Empowering young people to own their economic success

Mission Report 2012-2013
Inspiring and preparing young people to succeed in a global economy.

Dear Partner,

As our nation focuses its attention on ways to create jobs and spur economic growth, Junior Achievement (JA) continues to expand the depth and reach of its programs. We have done so by providing 149,500 young people with relevant, experiential learning opportunities centered on financial literacy, college and career readiness and entrepreneurship.

JA’s unique approach relies on volunteers from the community who deliver our curriculum while sharing their experiences with students. The dynamic interaction between students, educators and volunteers promotes active learning while bringing theory to life.

The JA experience establishes the foundation on which young people can build the skills and attitudes necessary to succeed in a fast-paced world. The case for JA has never been stronger and we are excited to build on the success of this past year with a focus for the future on the following:

- Strengthen economic literacy by delivering elementary programs sequentially with school districts committed to long-term partnerships.
- Accelerate growth of our high school programs to enhance student skills in financial literacy, college and career readiness and entrepreneurship.
- Partner to reach students out of school, expanding the learning day and providing students with experiences that promote their roles as citizens, consumers and workers.
- Grow our capstone programs (JA BizTown, JA Finance Park, JA Company Program, JA Job Shadow and JA Titan) to equip students with 21st century skills that will benefit them in the real world.
- Establish a robust evaluation process to ensure student knowledge and attitudinal gain across all programs.

To realize this vision, we need the continued support of our corporate and individual partners, educators, teachers, and volunteers. Your commitment is essential to our mission. We look forward to working with you to empower our young people to succeed.

Gina Blayney
President & CEO
JAUM

David J. Rader
Executive Vice President
Wells Fargo Bank
Chairman, JAUM

JAUM’s impact in 2012-2013

Number of students served .................. 149,500
Number of volunteers .......................... 7,300
Number of teachers .............................. nearly 5,000
Number of hours of JA curriculum .............. 1.2 million
Number of students served at the poverty level ......... 59,600
Classroom Programs

Elementary School
JA’s elementary school programs are the foundation of our curricula. The kindergarten through fifth grade themes, as well as after-school and capstone experiences, work to change students’ lives by helping them learn the basic concepts of business and understand the important role of education in preparing for a future career. Each volunteer-led program consists of five lessons.

Middle School
The middle grades programs build on concepts the students learned in elementary school and help teens make difficult decisions about how to best prepare for their educational and professional future. The programs supplement standard social studies curricula and develop communication skills that are essential to success in the business world. Each volunteer-led program consists of six lessons.

High School
As high school students begin to position themselves for their future, there are many unanswered questions about what lies ahead. Junior Achievement’s high school programs help students make informed, intelligent decisions about their future, and foster skills through important entrepreneurial concepts that will be valuable in the business world. Each volunteer-led program consists of five to 12 lessons.

Student Success

2013 Ernst & Young Entrepreneur Of The Year® Scholarship
Chris Kuehn (third from right) received this annual $1,000 scholarship in recognition of his excellence in the JA Company Program, his passion for education, and his personal and academic achievements. Read more about his impressive accomplishments on page 7.

2013 JA Company of the Year Competition
The annual National JA Company of the Year Competition tests the business skills, ingenuity and innovation of our nation’s high school students. The JA Company Program gives teens the skills to start and run their own business under the mentorship of a local business volunteer.

15 student-run companies were invited to the national competition in Washington, D.C., including a local team from Mounds View High School in Arden Hills, Minnesota, whose business model provided custom graphic design, logos and t-shirts to student groups and businesses. Students promoted their products and pitched their companies to a panel of judges comprised of business leaders. The companies were evaluated on their financial performance and presentation.
**JA BizTown**
Elementary school students are not old enough to drive, work, vote, or be the boss. But that doesn’t stop them from operating banks, managing restaurants, writing checks, and voting for mayor at JA BizTown. The program combines in-class learning with a day-long visit to this fully-interactive simulated free market facility. The program helps students connect the dots between what they learn in school and the real world. Through daily lessons, hands-on activities, and active participation in this simulated community designed to support differentiated learning styles, students develop a strong understanding of the relationship between what they learn in school and their successful participation in a global economy.

**JA Finance Park**
Taking students into the world of business, JA Finance Park introduces personal financial planning and career exploration. It is designed to be taught to middle grade and high school students by classroom teachers. At the culmination of this program, students visit JA Finance Park in a virtual simulation or an on-site day to put into practice what they’ve learned about economic options and the principles of budgeting. Assisted by their teachers and a staff of trained volunteers, students have the opportunity to develop and commit to a personal budget.

**JA Job Shadow**
JA Job Shadow, a classroom and site-based program, prepares high school students to be entrepreneurial thinkers and encourages them to develop personal strategies to pursue lifelong learning and career opportunities. Through one day, on-site experiences, students learn practical business skills such as dressing and speaking professionally, being on time, working as part of a team, and providing effective customer service. These real world skills are enhanced with classroom lessons and follow-up activities.

