

ACHIEVERTM

Vol. 2 No. 1

A Junior Achievement National Publication

November 1979



A TEASE

NAJAC '79



\$ELLING

“... And Now For The Winners!”

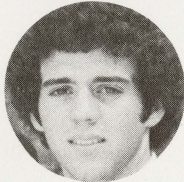
Competition is what the American business system is all about. Competition brings the American consumer the best quality goods at the most reasonable price. Similarly, competition moves the most qualified employees up the management ladder to executive status and recognition.

To help prepare you for entrance into the business world, Junior Achievement has its own form of competition, to select the best JA companies and personnel and reward them. Starting on the local level with a company-by-company search, JA companies who qualify can compete in their contest at the regional level. Local winners of “individual” contests and regional winners of “company” contests then compete at the National Junior Achievers Conference, where each goes through three rounds of increasingly difficult competition leading to the naming of national winners.

Winners at the national level split almost \$20,000 in scholarship awards and savings bonds in addition to prizes already won at the local and regional levels. The 1979 winners in each contest are named from left to right (first, second, third).

OUTSTANDING YOUNG BUSINESSMAN—sponsored by National Federation of Independent Business

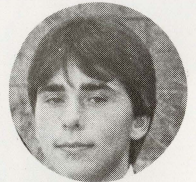
Mark Grosh
North Hollywood, CA



Thomas Taitt
San Gabriel, CA



Chris Braun
Fort Wayne, IN

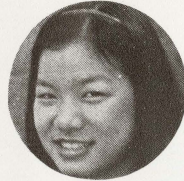


OUTSTANDING YOUNG BUSINESSWOMAN—sponsored by National Federation of Independent Business

Laurie Stearn
Lancaster, PA



Carol Hee
Honolulu, HI



Diane Regas
Denver, CO

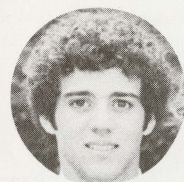


PRESIDENT—sponsored by Young President's Organization

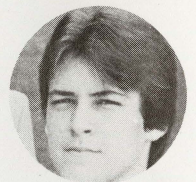
Kathy Madden
Lexington, KY



Mark Grosh
North Hollywood, CA



James Vincent
Owensboro, KY

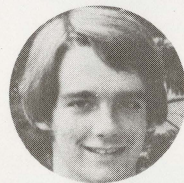


TREASURER—sponsored by the National Association of Accountants

Sally Sackett
Lexington, KY



David Statman
Dallas, TX



Diane Regas
Denver, CO

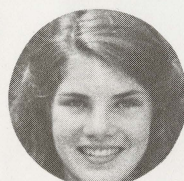


CORPORATE SECRETARY—sponsored by the American Society of Corporate Secretaries, Inc.

Laurie Stearn
Lancaster, PA



Cynthia Wilbrandt
Dundee, IL



Joann Moore
Hudson, OH



MARKETING EXECUTIVE—sponsored by Sales And Marketing Executives International

Michael Neus
Farmington Hills, MI



Susan Schmickley
Cedar Rapids, IA



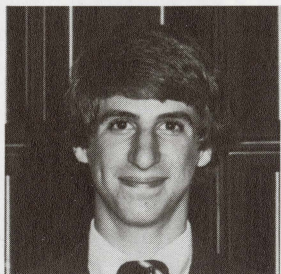
Neena Basso
Canton, OH



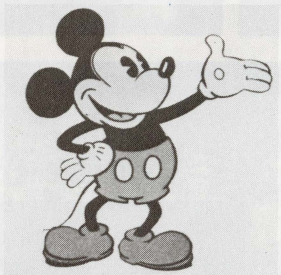
Continued on inside back cover.



NAJAC '79, pp. 4-5



Speak Out, pp. 10-11



Scholarship, p. 16

NATIONAL OFFICERS

David T. Kearns, chairman • Richard Maxwell, president and chief executive officer • Joseph J. Francomano, executive vice president • Marvin L. Butts, vice president, administration • Allen Kirtley, vice president, programs.

David Eustis, vice president, Eastern Region • Henry Heffner, vice president, Central Region • Peter C. Rohan, vice president, Midwest Region • Gilbert Folleher, vice president, Western Region • John Spencer, vice president, Southern Region.

MAGAZINE STAFF

Glenn V. Gardinier, national public relations director • Valerie K. Sisca, editor • Marcia Livingston, associate editor • Joseph Wilmott, business manager.

November 1979, Vol. 2, No. 1
ACHIEVER magazine is published five times a year (September, November, January, March and May) @ \$.60 per copy, \$3.00 per year. All registered members of Junior Achievement's high school JA program receive ACHIEVER; \$1.50 of the registration fee is for a subscription. Copyright © 1979 by Junior Achievement Inc. Address all subscription correspondence to: ACHIEVER Computer Service, 550 Summer Street, Stamford, CT 06901.

- 2 Contest Winners
- 4 NAJAC '79
- 6 Secrets of Selling
- 6 The Decision To Buy
- 7 Sales Contest Winners
- 9 JA In France
- 10 Achievers Speak Out

ON FILE

- 12 Your JA Company
- 13 Achiever/Laureate Interview
- 14 Achievers Up Front
- 15 Grad Achiever Profiles
- 16 Scholarships
- 17 Product Ideas
- 18 Photo Contest
- 19 Contest Winners

COVER PHOTOGRAPHS

A TEASE: Steve Ewers holds up a T-shirt produced by his own company, California Tease. See story on page 17.

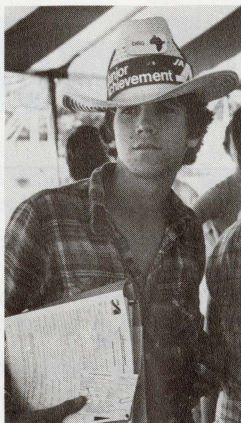
NAJAC '79: Shawn O'Hara (left) vice-president of NAJAC '79, welcomes David T. Kearns, president and chief operating officer of Xerox Corporation, to the "JA Family." One of the most dynamic business leaders in the world, Mr. Kearns is the new Chairman of JA's National Board of Directors. You'll find a group of NAJAC '79 photographs on pages 4 and 5 and the national contest winners who were chosen at NAJAC are listed on both inside covers.



SELLING: The National Sales Contest Finalists seated from left to right are Shawna Finch, Mark Kimball, Lynn Lodyga and Nancy Miller. In the top row are Bobbi Rogers, Michael Amburgey, Annette Schnack, Tom Peterson, Direly Fore and John Verfurth. On pages 7 and 8 they offer some sales tips for current Achievers.



ARRIVAL



REGISTRATION



HEADING FOR
THE DORMITORY



MAKING FRIENDS

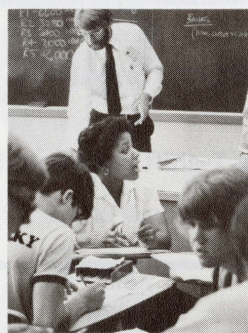
EXCHANGING SOUVENIRS



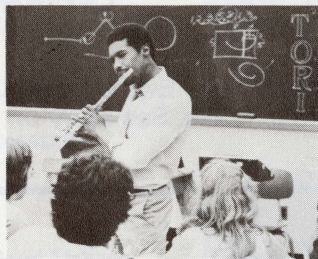
WORKSHOPS & SEMINARS



CREATIVITY TRAINING



MONEY AND BANKING



TORI

Trust
Openness
Responsibility
Integrity

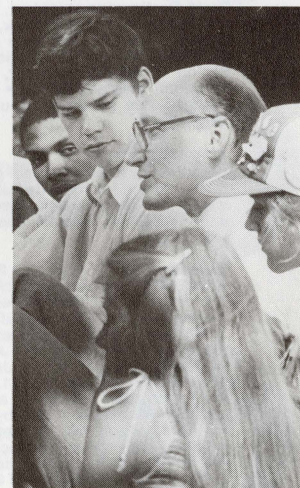
DISCUSSIONS



COMMUNICATION



During Business, Industry & Education, or B, I & E Day as it is called by delegates, some 400 of the country's top decision-makers joined Achievers at NAJAC. Executives and high school and college administrators attended group discussions, listened, shared and participated in conversations and dialogues with Achievers.



