Empowering young people to own their economic success

Junior Achievement inspires and prepares young people to succeed in a global economy.

Dear Friend,

Junior Achievement believes in the boundless potential of young people. We share their passion for excellence, respect their talents and creativity, celebrate their honesty and integrity, and harness their desire for collaboration. In order to develop these traits, we create engaging and effective opportunities for hands-on learning.

We achieved great success this year, impacting 159,869 students throughout Minnesota, North Dakota and western Wisconsin with relevant, experiential programs. We inspired the next generation to believe in themselves, set goals for their future, and gain the skills needed to succeed in school and beyond.

It’s an exciting time for JA as we transform the organization for the future. Our focus on building a pipeline of youth entrepreneurs to feed our region’s powerful entrepreneurial ecosystem takes us back to our roots with the re-launch of the newly developed JA Company Program. 639 high school students ran companies this year – real money, real products and services, and real learning.

JA is also committed to providing relevant curriculum and teaching tools. We have prioritized the redevelopment of our curriculum to include digital resources for students, teachers, and volunteers. Blended learning and flipped classroom teaching techniques are becoming critical components to the design of our programs and curriculum.

Finally, JA is expanding beyond our traditional in-school model to include summer camps, after-school clubs, nonprofit organizations, competitions and in businesses. We are committed to providing young people of all backgrounds the opportunity to explore their interests and talents, develop skills for their future and understand the opportunities they have in our free market economy by extending the learning day beyond school.

We invite you to join us as we embark on this exciting transformation. Your ideas, support, and investments are essential to our success. Thank you for believing in the mission of Junior Achievement, and for sharing your time, talent and treasure with us.

Yours truly,

Gina Blayney
President & CEO
JAUM

Jeff Kerr
Executive Vice President, U.S. Bank
2015-2016 Chairman, JAUM

Our impact 2014-2015

Hours of JA curriculum
1,159,394

Students
159,869

Underserved students*
64,139

Schools
720

Volunteers
8,672

*Students attending schools with more than 40% free and reduced lunch.
JA’s Sequential Model

Kindergarten
JA Ourselves

1st Grade
JA Our Families

2nd Grade
JA Our Community

5th Grade
JA Our Nation

4th Grade
JA Our Region

3rd Grade
JA Our City

Upper Elementary
JA More Than Money

Capstone
5th & 6th Grades
JA BizTown

Capstone
7th & 8th Grades
JA Finance Park
JA Finance Park Virtual

6th, 7th & 8th Grades
JA Global Marketplace
JA Economics for Success
JA It’s My Business
JA It’s My Future

9th – 12th Grades
JA Career Success
JA Exploring Economics
JA Personal Finance
JA Economics
JA Be Entrepreneurial

Capstone
9th – 12th Grades
JA Finance Park Virtual
JA Titan
JA Job Shadow
JA Company Program

Post-secondary Education
JA programs help prepare young people for the real world by showing them how to generate wealth and effectively manage it, how to apply entrepreneurial thinking to the workplace, and how to create jobs which make their communities more robust. Our programs correlate to the Minnesota K-12 Academic Standards for social studies and math and the Common Core State Standards in English/language arts.

Visit jaum.org/programs for a complete description of JA programs.
8 out of 10 high school students report that Junior Achievement programs helped reinforce the importance of staying in school. 

JA USA Survey.

JA students score at least 10% higher than their peers on assessments that measure financial literacy. 

JA USA High School Impact Survey.

JA Titan Business Challenge
May 6, 2015 | Best Buy headquarters
Winning Team: Mounds View High School
From left to right: winning team members Abraham Chen, Brandon Duffy, Karl Keeler, and Jonathan Wang.

JAUM Company of the Year Competition
April 22, 2015 | Carlson School of Management, University of Minnesota
Winning Team: Mounds View High School
From left to right: JA volunteer adviser Ishan Jaithwa, and winning team members Jeman Park, Jonathan Wang, Jered Everson, Jake Weightman and Furquan Syed. The team also won the NYSE “Best Financial Performance Award” at the National Student Leadership Summit in Washington, DC.
Jonathan Wang
2015 Otto Bremer Student Entrepreneur of the Year

Observers who predict trends for a specific population set (think “baby boomers” or “Generation X”) speculate that today’s 18- to 29-year-old millennials may be the most socially minded generation in years, determined to use their talents to make the world a better place.

Jonathan Wang, 18, a recent graduate of Mounds View High School in Arden Hills, seems to be a real-life example of that prediction.

Jon, who will attend Stanford University this fall, says, “If you’re going to spend your entire life doing something, doing something that has a greater purpose is something I’d like on my plate.”

Jon says JA has played a large role in helping focus his interests on entrepreneurship and business. His first introduction to JA came as a ninth-grader, when he discovered JA Titan, a computer-simulation business game.

“In my Economics class, there were all these people playing JA Titan,” Jon says. “It was just like a game, where you get to try all this cool stuff, but later on, you start to get into the economics behind all of it. It’s kind of like a detective story; you may only know your competitor’s price, their retained earnings, their net profit and their total sales. But from those four things, you can actually find so much other information.”

Jon said his good experience with JA Titan led him to look for additional JA activities, and he became involved with the JA Company Program, where students sell products and run their own business.

“We actually didn’t do so well at the beginning,” Jon says. “Our idea was to use this 3-D printer that we built from a kit to create 3-D things, like hearts for Valentine’s Day. Unfortunately it took way too long to print things, and it was a waste of time and money. So we pivoted a little and moved on to injection molding, where you basically just melt plastic into a mold. But the molds took too long to make; the injection molding didn’t work very well, and the material we made things out of was really bad. So we brainstormed for a long time, and we finally came up with Mustang Mail.”

The idea that Jon and his team finally settled on was an intentionally old-school way of communicating with others through handwritten, printed cards, something of an antidote to the prevalence of at-a-distance texting and social media.