**JA Company Program**
JA Company Program teaches business, entrepreneurship, and economic concepts to students in grades nine through twelve. The program emphasizes business content while providing a strong focus on social studies, mathematics, reading, and writing skills. Students are encouraged to use innovative thinking to create, market, and operate their own company as part of a school-based organization, club, or classroom enterprise. During a semester or over 12 weeks, students sell stock to raise capital, elect officers, buy materials, market their product or service, pay a dividend to stockholders, and liquidate their company. Through teamwork, students learn to understand and appreciate the responsibilities each person has in running a business.

**JA Titan**
Students apply their knowledge of business as they compete online to create and market a successful company in this interactive business simulation. While simulating “business quarters,” students make decisions on price, production, marketing, capital investment, and R & D. JA Titan enhances business, economics and math skills while demonstrating the impact that decisions have on the success or failure of a company. JA Titan can take place at school, at an area business, or in our capstone facility in Maplewood, Minnesota. Test your skills by playing a sample game at http://titanpublic.ja.org.

For a complete description of JA programs, visit jaum.org\programs
Initiatives

One of JAUM’s strategies is to look beyond our general programming to showcase new and innovative facets of our work. The following strategic initiatives will be a focus during the 2013-2014 school year.

**Minneapolis and St. Paul Outreach**
During the 2012-13 school year, JAUM reached more than 1 in 3 students in Minneapolis and St. Paul schools. Through intentional outreach, JAUM continues to enhance existing partnerships with both school districts to reach more students in meaningful ways.

**STEM Enhancement Initiative**
This initiative will increase exposure of STEM concepts and careers through modifications to the JA BizTown simulation and the focused recruitment of volunteers with STEM backgrounds for JA program delivery. The goal is to bring a greater awareness of the importance of STEM in education and the future workforce.

**Diversity and Inclusion**
This initiative will serve to ensure diversity and cultural competency in staffing, student outreach, and volunteer recruitment. Particular focus will include the development and implementation of a plan to recruit volunteers of color from targeted community organizations and affinity groups within local corporations.

**School Partnerships**
This initiative connects businesses with specific schools to deliver JA programs through both financial and volunteer commitments. Within this model, JAUM is the impetus for schools developing a partnership in their community.

**Capstone Programming**
JA’s premier learning experiences are collectively referred to as JA Capstone programs (JA BizTown, JA Finance Park, JA Titan, JA Job Shadow and JA Company Program). These programs meet a critical need for the education community while showcasing JAUM’s most dynamic curriculum. Specific focus will be placed on addressing the needs of students in poverty and enhancing high school program outreach.

**Evaluation**
JAUM has partnered with CAREI (Center for Applied Research and Educational Improvement) at the University of Minnesota to enhance our evaluation methodology. The goal is to develop a performance measurement process that will increase JAUM’s capacity to track relevant outcomes and communicate JA’s impact to key stakeholders.

**Out of School Time**
JAUM is collaborating with other youth organizations to deliver our programming through new channels. Partnerships with the YMCA, Girl Scouts, and Minneapolis Public Schools Summer School Program are examples of such collaborations where JAUM is reaching students beyond the classroom with the goal of addressing the opportunity gap.
At 12, Yasha Bol expresses herself with the poise and thoughtfulness of a person twice her age.

She is composed, articulate and passionate about a wide range of interests, including her participation in a variety of Junior Achievement programs that began when she was in kindergarten.

Yasha, whose piercing-blue eyes fix steadily on a visitor during a conversation in her hometown of Hudson, WI, is effusive in her praise of JA. She says the experiences she had in the program meant a tremendous amount to her during her elementary school years and provided her with skills that she’s put to use in a number of settings.

JA sponsors a number of targeted, age-appropriate classes designed to expose young students to the concepts of financial literacy, business and entrepreneurship. In addition, the JA curriculum also reinforces practices such as developing leadership skills and working as a team toward a greater goal.

As she prepares to begin 7th grade, Yasha says her early and continuing exposure to JA at Willow River Elementary School contributed to both her understanding of business principles and to her confidence. She says the skills she learned during JA lead her to campaign for—and win—the coveted post of mayor at the JA BizTown simulation last year.

“Willow River did a lot with Junior Achievement, so I’ve been taking it since kindergarten,” says Yasha. “In kindergarten it’s mostly games, and that’s when they start teaching you how to figure out things about money and how to use it. I think that’s a skill you should start building at an early age. And I remember in second grade, we had to create pretend doughnut shops,” she says with a grin.

“It was mostly about learning about business and entrepreneurs in the elementary levels,” says Yasha. “By fourth grade, we had to start making up our own ideas for businesses and writing out how much we’d spend on different things. I think my idea back then was for a shop selling rugs, although I don’t know why,” she says with a laugh. “In fifth grade, we also did a lot of simulation-type things and in sixth grade, it was mostly JA BizTown. We were learning about business ideas so that we’d actually be prepared.”