National Junior Achievers Conference... NAJAC '79

The week-long National Junior Achievers Conference (NAJAC), to the 3,000 Achiever delegates and the 300 Grad Achievers who make up its staff, is the most exciting event of the JA year. The conference, which is held in August on the campus of Indiana University, Bloomington, IN, is designed to strengthen the abilities of top Achievers.

"Pride in Achievement," this year's conference theme, reflects the self-confidence delegates feel for being recognized for doing an outstanding job in their local program. At NAJAC Achievers form contacts and friendships with peers from every part of the country. Anyone willing to work hard for their own JA company is eligible to be a NAJAC delegate.

These two pages present a photo review of the 36th NAJAC.



Close to 4,000 delegates, staff and visitors attended NAJAC GENERAL SESSIONS in the INDIANA UNIVERSITY AUDITORIUM.

Seth Eisenberg presiding at NAJAC '79. Seth, an Achiever in the Washington, D.C. area, began his freshman year at Indiana University this past fall.



JA BOWL

Won by Region V

TALENT

Ken Howell, an Achiever from Pittsburgh, PA, and his partner, Danny, captured first place in the talent competition.



The newly elected JA officers are sworn in for the 1979/80 school year. If you attend NAJAC '80 next August, you'll meet (from left to right) Michael Liss, president; Craig Canfield, vice-president; Patty Zillian, secretary; and Craig Burton, chairman, National Achievers Association.

PRESIDENT'S BALL



Secrets Of Selling

by Carl Brinnel, Executive Director, Western and Central MA

Everybody has different ideas about selling or what the sales profession is all about. It really isn't such a mystery once you take a good look at it. The truth is, if you couldn't sell you wouldn't be alive. That's right, if you couldn't sell you wouldn't be alive because you've been selling all of your life.

First, the day you were born, the doctor turned you upside down and gave you a slap on the rump. You gave out with your first sales presentation; that is, you sold the doctor on the idea that you were alive and he should stop hitting you. It wasn't very good, it wasn't even in English, but you did get your message across.

Later on in years, you felt that by nagging your mother to buy a certain kind of cereal in the supermarket because it had the word "free" on the back of the package you could get what you wanted.

DON'TS AND NEVERS

Now, here's where the problem comes in. You were always told, "Don't nag." People really feel that selling is nagging because you're asking somebody else for something. Did you ever think of it as them asking you for something? After all, you are exchanging money for a valuable product.

You were also told never to talk to strangers, which we must do in selling of course, and never to ask for money which you must also do in selling. So, as of now forget the word selling. Consider the word "exchange"—exchange a product.

Second, if there is just one thing I can stress to bring the profession of selling (exchanging) to an understandable dimension, it would have to be WIIFM. It's a call sign for an old radio station; it means simply, "What's in it for me?" Prospects only care about how your product will benefit them.

CUSTOMER NEEDS

You've got to sell your product based on a need; the customer's need, not yours. Determine why you are selling this product in the

Not—"Wanna buy a set of encyclopedias?" Or—

"Have you ever gotten a flat tire on a dark street and found the batteries in your flashlight corroded, or worse, no flashlight at all?"

Not—"Want to buy a trouble light?"

How do you figure the benefits of your JA product? Try this, take your product and put it on the table and start looking at it. What do you see?

FEATURE	BENEFIT
JA sticker (so what) \$5.00 price (so what)	It's guaranteed (that's what) It beats competition and saves money (that's what)
It's made of piano wire (so what)	Will not bend or rust (that's what)

first place. What benefit can your customer gain by buying your product? Will it be something that tastes good, makes them look good, or enhances the beauty of their home? Is it a seat that's comfortable? That's the only thing they're interested in, their need. You can sell chairs, or you can sell comfort, decor, beauty, and that is what people will buy.

Sell with the customer benefit in mind:

How's this?

"If I could show you a way you could get straight A's in school, you'd be interested in listening to what I had to say wouldn't you?"

So, what you're doing is writing the feature on one side that you can see and you ask the question, "So what?" and your answer is the benefit of your product.

May I leave you with just this final word:

IF YOU HONESTLY FEEL THAT YOU ARE GOING TO SELL A PRODUCT THAT:

1. Is a gyp.
 2. Is poorly made and not worth the price.
 3. You wouldn't buy one yourself.
- STOP SELLING IT!!! YOU HAVE TO BELIEVE IN THE INTRINSIC VALUE OF YOUR PRODUCT IN ORDER TO SELL IT.**

The Decision To Buy

by H. L. "Buddy" Brockman, Director of Program and Financial Services, Charlotte, NC

Why did you make your last purchase—one that was not necessarily a necessity? What really went on in your mind while you decided to buy? "I wanted it." Sure you did. But what caused you to want it? What was it about the product that caused you to buy it?

Generally speaking, surveys indicate that four criteria enter the mind of a prospect when making a decision to buy:

1. Design—overall appearance

2. Color
3. Tactile sensation—feel or touch
4. Price—always the last consideration in the decision!

Not every product will have all of these characteristics. But the majority of your products will come under these four criteria of the buyer.

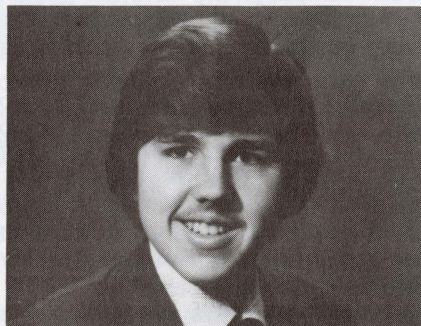
Price is listed last because it will always be the last factor your prospect will consider. What to do? In your sales presentation emphasize the first three. Many success-

ful sales presentations have been built around these criteria; design, color, feel or touch. When you have convinced your prospect of the first three, price becomes of secondary importance.

And during your presentation watch for buying signals: "That's pretty"; "I like that"; "What a well-built product"; "How much is it?" When your prospect makes these remarks or asks these questions, then the decision to buy is about to be made. Ask for the order.

\$ELLING...\$ELLING...\$OLD

The Best Sales Contest, sponsored by the Sales and Marketing Executives International, was held in Minneapolis, MN on May 18-21. ACHIEVER asked the contestants in the national competition to share their sales techniques and/or philosophy with current Achievers. At press time we'd heard from eight of the finalists and here are their responses.



Tom Peterson
Phoenix, AZ

As I approached the stark white doorway, a feeling of anxiety tingled beneath my skin and a bead of nervous perspiration trickled down my side. Nevertheless, I adjusted my tie, cleared my throat, and reached for the doorbell. When a friendly, elderly lady opened the door we exchanged smiles and I introduced myself. The lady welcomed me inside so that she might learn a little more about my Junior Achievement product.

Through the eyes of this fifteen-year-old salesman, the next four minutes seemed more like four years. Upon relating the various advantages that my product had over the competition, I hesitantly asked my customer which product she preferred. Much to my relief she chose mine. My fear vanished paving the way for the newborn enthusiasm that I gained as a result of my first successful sale.

Three years later, I now regard selling as an enjoyable challenge rather than an arduous task.

After establishing the proper attitude for a salesman, familiarize yourself with the product or service that you wish to sell. Be prepared to demonstrate the product, describe its benefits to the buyer and handle any objections which the customer might raise. Also, carry a business card of some kind. Not only will it serve as your credentials, but the customer will also be able to contact you at a later date for additional products.

At first, selling may not be easy, but with a little time and practice, it can become an enjoyable experience for both you and your prospect.