“I think the best part about the JA Company Program was how you can do something wrong, but it teaches you how to think through it in a different way.

“I think the best part about the JA Company Program was how you can do something wrong—and you’re always going to do something wrong—but it teaches you how to think through it in a different way,” Jon says. “That’s the most important thing about entrepreneurship, in my opinion. If you have a bad idea, you’re going to fail really hard, and if you have a good idea, you’re not going to know when it’s time to sell it off so you can start with a new one.”

Jon enjoyed great success with both JA programs. As part of the JA Titan team, Jon and his friends placed first in the regional competition over the past two years. As part of the JA Company Program, the team placed first in the JAUM Company of the Year Competition, and won the NYSE Foundation “Best Financial Performance Award” at the national competition held in Washington, D.C. In recognition of these accomplishments, JAUM named Jon the 2015 Otto Bremer Student Entrepreneur of the Year.

Whatever field he eventually pursues, Jon is certain he wants to wind up using his skills for the greater good.

“Social entrepreneurship is something I’m really interested in. Just like Junior Achievement is trying to have a social impact on the world, I’d like to do something to make a change in my community. Stanford is actually known for entrepreneurship, so no matter what, I’m going to get involved with that, too,” he says.
Youth Entrepreneurship Initiative

By promoting entrepreneurship and its opportunities, this initiative aims to educate and inspire youth to embrace entrepreneurial thinking to drive innovation and strengthen our global economy.

With a focus on impacting high school students in our three-state region, the fund will accelerate our vision of expanding entrepreneurship education by supporting relevant programming, focused research, innovative strategies, and partnership development.

Through the following JA programs, students will learn about global trade, risk-taking, and the role of philanthropy to create long-term sustainable solutions:

- JA Company Program
- JA Titan
- JA Be Entrepreneurial
- JA BizTown
- Start It Up Camp

Learn more at jaum.org/youth-entrepreneurship/

Aspiring entrepreneurs at Start It Up, a residential camp for high school students.
For Morgan Sweeney, a recent graduate of Mankato East High School in Mankato, the Junior Achievement Company Program she participated in last year taught her a skill she feels will serve her well for the rest of her life: how to solicit cooperation in pursuit of a goal.

Sweeney, who recently turned 19, already had some past experience negotiating as part of a group. The youngest of triplet sisters, she also has an older sister and brother, making her "the youngest of the youngest" in her family, she says with a chuckle.

Sweeney served as the president of Xcaliber, a JA Company started by 13 Mankato East students ranging in age from freshmen to seniors.

As with other JA Company efforts, Sweeney and her teammates first spent time devising their business idea—manufacturing and selling custom cell phone covers—and then sought outside investment to fund the company.

"We were trying to find people to invest, and Taylor Corporation heard about us and decided that they would support us," Sweeney says. (Taylor Corp., founded by noted entrepreneur and businessman Glen Taylor, is a North Mankato-based printing and communications company with more than 9,000 employees and 80 subsidiaries. It has been a generous supporter and source of volunteers for a number of JA programs.)

"Taylor Corp. thought the idea of high school kids starting a business and being real entrepreneurs was really cool and they wanted to help us out," Sweeney says about the partnership with Taylor Corp. "They ultimately manufactured our cases for us, and they took a percentage of the profit from each case in return. We really learned a lot from them about how to sell and how to promote our business and price our products and everything. They taught us so much about the business aspects of running a company."

One particular business basic Sweeney’s team discovered was that to sell their products, ranging in price from $30 to $75, they first had to find the right market.

"We had kind of a problem initially figuring out who to sell to," Sweeney says. "We originally wanted to sell to teenagers but in the first two weeks, we made only six sales. We met to talk about it and realized that we kept getting the same answer: ‘I can’t afford it.’ Instead, we started talking to our parents and their coworkers, our grandparents and older people, and that got us a lot further."

Sweeney and her team utilized social media, including Facebook and Twitter, and a personalized website through which interested customers could learn more about the student company.

"We put together a bio about ourselves that said we were a group of students who wanted to start our own business and become entrepreneurs," Sweeney explains. "We said we were local kids and we wanted to learn how to start a business through this."

Sweeney’s taste of entrepreneurship seems to have whetted her appetite for some day owning her own business.

She plans to attend South Central Community College this spring and then transfer to Minnesota State University-Mankato to pursue nursing.

"I really learned a lot about the importance of cooperation. Probably the most valuable thing I learned was the importance of partnership and everyone working together.

“My dad owns a business doing adult foster care, so I’ve been around the health field my whole life," Sweeney says. “I’ve realized that business is really cool and I’m thinking that with nursing, I might be able to do that and own a business.”

If Sweeney does start her own business, the central premise she learned from her student-run company will serve her in good stead:

“I really learned a lot about the importance of cooperation,” Sweeney says. “You really learn that you do always have to work with people and not argue. Probably the most valuable thing I learned was the importance of partnership and everyone working together. It was a lot of fun." ▲
We’re in the planning stages of embarking on a fundraising effort to build a new learning facility and a sufficient endowment allowing us to continue to innovate and offer more programming that supports entrepreneurship, free enterprise, STEM education, and the JA mission.

Our vision for a new learning facility

- Double our capacity for JA BizTown and JA Finance Park
- Central location for after-school and summer programming
- Create a business incubator for high school students
- Optimize volunteer engagement
- Enhance digital technologies and innovative learning models
- Strengthen partnerships with local colleges and universities

I arrived as a parent volunteer and left impressed from my point of view as a business school professor. What I found most impressive is that JA BizTown gave the children exposure to the interconnections that are vital for a vibrant economy.

Myles Shaver, Professor, Carlson School of Management, University of Minnesota
Dawson Lowe
JA BizTown Camper

The list of subjects 12-year-old Dawson Lowe finds interesting tumble out in a torrent of words as he ticks each of them off on his fingers: math, science—especially “frog labs,” business, engineering, space, soccer and bow-hunting, to name just a few.