Asked what she would tell a friend who’d never heard of JA about the program, she says, “I would tell them that it works to teach you about real-life resources and businesses and entrepreneurs. It teaches you about the real world and it’s very effective at it.”

(Story continues at jaum.org/yasha-bol)

Profile by Kelly O’Hara Dyer
Photo courtesy of Reflektions by Sheri
Established in 2005, the JAUM Business Hall of Fame honors leaders from the Minnesota business community and shares their stories with the students that JAUM serves as examples of success. Laureates are selected for their entrepreneurial achievements and community mindedness.

2013 Laureates

Mark Davis
Chairman
Davisco Foods International

Ken Melrose
Retired Chairman and CEO
The Toro Company

Ken Powell
Chairman and CEO
General Mills

Tom Rosen
President and CEO
Rosen’s Diversified

Jim Ryan
Former CEO
Ryan Companies

Former Laureates

2005
Elmer Andersen
Governor of MN, ECM Publishers

Jim Campbell
Wells Fargo Bank Minnesota

L.D. (Desi) DeSimone
3M

Luella G. Goldberg
Corporate Director and Civic Leader

Reatha Clark King
General Mills Foundation, Metropolitan State University

Carl Pohlad
Marquette Financial Companies, Minnesota Twins

Paul A. Schilling
Waldorf Paper Products

2006
Brad Anderson
Best Buy Co., Inc.

W. Harry Davis, Sr.
Civil Rights Activist, Businessman

Bill George
Medtronic, Inc.

James J. Hill
Great Northern Railway

Ebba C. Hoffman
Smead Manufacturing Inc.

Dick McFarland
RBC Dain Rauscher

2007
Stanley S. Hubbard
Hubbard Broadcasting

Irwin L. Jacobs
Genmar Holdings, Inc.

Dave Koch
Graco

Bill Marvin
Marvin Windows and Doors

Dale R. Olseth
Summodics

Mike Wright
SUPERVALU

2008
Otto Bremer
Otto Bremer Foundation and Bremer Banks

Marilyn Carlson Nelson
Carlson Companies

Stephen W. Sanger
General Mills, Inc.

Hugh Schilling
Horton Holding, Inc.

Warren Staley
Cargill

2009
Esperanza Guerrero-Anderson
Milestone Growth Fund

Bob Ulrich
Target Corporation

Thanks to our 2013 Sponsors

Presenting Sponsors

Laureate Reception Sponsor

Video Sponsors

General Sponsor

Media Sponsor

Wells Fargo

ING

Pentair

RDI

DELTA

General Mills

Davison's Diversified, Inc.

Delta

General Mills

RDI

Wells Fargo
As the son of two engineers and as a happily self-professed math and science “geek,” it’s probably not surprising that 18-year-old Chris Kuehn built some of the best soapbox derby cars of any kid. His personal favorite was shaped like a pancake, complete with a pat of plastic butter and glue drizzled over the top for syrup.

It’s the sort of telling detail that perfectly captures his two passions—an urge to create and a desire to support his creations with technical skill. It was also those two qualities that led Chris to serve as president of the award-winning JA Company Program during his senior year at Mounds View High School.

The JA Company Program allows students to strategize and create their own for-profit business, with all the attendant sales, marketing, production, distribution and profit/loss recordkeeping such a venture entails. The company that Chris and his fellow students created was a highly successful advertising and graphic design business called Designspire. It was selected as the 2013 Junior Achievement of the Upper Midwest (JAUM) Company of the Year, and Chris and his team went on to compete at the JA national level in Washington D.C.

For his efforts, Chris also received a $1,000 scholarship from the Ernst & Young Entrepreneur of the Year program, which selects recipients based on both their personal and academic achievements and their support of JA programs.

Chris leans eagerly across a table as he describes how he became involved with Designspire, absentmindedly pushing his hand across his forehead again and again in a futile attempt to tame his floppy brown curls.

“A couple of friends who were on the Econ team [at Mounds View] came to me and said, ‘Hey, there’s this brand-new program at school this year,’” he says. “I had had [program advisor] Martha Rush for a few different classes and she’s a fantastic teacher who specializes in econ-related subjects. I was intrigued so I showed up after school for the first meeting. Within a day or two, I was involved with the company program, and at our next meeting, I was elected president of the company by popular vote.”

As he prepares to start college this fall, Chris plans to put his Ernst & Young JA scholarship toward pursuing a mechanical engineering degree at the University of Minnesota College of Science and Engineering. And in an unusual double major that he describes as “engineering and entrepreneurship,” he will also take classes at the Carlson School of Management. (Story continues at jaum.org/chris-kuehn)

“I’d like to go from [college] to develop my own engineering firm. That’s the dream.”