Annette Schnack
Tulsa, OK

Selling is what keeps our economy going. Without it we would slow down to a complete standstill. There would be no exchange of goods or services, no income, and nothing to do with the income even if you had it.

Everyone has to do some sort of selling during their lifetime; whether it be selling their product or service, their ideas, or themselves.

I feel that the underlying basis of selling is your belief in your product and in yourself. You need to believe in your ability to sell the product so you can convince others of your personal belief in your product. If you can get across your belief that your product is something that you need and that your prospect needs as well, then you have all but sold your product. People usually do not hesitate to buy something that they honestly believe they need. All that remains in your sale is to take the order and deliver the product.

An important aspect of any sales presentation is to radiate enthusiasm! Get excited about your product and some of it will rub off onto your prospect.

Selling helps build self-confidence. Once you make a sale you feel like you've really accomplished something, which of course you have. It gives you the confidence to go on to try bigger and better things. Selling helps to improve your communication skills; you learn how to relate to all kinds of people in all kinds of different situations.



Nancy Miller—1st Place
Portland, OR

A successful salesperson possesses

dozens of characteristics—but the most significant factor in effective sales is an enthusiastic belief in the product (or service) and the ability to share that assurance with the prospective customer.

Enthusiasm alone won't assure a sale, though... the salesperson must outline the customer's reasons for needing the product before even hoping to close a sale.

Closing is the most important facet of the presentation itself; a salesperson can have a prospective customer thoroughly convinced that the product is great and fills a real need, but unless the seller asks for the sale the product won't get sold. Very seldom does a customer ask for the sale; that's the salesperson's job.

Simply put, the keys to effective salesmanship are enthusiasm and communication.

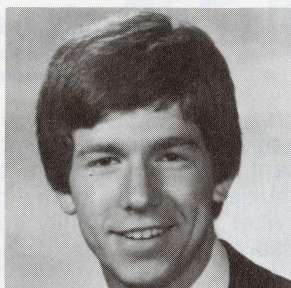


John Verfurth
Washington, DC

One of the most important parts of selling a product is knowing the product. You should know how it is made, its uses and the advantages your product has over your competition before you even start to sell.

The opening of your presentation is very important; you have to get your customers' attention and get them involved. If you get the customer involved you have a better chance of selling the product. Once the customer is involved, slowly give him the selling points. Sometime during your presentation you can give a demonstration, or some type of testimonial. When giving selling points don't dominate the conversation, let the customer ask questions or present an objection. Always answer any objection: Never disagree with a customer, just give another point of view.

After making a sale, always take time to congratulate the customer on the purchase.



**Mark Kimbell—2nd Place
Springfield, MO**

"America was discovered by a salesman—not by any stretch of the imagination could anyone accuse Christopher Columbus of being a navigator. Now if you'll remember, that dude was lookin' for India and he missed it by twelve-thousand miles. Now that ain't navigation where I come from. Well, you might say, 'Yes, but was he a *salesman*?' Let me tell you a story. He was an Italian in Spain, that's way out of his territory; Speakin' a foreign language; He only had one prospect to call on, and if he missed the sale, then he had to swim home. Now you tell me whether or not he was a successful salesman. . ."

Zig Ziglar, the down-home humorist and superstar salesman, relates this story of Columbus to thousands of up and coming salespersons every year. Mr. Ziglar stresses an important point: No one can go through life without trying to sell something.

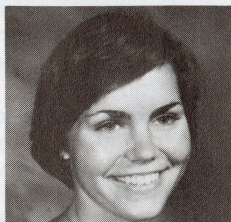
Goal setting is the first important step in developing a successful sales technique. Columbus had a goal in his selling. Granted, he did not reach India, but he was persistent. He wrote in the ship's log, "This day we sailed westward." Those simple words were the only ones he wrote each day the ship was at sea. The crew might rebel. The storms might come, but the salesperson had one definite objective. Company members must have goals also.

The second factor which will influence success is the attitude you take. If a bad attitude is present, then there is no way you can reach your goals. When selling, an optimistic attitude is what's needed. Studies show, however, that only one out of every seven door-to-door sales attempts succeeds. Since the majority of JA sales are made in this way, it is simple to see why a young salesperson could get discouraged. Looking at that fact objectively though, you know that each time you are refused, you are brought one step closer to making a sale.

Another item which determines the attitude of a sales force is the product itself. Along about the thirteenth or fourteenth week of my second year of JA, it became very noticeable that the company was not meeting the morale goal it had begun with earlier in the year. The problem was evalu-

ated by the company, and all fingers pointed at the product. There is an old saying about a child only a mother could love. Many considered our product one only a mother would buy. So a new product was chosen. Then, instead of being bored and dreading the upcoming sales campaign, the company members were excited and looked forward to selling! The product made them enthusiastic, and with that new product the company goals were met.

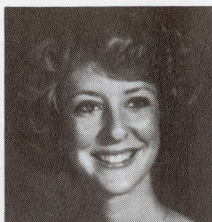
Something else to keep in mind, is that once successful selling is achieved, one should not slack off or become overconfident. Remember that Christopher Columbus was not quite as successful as some might lead us to believe. After all, it's not the United States of Columbus. . . now is it?



**Bobbie Rogers
Richmond, VA**

"Hi, I am Bobbie Rogers, president of Exquisite Productions a Junior Achievement Company, from Richmond, Virginia." That was the opening line of my sales presentation at the National Best Sales Contest held in Minnesota this past May. I was one of the ten finalists within the nation that was recognized for outstanding sales ability. However, this was the first time that any of us had to sell a commercial product which we were not familiar with. Up until this contest we had only sold *our own* product or service.

Through my JA selling experience, I acquired a better understanding of people, selling, and my abilities as a salesperson. One must always remember that when selling, you have to fulfill the need of the customer; make him interested in both you and your product; also, know your product so that any objections from the customer can be dealt with truthfully and easily.



**Shawna Finch—3rd Place
Augusta, GA**

My three years' experience in Junior Achievement were spent solely with service companies, two years of which I was involved in sales. I worked in both a television and a newspaper company

and the following are some hints which I hope you will find useful.

1. When selling for a service company one deals largely with businessmen and women instead of homeowners. This calls for a neat, businesslike appearance when making calls, a very complete and thorough knowledge of your service and most of all—preparedness. Have your sales presentation outlined in the most complete and concise way.

2. One problem I was always coming up against was an attitude in which the client felt they were supporting Junior Achievement by buying advertising from a JA company. My favorite opening statement which many times cleared up that problem was, "I'd like to show you what our company can do for yours."

3. Ask "yes" questions like "Do you want to increase your profits?" "Do you want the public to know more about your product?" Get the prospect into a "yes" frame of mind so that when you ask him what size ad or what length commercial is needed—the prospect will be prepared to buy.

I hope these ideas will help you improve your salesmanship abilities as they helped improve mine. Making a sale can be a very rewarding experience and doing your best, knowing completely about your product or service, and achieving self-satisfaction for a job well done can lead you on to even more rewarding experiences.

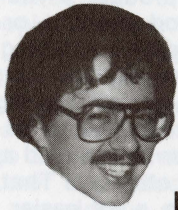


**Lynn Lodyga—4th Place
South Bend, IN**

There are many facets to any successful sales technique. However, I believe the most important one is enthusiasm.

Enthusiasm encompasses many things. It applies to both the product in question and oneself. If one enters a business or a home with an attitude that seems to say, "This is a waste of time; it's useless and embarrassing," that sales experience will lead nowhere.

If you believe in your product, it's easier to believe in yourself. In Junior Achievement you've made your product. No one knows any more about that product than the manufacturer. An Achiever hasn't only received a briefing like many professional salespeople, he or she has actually assembled the product and knows that it is well made, of high quality, and well priced. A lot of pride went into creating that product and an equal amount should go into selling it.



