

## From the President's Desk

Junior Achievement is approaching 85 years of educating young people. We have a rich past and a successful present, but it's the careful planning for our future that will make JA vital.



Our "aspirational" vision to make JA vital to those who build the future has led us in developing our new three-year strategic plan, *Focus 2006*. This blueprint, approved by JA's national board of directors in May, will help us increase resources, implement greater quality programs, achieve higher growth, and build JA into a stronger, more effective and efficient organization.

First, we will expand the demand for JA programs from 4.1 million to 4.8 million students nationwide by 2006. By implementing a public affairs strategy, we will establish a seat for JA at local and national education policy-making tables to preserve, protect, and defend our "blackboard space," or classroom time.

We will also increase awareness to key groups and external audiences to facilitate reaching more students with JA's message of success.

Second, we will secure financial and volunteer resources to meet demand through new collaborations such as co-branding and cause-related marketing partnerships.

We will create new volunteer initiatives to yield 5,000 new volunteers in two years, translating into more than 100,000 new students. And we will grow the organization's overall revenue by \$20 million by 2006.

Third, we plan to maximize JA's operational effectiveness and efficiency to meet the new demand for JA's programs through leadership development, a cohesive technology plan, and key assistance to our local JA offices. Our people are key to JA's success and we will work to attract and keep top talent.

JA must have funding, volunteers, and blackboard space to become vital to those who build the future. We must practice what we teach and lead and manage a successful, growing business.

It's our dedication and passion that has helped us achieve so much success. We will continue to build our people and our organization to maintain a future of being the leading business and economic education organization in the world.

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

## JA Interprise Poll™: Teen Employment The Bummer of the Summer?

Teens weren't overly optimistic about finding jobs over the past summer. In fact, according to JA's 2003 *Interprise Poll* on Summer Jobs, it was the most significant drop of optimism in three years.

Eighty-one percent of teens planned to work during the summer, down from 85 percent in 2002 and 86 percent in 2001. Plus, 30 percent of teens who held a job in the summer of 2002 were pessimistic about finding a job in the summer of 2003.

Although 81 percent is still a high percentage, JA officials say the poll supports other data that the sluggish economy and increased competition from the adult workforce may have kept some teens out of the summer job market.

For older teens, the news is rosier. Fifty-five percent of 17 year-olds and 76 percent of those 18 years of age

or older actually had jobs during the school year.

The types of jobs teens planned on working were among the average jobs teens employ including restaurants/fast food, retail/sales, babysitting, and lifeguard/recreation. However, the number of teens planning to work in offices nearly doubled between 2002 and 2003.

Pay expectations for those jobs were in the \$7.50 per hour range for 24 percent of teens polled.

As for "why" teens work, 40 percent work for extra spending money, 24 percent are saving for college, 19 percent want to buy a car, 9 percent want work experience, and 7 percent are working to help support their families.

JA conducted the online poll in March with a total of 1,101 students participating. To read the full results, visit [www.ja.org](http://www.ja.org).

## Nelnet and Junior Achievement— Navigating to Higher Education

Junior Achievement has partnered with Nelnet (National Education Loan Network) to enhance the *JA Student Center*. The new *JA Financial Aid Center*, sponsored by Nelnet, is now available to visitors of the *JA Student Center* located at [www.ja.org](http://www.ja.org).

The *JA Financial Aid Center* will provide information and trends and answer frequently asked questions regarding opportunities to finance higher education. Students, school counselors, teachers, and parents visiting the *JA Student Center* will be able to access the center to answer their questions about college costs, financing products, and services.

Additionally, Nelnet will be offering college scholarships to JA students through a direct link to the Scholarship Center within the *JA Student Center*.

Junior Achievement is excited about this new partnership and the important financial aid opportunities Nelnet provides to so many students.

Nelnet is an industry leader in educational finance dedicated to providing products and services that facilitate higher education.



**Junior Achievement®**  
Let Their Success Be Your Inspiration!™

# FUTURES

Fall 2003

## From Top Student to Top Gun Seattle-Area Student Flies High with *JA Titan* Win

What's the perfect prize for a student already planning on becoming a pilot? Ask Crystal Clements.

She's the 2003 high school graduate who won Junior Achievement's *JA Titan* national championship held in July at The Walt Disney World Resort. The grand prize just happened to be an afternoon ride in an L-39 jet.

The prize was a natural fit. Crystal's career plan is to become a corporate pilot, earn her MBA, and open her own flight training program.

"My whole experience, not just the flight, but my entire experience with Junior Achievement has been one of the best of my life—the competition and getting to know the people at Junior Achievement has just been incredible," said Crystal.

The 18 year-old from Gig Harbor, Wash., also credited JA for giving her a broader understanding of business—showing her how "each part of an



U.S. Marine pilot "Cruiser" helps 2003 JA Titan National Champion Crystal Clements get ready for the ride of her life over the skies of Tampa Bay.

industry comes together to make the business profitable—from marketing to research and development."

Sharing that understanding of business is part of the goal of *JA Titan*—an online business simulation sponsored by The Best Buy Children's Foundation that lets students compete as CEOs of virtual companies.

