JA Economics for Success Coming Spring '05

The latest addition to JA Worldwide's middle grades program family, *JA Economics for Success*, will be available to JA local offices in the spring.

JA Economics for Success explores personal finance and education and career options for students based on their skills, interests, and values. The program, which is funded as part of a $1.5 million grant from The Allstate Foundation, teaches students the significance of budgeting, good management of personal credit, exploring self-knowledge to make better education and career decisions, and the opportunity costs of life decisions.

In addition to the classroom curriculum, *JA Economics for Success* includes take-home materials for students: a newsletter with activities for parents and students to work through together, access to JA's online career assessment, and a CD-ROM containing "Plan Your Future," a role-playing game where students are challenged to make important financial decisions affecting their future, such as whether to continue their education, how much to spend on a house and a car, and creating a monthly budget.

"We recognize that in order to help individuals prepare for a financially secure future, education about personal financial literacy needs to begin at an early age," says Cathy S. Brune, member of the JA Worldwide board of directors, and senior vice president and chief technology officer, Allstate Insurance Company. "We're thrilled to partner with Junior Achievement to help deliver *JA Economics for Success* to thousands of students across the nation, who will, in the not-too-distant future, be responsible for making financial decisions in their personal and professional lives."

"More than ever, students need to build a strong foundation of skills to help them in the workplace and in life," says David S. Chernow, president and chief executive officer of JA Worldwide. "*JA Economics for Success* will teach middle grades students how to devise a budget, manage credit, and weigh the pros and cons of education and career decisions that they will face throughout life."

JA Economics for Success will be delivered to middle grades students by classroom volunteers from their communities.

On Board

JA Worldwide Board of Directors Profile

Cathy Brune
Senior Vice President & Chief Technology Officer, Allstate Insurance Company

Cathy Brune believes in perpetuating the mission of JA Worldwide. Her tremendous support of JA financially, in the classroom, and as an active member of JA Worldwide's board of directors are just some of the ways Cathy has turned that belief into a reality.

As senior vice president and chief technology officer for Allstate Insurance Company, and a member of the Allstate senior management team, Cathy is responsible for enterprise-wide strategy, network infrastructure, enterprise applications, technology-related governance, security, and compliance activities.

Cathy joined the JA Worldwide board of directors in September of 2004, and serves on the Education, Products, and Distribution Committee. She is also a board member of JA Chicago and co-chairs the Technology Committee. In addition to her service on the JA Worldwide board, Allstate volunteers serve on JA boards of directors in Michigan, New York, Illinois, Virginia, and Washington. Since 2003, The Allstate Foundation has contributed over $2 million to support JA programs.

"I firmly believe in the value of teaching children early about business, and have always enjoyed promoting the benefits of the JA classroom experience," says Cathy. "The earlier they learn about business, the sooner they can add their personal innovation and value to keep our free enterprise system strong around the world."

Born in Columbia, S.C., Cathy now resides in Lake Forest, Ill., with her husband Cliff, and children, Clifton and Alicia.

2005 Global Business Hall of Fame

JA Worldwide and sponsors Emerson, SBC Foundation, Anheuser-Busch Companies, Inc.; Enterprise Rent-A-Car Foundation, MasterCard International, and Accenture are proud to present the Junior Achievement Global Business Hall of Fame on Thursday, April 21, at the Hyatt Regency St. Louis.

The 2005 class of laureates includes:

Gertrude Boyle
Columbia Sportswear Company®
August A. Busch Jr. (1899-1989)
Anheuser-Busch, Companies, Inc.
August A. Busch III
Anheuser-Busch, Companies, Inc.
Charles M. Cawley
MBNA
Ray Chambers
Amelior Foundation

JA Alum is Honored With Prestigious Volunteer Award

Chirag B. Patel

Chirag B. Patel is a former participant in the *JA Company Program*, an avid JA Worldwide volunteer, a former recruiter/coordinator for JA volunteers in Baltimore, and is now the proud recipient of the prestigious Lewis Hine Award.