The French Have A Word For It— Jeunes Entreprises

by Mark Piva, Grad Achiever

When Horace Moses founded Junior Achievement in 1919, he probably did not envision that someday the program he created would take on a worldwide significance.

"Jeunes Entreprises" (JE) the JA equivalent in France is an example of JA, yet it adds its own qualities, which are typically French. Created in 1965, JE has grown from one company to more than 250 in 1979.

DIFFERENT WAY OF LIFE

Members of JE are eligible to join the program between the ages of 14 and 21. It is not necessary that the member be a student. The young person in JE can already be out in the working world as an apprentice or a worker.

Members are limited to only one year in the program. The French feel that one year is sufficient for the members to get a taste of the workings of the business community. There are also no groups like Achievers Associations or social gatherings for the members of JE. Any contact between companies is purely a business one.

SELLING STOCK

The average JE company raises about 560 F (French francs) (about \$130). As in JA, each member is required to purchase one share of stock in the company. Shares of stock are sold for 10F (\$2.30) per share. Shareholders are allowed to purchase up to five shares of stock.

SALES HURDLES

Because of French law, JE members are not allowed to sell their product to individuals whom they do not know. If they did they would lose their amateur standing in the community.

In order to get over this hurdle, the sales staff first sell their product to their family, friends and neighbors, and with each sale they ask for the names of some of their customers' friends.



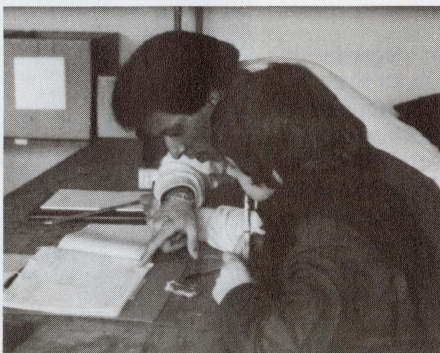
A young French Achiever files the handle for a cheese slicer.

The selling of one company's product to another JE company is another way in which JE companies sell their products.

IMPORT-EXPORT SALES

JE companies are also involved in an import-export program with other members of the European Federation of Young Enterprises. This Federation is made up of three countries, Great Britain, Belgium and France. JE companies import and export their products between the three countries.

As of now the import-export program is only operating among



Company ledgers in JE are just as complicated as they are here.

the three countries of the Federation. The French hope that someday they will be able to start an import-export program with the United States.

EDITOR'S NOTE: If you are planning to go to France, and want to look in on JA overseas, get in touch. Maybe ACHIEVER can arrange for you to visit Jeunes Entreprise and add another dimension to your trip.

Are You Moving?

Please let us know
four weeks before your move.

Name _____

New Address _____

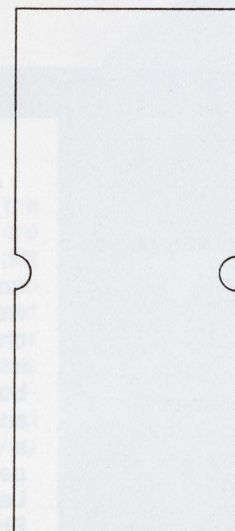
City _____

State _____ Zip _____

MAIL TO:

**Achiever Computer Service,
550 Summer Street,
Stamford, CT 06901**

Attach address label here.



?

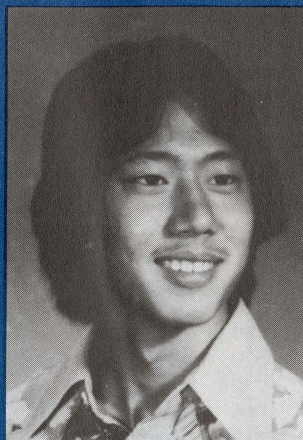
How do you make a sale?
Do you sell the product,
yourself or a combination?

Achievers Speak Out



"First of all you have to sell your product. If you don't have a good product or it's overpriced or something, forget it. No matter how outgoing you are, you aren't going to sell it. At Trade Fairs we'd all get together beforehand and psyche each other up. That made the selling a lot easier and more fun."

Susan Audesse (17)
Boston, MA



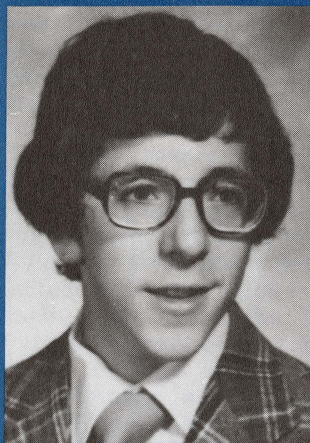
"First our company decided on a product that we were sure would sell, and then we found out where the market was. We decided on a wine rack and since the best market for that is in a liquor store, we went to the local retail merchants and persuaded them to let us put up a display. By leaving an order form in the store for customers to fill out, we sold all the wine racks we could make."

Derek Okafugi (17)
San Diego, CA



"Personality plays a very important role in the success of a sale, but the salesperson must also realize that the first obligation is to fulfill the customer's need with the product. A sincere, easygoing attitude will help make the sale and be a plus for future business."

Mary McCloskey (17)
New Orleans, LA



"I sell the product. Our product was first-aid kits, and I would point out how much cheaper and more convenient it was to buy the kit than to buy each item separately. I sold office-to-office which was a good way to sell a lot of people at one time."

Lester Shapiro (18)
Philadelphia, PA

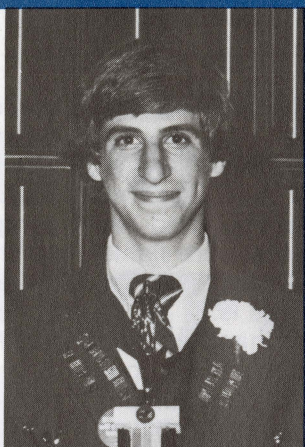


"I feel it is very important to sell yourself first to ensure the sale. By showing the customer your winning personality, orderly appearance and enthusiasm about the product, it is, in fact, a reflection of the product itself."

Rachael Nieto (17)
El Paso, TX

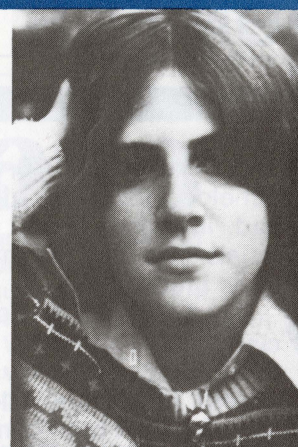
"Know your product and make selling a game. Our personnel survey showed that for every three people who said 'yes,' ten said 'no.' My average was five out of ten, and I think that's because I treated selling as a game and had a good time. Always go back to find out if the customer is pleased. That way you can pick up suggestions for new customers."

Steven Silverstein (17)
Atlanta, GA



"I sold a combination of myself, my product and JA. A person won't buy the product, no matter how good it is, if the salesperson isn't with it. I got with it by knowing my product and being extremely confident about it. First I'd explain something about JA and what I did with my company. Then I'd steer them to my product and close the sale."

Valerie Robin (17)
New York



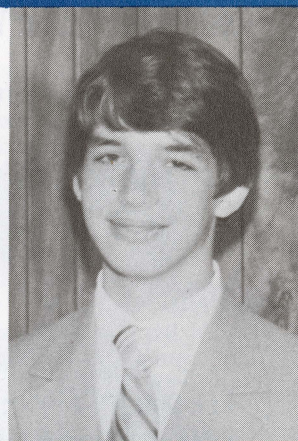
"When I sell my product I sell myself, too, because I know that if people have confidence in me they'll have confidence in my product, too, and be much more likely to buy it."