“My entire experience with Junior Achievement has been one of the best of my life,” said 2003 *JA Titan* winner Crystal Clements.

The national championship came after a year of online competition among hundreds of students around the country to see who could best run a company of the future. Using an all-new version of the *JA Titan* business game set in the year 2030, Crystal beat out 14 other would-be CEOs, weathering a simulated recession long enough to keep her virtual company afloat to claim the national title.

"Crystal's competitive spirit represents one of the best things about our free enterprise system," said David S. Chernow, president and CEO of Junior Achievement. "If you work smart and create the right opportunities, you can accomplish anything."

"Watching the finalists compete confirmed what I already suspected," said Susan Hoff, president of The Best Buy Children's Foundation. "An educational program like *JA Titan* with the fun factor incorporated has a significant, positive impact on youth."



JA President and CEO David S. Chernow with 2003 JA Titan winner Crystal Clements in Tampa, Fla.

In addition to the flight, Crystal won a Best Buy shopping spree and was honored during a ceremony at Junior Achievement's annual leadership conference held in Tampa, Fla., in July. AfterBurner Seminars, Inc. of Fresno, Calif., arranged the flight that was made possible by The Best Buy Children's Foundation.

Crystal plans to attend Embry Riddle Aeronautical University in Daytona Beach, Fla.

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# JA Professionals Recognized at National Conference

## Chicago President Receives Highest Honor

Sandy Daffé, president of JA of Chicago, was awarded the Charles R. Hook Award during a special awards dinner at Junior Achievement's National Leadership Conference in Tampa, Fla., in July.

Daffé has been president of JA of Chicago, the largest JA operation in the country, since 1996 and a staff member of the Chicago office since 1984. Under her direction, the number of JA programs in her area has increased by 19 percent over the past three years, and Chicago is projected to reach 274,000 students in the 2002/03 program year.

The Charles R. Hook Award is presented to a JA chief staff officer whose outstanding performance deserves acknowledgment for contributing to the overall growth and development of the organization.

Daffé also served as a member of the Vision Task Force, which developed *Focus 2006*, the organization's strategic plan for the future. She has received numerous JA awards and recognition, including the Karl Flemke Pioneer Award in 1999.



Sandy Daffé, president of JA of Chicago, accepts the Hook Award.

## JA Honors Burgos with Flemke Award

Mario Burgos, president of Junior Achievement of New Mexico Inc., in Albuquerque was recognized recently for his outstanding achievements and contributions to the organization. The Karl Flemke Pioneer Achievement Award was given to Burgos at JA's National Leadership Conference in July.



Mario Burgos, president of Junior Achievement of New Mexico, accepts the Flemke Award.

The Flemke Award recognizes the exemplary efforts of first-time JA presidents. Burgos has been with Junior Achievement for five years, including nearly three years as president of Junior Achievement of New Mexico, Inc.

During his tenure, the JA office has expanded its reach by 62 percent and has grown to offer innovative technology-based programs such as the online business simulation *JA Titan* to 12,000 students.

JA of New Mexico, Inc. also won a Peak Performance Award at the conference, an organizational award to recognize superior annual performance.



## Brooklyn Teacher Named JA National Teacher of the Year

Sheldon Meltzner, a teacher from Edward R. Murrow High School in Brooklyn, New York, has been named Junior Achievement's 2003 National Teacher of the Year.

The Teacher of the Year award is given to a high school educator who demonstrates an overwhelming commitment to teaching students about economics, business, and free enterprise using Junior Achievement programs.

"Sheldon's endless energy and passion for teaching make him a success," said Dr. Darrell Luzzo, senior vice president of education for Junior Achievement Inc. "He is our national teacher of the year because he works hard to improve students' understanding and attitude toward business and economics."

Student success runs strong in Mr. Meltzner's classroom. His students have regularly advanced to the Federal Reserve Bank's *Fed Challenge* finals, won economics essays, and excelled at JA's Management and Economics Simulation Exercise (MESE) competitions.

Edward R. Murrow High School principal Saul Bruckner is eager to recognize Mr. Meltzner's contributions. "The promise that he [Meltzner] showed in 1974 has today become reality. Under his direction, students have seen the light and leave with a better understanding of our economic system."

Meltzner has won numerous awards throughout his teaching career from associations including the Federal Reserve Bank of New York, Social Studies Supervisors Association, and Junior Achievement for his work in applied economics in 1987.

Winners are selected by independent judges from the academic community and receive a \$2,000 cash award.

## JA Names DiPiazza Chairman of the Board

Samuel A. DiPiazza Jr., CEO of PricewaterhouseCoopers, was named chairman of the Board of Directors of Junior Achievement Inc. on July 1, 2003.

"Junior Achievement is a terrific organization that is passionate about inspiring kids to learn the economics of life through free enterprise education," said DiPiazza. "I am proud to serve as their national board chair, and look forward to leading JA's ongoing effort to provide the skills students need to be successful in their future careers and lives."

DiPiazza previously served on the JA National Board as vice chair/chair elect and serves on the Executive, Board Development, and Education committees.



