration.

"JA Worldwide is pleased to join with NASDAQ in recognizing his worthy achievement at such a young age. I'm sure we'll be seeing great things from him in the future."

As the third annual JA Entrepreneur of the Year, Brian Hendricks shows exceptional entrepreneurial spirit. What is most remarkable about Brian are his accomplishments at such a young age.

A blue-ribbon panel of experts from various organizations, including the U.S. Small Business Administration, National Federation of Independent Business, National Dialogue on Entrepreneurship, Consortium for Entrepreneurship Education, and others selected Brian. Along with the recognition, he received a $5,000 check, and his high school received another $1,000 for their contribution to Brian's education.

Thanks to the NASDAQ Educational Foundation for their support.

On Board

JA Worldwide Board of Directors Profile

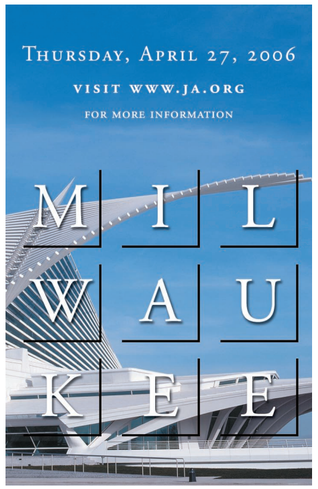
Clarke H. Bailey
Chairman & CEO
Glenayre Technologies, Inc.

Clarke Bailey joined Glenayre Technologies, Inc. in December of 1990 and has served in a variety of positions. Initially president and chief executive officer, he became chairman of the board in 1999. Mr. Bailey is responsible for the growth of Glenayre's Entertainment Distribution subsidiary, which is the exclusive supplier of CDs and DVDs for Universal Music, and Glenayre's Messaging Business, which supplies voice-messaging solutions to wireless carriers.

Mr. Bailey joined the JA Worldwide board in December of 2004. He also serves on the boards of Iron Mountain Incorporated, ACT Teleconferencing, Inc.; and Tengasco, Inc.; and has served on numerous corporate boards including Swiss Army Brands, Inc.; Koret, Inc.; and Pulse Engineering, Inc. He and his wife support Save the Children, the Nature Conservancy, and the Yellowstone Park Foundation.

"Being involved with an organization like JA is extremely fulfilling," says Mr. Bailey. "I am proud to say that I am part of a worldwide movement that helps give the children of today a more prosperous and successful tomorrow."

Born in Great Falls, Mont., and raised in California, Mr. Bailey holds a bachelor's degree in economics and a bachelor's degree in rhetoric from the University of California, Davis; and a master's degree in business administration in finance from The Wharton School, University of Pennsylvania.



New Web Site Offers Resources for Student Entrepreneurs

There is a new resource available to help teens get a business up and running. JA Worldwide and the U.S. Small Business Administration recently unveiled "Mind Your Own Business," a co-sponsored Web site with information, tips, and suggestions designed to guide teens through the necessary steps to starting a business.

U.S. Small Business Administration
SBA
Your Small Business Resource

"Mind Your Own Business" is designed to support the growing interest in entrepreneurship among teens, providing necessary resources and information essential in realizing their dreams of business ownership. The site provides five easy-to-navigate steps on business ownership for entrepreneurial-minded teens, each with valuable information to help take teens from brainstorm to business.

"JA Worldwide is proud to join with the U.S. Small Business Administration to promote the benefits of free enterprise and entrepreneurship to our nation's youth," says David S. Chernow, president and CEO of JA Worldwide. "This new Web site will give teens valuable resources to help them start their own business and live the 'American Dream.'"

The all-new site can be accessed at www.mindyourownbiz.org.

JA Teams Up With Harlem Globetrotters

The world-famous Harlem Globetrotters have teamed up with JA Worldwide in a partnership that will generate public awareness for JA around the globe during the team's 2006 world tour. In addition, the partnership will generate revenue for many local JA/YE offices around the world.

The Globetrotters tour currently extends to 117 countries worldwide and draws more than two million spectators, including approximately 200 cities in the United States and Canada, and impacts a majority of JA's U.S. operating areas.

The partnership includes a discount coupon towards the price of admission for the games. For each eligible ticket purchased using the JA Worldwide/Globetrotter discount coupon, a donation of $1 will be made to the local JA/YE office. JA discount coupons for 2006 Harlem Globetrotters' games will be available through local JA/YE offices where the Globetrotters play, and can also be downloaded and printed at www.ja.org and local offices' Web sites.

Harlem Globetrotter Kevin Daly shows David S. Chernow, president and CEO of JA Worldwide, a few basketball tricks after announcing the partnership at the recent JA leadership conference.

JA/YE offices are encouraged to use the money raised through this effort for their JA Afterschool programs and initiatives.