Profile by Kelly O’Hara Dyer
Photo courtesy of Reflektions by Sheri
February 20 & 21 / March 6 & 7 / April 24 & 25, 2014

JA bigBowl is an easy and fun way for companies to participate in a team building event that boosts employee engagement and promotes healthy competition. This multi-day event takes place at several Twin Cities bowling alleys and at local alleys in our district locations. Participants enjoy two hours of bowling, soda and pizza while raising important funds for JAUM.

2013 JA bigBowl Industry Challenge

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2013 JA bigBowl All Company Challenge

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January 16, 2014

Featuring the JA Titan program, corporate teams strategically review profits or losses and manage company resources in this fun and competitive online business simulation. Congratulations to the 2013 winning team from DST Market Services with a profit index score of 1,775.

Thanks to our 2013 Sponsors

June 2014

JAUM’s Bid for Kids Online Auction is an opportunity to shop guilt-free for hundreds of unique and practical items knowing that your participation supports a good cause. You can also participate by donating an auction item, volunteering to contact local businesses for donations, and helping us spread the word.
At 17, Mishell Quiridumbay knows that her future success rests solely on the educational foundation she builds for herself. When she was only 6, Mishell and her mother Janeth emigrated from an economically challenged part of Ecuador to the U.S. to seek greater opportunity. Since then, Mishell has been convinced that attaining a good education is key to financial independence.

Today, as a 2013 graduate of Edison High School in Northeast Minneapolis and as a soon-to-be college freshman, Mishell says two programs were particularly influential for her during her high school years: the JA Company Program and the JA Job Shadow Program, which allows students to experience a day in the life of a professional in a variety of job settings.

“I first heard about [the JA Company Program] during the end of my sophomore year and I joined it during my junior year,” says Mishell, whose dark brown hair and eyes reflect her Hispanic heritage. “In our school, it was a once-a-week afterschool program. Our company was called G.O.L.D., which stands for Go on[L] ine and Delete. It addressed the issue of cyber-bullying, which was an issue for our school and many others. We wanted to make sure that kids were aware of the problem and show them ways they could help other kids if they were being bullied.”

As part of G.O.L.D, Mishell and her JA team sold distinctive red-and-white t-shirts to bring attention to the subject and to raise money. They were then able to use those funds to bring in a speaker from the Jacob Wetterling Resource Center to talk to their fellow classmates about the subject of cyber-bullying and the problems that can arise from misuse of social media. The presentation was recorded and later made available to other schools in an attempt to further spread the message.

Mishell achieved a number of honors while she was a student at Edison, including traveling to the national JA competition with her G.O.L.D team. She was a National Honor Society scholar, played competitive badminton, and served for two years as co-president of the Service Club at her school, an organization that promoted environmentally responsible activity.

She says the JA Job Shadow program was also very useful because it aligned neatly with her own interests. She received good marks in her math classes and is intrigued by accounting as a career choice. Mishell had the opportunity to shadow various professionals at the accounting firm of CliftonLarsonAllen LLP in downtown Minneapolis, as well as individuals at ING and AT&T. (Story continues at jaum.org/mishell-quiridumbay)

“Other kids who weren’t involved with JA may know a little bit about a profession, but they never got a chance to see it in real life.”
Last year, Mahtomedi Middle School eighth-grader Zach Panek had the highly unusual—and eye-opening—experience of being married and raising two children, all while juggling a demanding family budget as an underpaid social worker.

Of course Zach, a blue-eyed, blondish-haired 14-year-old with a football player’s husky build, wasn’t experiencing this in real life. Instead, he was a participant in the specially designed “virtual reality” financial literacy program for middle-school students known as JA Finance Park®.

The JA Finance Park program is a computer-based simulation that allows students to experience the reality of managing a family budget and allocating scarce resources among competing demands. Zach participated in the program as part of a “Skills for Life” class offered through the Mahtomedi school system.

“Skills for Life was a class where we learned things like how to cook, sew, how to buy and handle items related to a home and stuff like that,” says Zach. “It gave us a chance to do all these things that relate to the world around us and taught us how to live in the world around us.”

As part of that class, Zach also had the opportunity to put theory into practice by participating in JA Finance Park.

 “[The simulation] gives you a background and then you apply that background to your ‘virtual’ life,” he explains. “Your background is assigned with things like, ‘You have this job, you’re married, you have this many kids, you make this much money.’ I was married with two little girls and that was hard. It blew me away.”

As part of the simulation, the “town” in JA Finance Park contains various local amenities such as grocery stores and other businesses that students can patronize to fill various needs for their family.