Dawson, who will start eighth grade at Oak Grove Middle School in Bloomington, this fall, is also a veteran of JA BizTown Summer Camp, an experience he found to be so interesting and engaging that he’s participated in the business simulation four times over the past four years.

For those not familiar with the JA BizTown concept, Dawson is eager to describe it: Inside a large building located in Maplewood, kids have an opportunity to take an active part in running one of 15 businesses located throughout the JA BizTown campus, each with its own store front situated around a “town square,” complete with street lights, sidewalks and trees.

Although today Dawson happily discusses his JA BizTown experiences, he admits he was nervous and maybe even a little scared the first time he walked through the doors of the summer camp as a fourth-grader.

His grandfather, Rex Lowe, a mechanical engineer at 3M, remembers dropping Dawson off at the camp for his first day, and says that his grandson was more than a little apprehensive about the experience.

“The first day I was really nervous about going, about all the new people that would be there, and I wasn’t sure if I’d be able to talk to them,” Dawson says, adding, “but they were really friendly!”

Later that day, when his grandpa returned to pick Dawson up, “He literally would not stop talking about it,” Lowe says, noting that Dawson had both a big grin on his face and a hundred details to share about working as the CFO of the gift shop at JA BizTown.

“He told me on the way home from the last day of camp that he really wanted to be a CEO the next year,” adds Lowe.

Dawson went on to fulfill that goal. He worked as CEO for two years at the Business Service Center and then as the CEO/director of the Postal Service at JA BizTown.

“The best thing I learned about being a CEO is that being the boss is really fun,” Dawson says and then laughs. “I wanted to be a CEO because you just have a little bit more control over what everyone is doing, and can kind of look over everything people are working on. When I was the CFO, I guess I felt a little more confined to the computer. As CEO, you get to walk around the whole business.”

Besides having fun, Dawson says he learned a tremendous amount about business and life skills through the program.

“I would describe JA BizTown as a place where you can learn about living your life as a grownup and how to manage your money and start a bank account, and also learn about how to work with other people.”

“I would describe JA BizTown as a place where you can learn about living your life as a grownup and how to manage your money and start a bank account, and also learn about how to work with other people,” Dawson says.

What surprised me about JA BizTown was how friendly and interactive all the staff was. I kind of thought they would be more like ‘teachers,’ where it always felt like they were teaching you and just confined to that and not expanding to other topics, but it wasn’t like that at all.

“I don’t think there was anything about JA BizTown that I didn’t like!”
School Partnerships

Connecting young people to business and our local economy is a cornerstone of the JA experience. Through the JA School Partnership Program, participating companies provide the funding and volunteers necessary to support JA at a local school.

Longtime partner, Deluxe Corporation, has cultivated a strong partnership with their neighborhood school, Island Lake Elementary, since 2001. Over the past 15 years, 530 Deluxe employees have volunteered at Island Lake and connected their business to students and families in their community.

Deluxe Corporation recognizes that Junior Achievement offers effective programs that help students understand personal finance and economic education. The curriculum is well written and fun, which makes it understandable why the students remember the previous years’ lessons so well. It is difficult to measure who has the most fun during JA in a Day—the students or our volunteers.

Jenny Anderson, JA coordinator, Deluxe Corp.

JA has been one of the most rewarding volunteer opportunities during my tenure at Deluxe. The longstanding partnership between our company, Junior Achievement, and Island Lake Elementary is a great example of how we can work together to build strong communities and future leaders.

Julie Gordon, 7-year JA volunteer, Deluxe Corp.
Thanks to the following companies for adopting a local school(s):

Allianz Life Insurance Company of North America
  • Prairie Seeds Academy

Andersen Corporation
  • Andersen Elementary
  • Lily Lake Elementary
  • Oak Park Elementary

Capital One Financial
  • Albany Elementary

Cargill
  • Harvest Prep
  • Olson Middle

CliftonLarsonAllen LLP
  • Farnsworth Aerospace PreK-4
  • Mann Elementary

Deloitte
  • Harambee Elementary

Deluxe Corporation
  • Island Lake Elementary

Donaldson Company, Inc.
  • Oak Grove Elementary
  • Richfield STEM

Federated Insurance
  • Lincoln Elementary
  • Wilson Elementary

FedEx
  • St. Paul Music Academy

General Mills
  • Nellie Stone Johnson Community

John Deere Electronic Solutions
  • Washington Elementary

KPMG
  • Sojourner Truth Academy

Marsh & McLennan Companies
  • Andersen United Community

Pentair, Inc.
  • Bel Air Elementary
  • Lincoln Elementary

Production Services International
  • Edgerton Elementary

Prudential
  • Basswood Elementary

PwC
  • Anne Sullivan Communication Center

Securian Financial Group
  • Urban Academy Charter

Synchrony Financial
  • Hazel Park Preparatory Academy

TD Ameritrade
  • Cornelia Elementary

The Hartford
  • Royal Oaks Elementary
  • Washburn Elementary

Thomson Reuters
  • Mendota Elementary
  • Pilot Knob STEM Magnet

U.S. Bank
  • Jefferson Community
  • Mississippi Creative Arts Magnet
  • Noble Academy

Voya Financial
  • Hmong International Academy
  • Richard R. Green Central Park Community

25 companies adopted 37 different schools through the JA School Partnership Program.
Over 60 companies engaged in this team building fundraiser that boosts employee morale and promotes healthy competition through bowling, costume contests, auctions, and pizza.

**Congratulations to our Top Fundraising Companies**

1. CLA  $86,323  
2. Ernst & Young  $62,420  
3. AT&T  $40,215  

2,500 bowlers participated  
$700,000 raised  
800 pizzas eaten

Thanks to our 2015 Sponsors

18 runners participated in the 2014 Twin Cities Marathon and TC 10 Mile while raising $8,000 for JA.  
Twelve runners will repeat the feat in 2015.