Samuel DiPiazza, JA's chairman of the Board of Directors, addresses JA associates from around the country at the National Leadership Conference held in Tampa, Fla., in July.

## JA Areas Receive MetLife Awards

The MetLife Foundation recognized four JA offices for demonstrating entrepreneurship and innovation at JA's National Leadership Conference in July. Now in its third year, the MetLife Foundation Entrepreneurial Awards presented the following winners with \$25,000 to continue and expand their work.

**JA of Georgia** in Atlanta was recognized for its Hispanic Initiative. The office provided bilingual materials to more than 40 classes of students enrolled in English for Speakers of Other Languages (ESOL).

**JA of South Central Carolina** in Columbia was recognized for its South Carolina Youth Philanthropy Partnership. The partnership allows students to participate in a combined program of the *JA Company Program* with specially designed curriculum on personal philanthropy and corporate citizenship.

**JA of Southeast Texas** in Houston earned the award for its Katy Whole District Project. The experimental program allowed the office to target an entire school district with an on-site JA employee coordinating curricula. The program helped contribute to double-digit growth in the number of students reached by JA in the greater Houston area.

**JA of Southern California** in Los Angeles was recognized for their partnership with the Affordable Housing Management Association (AHMA). AHMA property managers taught JA programs to more than 1,200 children in low-income housing developments.

"Entrepreneurship is critical to the ongoing viability of for-profit and nonprofit organizations," said Sibyl Jacobson, president and CEO of the MetLife Foundation. "We are pleased to recognize the four offices for entrepreneurial excellence and hope their exemplary work will inspire other JA offices to develop innovative programs and strategies to prepare young people for the future."



# FUTURES

For editorial information or to subscribe to the online edition of *Futures* please email [futures@ja.org](mailto:futures@ja.org).  
Editor: Jeri Howard  
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## Jarchow Named to JA Staff Hall of Fame

The Junior Achievement Professional Staff Hall of Fame inducted Terry Jarchow posthumously at a special ceremony on July 12, 2003. Awarded at JA's National Leadership Conference, the Professional Staff Hall of Fame recognizes former leaders of JA for being exemplary role models.

Jarchow served as president of JA of the Mississippi Valley in St. Louis, Mo., for more than 19 years. In tribute, Allen Kirtley, JA national service consultant and fellow member of the hall of fame, said of Jarchow, "Terry represented everything that was good about Junior Achievement. His personal commitment to excellence, his vision for the organization and his belief in our young people will always be his legacy."

Jarchow helped create the JA Professional Staff Hall of Fame 20 years ago. Accepting the award on his behalf were his wife, Jean, his sons, Jerry and Jeff, and each of their families.



Jean Jarchow and family accept the Professional Staff Hall of Fame Award on behalf of Terry Jarchow (dec.) from JA President and CEO David S. Chernow.

## 'How To Be' Awards Unveiled

Three JA associates were honored at JA's National Leadership Conference with the Frances Hesselbein "How To Be" Award. The first-time award recognizes JA associates who live the JA values of integrity, respect, and excellence through their examples of positive ethical behavior.

The award is named for Frances Hesselbein, chairman of the Board of Governors of the Leader-to-Leader Institute. It is called "How To Be" because, as Hesselbein says, "leadership is a matter of how to be, not how to do."

The winners are: Casey Mirch, senior manager-information technologies, JA of the Bay Area, Inc.; Scott Riddile, president, JA of Central Florida, Inc.; and Lena Yarian, president, JA of Northern Indiana, Inc.

## Two Students Receive JA Scholarships

Wismin Joseph, a recent graduate of Westhill High School in Stamford, Conn., was awarded the Joseph Francomano Scholarship by The Achievement Foundation. The scholarship will provide Wismin \$5,000 per year for four years at Wesleyan University where she plans on studying economics to prepare for a career in business management.

Besides maintaining a 3.62 GPA and ranking in the top 10 percent of her class, Wismin also served as president of the Writing Club, wrote for the school newspaper, and was a member of the National Honor Society.

Wismin took part in the *JA Company Program* for three years, most recently as a human resources assistant with ELITE, Inc., a student company sponsored by UBS.

She also serves her community as a volunteer at Stamford Hospital.

The scholarship is named for Joseph Francomano who served JA for more than half a century and was instrumental in JA's transition to providing in-school programs.



Joining Wismin is Brenda Doss, winner of the Hugh B. Sweeny Achievement Award. Brenda graduated this spring from J.M. Tate High School in Cantonment, Fla., number one in her class with a perfect 4.0 GPA.

The one-time \$5,000 gift is based on academic and extracurricular accomplishments. Brenda participated in the *JA Company Program*, where she served as president of the student company "Off the Chain," sponsored by the Pensacola Ice Pilots. She will study mathematics education in the fall at the University of

West Florida with plans to become a college professor of mathematics.

Hugh B. "Jim" Sweeny served JA for 32 years and is credited for his role in expanding the National Junior Achievers Conference from 60 students in 1948 to more than 3,000 delegates in 1977.

Both scholarships are awarded annually by The Achievement Foundation, Inc., a nonprofit organization dedicated to developing a better understanding of the free enterprise system.