“We’d go to the computer lab, log in and receive assignments such as marketing for our home,” says Zach about the simulation. “You’d go into different parts of your little town and you had to meet the budget for every part of that. For instance, you’d need to buy clothing so you would go to a clothing store, and you had a budget you had to stay under. You have to buy items for everyone in your family and it was hard,” he says, shaking his head at the memory. “I learned that you have to be prepared in the real world and that you always have to be ready for the unexpected. Things would come up like, ‘Your daughter is a flower girl in a wedding and you have to buy her a dress.’ It was a pretty fun experience but you have to balance your choices.” (Story continues at jaum.org/zach-panek)

Profile by Kelly O’Hara Dyer
Photo courtesy of Reflektions by Sheri

“I learned that you have to be prepared in the real world and that you always have to be ready for the unexpected.”
Staffed Operations

**Brainerd**
- Contact Hours: 29,442
- Total Students: 4,997
- Students In Poverty: 3,450
- Sequential Schools: 10
- Volunteers: 164

**Duluth, MN / Superior, WI**
- Contact Hours: 28,020
- Total Students: 2,743
- Students In Poverty: 11,111
- Sequential Schools: 4
- Volunteers: 95

**Fargo**
- Contact Hours: 32,618
- Total Students: 6,589
- Students In Poverty: 1,777
- Sequential Schools: 15
- Volunteers: 367

**Mankato**
- Contact Hours: 49,187
- Total Students: 6,119
- Students In Poverty: 2,072
- Sequential Schools: 17
- Volunteers: 199

**New Ulm**
- Contact Hours: 16,777
- Total Students: 2,669
- Students In Poverty: 330
- Sequential Schools: 8
- Volunteers: 83

**Owatonna**
- Contact Hours: 13,579
- Total Students: 2,150
- Students In Poverty: 951
- Sequential Schools: 4
- Volunteers: 87

**St. Cloud**
- Contact Hours: 50,544
- Total Students: 7,187
- Students In Poverty: 2,399
- Sequential Schools: 14
- Volunteers: 246

**Twin Cities Metro Area**
- Contact Hours: 840,060
- Total Students: 90,926
- Students In Poverty: 38,573
- Sequential Schools: 102
- Volunteers: 5,129

Satellite Operations

- Contact Hours: 175,826
- Total Students: 26,184
- Students In Poverty: 8,939
- Sequential Schools: 51
- Volunteers: 959

**Hours of JA curriculum**
- 1,236,053

**Total students**
- 149,564

**Students served at the poverty level**
- 59,602

**Schools delivering JA programs sequentially**
- 225

**Volunteers teaching JA programs**
- 7,329
Teacher Report: Economic Education

The passion that Martha Rush has for both teaching and kids soon becomes evident as her words tumble out on top of each other during a conversation.

“Yep, I love it,” she says about her 16-year teaching career in the Mounds View school system. “I love the interaction with the kids. I love seeing something work and really click in their minds. That’s a lot of fun.”

Rush teaches 9th through 12th grade students at Mounds View, with a heavy emphasis on economics. Her goal is to teach students about how economic principles—both on a micro- and macro level—influence and affect their lives.

One innovative way Rush has found to bring the realities of economics home to her students is through Junior Achievement’s Titan business simulation game.

“One summer four or five years ago, I attended an education conference where one of their sessions was on the JA Titan program. I thought, ‘Well that sounds fun,’ so I went. I found I was personally not very good at the game,” she laughs, “but I thought, ‘wow, this is great! This takes all these things we try to teach in our economics classes, concepts like average total cost and marginal cost and capital investment, and it puts them into a real setting.’

Rush returned to her classroom and shared details about the JA program with her fellow teachers, who were also impressed. That fall, the teachers started taking their 9th graders on field trips to the JAUM headquarters to play the game, and to get firsthand experience running a virtual business.

This year, Rush was also excited about being able to add the JA Company program to the school, and she’s confident that the students will enjoy that as much as they have the JA Titan program. (Story continues at jaum.org/martha-rush)

Capstone Campaign

Junior Achievement provides students with relevant experiences and opportunities that empower them to make a connection between what they learn in school and how it can be applied in the real world. Our programs enhance the relevance of classroom learning and help students understand the value of staying in school.

Two of our capstone programs, JA BizTown and JA Finance Park, offer students an intensive culminating experience in our free market simulation lab at our Maplewood headquarters.

These relevant, hands-on programs bring personal finance and entrepreneurship to life. This experiential way of learning helps students understand the world around them and prepares them for life after graduation.

The demand for these programs is great. Unfortunately, the ability to offer them is becoming increasingly difficult due to significant reductions in school budgets.