In addition to the discount coupon program, the Harlem Globetrotters will be working with JA/YE offices in strategic locations to plan school appearances and other awareness building efforts with its "Ambassadors of Goodwill" program.

For more than 75 years, the Globetrotters have served the education community by sending Ambassadors into schools to inspire students. The Harlem Globetrotters are committed to giving back to communities who have supported them during their 78-year history, having donated more than $11 million to various charitable organizations since 1993. They are pleased to provide resources for vital after-school and in-class Junior Achievement programs, and JA is proud to have them as a partner.

MetLife Foundation Entrepreneurial Award Winners

Since 2001, the MetLife Foundation has been engaged with JA in helping to advance the mission of ensuring every child has a fundamental understanding of the free enterprise system. Through incentive programs set up for JA offices around the globe, the MetLife Foundation has given more than $550,000 in funding and support for the MetLife Foundation Entrepreneurial Award.

The award recognizes JA operations that demonstrate entrepreneurship and innovation in achieving sustainable results for JA's primary stakeholders: students, schools, volunteers, and donors. Each winner receives a cash award of $25,000 to continue and expand their work, and shares best practices with other JA offices.

In the spirit of JA Worldwide's new global structure, in 2005 the MetLife Foundation began providing support for two additional Entrepreneurial Awards designated for JA operations outside the United States.

Students in Paraguay are seen here aboard the "PC Bus." Through the innovation of JA of Paraguay, low-income youth have the opportunity to access valuable training and employment opportunities.

The six award-winning offices and their entrepreneurial initiatives are listed below:

Junior Achievement of Bakersfield
Dodge Ball Tournament
Junior Achievement of Greater Cleveland
Teaching Professionals Academy
Junior Achievement of The Heartland
JA Business Leadership Challenge
Junior Achievement of Paraguay
PC Bus
Junior Achievement of Wisconsin
Capitalism with a Conscience
Junior Achievement of Zimbabwe
JA Financial Markets Program

JA of Brazil Advisory Council President Receives High Honor

President of Junior Achievement Brazil Advisory Council, Jorge Gerdau Johannpeter, recently received the prestigious "Person of the Year Award" presented by the Brazilian-American Chamber of Commerce.

Jorge Gerdau Johannpeter

Johannpeter was recognized in New York with the award for his exceptional global view, his outstanding contribution to the development of society, and his involvement with entities that promote productivity and quality programs. JA Worldwide is extremely proud to know that our very own president of Junior Achievement Brazil's Advisory Council has received this prestigious award.

FUTURES Junior Achievement
Let Their Futures Be Your Inspiration

For editorial information or to subscribe to the online edition of *Futures* please e-mail **futures@ja.org**
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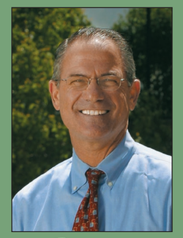
Designer: Don Kennedy

From the President's Desk



David S. Chernow
President and Chief Executive Officer

Respect, integrity, and excellence. These are the basic beliefs of JA Worldwide. Driven by these values and beliefs, our jobs of advancing the mission of JA Worldwide and making JA vital to those who build the future can be made a little easier. Not only is it important for all members of JA Worldwide to practice these beliefs on a daily basis, but we as an organization must align with other people and organizations that believe in the same set of values. Our critical corporate partners all practice and represent our core values of respect, integrity, and excellence.

In this issue of *Futures*, we have highlighted just a few of the corporate partners that believe in our mission as much as we all do, and with their enormous generosity, are helping us reach more young people in the United States and around the world. Co-sponsorships with organizations like the U.S. Small Business Administration, as well as partnerships with the Harlem Globetrotters, the MetLife Foundation, and JCPenney Afterschool, are just a few examples of those values-based organizations helping make JA a success around the globe. While there are obvious benefits gained by JA Worldwide and each of these partners through these joint efforts, the real beneficiaries are the children we educate and inspire, helping them reach their potential and realize their dreams.

Events and initiatives that are created as a result of these wonderful partnerships show first-hand just how vital JA Worldwide is to communities around the world. As you can see by some of the success stories featured in this issue, JA Worldwide lives our values of respect, integrity, and excellence, and believes they are the cornerstones to this organization. Seeing students practice these values in life should make us all proud to be part of the JA Worldwide family.

New Poll Indicates Teens Have Strong Ethical Compass

An encouraging shift in teens' attitudes on ethics has emerged in a new poll released by JA Worldwide and Deloitte & Touche USA LLP. As an indication that teenagers may be fine-tuning their ability to make ethical decisions, the number who say they would act unethically to get ahead if there was no chance of getting caught has dropped to 22 percent, down from 33 percent in 2003.