Nancy Thibodeau (17)
Manchester, CT



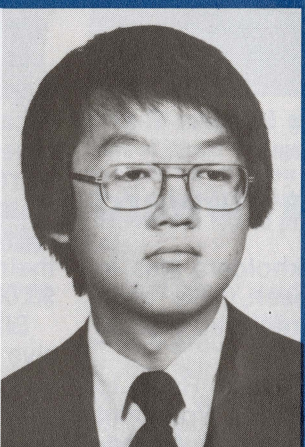
"First, sell yourself on the product so you will have confidence in it. Then, sell yourself to the customer. Be well groomed, smile, speak clearly with knowledge and enthusiasm. Ask for the sale. If you don't ask for the order, it's all been show and tell time."

Clyde Skeen (17)
Mobile, AL



"First you have to be determined. Going door to door was the hardest part, but I'd tell myself how much the company needed me and I did pretty well. Don't forget it was the middle of winter up here, too, with lots of snow and temperatures 15 to 20 degrees below zero."

George Chung (17)
Anchorage, AK



"Well, I like to talk and I think that helped me sell myself. We always had a good product that I was proud of, so that made it easy for me to sell it. I never sold a product because it was a JA product, but because it was well made, would last, was unique, and the price was right."

Kim Mapson (18)
Cleveland, OH



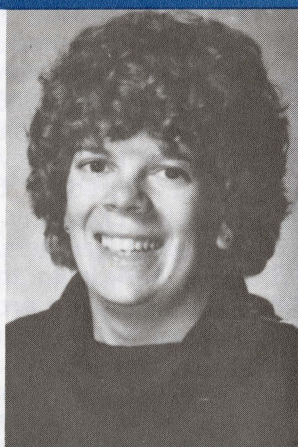
"I try to get the customers involved by letting them hold the product while I point out its benefits. We sold auto safety kits and jumper cables. The jumper cables save a lot of time out here in the winter, and we got as many testimonials as we could. We had customers come to us for a second safety kit because it was so good."

Pam Massnick (17)
Detroit, MI



"I always tried to sell the product itself. Most people are interested in the product, not who's behind it. You have to sell yourself, too, by being neat and courteous, not pushy or putting on pressure. You have to have confidence in the product, and think about it ahead of time so you know why you believe in it."

Bobbi Eaver (18)
N. Canton, OH



Give Credit To Minneapolis

In December, 1978, JA company, Echelon Associates of Minneapolis, had invested \$6,552 in raw materials and did not have one sale to its credit.

By April, 1979, Echelon Associates was named Minneapolis Production Company of the Year with a new state sales record of \$10,066.10 in total company sales.

How did they do it?

NO CHOICE

"We didn't have any choice,"

comments Dan Riley (16), treasurer and co-president of the company. "We were a partnership, and we were all aware that we were liable for any company losses. That's the greatest incentive there is."

Echelon Associates manufactured an emergency auto repair kit containing a fire extinguisher, jumper cables, flares, a tire sealant/inflator, a flashlight and a first-aid kit. The auto kit sold for \$28.50.

Dan and his co-president, Arnie

Mondloch (16), attended workshops on products and partnerships before they asked 20 other Achievers to invest \$10 each in a partnership company.

With \$220 in capital and a knowledge of their production needs, Echelon Achievers negotiated with local manufacturers to buy raw materials on a mass quantity basis, and obtained the more than \$6,000 needed on a 30-60-90-day credit basis.

DISASTER THREATENS

That's where things stood when disaster threatened. Production could not begin until the specially designed boxes and fire extinguishers were received, and heavy holiday mails gave no promise of an early delivery date. Only days before Christmas the boxes arrived. Too late for the big holiday sales market the Achievers had been counting on.

"That was our lowest point," says Dan. "The boxes arrived on the nineteenth day of the first 30-day installment payment period. We had exactly ten days to sell enough products to make that payment."

WORKED THROUGH VACATION

Members of Echelon Associates worked all through their Christmas vacation, and by January 3 had put together and sold just under \$3,000 worth of emergency kits. The first installment was paid on time.

From that day on, success was theirs. Sales months of \$2,000 to \$3,000 were the norm.

Since the product was too expensive to sell door-to-door, most company members concentrated on selling it to friends, relatives and neighbors. They also organized trips to some of the larger corporate firms in Minneapolis located as far as 70 miles away from the company base in Mankato, MN.

SOLD TO THE FLEET

"We called corporate executives who served on the Minneapolis JA board of directors," explains Arnie. "Even if we didn't sell to the corporate fleet of cars, which was our aim, we would always sell a few to the executives themselves."

In total, the company sold 309 auto repair kits and 100 jumper cables. Partners received \$14.41 on their \$10 investment plus a great deal of experience.



Daniel Riley (right) and an unidentified Achiever with the Achiever-designed Auto Emergency Kit which reads "HELP" when the lid is lifted.

Rags To Riches Reaps Reward

Every year for 14 years, JA of Kingsport, TN, has been awarding a "Rags to Riches" trophy to the company that has come from the bottom to the top of the JA financial heap during the program year.

This past year, HOLMIC, sponsored by Holliston Mills, Inc., won the coveted award.

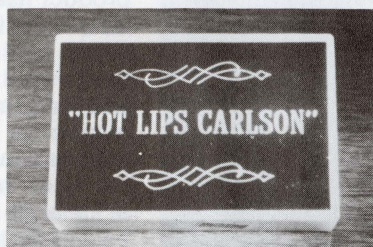
HOLMIC selected personalized mugs as their first product, but by January had only \$269 total sales. The mugs were too easy to produce and by January Achiever morale had dropped. Boredom threatened to destroy the company.

Company members voted to add bulletin boards to their assembly line, and also, the product that put them over the top—personalized paper weights.

Diversification raised their morale and brought in more than \$1,400 in sales by liquidation time. Stock val-

ue of its 117 stockholders was in excess of \$3.00 each, and each HOLMIC Achiever received a \$6.50 bonus.

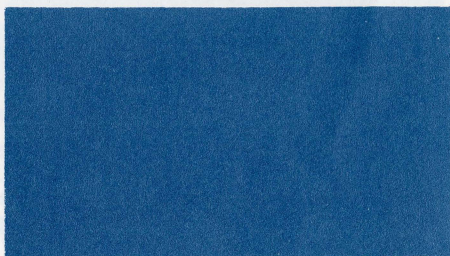
Besides capturing the Rags to Riches Award, HOLMIC President Kim Matney was named Outstanding Young Businesswoman of the Year and received one of three \$500 scholarships. Vice-President Tom Ward was named Outstanding Young Businessman.



One of the hundreds of paperweights that turned the tide for HOLMIC and brought them the Rags-to-Riches Award.

Achiever/Laureate

Interview



Deborah MacFarlan, Grad Achiever and sophomore at Vassar College, poses a question during an exclusive interview with C.R. Smith, member of JA's National Business Hall of Fame and founder and retired president of American Airlines.

Was your life always pointed to a career in business? What was your field of concentration in college?

I always wanted to be in business. I went to the University of Texas in 1920 and graduated in 1924. I had to get special permission to attend the university because I did not graduate from high school. I took business administration and some courses in law.

The field of aviation was relatively new when you got into it. How did you first get involved?

I was in the power and light business in Ft. Worth, TX. The fellow that ran the business bought some old airline. He said to me one day, "I bought this little airline. Now I don't know anything about running an airline. I wish you'd go out there and run it for me." I told him I never had had any ambition to be an aviator but that I'd be glad to help him run it till he found somebody. "But don't count on me for any long range career in aviation," I said.

What really sold me on aviation was not the airplanes, but the people. The people around airplanes reminded me of the early pioneers who rode the wagons out West. They were more concerned with their performance than with asking for raises. They didn't complain about working long hours. They obviously had a lot of courage because airplanes, in the early days, were dangerous. Many men were killed. Their morale was amazing. I fell in love with the people in the aviation business so I decided to stay in it.

You are admired as an executive who kept the communication line open between you and your employees. You traveled all over your system checking the service and talking with your employees. Why do you feel that is important?