Named for acclaimed photographer Lewis Wickes Hine, the awards were established by the National Child Labor Committee in 1985, and have recognized more than 160 exceptional individuals over the past two decades who have selflessly donated their time and efforts to serve our nation's youth.

Previous recipients of the award include Sen. Hillary Clinton, Oprah Winfrey, and Harry Belafonte.

Chirag is currently an M.D./Ph.D. student at the University of Texas-Houston Health Science Center, and is one of 10 men and women who were honored this year.

"My involvement with Junior Achievement, first as a student, and later a volunteer, has been extremely gratifying," says Chirag. "I am proud to say that receiving this award is a reflection of the tools and skills gained from participating in JA, both as a recipient and provider of the opportunities afforded in fulfillment of its mission."

Newly Designed and Expanded Online Student Center Launched

Recently unveiling a new design and expanding its set of resources, the online *JA Student Center* re-launched in early 2005, giving students a more fun, interactive, and educational online destination to prepare for the future.

Providing middle grades and high school students a virtual "map to tomorrow," the *JA Student Center* offers information, resources, and tips geared to help guide teens through some of the tough decisions they may face when preparing for the real world. Through interactive sections, students can navigate the site to gain knowledge on how to find a college, pay for college, plan a business, handle their money, find a career, and much more.

Consisting of the *JA Financial Aid Center*; the *JA Entrepreneur Center*; the *JA Education Center*; the *JA Personal Finance Center*; the *JA Research Center*; and the newly-added *JA Career Center*, the online destination is a robust, one-stop resource for students planning for a successful future. The goal of the *JA Student Center* is to provide online experiences and expertise which help students get ready for the 21st century workforce. It also deepens the experiences provided by current JA programs.

With the addition of the new *JA Career Center*, students can search for industries, careers, and occupations that align with their interests. The *JA Career Center* includes sections on 16 "industry-specific clusters" as outlined by the Department of Education, offering details such as job outlooks, education requirements, and industry trends as they relate to each of the 16 clusters. Furthermore, certain JA students can enhance their experience on the *JA Career Center* by first taking an online career assessment, giving them direction and guidance as they select a career. The assessment allows students to complete a series of tests which will ultimately tell them what careers they have skills and interests in, and how their career values align with the specific industries. After taking the assessment, students can create a personalized portfolio and navigate the *JA Career Center* for information on their ideal job.

"JA Worldwide is proud to offer students an expanded online resource to help them plan for college, engage in career exploration and planning, and learn more about starting their own business," says Dr. Darrell Luzzo, senior vice president of education for JA Worldwide. "The *JA Student Center* is the perfect complement to our grades K-12 curricula that teach students about the 'economics of life,' including important workforce readiness and entrepreneurship skills."

Support for the *JA Student Center* was provided by the Diversity Pipeline Alliance℠, Graduate Management Admission Council®, The Goldman Sachs Foundation, Nelnet, the NASDAQ Educational Foundation, and U.S. Office of Justice Programs, U.S. Department of Justice Office of Juvenile Justice and Delinquency Prevention.

Visit the *JA Student Center* at http://studentcenter.ja.org.

JA Titan to Reach More Students With Upgraded Version

(Above) Students participate in the classroom version of JA Titan.

JA Titan, a powerful online business simulation for high school students, was re-imagined in 2002 with a $1.2 million gift from the Best Buy Children's Foundation. Understanding the need to ensure *JA Titan* remains fresh and cutting-edge, the Best Buy Children's Foundation has once again made an investment in future CEOs through a contribution of more than $1.3 million to JA Worldwide. Over the next two years, JA Worldwide will expand the reach of *JA Titan* through enhancements to the Web-based program, the creation of a new CD-ROM version, and the expansion of the *JA Titan* national competition.

Recognizing the need to reach students in classrooms that lack Internet connectivity, the Best Buy Children's Foundation contribution will enable JA Worldwide to create a CD-ROM version of *JA Titan*, impacting students who might otherwise be unable to experience the power of the simulation.

BEST BUY®
Children's **Foundation**

The gift will also give students across the U.S. the opportunity to compete through regional competitions and in a culminating national event to be held at Walt Disney World®.