**CORPORATE TITAN CHALLENGE**

160 local professionals competed in this interactive, online business simulation while raising $35,000 for JA.

**Congratulations to 2015 Corporate Titan Challenge Champions, DST Market Services.**

Thanks to our 2015 Sponsors
Established in 2005, the JAUM Business Hall of Fame honors leaders from the Minnesota business community and shares their stories with the students we serve as examples of success. Laureates are selected for their entrepreneurial achievements and community mindedness.

2015 Laureates

Douglas M. Baker, Jr.
Chairman & CEO
Ecolab

Judith S. Corson
Former Co-Founder & President
Custom Research Inc.

Ronald Offutt
Founder & Chairman Emeritus
R.D. Offutt Company; RDO Equipment Co.

Gregory R. Page
Executive Chairman
Cargill, Incorporated

Prince and Sandra Wallace
Owners, Independent Packing Services, Inc.

Past 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

2007
Ebba C. Hoffman
Smead Manufacturing Inc.

Dick McFarland
RBC Dain Rauscher

Stanley S. Hubbard
Hubbard Broadcasting

Irwin L. Jacobs
Genmar Holdings, Inc.

Dave Koch
Graco

Bill Marvin
Marvin Windows and Doors

Dale R. Olseth
Surmodics

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

Tom Moe
Dorsey & Whitney LLP

Duane Benson
MN Early Learning Foundation

George Hormel
Hormel Foods

2010
Mary Brainerd
HealthPartners

Gene Frey
Waldorf Paper Products

Bruce Nicholson
Thrivent Financial for Lutherans

Gene Sit
Sit Investment Associates

Bill Swasey
Red Wing Shoe Company

2011
Al Annexstad
Federated Insurance

Lynn Casey
Padilla Speer Beardsley

Richard Davis
U.S. Bancorp

2012
Randall Hogan
Pentair, Inc.

Jim Humphrey
Andersen Corporation

M.A. Mortenson, Jr
M.A. Mortenson Company

2013
Dave Anderson
Famous Dave’s

Bill Austin
Starkey Hearing Technologies

Pinky McNamara
Activar

Steve Rothschild
Twin Cities RISE!

Bob Senkler
Securian Financial Group

Glen Taylor
Taylor Corporation

2014
William A. Cooper
TCF Financial Corporation

Frank Donaldson, Jr.
Donaldson Company, Inc.

Mike Fiterman
Liberty Diversified International, Inc.

Richard M. Schulze
Best Buy

Andy Wells
Wells Technology

Thanks to our 2015 Sponsors

Presenting Sponsors

What Our Volunteers Say

JA volunteers inspire and prepare students to succeed in school and in life. By sharing their personal and professional experiences, JA volunteers serve as role models to help students envision a successful future. Here’s what JA volunteers say about their volunteer experience:

99% of JA volunteers would recommend volunteering with JA to a friend or colleague

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

32% Were able to practice and improve their leadership skills

$2.9 million value of JA program volunteer time (2014-2015)
Based on value of volunteer time, Independent Sector, 2014.

Award Winners

**Leadership Awards**

**Gold Leadership Award**

- **Gordy Viere**
  CliftonLarsonAllen LLP

**Silver Leadership Awards**

- **Beth Abbott**
  Prudential

- **Jim Hemak**

**Bronze Leadership Awards**

- **Sal Abbate**
  Andersen Windows & Doors

- **Nick Granowski**
  Capital One

- **Sue Hovell**
  Merchants Bank

- **Janet Johanson**
  Production Services International

- **Edward Kadletz**
  Wells Fargo

- **Jerry Kauffman**
  Windings Inc.

- **Kevin O’Grady**
  Goldleaf Partners

- **Eric Laughlin**
  Thomson Reuters

- **Jeff Loch**
  Synchrony Bank

- **Julie Redepenning**
  Department of Employment and Economic Development

- **Jennifer Spaude**
  Consolidated Communications

- **Tony Szczepaniak**
  McGladrey

- **Ryan Thomas**
  Mercer

- **Mike Zins**

**Volunteer Awards**

- **JA Hero of the Year**
  Trysh Olson – Wings Financial

- **Capstone Volunteer of the Year**
  Sarah Seeger – Pentair, Inc.

- **Elementary School Volunteer of the Year**
  Doug Hoffmann – 3M

- **Middle School Volunteer of the Year**
  Cathy Patterson – Community Volunteer

- **High School Volunteer of the Year**
  Ishan Jaithwa – Cummins

- **Volunteer Lead of the Year (Metro)**
  Dan Platta – Cargill

- **Volunteer Lead of the Year (Greater MN/ND)**
  Sally Paulson – Bismarck/Mandan Chamber of Commerce

- **Emerging Partner of the Year**
  Infor Software

- **Corporate Council Impact Team of the Year**
  PwC

- **Entrepreneur Leader of the Year**
  Jeff Thom – All American Foods, Inc.

- **JA bigBowl Coordinator of the Year**
  Melissa Allard – Deluxe Corporation

**Educator Awards**

- **Capstone Educator of the Year**
  Cal Duis

- **Garfield Elementary School**

- **Elementary School Educator of the Year**
  Sara Johnson

- **Lakeside Elementary School**

- **Middle School Educator of the Year**
  Melissa Wagner

- **Twin Oaks Middle School**

- **High School Educator of the Year**
  Kristine Somerville

- **Como High School – AOF**
JAUM Launches Alumni Association

Welcome back to Junior Achievement. Whether you participated in the JA Company Program as a high school student, or had a JA program in your classroom, we want to connect with you and learn about your JA experience. We’ve launched the JAUM Alumni Association so former JA students can connect with each other and the next generation of JA leaders. Board member and JA Company Program alumnus Netha Johnson is our inaugural president (read his story below).