However, while exhibiting a strong sense of ethical principles, many teens don't have the courage of their convictions when faced with pressure from above. More than 40 percent of teens admitted they might act unethically if instructed by their boss, and more than a third of teens would likely lie to their boss to cover up a mistake they made at work.

In other findings, the poll shows that the positive relationship between business ethics and professional success continues to resonate with teens. The percentage of teens who believe "people who practice good business ethics are more successful in business than those who don't" has jumped to 69 percent this year, up from 56 percent in 2003. The number of teens who think "you have to bend the rules to succeed" has also declined.

The survey of 777 teens was conducted as part of the release of the third edition of the "Excellence through Ethics" curriculum, a $1 million initiative of JA Worldwide and Deloitte to promote business ethics among today's young people.

To read full details of this poll, visit the *Research Center*, located in the *Student Center* on www.ja.org.

JA Worldwide and The Allstate Foundation Win PR Award

Earlier this year, JA Worldwide released the results of the *2005 Interprise Poll™ on Kids and Personal Finance*, sponsored by The Allstate Foundation. The PR campaign netted more than 80 million media impressions, making it one JA Worldwide's most successful initiatives.

Allstate FOUNDATION

On November 1 at the National Press Club in Washington, D.C., JA and Allstate were honored by PR News with the Nonprofit Award in the Corporate Partnership category for this campaign.

JA Economics for Success, sponsored by The Allstate Foundation, reaches approximately 300,000 middle grades students a year.

JA Worldwide
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One Education Way
Colorado Springs, CO 80906
www.ja.org

Lights On Afterschool - Events Nationwide

JCPenney afterschool powering their potential

On October 20, 2005, JA offices from Los Angeles to Worcester, Mass., joined with after-school partners to celebrate Lights On Afterschool. This nationwide event, a project of the Afterschool Alliance, calls attention to the importance of after-school programs for America's children, families, and communities.

Above left: In Albuquerque, N.M., children outside a JCPenney department store take part in JA of New Mexico's Lights On Afterschool event.
Above right: JA of Wisconsin held their Lights On event with students at Holmes Elementary 21st Century Community Learning Center in Milwaukee.

As part of the Lights on Afterschool celebration, JA Worldwide joined the Afterschool Alliance in Washington, D.C., at the House Afterschool Caucus where students and members of Congress spoke about the importance of after-school programming as a vehicle to keep kids safe, help working families, and inspire learning.

"We believe young people and their families want a wider array of after-school programming," says Dr. Darrell Luzzo, senior vice president of education for JA Worldwide. "There seems to be a particular interest in programs that focus on entrepreneurship, work readiness, and personal finance. As a result, Junior Achievement has begun expanding its after-school offerings to reach elementary, middle grades, and high school students. The JCPenney Afterschool Fund has been an invaluable partner in this process."

Sponsored by the JCPenney Afterschool Fund, Lights On Afterschool unites after-school partners across the country including Junior Achievement, YMCA, Boys & Girls Clubs, 4-H, 21st Century Community Learning Centers, and other local after-school providers in shining the light on after-school.

In addition, a recent poll conducted by JA Worldwide and Harris Interactive was issued in support of Lights on Afterschool. Complete results show that young people are interested in the kinds of entrepreneurship and personal finance programs that JA offers. Full results of this poll can be viewed by visiting the *Research Center*, located in the *Student Center* on www.ja.org.

Above: Students at D.C. Preparatory Academy participate in JA of the National Capital Area's Lights On Afterschool festivities.

Junior Achievement®

Heritage Society

Founding Members

Some faithful friends of JA Worldwide have planned to support the organization beyond their lifetimes. By including JA in their estate planning, these caring individuals have taken deliberate steps to ensure the future of Junior Achievement. To recognize and honor these supporters, JA Worldwide established the Junior Achievement Heritage Society. Members include those individuals who have included JA in their estate planning through such instruments as bequests, charitable gift annuities, charitable trusts, and life insurance. Heritage Society members are featured in *Futures* in the order in which they enrolled, and with space availability. The founding membership period was recently extended through June 30, 2006.

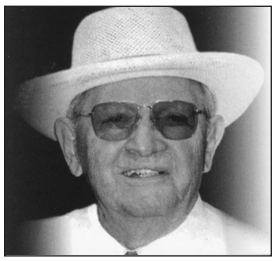
For more information, contact Debra Stinton Othitis, VP Development, JA Worldwide, at dothitis@ja.org or 719-540-6191.

Junior Achievement of Central Florida, Inc.

Bradley B. Wegner and F. Ashley Allen

Ashley joined the board of directors of Junior Achievement of Central Florida in 1994 and recently served as chairman. She is vice president of Orlando Sentinel Communications and her husband, Brad, is a senior graphic designer with WFTV Channel 9 -- organizations that are both long-time supporters of JA. Ashley and Brad began including Junior Achievement of Central Florida in their wills several years ago.