"The original gift from the Best Buy Children's Foundation in 2002 allowed JA to dramatically upgrade *JA Titan*," says David S. Chernow, president and CEO of JA Worldwide. "With this latest contribution, JA Worldwide can expand on an already robust program, giving more young people the opportunity to learn the economics of life through this fun and educational simulation."

FUTURES Junior Achievement

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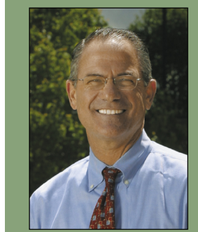
From the President's Desk



David S. Chernow
President and Chief Executive Officer

JA Worldwide gives today's young people an opportunity to pursue a future rich with opportunity, prospects, and success. A cornerstone of our mission, and the foundation for a successful future, is built upon preparing today's students for tomorrow's workforce. For the past eight years, Job Shadow Day has been bringing this preparation to students across the country, and JA Worldwide's involvement has been instrumental in its success.

With the recent kick-off of JA Job Shadow Day 2005, students are once again experiencing the world of work through JA Worldwide. By bringing the real world to students around the globe, JA Worldwide helps open students' minds to their potential, and the hands-on experiences involved with JA Job Shadow Day is a wonderful example of just how impactful our programs can be.

Job Shadow Day 2005 will reach more than one million students in 100,000 businesses across the country. As seen in this issue of *Futures*, the involvement of JA Worldwide is once again crucial to that success. JA participation in Washington, D.C., saw shadows in the congressional offices of 10 U.S. states. JA of New York had more than 550 shadows in a variety of high profile media locations on February 2, and more than 20 JA Worldwide Member Nations saw significant participation.

It is the hard work and efforts of the people of JA Worldwide with events and initiatives like Job Shadow Day that continue to inspire students and bring relevance to their world. These types of resources and opportunities help young people realize their potential and achieve their dreams. JA Worldwide is proud to be a critical part of such an extraordinary experience.

JA Interprise Poll™ : Teens Select Career in Business for Third Straight Year

For the third consecutive year, teens selected a career in business as their ideal job, according to a new *JA Interprise Poll*™. "Business" occupations received 9.7 percent of the responses while "doctor" and "teacher" each received 6.2 percent, and "entertainer" received 5.7 percent.

Owning their own business appeals to more than two-thirds of students. Male students are much more inclined to be entrepreneurs (74.1%) than their female classmates (62.9%). Among ethnic groups, black students indicate a greater preference for owning their own business (79.1%) and white students show the lowest preference (63.5 %).

Two years ago, salary expectations for male teens exceeded female expectations for the careers of "businessperson," "doctor," "entertainer," and "computer field." For these four career fields in the 2005 poll, gender-based earnings margins narrowed, disappeared, or reversed, reflecting a greater sense of potential earning power among female students.

In many cases, occupational choices and earnings expectations are driven by gender. Nearly five times as many female students (9.4%) indicate that becoming some type of "doctor" is their ideal career compared to only 1.9 percent of males who provide that preference.

Students from 80 JA locations across the country participated in the 2005 *JA Interprise Poll on Kids and Careers*. This is the sixth time this annual poll has been conducted, and 1,065 students voluntarily participated. Most participants were involved in JA programs.

Store Openings Benefit JA

Since March of 2004, Circuit City has awarded more than $250,000 to JA offices around the country through donations to support local JA operations. For each store opening, Circuit City is providing a $5,000 donation to JA Worldwide to sponsor one of the many local special events JA coordinates each year.

"Working with the people at Circuit City was a pleasure," says Leann Anglin of JA of Northern Louisiana. "The children from Riverside Elementary had a wonderful time."

Thanks to Circuit City for their outstanding support of JA programs across the country.