If you had JA as a student, please share your story at jaum.org/alumni. For information about how to get involved, contact Max Morris at 651-255-0069 or max@jaum.org.

Meet the first President of JAUM’s Alumni Association

Netha Johnson is convinced that his early exposure to Junior Achievement helped him identify the path that would ultimately lead to executive roles at Fortune 500 companies. “My interest in business actually started when I was in high school,” Johnson says. “I participated in the JA Company program as a teenager. It was my first exposure to financial literacy and running a business. It stimulated an interest in me in being in business.”

Johnson believes his experience as a former JA student, JA board member, and founding president of JAUM’s Alumni Association gives him unique insight into the role that JA can play in creating well-rounded students. “I think for me it just sparked an interest and a curiosity in business that I may not have ever been exposed to before,” he says. “And then that curiosity allowed me to take a path and build that into a very successful business career.”

Now that he has achieved many of his goals, Johnson works to ensure that students throughout the region have an opportunity to benefit from JA programs as he did. “It was easy for me to connect with JA as an adult because of the passionate experience I had with the program as a youth.”

92% of JA alumni say that JA helped prepare them to compete successfully in a business environment, compared to 45% of students who did not have JA.

JA USA Survey.

Netha N. Johnson, Jr.
President, JAUM Alumni Association
Vice-Chair, JAUM Board of Directors
Vice President & General Manager, 3M
Top 20 Partners

Each year, hundreds of local organizations help us fulfill our mission. The following have distinguished themselves as our Top 20 Partners* through a combination of funding, volunteerism, participation in our special events, employee giving, and in-kind support.

1 Bremer Bank & the Otto Bremer Foundation
2 Wells Fargo & the Wells Fargo Foundation Minnesota
3 U.S. Bank & the U.S. Bank Foundation
4 CliftonLarsonAllen LLP
5 Allianz Life Insurance Company of North America
6 Thrivent Financial & the Thrivent Financial Foundation
7 Xcel Energy & the Xcel Energy Foundation
8 Horton Holding, Inc.
9 Richard M. Schulze Family Foundation
10 Voya Financial & the Voya Foundation
11 3M & 3M Foundation
12 WEM Foundation
13 Ernst & Young LLP
14 AT&T
15 Cargill
16 Deluxe Corporation & the Deluxe Corporation Foundation
17 PwC
18 General Mills & the General Mills Foundation
19 Pentair, Inc. & the Pentair Foundation
20 University of St. Thomas

These partners contributed 55% of our funding and 1,300 volunteers.

*Partners are listed based on total resources given to JAUM across our three-state region.

Financials 2014-2015

Consolidated Operating Statement* ($ in millions)
Revenue & Support
Operating Revenue
Corporations 1.5 M
Individuals .6 M
Foundations .5 M
Campaign .2 M
Events .9 M
Total Operating Revenue $3.7 M
Other Income and Support
Capstone & Satellite Program Fees .4 M
Total Revenue & Support $4.1 M
Expenses
Personnel 2.3 M
Operations and Miscellaneous .5 M
Facilities .1 M
Program Materials .8 M
Total Expenses $3.7 M
Depreciation $.1 M
Consolidated Balance Sheet* ($ in millions)
Assets
Cash 1.7 M
Investments 1.1 M
Pledge Receivables 3.7 M
Prepaid and Other Assets .1 M
Property & Equipment (net of depreciation) 1.8 M
Total Assets $8.4 M
Liabilities
Other Liabilities .2 M
Total Liabilities $.2 M
Net Assets
Change in Net Assets .3 M
Unrestricted Net Assets 3.0 M
Temp Restricted Net Assets 4.4 M
Permanently Restricted Net Assets .5 M
Total Net Assets $8.2 M
Total Liabilities & Net Assets $8.4 M

Program Total Equals 75%
In-school 53%
JAUM Learning Facility 19%
Out of school 2%
Scholarship 1%
Development 11%
Management & General 10%
Volunteer Recruitment 4%

*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 October 2015 following the completion of our annual external financial audit.
Visit jaum.org/donate for a complete description of ways to partner with JA.
Individual Giving

This list represents a compilation of all 2014-2015 individual donors.*

Emeritus Circle ($250,000 and above)
WEM Foundation

Ambassador Circle ($100,000 – $249,999)
Kendrick B. Melrose Donor Advised Fund of the Minneapolis Foundation

President Circle ($25,000 – $49,999)
Gina & Jim Blayney
James & Carmen Campbell
Michael Roos & Cindy Goplen
Hugh K. Schilling

Entrepreneur Circle ($10,000 – $24,999)
Morgan Family Foundation

Diamond Circle ($5,000 – $9,999)
Fred C. & Katherine B. Andersen Foundation
L & N Andreas Foundation
Craig & Kimberly Gordon
Donald & Julie Hafner

Donors listed above are also members of the JAUM Free Enterprise Society

Gold Circle ($1,000 – $2,499)
Sal & Kristine Abbate
Beth & Jim Abbott

Heller Family Charitable Fund
Thomas & Kim Holman
Netha & Lynn Johnson
Mike & Nancy Keller
Paul & Michelle Koch
John & Sallie March
E. J. & Peggy McIntyre
Marna & Eric Rickers
Margaret Rivers Fund
Stephen & Karen Sanger
Ellyn & Patrick Shook

Warren & Mary Lynn Staley
Bill & Carol Sweasy
Ellen & Jeff Valde
Gordon & Diane Viere

