

JA Poland Entrepreneurship Gala

JA of Poland recently celebrated the success of its third annual JA Job Shadow Day with an impressive Entrepreneurship Gala.

Held at the Presidential Palace in Warsaw, the ceremony recognized the efforts of more than 13,000 companies and 35,000 students involved in the recent Job Shadow Day. Poland's President Lech Kaczyński gave a speech on the importance of economic education for Polish youth. Poland is experiencing negative population growth, and its citizens earn an average annual per capita income of \$7,000 (U.S.). There is a dramatic need for JA programs to help Polish youth build a better future. The Entrepreneurship Gala recognized the



President of the Republic of Poland, Mr. Lech Kaczyński, speaking at the Entrepreneurship Gala, which recognized the efforts of JA Poland in reaching more than 35,000 students with their recent Job Shadow Day.

power and relevancy of JA in the region. All participants were recognized for their efforts and dedication to ensuring a strong and successful future.

The event was covered by several national media outlets and hosted by Mrs. Ewa Junczyk-Ziomecka, Minister of State. Also in attendance was Mr. Olaf Gajl, Minister of University Education and Science.

Special thanks go to those who helped make the recent event such a huge success: National

Bank of Poland, Vobis Microcomputer, Kodak Express, Citroen, IKEA, GE Money Bank, Cinema City Poland, Deutsche Lufthansa, Coca-Cola Poland, and Skanska.

MetLife Foundation Honors Six Operations for Entrepreneurship and Innovation

Four JA operations in the United States and two international operations recently received the 2006 MetLife Foundation Entrepreneurial Award. Presented since 2001, the \$25,000 award recognizes offices that demonstrate entrepreneurship and innovation in achieving sustainable results for the JA office.

- **DESEM Jovenes Emprendedores** (Uruguay), *Sumale a tu País* promotes the social reasons behind taxation, helping develop young people as responsible, creative citizens and future business leaders.
- **Junior Achievement of the Bluegrass** (Lexington, Ky.), *Bryan Station High School Collaboration* takes a "school in crisis" due to high drop out rates, and provides each freshman with a mentor, ensuring they have the skills and knowledge to succeed.
- **Junior Achievement of Colombia** (Bogotá, Colombia), *Enterprise Camp*



With JA - Rocky Mountain's Business Week, students work in teams on an "apprentice-style" business project. Pictured here are participants who worked with Einstein Bros. Bagels to create and implement a promotion to increase traffic at their restaurants.

allows 144 young people from public schools in marginalized communities to participate in residential enterprise camps.

- **Junior Achievement of Northern New England** (Boston), *The Marian L. Heard Scholars Program* allows high school juniors and seniors to explore business and entrepreneurship, college admissions, community service, culture, and the arts.

- **Junior Achievement - Rocky Mountain** (Denver), *Business Week* ensures that young people have the skills, knowledge, and desire to achieve personal and professional success.
- **Junior Achievement of Southern California** (Los Angeles), *Money & Me* is a half-day seminar addressing the financial literacy issues of high school students.

Capital One and JA Win U.S. Chamber Corporate Citizenship Partnership Award

Capital One and JA Worldwide won the inaugural Corporate Citizenship Partnership Award from the U.S. Chamber of Commerce for their work to provide financial literacy training to students in the United States.

More than 12,000 online voters visited the Chamber's website in August and September to select the Partnership Award winner.

Capital One and JA Worldwide were honored for the delivery of three piloted programs: *Capital One/Junior Achievement Finance Park™*, the mobile version of JA's innovative site-based financial literacy

program; JA in a Day, in which hundreds of Capital One associates delivered age-appropriate financial literacy education simultaneously to multiple classrooms in Richmond, Va., and Washington, D.C.; and *Sliding into Succe\$\$*, conducted in partnership with the Washington Nationals, in which students formed fantasy baseball teams by calculating individual player statistics and drafted players while staying within a specified budget.

The recognition by the U.S. Chamber of Commerce reinforces the impact JA Worldwide has on the young people it reaches.

On Board

JA Worldwide Board of Directors Profile



Thomas Bata Sr. Honorary Chairman Bata Limited

Born in Prague, Czechoslovakia, Thomas Bata moved to Canada in 1939. Early in his career, he and his wife, Sonja, worked as board members for JA of Canada. Their company, Bata Shoe Organization, was a major supporter.