In response to this need, the Junior Achievement Foundation of the Upper Midwest has embarked on a fundraising campaign that will provide these learning opportunities to diverse and financially-disadvantaged students. The money raised will provide scholarships so that more students will benefit from these capstone opportunities. Funds will also be used to upgrade our capstone facility, including a three phase plan to increase students’ exposure to Science, Technology, Engineering and Mathematics (STEM). For more information, call 651-255-0055.
Leadership Awards

Silver Leadership Awards
Cari Dietman  
Vice President, Bremer Trust
Christine Gibson  
Chief of Staff, Optum
Ronald P. Hafner  
Partner, Wipfli LLP

Bronze Leadership Awards
Vicki Bailey  
Vice President, Chief Compliance Officer, Advantus Capital Management
Kelly Bretz  
Director of Pricing and Financial Evaluation, Thrivent Financial for Lutherans
Carisa Buegler  
Director of Foundation and Community Engagement, New Ulm Medical Center
David Hakensen  
Senior Vice President and General Manager, Fleishman Hillard
Claudia Revermann  
Attorney, Reichert Wenner PA
David Thompson  
Vice President, MinnStar Bank
Ellen Valde  
Partner, PricewaterhouseCoopers LLP
Rachal Wolthuizen  
Assistant Vice President, Bremer Bank

Volunteer/Teacher Awards
Volunteer Hero Award
Ed Barnett  
Elementary School Volunteer of the Year, Wells Fargo
Amy Paape – Wells Fargo  
Middle School Volunteer of the Year
Rachal Wolthuizen – Bremer Bank  
High School Volunteer of the Year
Mike Soost – Pioneer Seed  
Capstone Volunteer of the Year
Frank Sarno – Mortenson Construction

Elementary School Teacher of the Year
Michelle Strecker – Hazel Park Academy
Middle School Teachers of the Year
Mary Draper and Lynda Mead – District 77
High School Teacher of the Year
DaNae Klimke – Irondale High School
Capstone Teacher of the Year
Sarah Sannes – Obama Elementary School
Metro Volunteer Lead of the Year
Bruce DePauw – UnitedHealth Group
Greater MN/ND Volunteer Lead of the Year
Nick Granowski – Capital One
JA bigBowl Coordinator of the Year
Stephanie Focht – Xcel Energy
Corporate Council of the Year
CliftonLarsonAllen

Volunteers

Volunteers embody the heart of Junior Achievement. They come from all walks of life—business professionals, college students, retirees, parents and grandparents. What they have in common is the sense of fulfillment they express as a result of their service. Volunteering with Junior Achievement leaves them hopeful about a better future for today’s young people. Here’s what JA volunteers say about their volunteer experience:

98%  
Express satisfaction and find their experience rewarding and fulfilling

75%  
Said their volunteer experience is a positive factor to their job satisfaction

54%  
Said their volunteer experience gives them an opportunity to practice public speaking skills

45%  
Said their volunteer experience gives them an opportunity to practice presentation development

32%  
Were able to practice and improve their leadership skills

19%  
Said they gained a new job skill(s)

Source: JA USA Volunteer Satisfaction Survey
Alumni Report: Inspired Success

As the president of the 1,400-employee Process Technologies business unit at the water solutions and technical products company Pentair, Netha Johnson has had a firsthand opportunity to immerse himself in the world of international business. In fact, a recent trip saw him hopscotching around the world, logging time in India, Germany, Holland and France during one marathon visit.

Johnson is convinced that it was his early exposure to a Junior Achievement program in Akron, Ohio, as a 9th grader that helped him identify the globe-trotting path he would eventually take in life.

“My interest in business actually started when I was in high school,” Johnson says. “I was a JA kid and I participated in the JA Company program as a teenager. It was my first exposure to JA, and more importantly, my first exposure to business and financial literacy and running a business. It stimulated an interest in me in being in business, and I’ve come full circle now. I graduated from school, have worked in industry and now have been able to come back as a member of the JA board.”

Johnson believes his personal experience as a former JA student participant and now, JA board member, gives him unique insight into the role that JA can play in creating well-rounded students, a stronger community and even better corporations. (Story continues at jaum.org/netha-johnson)

Educator Report: Business Role Models

Tom Benson knows how powerful a child’s dreams can be. As a sixth grader, he watched a film about a teenager’s solo sailing trip around the world—and immediately decided that he too would someday sail the world’s waterways. Benson, who’s now an accomplished sailor as well as principal of the K-4 Pilot Knob STEM Magnet Elementary School in Eagan, MN, points to his youthful experience to show the impact aspiration can have on a child. It’s also the reason Benson believes Junior Achievement should be part of every classroom in the country.

JA offers a number of programs targeted to elementary school students, all of which stress JA’s three primary goals: financial literacy, college and career readiness and the important role that entrepreneurship and business formation have in our economy.

Benson first became an unabashed fan of JA while working as principal of Oak Grove Elementary School in Bloomington, MN.

“That was my first experience with JA, about nine years ago,” he says. “I was so impressed with the program. Our school was what we called a ‘100-percent’ school, in that every classroom was involved.”

Benson, whose lanky, athletic build speaks to another of his passions, competing in triathalons, eventually moved on from Oak Grove to serve as principal of a school in California. He returned to his native Minnesota in 2007 to accept the job at Pilot Knob.