Myer Joy
Raymond Kappers
Kathleen Karls-Bliski
Margaret H. & James E. Kelley Foundation, Inc.
Jeffrey & Deanna Kerr
Marshall K. Knudson Family Community Fund
Leonette M. & Fred T. Lanners Foundation
Laurence LeJeune
Patrick Lynch
Anne McDonald
Todd Miller
Brian & Karla Myers Family Fund of the Central MN Community Foundation
Tom & Karen Moe
Tammy Moon
Nathan Neil
Jay Nibbe
Dan O’Reilly
Todd Papa
Patrick Pazderka
Maureen Pechacek
Kent Pekel
Kendall Powell
Christopher Puto
Kamas Rooney
Troy Rossow
Bryan Reinhart
Philip Rush
Colleen Ryan
Dudley Ryan
Rupesh Santoshji
J. Scheel
Casey Schoen
David Schuh
Ann & Reid Shaw
Terry & David Soutar
Ryan & Shannon Stauf
Delton Steele
Alex Stern Family Foundation
Terhuly Foundation
Daniel Thibault
Gordon Vetsch
The Vos Family Foundation
Jeff Vriez
Joseph White
John Wilgers
LaChelle Williams & Robert Malecha
Jessica Zaunar

Silver Circle ($500 – $999)
Anonymous
Gabriel Afolayan
Brett Anderson
Pam & Joe Axberg
Heather Backstrom
Alicia Beaumaster

Douglas & Jill Benner
Kenney Bennett
Cassie Bisgrove
William Blake
Curtis Blythe
Stephen Bodine
Korey Boeltier
Robert Braico
Dale & Heidi Buytaert
Leslie Chapman
Jamie Christensen
Donald Craighead
Maryann D’Angelo
Scott Dietzen
Nicole & John Donlon
Gregg & Anne Draeger
Cynthia Doe
Hank Donatelli
Angela Dosedel
Matthew Epp
Robert Erkel
Janet & David Estep
Mark Faulkner
Michelle Filiehe
Michael Folken
Barbara Foote
Donald Frank
David Gale
Terry & David Gilberstadt
Tysen Goeman
Chad & Carla Goeirsher
Barb Gove
Chad Groves
David & Kimberly Hakensen
Bruce & Sarah Hanson
Alison Hemker
Eric Henly
Dawn Hespenheide
Mark & Laura Heyne
Denise Holtz
James & Ann Howard
Dan Huber
Keith Hue
Andrew Jankowiak
Janet Johanson
Nicole Johnson
David & Kristine Johnson
Fawaad Khan
Mark Krebsbach
Kurtis Kreutz
Ross Kretschmar
Julie Kunkel
Seth Larrea
Heather Lavallee
William LeClaire
Kao Lee
Emily LeVasseur
Ryan Lipp

* Includes operating, endowment and capital funding, and event participation.
This list represents a compilation of all 2014-2015 resources given to JAUM by area.*