Bata's father was a legendary Czech entrepreneur and industrialist who launched his shoe-making business in 1894. The business grew to become one of the largest family-owned shoe companies in the world. Thomas carried on in his father's footsteps and became a strong believer that JA represents the true entrepreneurial and philanthropic spirit that his father always tried to instill in his community.

After the Czech "Velvet Revolution" of 1989, the Bata's set up JA organizations in Prague and Bratislava. Thomas went on to support the creation of the very first regional JA office, JA Central and Eastern Europe. The philanthropic example that Bata set in these countries has encouraged hundreds of local business people to do the same. In addition, Bata was deeply involved in the merger of Junior Achievement, Inc. and Junior Achievement International, and his wife serves as honorary chair of the JA-YE board in Europe. Without them, there would not be a European headquarters for JA, nor would many of the European Member Nations in former communist countries exist.

The relationship between JA Worldwide and the Bata Shoe Organization has been going strong for more than 30 years. The impact Thomas Bata has had on the international reach of JA and its mission is immeasurable.

JA Guam Receives Grant from the Citigroup Foundation



The Citigroup Foundation has awarded an \$18,000 grant to Junior Achievement of Guam for its financial literacy pilot project. The grant will be used to implement *JA Dollars and Sense*. JA Guam's pilot will be launched at Inarajan Elementary School, one of 25 elementary schools in the Guam Public School System.

The Goizueta Foundation Partnership

The Goizueta Foundation has awarded \$2,363,546 to JA Worldwide to implement the Hispanic Initiative in six U.S. communities. The program, originally created by JA of Georgia, identifies and addresses specific challenges confronting Hispanic youth and their families.

The overriding theme of the JA Hispanic Initiative is the importance of college and post-secondary education. The program teaches students to recognize the importance of staying in school, thus assuring that whatever their career path, they are prepared to succeed in the workforce.

In addition to JA Worldwide's and JA of Georgia's participation in this effort, four JA Areas have been selected to implement the Hispanic Initiative beginning this year: JA of New Mexico, JA of New York, JA - Rocky Mountain, and JA of Southern California. Two additional offices will be selected at a later date.

JA Heritage Society Founding Members Profile



Michael W. Grossi

Michael W. Grossi, a financial representative with Guardian Life Insurance is an active civic leader in his Rhode Island community and is a longtime supporter of Junior Achievement.

An enthusiastic JA participant, Mike attends events and teaches JA programs to middle and high school inner-city-youth. He and his wife, Diane, believe that working with today's young people is essential for creating tomorrow's leaders. "Our youth deserve more than just dreaming about becoming the next CEO. They need the skills and the drive to make it happen. That's why JA programs are so critical."



Marcia Lansdon

Marcia Lansdon is the senior vice president - division executive of Washington Mutual Bank's Greater Los Angeles and Nevada area. Marcia designates her time to the executive board of the Economic Alliance of the San Fernando Valley and JA of Southern California.

For the last three years, she has been the chair of the JA Education Committee and member of the JA Executive Committee, where she has made JA's mission her own. "I was moved to include JA of Southern California in my estate planning because I believe in the mission of inspiring kids to achieve. I can see the difference we are making - one child at a time - and I want to be a part of it."

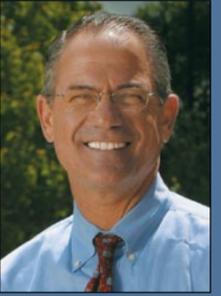
More information on the JA Heritage Society can be found in the *Contributors* section of www.ja.org.



Futures

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From the
**President's
Desk**



David S. Chernow
David S. Chernow
President and Chief
Executive Officer

Moving forward as a united organization, the impact of our programs on students will continue to increase in relevance and numbers reached, helping create contributing members of our global society.

In this issue of *Futures*, you will see the power of JA Worldwide as it spans not only to counties, states, and regions, but to entire nations. With the recent JA in a Day event, MasterCard provided support as our programs were delivered simultaneously in seven nations.

This successful event provided JA Worldwide programs to students in 50 classrooms, showing the power of our message when we achieve global alignment. Yet, at the same time, JA preserves and supports local entities to plan, organize, and execute in relevant ways.