Benson says at the time, Independent School District 197, which includes Pilot Knob, was not involved with JA but he quickly became an ardent cheerleader for the program. Today, both Benson’s school and four other elementary schools in the district have JA programs in place geared to their students’ ages. (Story continues at jaum.org/tom-benson)

Profile
Profile by Kelly O’Hara Dyer
Photo courtesy of Reflektions by Sheri

Profile
Profile by Kelly O’Hara Dyer
Photo courtesy of Reflektions by Sheri
Top Corporate Partners

The companies below were instrumental in helping JAUM achieve its goals in 2012-2013 through a combination of funding, volunteerism, participation in our special events and in-kind support. Companies are listed in order of total resources given to JAUM across our three-state region. Our programs and initiatives would not be possible without their dedication and support of the JA mission.

1. Wells Fargo
2. Allianz Life Insurance Company of North America
3. U.S. Bancorp
4. CliftonLarsonAllen LLP
5. Accenture
6. Xcel Energy
7. Thrivent Financial for Lutherans
8. 3M
9. ING
10. AT&T Mobility
11. General Mills, Inc.
12. UnitedHealth Group
13. GE Capital Solutions – Fleet Services
14. Deluxe Corporation
15. Horton Holding, Inc.
16. Best Buy Co., Inc.
17. Ernst & Young
18. Cargill

Consolidated Operating Statement*
($ in millions)

Revenue & Support
Operating Revenue
- Corporations: 1.4 M
- Individuals: .5 M
- Foundations: .1 M
- Campaign: .1 M
- Events: .8 M
Total Operating Revenue: $2.9 M

Other Income and Support
- Capstone & Satellite Program Fees: .3 M
Total Revenue & Support: $3.2 M

Expenses
- Personnel: 2.1 M
- Operations and Miscellaneous: .4 M
- Facilities: .1 M
- Program Materials: .6 M
Total Expense: $3.2 M

Depreciation: $.1 M

Consolidated Balance Sheet*
($ in millions)

Assets
- Cash: .8 M
- Investments: 1.0 M
- Pledge Receivables: .3 M
- Prepaid and other Assets: .1 M
- Property & Equipment (net of depreciation): 1.9 M
Total Assets: $4.1 M

Liabilities
- Other Liabilities: .2 M
Total Liabilities: $.2 M

Net Assets
- Change in Net Assets: .1 M
- Unrestricted Net Assets: 3.2 M
- Temp Restricted Net Assets: .1 M
- Permanently Restricted Net Assets: .5 M
Total Net Assets: $3.9 M

Total Liabilities & Net Assets: $4.1 M

Functionalized Expenses
- Program: 73%
  - Traditional In-school: 48%
  - JA BizTown: 18%
  - JA Finance Park: 7%
- Development: 13%
- Management & General: 10%
- Volunteer Recruitment: 4%

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($ in millions)

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- Management & General: 10%
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*Consolidated financial information including JAUM operations and JAUM Foundation – unaudited and non-GAAP. A responsible operating surplus allows us to self-fund our cash flow needs and build a solid financial foundation for continued program growth. Audited, GAAP financial statements with footnotes will be posted on our website, www.jaum.org, in September 2013 following the completion of our annual external financial audit.

Thanks to these partners for contributing 48% of JAUM’s funding and 1,671 volunteers throughout our three-state region.
This list represents a compilation of all 2012-2013 resources given to JAUM by community. This includes funding, event participation, volunteer hours and in-kind support.

### Metro

**Century Circle ($100,000 – $199,999)**
- Accenture
- Allianz Life Insurance Company of North America
- CliftonLarsonAllen LLP
- Thrivent Financial for Luthers & Thrivent Financial for Luthers Foundation
- U.S. Bancorp & U.S. Bancorp Foundation
- Wells Fargo Bank & Wells Fargo Foundation

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- GE & GE Foundation
- General Mills & General Mills Foundation
- ING & ING Foundation

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- Taylor Corporation
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- ATK
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- The Business Journal
- C.H. Robinson
- CenterPoint Energy
- Citizens Community Federal
- Comcast
- Cummins Power Generation
- DeVry University
- Famous Dave's Fogo de Chao
- Heraeus Medical
- Hubbard Broadcasting
- M.A. Mortenson Company

**Shareholder’s Circle ($10,000 – $24,999)**
- Achievement Foundation, Inc.
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- Graco Inc.
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- Hudson Daybreak Rotary Club
- Hudson Rotary Club
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- Kroll Ontrack
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- Carter Day International Inc.
- Central Minnesota Jobs & Training Services
- City of Burnsville
- Dale Carnegie Training by Norman & Assoc.
- DCA Title
- Delta Air Lines
- Experis Manpower
- First American Bank
- Fredrikson & Byron PA
- Frontier Communications of Minnesota, Inc.