### Metro

<table>
<thead>
<tr>
<th>President’s Circle ($200,000 and above)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bremer Bank &amp; the Otto Bremer Foundation</td>
</tr>
<tr>
<td>Great Clips</td>
</tr>
<tr>
<td>U.S. Bank &amp; the U.S. Bank Foundation</td>
</tr>
<tr>
<td>Wells Fargo &amp; the Wells Fargo Foundation</td>
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<tr>
<td>Minnesota</td>
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<thead>
<tr>
<th>Century Circle ($100,000 – $199,999)</th>
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<tr>
<td>3M &amp; the 3M Foundation</td>
</tr>
<tr>
<td>Allianz Life Insurance Company of North America</td>
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<tr>
<td>CliftonLarsonAllen LLP</td>
</tr>
<tr>
<td>Horton Holding, Inc.</td>
</tr>
<tr>
<td>Thrivent Financial &amp; the Thrivent Financial Foundation</td>
</tr>
<tr>
<td>Richard M. Schulze Family Foundation</td>
</tr>
<tr>
<td>Voya Financial &amp; the Voya Foundation</td>
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<tr>
<td>Xcel Energy &amp; the Xcel Energy Foundation</td>
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<tr>
<th>Investor’s Circle ($75,000 – $99,999)</th>
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<tbody>
<tr>
<td>AT&amp;T</td>
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<tr>
<td>Cargill</td>
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<tr>
<td>Deluxe Corporation &amp; the Deluxe Corporation Foundation</td>
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<td>Ernst &amp; Young LLP</td>
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<table>
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<tr>
<th>Entrepreneur’s Circle ($50,000 – $74,999)</th>
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<tbody>
<tr>
<td>Best Buy &amp; the Best Buy Children’s Foundation</td>
</tr>
<tr>
<td>Donaldson Company, Inc. &amp; the Donaldson Foundation</td>
</tr>
<tr>
<td>General Mills &amp; the General Mills Foundation</td>
</tr>
<tr>
<td>Pentair, Inc. &amp; the Pentair Foundation</td>
</tr>
<tr>
<td>PwC</td>
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<tr>
<td>Synchrony Financial</td>
</tr>
<tr>
<td>Thomson Reuters &amp; the Thomson Reuters Foundation</td>
</tr>
<tr>
<td>UnitedHealth Group</td>
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<tr>
<td>University of St. Thomas</td>
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<table>
<thead>
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<th>Partner’s Circle ($25,000 – $49,999)</th>
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<tbody>
<tr>
<td>Accenture</td>
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<tr>
<td>Andersen Corporation &amp; the Andersen Corporate Foundation</td>
</tr>
<tr>
<td>BMO Harris Bank</td>
</tr>
<tr>
<td>Carlson &amp; the Carlson Family Foundation</td>
</tr>
<tr>
<td>Deloitte</td>
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<tr>
<td>Delta Air Lines</td>
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<tr>
<td>DST Market Services, LLC</td>
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<tr>
<td>GE &amp; the GE Foundation</td>
</tr>
<tr>
<td>H.B. Fuller Company &amp; the H.B. Fuller Foundation</td>
</tr>
<tr>
<td>Infra Software</td>
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<tr>
<td>KPMG, LLP</td>
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<tr>
<td>Marsh &amp; McLennan Companies McGladrey</td>
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<tr>
<td>Production Services International</td>
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<tr>
<td>Securian Financial Group</td>
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<tr>
<td>State Farm &amp; the State Farm Companies Foundation</td>
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<tr>
<td>The Hartford &amp; the Hartford Foundation</td>
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<table>
<thead>
<tr>
<th>Shareholder’s Circle ($10,000 – $24,999)</th>
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</thead>
<tbody>
<tr>
<td>Associated Bank</td>
</tr>
<tr>
<td>Bank of America &amp; Bank of America Charitable Foundation</td>
</tr>
<tr>
<td>CenterPoint Energy</td>
</tr>
<tr>
<td>Cummins</td>
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<tr>
<td>Federated Insurance Company FedEx</td>
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<tr>
<td>Kohl’s Liberty Diversified International</td>
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<tr>
<td>M.A. Mortenson Company Medtronic, Inc.</td>
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<tr>
<td>Minnesota Association of REALTORS Oracle</td>
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<tr>
<td>Prudential Financial</td>
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<tr>
<td>RBC &amp; the RBC Foundation</td>
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<tr>
<td>Rosen’s Diversified Inc.</td>
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<tr>
<td>TCF Bank</td>
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<tr>
<td>TD Ameritrade</td>
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<tr>
<td>Tennant Company &amp; the Tennant Foundation</td>
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<tr>
<td>Travelers &amp; Travelers Foundation</td>
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<tr>
<td>University of Minnesota</td>
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<tr>
<td>US Federal Credit Union</td>
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<tr>
<td>Wings Financial Federal Credit Union</td>
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<tr>
<td>Wipfli LLP</td>
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<table>
<thead>
<tr>
<th>Sponsor’s Circle ($5,000 – $9,999)</th>
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</thead>
<tbody>
<tr>
<td>A.I.G. American Financial Printing, Inc.</td>
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<tr>
<td>Ameriprise</td>
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<tr>
<td>Camp Fire Minnesota</td>
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<tr>
<td>Fabcon</td>
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<tr>
<td>Fleishman-Hillard</td>
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<tr>
<td>Fogo de Chao</td>
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<tr>
<td>Hartford Angel Foundation</td>
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<tr>
<td>Heller Family Charitable Fund</td>
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<tr>
<td>Heraeus Medical Components</td>
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<tr>
<td>Hubbard Broadcasting &amp; the Hubbard Broadcasting Foundation</td>
</tr>
<tr>
<td>Land O’Lakes, Inc.</td>
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<tr>
<td>ManpowerGroup</td>
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<tr>
<td>Microsoft</td>
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<tr>
<td>Minneapolis Foundation</td>
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<tr>
<td>Minnesota School of Business</td>
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<tr>
<td>Morning Foundation</td>
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<tr>
<td>Oppenheimer Wolff &amp; Donnelly LLP</td>
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<tr>
<td>Red Wing Shoe Company Foundation</td>
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<tr>
<td>Restaurant Technologies Inc.</td>
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<tr>
<td>Robins, Kaplan, Miller &amp; Ciresi Sign-Zone, Inc.</td>
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<tr>
<td>Target</td>
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<tr>
<td>The Excelsior Group</td>
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<td>TruStone Financial</td>
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<tr>
<td>UBS Financial Services Inc.</td>
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<tr>
<td>Walmart &amp; the Walmart Foundation</td>
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<th>Associates Circle ($1,000 – $4,999)</th>
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<tbody>
<tr>
<td>ABC Junior Achievement</td>
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<tr>
<td>Affinity Plus Federal Credit Union</td>
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<tr>
<td>All American Foods, Inc.</td>
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<tr>
<td>Ally Financial</td>
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<tr>
<td>Anderson Companies</td>
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<td>API Group, Inc.</td>
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<td>Apogee Enterprises, Inc.</td>
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<td>Avaya, Inc.</td>
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<tr>
<td>Baker Tilly Virchow Krause, LLP</td>
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<tr>
<td>Bell Mortgage</td>
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<tr>
<td>Better Business Bureau of MN &amp; ND</td>
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<tr>
<td>Blue Cross Blue Shield of Minnesota</td>
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<tr>
<td>Boston Scientific</td>
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<td>Briggs and Morgan</td>
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<td>C.H. Robinson Worldwide</td>
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<td>Capital One Financial</td>
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<td>Century 21 Channel Financial</td>
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<tr>
<td>Citizens Community Federal</td>
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<tr>
<td>City of Burnsville</td>
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<tr>
<td>City of Hastings</td>
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<td>City of Prior Lake</td>
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<td>City of Savage</td>
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<td>CommonBond Communities</td>
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<td>Comptute</td>
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<tr>
<td>Connexus Energy Trust, Inc.</td>
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<tr>
<td>CPR Wealth Advisors LLC</td>
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<tr>
<td>Culligan Water Conditioning</td>
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<tr>
<td>Dale Carnegie Training by Norman &amp; Associates</td>
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<tr>
<td>Direct Benefits, Inc.</td>
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<tr>
<td>Ecolab, Inc.</td>
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<tr>
<td>Edg Productions</td>
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<td>EP Rock Parent Group</td>
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<tr>
<td>Fidelity Bank</td>
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<tr>
<td>First American Bank - Hudson</td>
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<tr>
<td>General Reinsurance Corp.</td>
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<tr>
<td>GiveMN</td>
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<tr>
<td>Graco Inc.</td>
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<td>Great River Energy</td>
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<td>Hewlett-Packard</td>
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<tr>
<td>Hiway Federal Credit Union</td>
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<tr>
<td>Honeywell</td>
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<tr>
<td>Hospitality House</td>
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<tr>
<td>Hudson Daybreak Rotary Club</td>
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<td>Hudson Rotary Club</td>
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<tr>
<td>Hudson School District #2611</td>
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<tr>
<td>Investment Centers of America</td>
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<tr>
<td>Kaleidoscope Place</td>
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<tr>
<td>Klein Bank</td>
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<tr>
<td>Kraft Foods, Inc.</td>
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<tr>
<td>Larson King, LLP</td>
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<tr>
<td>Levy Restaurants</td>
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<tr>
<td>Lift Bridge Brewing Co.</td>
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<tr>
<td>Marco, Inc.</td>
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<tr>
<td>MDF Trucking</td>
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<tr>
<td>Merrill Corporation</td>
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<tr>
<td>MindShift Technologies</td>
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<tr>
<td>Minneapolis Regional Chamber of Commerce</td>
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<tr>
<td>Minnesota Computers for Schools</td>
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<tr>
<td>Minnesota Department of Education</td>
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<tr>
<td>Neighborhood House</td>
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<tr>
<td>North Highland</td>
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<tr>
<td>Northern Tier Energy</td>
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<tr>
<td>Office Depot</td>
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<tr>
<td>Patriot Logistics Services LLC</td>
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<tr>
<td>PepsiCo, Inc.</td>
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<tr>
<td>Prime Therapeutics</td>
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<tr>
<td>Prior Lake Rotary Club #2164</td>
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<td>Project Search Minnesota</td>
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<tr>
<td>RBC Tile &amp; Stone</td>
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<tr>
<td>Redpath and Company</td>
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<tr>
<td>River Crest Parent Group</td>
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<tr>
<td>Rosemount, Inc.</td>
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<tr>
<td>RR Donnelly</td>
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<td>RSP Architects, Ltd.</td>
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<tr>
<td>Ryan Companies US, Inc.</td>
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<td>Safe Reflections Inc.</td>
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<tr>
<td>Shakopee Mdewakanton Sioux (Dakota) Community</td>
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<td>Sportech Inc.</td>
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<td>St. Catherine University</td>
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<tr>
<td>Taylor Corporation</td>
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<td>The Park Tavern</td>
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<td>TransAmerica</td>
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<tr>
<td>United States Postal Service</td>
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<td>Valspar Corporation</td>
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<td>Venture Bank</td>
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<td>Weivoda Financial Ltd.</td>
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<td>WESTconsin Credit Union</td>
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<td>Western Bank</td>
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<td>Women of Today</td>
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<tr>
<td>YMCA - Blaisdell</td>
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<tr>
<td>YMCA of the Greater Twin Cities</td>
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<tr>
<td>Zion Lutheran Church</td>
</tr>
</tbody>
</table>