"Being part of the JA Heritage Society is a strong vote of confidence in central Florida's students and in JA of Central Florida as an organization. We hope to see both grow and thrive for generations. It's all about thinking long-term to impact the next generation of central Floridians, and it's never too early to think about planned giving."



Junior Achievement of Greater Tri-Cities

John E. and Muriel E. Bernhard

(1916 – 2004) (1920 – 2001)

John Bernhard was a man of vision. He saw the need to establish a means of permanent funding to secure the future of Junior Achievement programs for coming generations. With a generous gift of appreciated stock, he established the first Junior Achievement-named endowment in the Tri-Cities area of Washington, the John & Muriel Bernhard Endowment Fund, and the vision did not stop there.

The Bernhard Challenge, a matching gift campaign, has been highly successful in encouraging other individuals to support Junior Achievement. Mr. Bernhard was also active in the Shrine Hospitals, Columbia Basin College, Hospice House, and the Edith Bishel Center for the Blind.

JA Worldwide

David S. and Elizabeth Chernow

David S. Chernow is currently the president and chief executive officer of JA Worldwide. He leads JA Worldwide into the 21st century by providing and executing the organization's strategic vision to impact more students with its kindergarten through grade 12 programs. David and Elizabeth live in Colorado with their two teenagers.

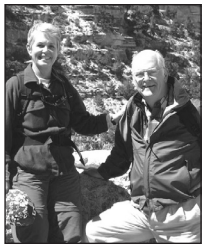
"Since becoming involved with JA in July of 2001, the organization has truly changed our lives. Giving young people the opportunity to reach their full potential and realize their dreams is something we believe in very strongly. We make this gift to help ensure the success of JA Worldwide for years to come."

Junior Achievement is honored to be named a beneficiary in the estate planning of its supporters. Sometimes these benefactors prefer no public recognition. If you are one of those people, please know how vital your support to JA is to our sustainability and how much we appreciate your generosity.

Junior Achievement of Southern California, Inc.

Jeremy P. and Courtney Dicker

Jeremy P. Dicker is a Founding Principal of Strategic Benefits Group LLC, and has been in the insurance and investment business for the past nine years. His community involvement and interests extend to the United Jewish Fund, Children's Hospital Los Angeles, The Jewish Home for the Aging, and New Jersey SEEDS. Jeremy resides in Beverly Hills, California and is a board member of JA of Southern California.



Junior Achievement of Washington

Woody D. and Ginger Howse

Woody Howse serves on the JA Worldwide board, and has served on the JA of Washington board for more than 25 years. He currently serves as a classroom volunteer, and was the recipient of the Gold Leadership Award in 1989. Woody Howse is one of JA's most passionate supporters.

"The driving feature for us is the incredible, long-term impact of teaching future generations the skills and tools for success in free enterprise. We both believe passionately that ALL citizens need to understand and appreciate the economic underpinnings of our society to achieve comfort and success. To the goal of ensuring long-term support for organizations that bring such skills to our next generations, we have included JA in our estate planning."

Junior Achievement of Central Carolinas, Inc.

Julie C. Preslar

Julie Preslar epitomizes dedication, energy, commitment, and passion for Junior Achievement. Her positive spirit inspires young people to succeed, and her leadership and continued passion for JA's mission are passed on to everyone that she meets.

"Including Junior Achievement of the Central Carolinas in my will was not a difficult choice to make. I have been with the organization for nearly 26 years. I believe in the mission and purpose of JA, and I hope my gift will allow JA to continue in the fine work of reaching young people and empowering them to be successful, having something to give back as well."

Junior Achievement of Northwestern Ohio, Inc.

Lewis W. and Kay A. Saxby

Lew and Kay are longtime friends of Junior Achievement in Toledo, Ohio. Through their generous financial support and volunteerism in their local classrooms, they continually share their wealth of experience with future leaders.

"JA has made much progress in teaching our students about the American business system, but there are still large segments of the population that do not comprehend the contribution of business to both the U.S. and world economies and to the improvement in the world's standard of living. We want to continue to help JA in its important mission to reach more and more students worldwide with its important 'economics of life' programs."

Junior Achievement®

Heritage Society

Planned Giving – An Investment in JA

Planned giving is a structured way of contributing to your favorite charities. A planned gift is any deferred or outright gift substantial enough to require a donor to consider his or her tax and financial situation along with his or her philanthropic intent. There are many types of planned gifts; however, the will is the most common. Gifts of insurance policies, cash, real estate, and stock are other options.

You can learn more about all of these planned giving options and how you can invest in the future of Junior Achievement by visiting the new planned giving section on www.ja.org.