**Investors**

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- Horton Holding, Inc.
- UnitedHealth Group

- Andersen Corporation & Andersen Corporate Foundation
- The Carlson Family Foundation
- Cargill
- Deloitte
- Donaldson Company, Inc. & Donaldson Foundation
- FedEx Services
- The Hartford
- McGradrey
- MetLife Foundation
- Microsoft
- Minnesota School of Business
- Pentair, Inc. & Pentair Foundation
- PricewaterhouseCoopers LLP
- Securian Financial Group
- State Farm
- Taylor Corporation
- Thomson Reuters

- ABC Junior Achievement
- Activar, Inc.
- Ameriprise
- Archway
- ATK
- Baker Tilly Vichow Krause, LLP
- BMO Harris Bank
- The Business Journal
- C.H. Robinson
- CenterPoint Energy
- Citizens Community Federal
- Comcast
- Cummins Power Generation
- DeVry University
- Famous Dave's Fogo de Chao
- Heraeus Medical
- Hubbard Broadcasting
- M.A. Mortenson Company

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- Fred C. & Katherine B. Andersen Foundation
- H.B. Fuller Company & H.B. Fuller Foundation
- KPMG, LLP
- Lariat Companies, Inc.
- Production Services International
- RBC & RBC Foundation
- Starkey Hearing Technologies
- Target Corp
- University of Minnesota

- Affinity Plus Federal Credit Union
- Boston Scientific
- Briggs and Morgan Business Impact Group
- Caribou Coffee Company
- Choice Communications
- City of Cottage Grove
- City of Hastings
- City of Prior Lake
- City of Savage
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- Coviden
- Eagles Rock Jewels
- EP Rock Parent Group
- Fabcon
- Gamero Packaging
- General Reinsurance Corp.
- Graco Inc.
- Great River Energy
- Greene Espel PLLP
- Gruber Power Equipment
- Honeywell
- Houlihan-Lokey
- Hudson Daybreak Rotary Club
- Hudson Rotary Club
- Joseph C. & Lillian A. Duke Foundation
- Kraft Foods, Inc.
- Kroll Ontrack
- Loram Maintenance of Way
- Marco Business Product
- Margaret H. and James E. Kelley Foundation, Inc.
- Merrill Corporation
- Migizi Communications
- MindShift Technologies
- Minneapolis Foundation
- Minnesota Department of Education
- Minnesota Department of Management & Budget
- Oppenheimer Wolff & Donnelly LLP
- Oracle
- Polaris Industries Inc.
- Rust Consulting, Inc.
- Sign-Zone, Inc.
- TCF National Bank
- TD Ameritade
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- Better Business Bureau of MN & ND
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- Blue Cross & Blue Shield of Minnesota
- Carter Day International Inc.
- Central Minnesota Jobs & Training Services
- City of Burnsville
- Dale Carnegie Training by Norman & Assoc.
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- B. Johnson & Anderson Brothers
- Brainerd ISD 181
- Brainerd Lakes Area Community Foundation
- Brainerd Lions Club
- Brainerd Rotary Foundation
- Central Lakes College
- CenturyLink
- Clof Stamping Company
- The Cote Family Foundation
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- Crow Wing Power
- Community Trust
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- Cuyuna Range Medical Center
- Deerwood Bank
- Frandsen Bank & Trust
- Karl Samp Consulting Services
- Mille Lacs Band of Ojibwe Minnesota State Community and Technical College
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- Pro Staff
- Range Printing
- State Farm
- Still Nicolaus
- The Design Team
- Walmart

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- Xcel Energy

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- Gate City Bank
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- NDSU
- Otter Tail Corporation
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- I & S Group
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- Pioneer Hi-Bred International Inc.
- Promotions 2000, Inc.
- Rasmussen College
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- Verizon Foundation
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- Red Door Creative, Inc.
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Windings, Inc.

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St. Cloud
Partner’s Circle ($25,000 – $49,999)
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CliftonLarsonAllen LLP
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Wells Fargo

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Array Services Group
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Benton Telecommunications Foundation
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Central MN Noon Optimist Club
CenturyLink
Collegiate Community Credit Union
Encore Capital Group
Heartland Four Wheel Drive & Transmission, Inc.
Holiday Inn & Suites
Kohl’s
Kraft Foods, Inc.
Mahowald Insurance
Marco, Inc.
Merrill Corporation

While we make every effort to be accurate, we sincerely apologize if we misspelled or omitted any names. Please contact Andy Dwyer at 651-255-0040 or andrew@jaum.org with any changes. Thank you for your support of JAUM.

Ambassador Circle ($100,000 – $250,000)
Livio DeSimone
Mike & Nancy Dickoff
Edward & Laura Faulstich
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Individual Donors

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Morning Foundation
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Superintendent

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Vice President, Global Business Services

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