Well it's not only good business, it's good fun! I traveled all over to talk to people.

How has the equipment changed during your years in aviation?

Things are quite different now. The engines are better and they are much more reliable. When I learned to fly, they taught you how to land anywhere because the engines frequently stalled. In training you'd be up in the air and all of a sudden the instructor would cut off the engine and say, "Land this thing." One time I had to land in a wheatfield.

What is the most rewarding feeling you've had in your business career?

Getting a job done. I didn't make much money in the aviation business. I could have made much more in another line of business. The company's health was more important to me than pay. I was President of American Airlines for many years and was paid \$17,500 for a while. The most money I ever made was \$100,000 a year. Compared to other businesses, that was very small.

I never paid myself more than I thought the business could afford. I think some of the salaries these people pay themselves only help to hurt the company. Just think about the effect on the employees. They work hard for the pay that supports their families and here's some guy making 15 to 20 times more. There has got to be a degree of alienation and resentment in that fellow. It doesn't make any sense.

What is your greatest concern about the business world today?

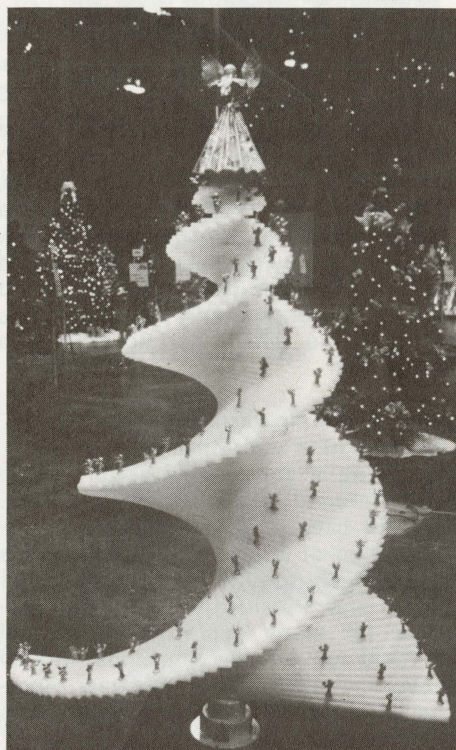
The most neglected factor in any business is courtesy. You just don't have courtesy and respect like you used to have.

I've always believed that it takes just as much time to be courteous as it does to be discourteous. I used to tell our men and women that there are a few reasons you should be courteous. One reason is the customer, another reason is the company and the most important is for yourself. So, I'd ask them to be courteous for all three reasons, but mostly for themselves. And it worked!

Junior Achievement ascribes to your standards of hard work and achievement. Its programs attempt to support these standards. What aspect of Junior Achievement do you find beneficial?

JA teaches young people the fundamentals of business and the meaning of responsibility. It sharpens your skills so that you can do anything you want to do later in your life.

Kentuckiana's Christmas Celebration



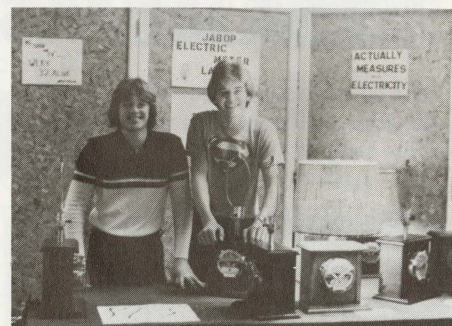
Jim Booher Chevrolet, Inc. designed, decorated and donated this spectacular tree to JA for the annual Christmas Tree Festival.

It's a fantasyland of color and light . . . of trees and crafts . . . of people and songs . . . all wrapped up in the magic of the holiday season.

That's the scene in Louisville, KY, each year when Achievers of Kentuckiana combine their Trade Fair with a spectacular Festival of Christmas Trees.

The festival and fair take on the aura of an old-time marketplace when Achievers set up their product displays and are joined by civic groups offering Christmas cookies, breads and cakes. Strolling musicians add traditional music of the season to the joyous atmosphere.

All the trees, hand decorated and donated to Junior Achievement by area businesses, are sold at auction to the highest bidder.



Paul Just (left) and Chris Joyce, Louisville Achievers wear smiles as bright as their lamps. The attractive lamps are made from obsolete electric meters supplied by their sponsoring company, Louisville Gas and Electric.



Booths abound at Louisville, KY's, combination Trade Fair and Festival of Christmas Trees.

New Hall of Fame by Gregg Wiggins, Grad Achiever



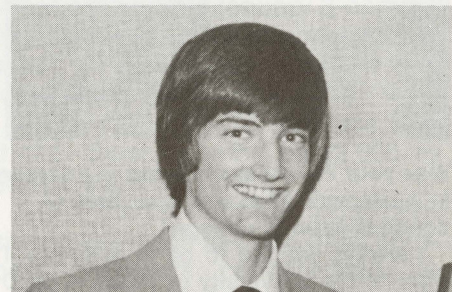
Indianapolis Grad Achiever Carol Ann Orem won the 1979 Queen's crown during the Indianapolis "500" Festival celebration last spring. Selected from 252 applicants, she was crowned Festival Queen in March. During April and May, she reigned over all festival events from the Memorial Parade and the Mayor's Breakfast to the Arts Exhibit and Queen's Ball. Carol, who was active in the Indianapolis JA program for two years, was president of her JA company for one year. She now attends Purdue University, majoring in Industrial Engineering.

Taking a cue from JA's National Business Hall of Fame, Donald E. Mauldin, executive director of JA, Columbia, SC, recently established an Achiever's Hall of Fame to recognize Achievers who were outstanding during Columbia's first decade. Plaques honoring each Hall of Fame member, and listing their accomplishments in the JA program will hang in the main JA center.

Mauldin believes the Hall of Fame will provide a continuity and a history to the program in Columbia. "JA has been in the Columbia area for ten years," Mauldin says. "But for every new Achiever who walks in the door, this is Junior Achievement's first year in existence."

The initial inductees are Sam Honeycutt, Cheryl Holland and Allen Brasington.

The third of the inaugural Hall of Fame members is JA of Columbia's Salesman of the Year contest winner for three years. Allen Brasington was named Achiever of the Year, Outstanding Young Businessman



Hall of Fame member Allen Brasington.

and President of the Year during the course of his JA career. His final year as an Achiever saw Brasington once again Salesman of the Year and President of the Year for the Columbia area. His company was named Service Company of the Year and Outstanding Sales Company of the Year, while he and another company member each received scholarships for their performances. Brasington's personal sales for his senior year set a new record for individual sales in the Columbia area . . . and also were higher than the previous record for sales by an entire company.

JA "Start" Works For Marilyn Nelson ■



"Selling for JA soon made me realize that once I had learned the basic skills I could transfer those skills easily, and I'm using them now to sell for the First Savings And Loan Association of Milwaukee," says Marilyn Nelson, a Milwaukee, WI, Grad Achiever.

Marilynn is a savings officer. After high school graduation, she started her career as a teller in 1975 and advanced quickly to her present spot on the Sales and Service Force.

BEGAN SELLING AT FOURTEEN

"When I started selling, I was only a 14-year-old high school sophomore—the youngest member of my JA company," recalls Marilyn. "To me, any adult who opened that door was just as scary as the president of a million-dollar corporation would have been, so I learned to look on all potential buyers as my peers."

Marilynn got her present position because of her JA background. She was still working as a teller when she heard of the opening on the Sales and Service Force. She avoided going through channels, and made an appointment for a direct interview with the man who would become her boss, Mr. Robert Brunner, first vice president.

A JA REFERENCE

Part of selling herself to Mr. Brunner, she recalls, was to outline her JA sales record, stressing that she had been named Salesperson of the Year in 1970, '71 and '72. Mr. Brunner, as a JA adviser, recruiter and former center manager, was so impressed with her experience that he called JA Executive Vice Presi-

dent Jerry P. Bartholomay for the necessary reference, and Marilyn became the newest member of the 12-member sales force.