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Job Shadow Day 2005: JA Events Worldwide

Groundhog Job Shadow Day events kicked off February 2, 2005, with tremendous success. JA had shadows on Capitol Hill, meeting with nearly a dozen Congressional representatives from both sides of the aisle, as well as Secretary of Labor Elaine Chao, Assistant Secretary of Education Ray Simon, an official at the Small Business Administration, and many others. Shadows were also seen on *Good Morning America*, NBC's *Today*, CNN's *American Morning*, and at hundreds of corporate headquarters, offices, plants, hospitals, media outlets, and retail centers. JA also had job shadow events in more than 20 countries around the world. Students who job shadow get the opportunity to see how classroom lessons apply to the real world of work. Special thanks to title sponsor ING, and associate sponsors Nelnet and Valpak for their support of Job Shadow.

(Above) During last year's Job Shadow events, JA of Poland reached nearly 16,000 students, and involved more than 6,000 companies. They plan to surpass those numbers with the many events and activities planned for 2005. A JA of Poland student is seen here shadowing a consultant of Intersource Holding on Job Shadow Day. (Top right) More than 550 students participated in this year's Job Shadow Day on February 2 in New York City. The students pictured here had the opportunity to participate in the taping of CNN's American Morning *with Bill Hemmer and Soledad O'Brien. (Middle right) Eager JA students pose with the Groundhog as they prepare for one of the many shadow experiences set up through JA of Georgia. (Bottom right) Thanks to ING and a local sponsor, JA student Latoya Andrews flew from Knoxville, Tenn., to shadow Senate Majority Leader Bill Frist.*

Junior Achievement® Heritage Society

Founding Members

Some faithful friends of JA Worldwide have planned to support the organization beyond their lifetimes, and by including Junior Achievement in their estate planning, these caring individuals have taken deliberate steps to ensure its future. To recognize and honor these supporters, JA has established the Junior Achievement Heritage Society.

Membership is open to individuals who include any Junior Achievement operation around the world in their estate planning through such instruments as bequests, charitable gift annuities, charitable trusts, and life insurance. Founding members are those who notify JA Worldwide of their decision by June 30, 2005.

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

Don and Nancy Bouc

Don Bouc is president of financial aid organization, Nelnet, Inc. Prior to Nelnet, Don was president of the Nebraska Higher Education Loan Program, Inc. Don lives with his wife Nancy in Lincoln, Neb., where they support their local JA office. Don joined the JA Worldwide board of directors in 2003.

"In a complex world, the need to fully understand how the free enterprise system works has never been greater," says Don. "JA is unique in its concept to begin this education early in a child's development and continue throughout their school years. Making JA part of our estate planning, we can feel comfortable that we are helping to perpetuate this effort. It is our small part to help insure that our way of life gets its best chance of not only surviving, but spreading throughout the world in future generations."

Harry J. and Jane A. Briscoe

Harry has served as chairman of two JA boards, in San Antonio and in Houston. He has taught classes, chaired many committees and served on countless task forces. Harry was awarded JA's Gold Leadership Award for this dedication to JA in 1996. He continues his support by annually contributing both his time and finances, helping JA of Southeast Texas reach more students.

"I am fortunate to have served on the board of directors of JA in both San Antonio and Houston, working with the organization for 22 years," says Harry. "Simply put, JA's curricula provide the best, most focused and efficient exposure of business and economic concepts to today's young people. Hopefully the efforts of the Heritage Society will insure that these programs continue for the students of the future."

Susan B. Butler

Susan B. Butler is the founder and president of the Susan Bulkeley Butler Institute for the Development of Women Leaders. Susan retired from Accenture in 2002 where she was the managing partner of the office of the CEO. She joined the JA Worldwide board of directors in May of 2003. Susan is interested in recruiting female executives for the worldwide board.

"The best way to give forward to future generations is to invest in their education," says Susan. "That is exactly what I am doing with my gift to JA Worldwide and Junior Achievement of Southern Arizona. I encourage anyone who is committed to making a positive difference in our global future to do the same."

Brian J. and Marcy H. Chermside

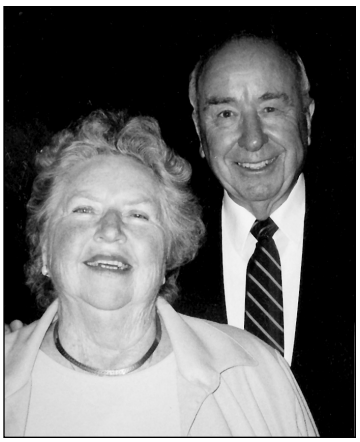
Brian Chermside joined the board of JA of Northeast Michigan in April of 1994, serving on the Endowment Committee. He also serves on the JA Worldwide board of directors.