As we continue to fine-tune and execute our strategic plan, we will support events like these that help build a solid foundation for achieving our vision. In the end, our organization comes to life with the students we reach and inspire. JA Worldwide is successful because of the approximately 7.5 million young people it reaches each year with its message of work readiness, financial literacy, and entrepreneurship. Our students represent the collective efforts of all our partners and offices worldwide.

While there are a number of variables that will help solidify our advance into the future, we can ensure success and continue to reach students by striving to become better connected.

Teens Feel Intense Pressure to Succeed According to New JA Worldwide – Deloitte Poll

Young people currently feel a strong pressure to succeed in school, no matter the cost. More than two out of five teens (44 percent) feel significant pressure to do well in school, even if it means cutting ethical corners. And more girls than boys confess a heavy burden to succeed. Those are among the findings of the fourth annual “Teen Ethics Poll” recently released by JA Worldwide and Deloitte & Touche USA LLP.

The survey, designed to take the ethical pulse of teens aged 13 to 18, found a notable gender gap among those who reported “a lot” or “overwhelming” pressure to succeed in school at any cost: fully half of the girls – but only 38% of the boys – felt this burden to do well.

Teens also hold a dim view on the ethics of their peers. Nearly half say their fellow students behave unethically, ranking them, in their eyes, below doctors, teachers, professional athletes and business leaders. More than half

(52 percent) of the students who feel significant pressure to succeed, no matter the cost, said the pressure came from trying to please their parents. And more than a quarter believe they are ill-equipped to make ethical decisions.

To address the need for ethics education, JA Worldwide and Deloitte are collaborating on a multi-faceted ethics program to help students alleviate the pressure to behave unethically. The *Excellence through Ethics* program includes classroom lessons which teach the value of ethical behavior. Deloitte has also funded the expansion of the existing *JA Global Business Ethics* to the U.S., and implementation grants for U.S. JA offices which use the program. The program is underwritten by a \$2 million grant from Deloitte.

The 2006 Teen Ethics Poll was conducted during September 2006; 787 students participated.

David Chernow Testifies Before House Subcommittee



President and CEO of JA Worldwide, David S. Chernow, recently testified in front of a House of Representatives subcommittee on the importance of financial literacy. The hearing, which took place on September 28 in Washington, D.C., was entitled “Improving Financial Literacy: Working Together to Develop Private Sector Coordination and Solutions.” Mr. Chernow discussed the ways in which JA can be a solution-provider to the financial literacy issues plaguing our nation’s young people and the importance of collaboration and partnership.

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Mastercard and JA – One Day, Seven Nations

MasterCard Worldwide recently joined forces with Junior Achievement in the United States and Latin America to bring lessons of work readiness, financial literacy, and entrepreneurship to students in 50 classrooms simultaneously. Using the unique “JA in a Day” experience, an entire JA program was delivered in the course of one day. At the end of the day, students received a certificate and a strong sense of pride and accomplishment.

JA Area Office staff in Miami and Member Nation staff worked with MasterCard volunteers in Argentina, Brazil, Chile, Colombia, Miami, Mexico, and Venezuela. On September 22, JA programs were successfully delivered in these areas, educating and motivating students with engaging, hands-on learning.

Building on the success of this event, MasterCard, JA Worldwide, JA of Mississippi Valley, and JA of the Hudson Valley are spearheading another JA in a Day event scheduled for early 2007. Thirty-three JA operations from five continents will be invited to participate. This event is an exciting opportunity for JA and MasterCard associates to demonstrate the strength of the partnership, and to help young people prepare to succeed in a global economy.

During the 2005-2006 program year, MasterCard underwrote the translation and adaptation of *JA Global Marketplace* in Brazil, Italy, Japan, and Spain. This year, continued support for translation and adaptation has been awarded to Bulgaria, Kazakhstan, Romania, and the United Arab Emirates. Grants were also provided to 10 U.S. offices to support the expansion of *JA Global Marketplace* in JA’s domestic markets.



Oscar Uribe, corporate manager - MasterCard Colombia, delivering Our City to 40 third grade students at Ciudad Jardin Public School in Bogotá, Colombia.



In Venezuela, students learned the importance of wants vs. needs. “We need clothing, but a balloon is something that I want. First we need to provide for needs and then we can have what we want,” says second grade student, Liliانا Perez.

To watch video highlights of the recent JA in a Day event, go to: <http://www.mainsailcom.com/mastercard/ja-inaday/>.



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