Marilynn finds her day as a savings officer is stimulating and challenging. Most of her hours are spent meeting with corporate officers, business people or individuals planning retirement incomes. Her task is to steer their investments into the First Savings And Loan Association and away from her two biggest competitors—insurance companies and commercial banks.

PROBING QUESTIONS

"As an Achiever I learned to sell by asking probing questions, and I continue that practice today. Some questions might be 'What are your financial goals?' 'What are your retirement plans?' 'Do you need tax relief now?' Then I sell our services by showing the prospective clients how our Association can meet those needs."

Marilynn's job does not end with the closing of a sale, however. From the time she brings a new client into the bank, she is committed to servicing the account and keeping that client educated. She makes deposits, returns deposit receipts and telephones periodically to be sure all her customers know exactly where their money is being invested.

BEING AN ACHIEVER HELPS

JA still has a strong supporter in Marilyn. She has been an adviser for three years and plans to continue indefinitely.

"Because I was an Achiever myself," she says, "I have a special understanding of what today's Achievers are going through."

"Another big plus is meeting advisers who were Achievers when I was. It's really fun to reminisce and share new ideas."

GOOD EDUCATION

Asked about her high school years, Marilyn says, "I studied everything the school had to offer, and I'd advise all students to do the same, whether they are college bound or not."

"Because I got such a good high school education, I feel I'm as well equipped as any college graduate to compete in the sales world."

NAJAC Honeymoon

Wedding anniversaries come and go for some people but Doc and Scottie Pascual have had several memorable ones.

Could be because they spent their honeymoon at NAJAC.

This year, Tuesday, August 7, to be exact, they found their car loaded with crepe paper, tin cans and that extra added touch—rocks in the hub caps. It was fifteen years to the day that they had wed.

Doc, who by any other name is Dennis B. Pascual, got his nickname at NAJAC. He attended his first conference in 1955. Scottie first attended in 1957. They were both



Doc and Scottie recognize their newly decorated car. Happy Anniversary!

Achievers who likely enough knew each other through a JA company sponsored by Motorola, the firm Scottie still works for. She is a buyer and has spent 24 years with the business headquartered in Franklin Park, IL. Doc is a stockbroker for Loeb Rhoades Hornblower & Co. headquartered in Chicago's Loop.

Since the 50s the two have returned to NAJAC nearly every year, making this year's conference the 23rd for each of them. Like many couples who volunteer their time to Junior Achievement, the two spend many long hours helping the conference run smoothly: Doc with a walkie-talkie to his ear is head of security, and Scottie works with the contest staff as a secretary.

"I really enjoy NAJAC," Doc says. "Working with such dynamic people, both staff and delegates, is very rewarding to me."

His wife, Scottie, agrees. "NAJAC is my way of saying 'thank you' to JA for its contribution to my education, marriage, job and friends."

ON FILE

Michael Liss Wins First Disney Foundation Scholarship

The first annual Junior Achievement Disney Foundation Scholarship recipient is 1980 NAJAC president Michael Liss, an 18-year-old 1979 high school graduate from Cincinnati, OH.

Liss will receive full paid tuition to the college of his choice for four years, plus \$200 annually for educational materials.

"I chose the Wharton School of Business since I had already been accepted there and because it's one of the best business undergraduate schools," says Liss, who plans to major in management or marketing.

This year tuition at the University of Pennsylvania's Wharton School costs \$5,270, making the current value of the scholarship \$21,880.

SCHOLARSHIP STIPULATIONS

The Disney Award stipulates the recipient must maintain satisfactory grades, report to the scholarship committee periodically and must use funds during the regular school session (summer school is not acceptable). The winner must also pursue a degree in either business or fine arts.

The scholarship competition is based on high school grades, SAT scores, outside activities, business topic essay and, most important, JA involvement.

4.0 GRADE POINT AVERAGE

At the Cincinnati Country Day School, Mike had a 4.0 grade point average and was involved in many school activities and organizations. Some of his activities include par-



Permission to use Mickey Mouse in ACHIEVER granted by the Disney Foundation.

ticipation in Model United Nations, Varsity Soccer Team, yearbook and literary magazine and membership in National Honor Society and Mu Alpha Theta.

Liss' JA involvement was extensive. He was a Reader's Digest Seminar participant which enabled him to participate as an NBLC Achiever panelist and to meet President Carter as part of the JA delegation to Washington. He also served as NAA Regional Coordinator.

JOINED JA IN PUERTO RICO

During the first years of his JA experience, Liss was located in Puerto Rico where he founded the Achievers Association (AA) and coordinated conference activities.

Liss served as JA company president and AA president in both areas. His JA company this year, FORJA, was second in the national finals for Manufacturing Company of the Year.

"I was really glad to receive the scholarship because my family has helped me so much," explains Liss. "This is a tangible way now to help them."

ONE ACHIEVER EACH YEAR

This scholarship award has been made possible through the support and generosity of the Disney Foundation. Every year one high school senior in JA will receive the award. Achievers can apply for this scholarship at their local JA office.

Harvard MBA Scholarships

The Junior Achievement Harvard Business School Scholarship is an endowment being provided in



Michael Lucas (left) of West Deptford, NJ and Randy D. Hoffman of Santa Ana, CA have each received a Junior Achievement Fellowship to Harvard Business School. The Fellowships cover their tuitions this year while they work toward their MBAs.

equal parts by Mr. Royal Little, founder of Textron Inc. and a member of the JA National Business Hall of Fame; by his associate, Mr. James E. Robison, retired chairman of Indian Head, Inc. and now president of Lonsdale Enterprises, Inc.; and by the Harvard Business School, courtesy of Dean Lawrence E. Fouraker.

To qualify for the 1980 fall term, an applicant must have been a member of Junior Achievement for one year, have completed an undergraduate degree, have two or more years of business experience between college and graduate

school and meet the admission requirements of the Harvard Business School.

Applicants should send inquiries to: Ms. Amy Meyer, asst. director of admissions, Harvard University, Graduate School of Business Administration, Soldiers Field, Boston, MA 02163.

In your inquiry letter, identify the date and location of your Junior Achievement association and send a carbon copy to the National Program Department, Junior Achievement Inc., 550 Summer St., Stamford, CT 06901.

When Is A Tease Not A Tease?

by Ray Olson, Vice President of Operations, Los Angeles

"I thought business was going to be boring until I found out I could start one myself." That's what Steve Ewers said about his Junior Achievement experience.

During the past three years, Steve has been an Achiever in the Junior Achievement Program in Los Angeles, CA. Having been involved in four different companies, he's had a great deal of experience in not only how a business works but also *how to motivate fellow workers*.

Steve, whose company made it all the way to the National Company of the Year Finalist says: "I think the key is to develop a top quality product at competitive prices if you want to stay in business."

Steve is the first to admit that his products are not the lowest priced on the market, but he quickly adds that the high quality of his merchandise keeps his customers happy and has them coming back for re-orders.

During this last year in Junior Achievement, Steve's company produced high-quality silkscreened and heat-transfer decal T-shirts. During the 15-week semester program, his company had \$3,456 in sales. When they liquidated their company at the end of the school year, Steve organized his own company, called California Tease. He hired a friend, Brad Murrey who was the Vice President of Marketing in their Junior Achievement company and now they're off to a

flying start. According to Brad, "I really enjoy showing my products to potential buyers and having them see the outstanding quality of both material and workmanship. It's something that really makes you proud."

Currently their product line includes T-shirts and caps for softball teams and bowling leagues and shirts for professional football and baseball teams. Steve anticipates that in his first year of operation he will gross \$70,000 if the current ordering trend continues. At this point, most of Steve's business is coming from referral customers who have seen his work.