"The Junior Achievement model of placing business professionals in classrooms throughout the world is high-impact. The sharing of business experiences by professionals is the key to the Junior Achievement curricula – a curricula that reinforces the free enterprise message of hope and opportunity," says Brian. "I am happy to see the strong relationship JA has facilitated between business and education, and I am amazed at the number of business professionals who volunteer to be such important role models for our children."

Adam R. and Deborah L. Dingwall

Adam and Deb Dingwall are strong supporters of Junior Achievement of South Central Michigan where Deb serves as president. Deb joined JA in 2001 after 23 years with the Kellogg Company. Active in the community, Adam serves on the board of directors for the Y Center, while Deb serves on the Charitable Union board,a local organization providing clothing to those in need. Together they continue to support local children through their volunteer efforts and financial contributions.

"The lessons that Junior Achievement provides to the young people in our area are vital to their success and to our future," says Deb. "We are pleased to be able to provide support now and for many years to come through our gift."



Donald E. and Adele A. Garretson

Don Garretson became a Junior Achievement national director in the 1970s, and served as Midwest regional chair. As the board chair of Junior Achievement of St. Paul, he helped merge the St. Paul and Minneapolis offices to become Junior Achievement of the Upper Midwest in 1982. A recipient of the Junior Achievement Gold Leadership Award in 1984, he continues to serve actively as a lifetime director of both the JA Worldwide and JA of the Upper Midwest boards.

"I have tried to help JA locally, nationally, and internationally for almost 50 years," says Don. "We'd like to think we could help another 50 years or more with a gift from our estate."

Marsha E. McMillan

Marsha's career in fundraising began with the UCLA School of Medicine in l985. For 10 years she owned her own PR and marketing business that included work for Chrysler Motors Corporation. She held development positions with the Education Foundation of the Colorado Restaurant Association and the American Red Cross. Marsha joined JA's development staff in 1999.

"One thing that has always been important to me is the ability to personally identify with the mission of the organizations with which I work," says Marsha. "The delivery of education that has an impact on individuals is something I truly believe in. JA's programs make a difference to those they reach, helping to create a better world for the future."

Randy M. and Tami A. Phillips

Randy and Tami met while involved in JA, and have been married since 1980. Tami has worked for JA of Southern California for more than 20 years, and currently serves as executive vice president and CFO. Randy worked for JA for 10 years, and is now a development officer with the United Way of Greater Los Angeles.

"Having both been involved in JA for the past 30 years, we have been moved by the 'attitude of gratitude' demonstrated by children who have been impacted by caring adults through their JA experience," says Tami. "This gift is a token of appreciation for the thousands of volunteers who have sparked the hearts and imagination of tomorrow's future."

William Schawbel

William Schawbel is an alumnus of JA and has served on the board of JA of Northern New England since 1992. William is a former executive at the Gillette Company, and founder and CEO of the Schawbel Corporation.

"I have been involved in JA for almost a half century," says William. "As a junior at Boston Latin School (the first school in the U.S., founded in 1635), I participated in a *JA Company Program*. With the Gillette Company, I acted as a mentor. Over the past 10 years, I have been active on the board of JA of Eastern Massachusetts and New Hampshire. Five years ago, I established an endowment at JA for Boston Latin School programs."

Michael S. Schoedinger

Mike Schoedinger began his involvement with JA by attending the 1996 Central Ohio Business Hall of Fame to see his grandfather, John F. Schoedinger, inducted as a laureate. He was later invited to join the board of directors. He has taught JA classes in inner city schools and has campaigned to promote JA within the central Ohio community.

"JA is such an important part of our society. It teaches our children what makes America great–the free enterprise system," says Mike. "For six generations, our company has been blessed with success for many reasons, including being a part of this system. It's so much fun teaching JA, watching the students learn while having fun participating."