Even though Steve began attending El Camino College in Septem-

ber, he is still operating his company to help finance his education. He has scheduled all his classes in the a.m. so he can do business after 12 noon and weekends.

"I couldn't have done it without Junior Achievement and the help of my advisers. They really understand the 'ins' and 'outs' of business and have added a great deal to my understanding of free enterprise."

Would Steve recommend Junior Achievement to all his friends? "You bet. Anyone who plans to live in this country needs to understand how the business system works. It is a program that every high school student should have an opportunity to participate in."



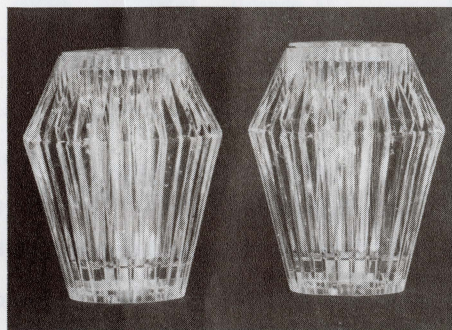
Steve Ewers takes an order on the phone while Brad Murrey operates the heat-transfer machine.

Your Sponsor's Scrap May Be Your Raw Material—An Idea From Michael Liss

Many Junior Achievement companies are sponsored by manufacturing enterprises. Very often these companies have large amounts of material which they cannot use but which could be used for making JA company products.

I am sure that there are many examples across the nation, or many that could be made if people would think about it.

Speaking of Scrap Materials



Which do you want, a salt and pepper shaker or a lamp? Achievers of A B Cristel company in Elyria, OH, are using defective acrylic knobs from a new faucet line introduced by Stanadyne to create both attractive products.



ACHIEVER PHOTOGRAPHY CONTEST

Sponsored by Eastman Kodak Company



Enter the **ACHIEVER BLACK AND WHITE ONLY** photo contest. All current Achievers may participate. Pictures can be about any JA activity. Pictures will be judged on clarity, composition, contrast and subject interest. There is no limit on the number of entries you may submit, but pictures must be 3 x 5 or larger.

Submit pictures to your local JA center or mail to **ACHIEVER Photography Contest** in Stamford. **IMPORTANT:** Each photograph must be protected by two pieces of

cardboard. Do not write on the back of the entry. Each entry must be identified as follows: Your name, address, telephone number including area code, your JA area, name of activity and identification of those in the picture. **SAVE ALL NEGATIVES!**

All entries must be submitted by February 29, 1980. Three qualified judges, one from Eastman Kodak and two selected by **ACHIEVER Magazine** will choose the winners.



PRIZES

1ST	Colorburst 300
2ND	Instamatic X-35F
3RD	Kodak Ektra 2
4TH	Electrolight 10



Sixteen-year-old Becky Case of Jackson, MS, is the youngest teen ever to win the Miss United Teenager title. "I think the fact that I was in Junior Achievement helped me a lot in the civic achievement category of the contest," she says. Becky was a member of JA Company JAM last year and was selected to go to the JAMCO conference in Birmingham, AL, because she had the highest sales record in her company. She will reign until she crowns 1980 Miss United Teenager on New Year's Eve in Hawaii.

"BB" Sparks Friendships

The National "Business Buddies" pen pal program was started by the NAJAC officers as a means of communication between Achievers. This past year, the program expanded from 60 to more than 5,000 Achievers in all parts of the United States.

What caused this dramatic increase?

"Much of the success of the 'BB' program was due to the applications placed in issues of the **ACHIEVER** magazine," explains National "Business Buddies" coordinator, Patty Zillian. "After each issue, I was literally swamped with applications," she adds.

What are the future plans for the pen pal program?

"I would like to see 'Business Buddies' expanded to include other countries," says Patty. "That way, Achievers in the United States

could hear about life abroad, and Achievers in other countries would feel more a part of our JA program."

Join the thousands who have already become "Business Buddies" by filling out the application below.

APPLICATION FORM (Please print)

NAME _____ AGE _____ SEX _____
 ADDRESS _____
 CITY _____ STATE _____ ZIP _____

Pen Pal Desired

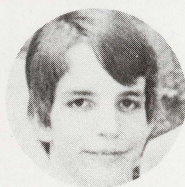
Check Preference: ☐ Male ☐ Female

Part of the country you'd like your Business Buddy to live in _____

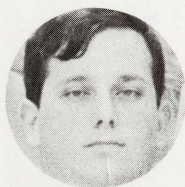
Send to: **BUSINESS BUDDIES**, Junior Achievement, 200 Park Avenue, Falls Church, VA 22046

Remember: We cannot fill your request unless you enclose a stamped, self-addressed envelope.

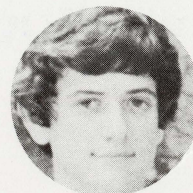
PRODUCTION EXECUTIVE—sponsored by the American Institute of Industrial Engineers, Inc.



James Ryan
Stratford, CT

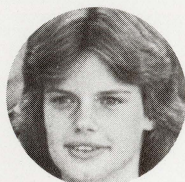


Thomas Taitt
San Gabriel, CA



John Ferree
Arlington, TX

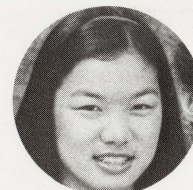
PERSONNEL EXECUTIVE—sponsored by the American Society For Personnel Administration



Sara Pitterle
Watertown, IA



Phillip Wenzell
Westerville, OH



Carol Hee
Honolulu, HI

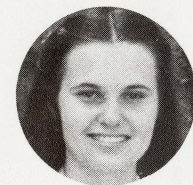
SAFETY DIRECTOR—sponsored by the American Society of Safety Engineers



Gretchen Waldeck
Torrance, CA



David Seadler
Louisville, KY



Lydia Pohl
Yorkville, PA

PURCHASING MANAGER—sponsored by National Association of Purchasing Management, Inc.



Kevin Van Horn
Salt Lake City, UT



Kimberly Stevens
Waukesha, WI

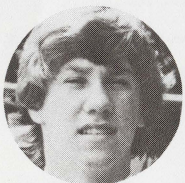


Randy Little
Orlando, FL

QUALITY CONTROL—sponsored by the American Society for Quality Control



Nancy McArdle
Philadelphia, PA



Colin Stevenson
Arlington, VA



Lance Blankenship
Oklahoma City, OK

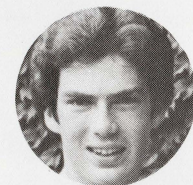
PUBLIC SPEAKING—sponsored by Dale Carnegie And Associates, Inc.



Kiplund Kolkmeier
Cedar Rapids, IA



Ellen West
Orlando, FL



Alan Hippleheuser
Terre Haute, IN

MANUFACTURING COMPANY OF THE YEAR
Sponsored by the National Association of Electrical Distributors

Creative Woodshop, Elkhart, IN
Rolf Kuitse, David Madigan, Joni Brown

FORJA, Cincinnati, OH
Stephen Wilson, Lisa Fleish, Michael Liss

Custom T-Shirts, Torrance, CA
Brad Murrey, Elizabeth Avoian, Steve Ewers

SERVICE COMPANY OF THE YEAR
Awards provided by Mr. Robert Roblee

Research Consultants III, Tulsa, OK
David Peterson, Howard Blagg, Lawrence Littlefield

WATF, Springfield, MA
Diane Goyette, Thomas Rajotte, Stephen Krebs

Grooveline Productions, Tucson, AZ
Todd La Porte, Mary Niez

BANKING COMPANY OF THE YEAR
Sponsored by the American Bankers Association

JA National Bank, Denver, CO
Tom Feiler

United Achievers Bank, Richmond, VA
Scottie Feitig

Rocky Establishment, Cleveland, OH
Holly Hagemeister

080131-315117300 11/80

Non-Profit Organization
U. S. Postage
PAID
Dayton, Ohio
Permit No. 201