(Metro continued on next page)

* Includes funding, capital and endowment gifts, event participation, volunteer hours, employee giving, and in-kind support.

Investors

Metro (cont.)

Friend’s Circle
($500 – $999)

Activated Growth
American Bank of the North
Anchor Bank
Arbonne International
Aveda
Bell State Bank and Trust
Bituminous Roadways, Inc.
Braun Intertec Corporation
Caribou Coffee Company
Carter Day International Inc.
Catalyst Sports Medicine
Century Link/Qwest Communications
Charity USA
Children’s Hospital and Clinics of Minnesota
Co-operative Plating, Inc.
Department of Defense
Dojo Karate
Donatelle Plastics Inc.
Edward Jones
Fairview Health Services
FastBridge Learning
First National Financial Services
Frontier Communications of Minnesota, Inc.
Gamer Packaging, Inc.
Grant Thornton
Great Health Nutrition
Haust Digital Corporation
HealthPartners
Houlton Parents Association
Hudson Prairie PTO
InFaith Community Foundation
Macy’s
Michael Foods Inc.
MidCountry Bank
Minco Products, Inc.
Minnesota Mutual Companies Inc.
My Burger
North Hudson Parents Club
NorthMarq Capital Inc.
Park Nicoleet – IDC
Parker Hannifin Corporation
Pinta Foamtex
Push Pedal Pull
Rasmussen College
RNR Realty International
Search Institute
Sherburne & Dahl, Ltd.
SMART Networking Group
Soo Line Credit Union
Special Tees
Terra General Contractors
T-Mobile
United Educators Credit Union
University of Wisconsin - Stout
Walters Recycling and Refuse, Inc.
WD Financial Services, LLC
West 7th Community Center
Wright Technical Center
YMCA - Southwest
YMCA of Hudson

Brainerd

Shareholder’s Circle
($10,000 – $24,999)

Ascensus
Beranek Foundation
CliftonLarsonAllen LLP
Xcel Energy

Sponsor’s Circle
($5,000 – $9,999)

Brainerd Jaycees
Gammello, Qualley, Pearson & Mallik
Mid Minnesota Federal Credit Union

Associates Circle
($1,000 – $4,999)

AirTech Heating & Cooling
Brainerd Lions Club
Brainerd Rotary Foundation
Bremer Investments / Raymond James
CenturyLink Minnesota
Clow Stamping Company
Costco - Baxter
Country Financial
Crow Wing Power
Crow Wing Power Community Trust
Deerwood Bank
GLS Promotions
Goideal Partners
Grand View Lodge
Initiative Foundation
Kohl’s LIFE Support Services, LLC
McDonald’s Corporation
Pro Staff
RemWhirl Inc.
Thrivent Financial
U.S. Bank
United Way of Crow Wing and Southern Cass Counties
Walmart
Wells Fargo

Friend’s Circle
($500 – $999)

Affinity Plus Federal Credit Union
Auto Media Direct, LLC
Bercher Design & Construction
Best Buy
Brainerd Area Sartoma Club
Brainerd ISD 182
Breen & Person, Ltd.
Brenny Funeral Home of Staples
Central Lakes College
CCTC
Devine Johnson Marketing
Ernie’s on Gull Lake
Holiday - Northeast Brainerd
Jake Brandt State Farm
Jessie F. Hallett Memorial Library
LINDAR Corporation

Lowell Elementary PTA
LSS Financial Counseling
Marco, Inc.
Mille Lacs Band of Ojibwe
Notech Systems
Pequot Lakes PTA
Prairie Bay Restaurant
Premier Financial Resources
RiverWood Bank
Simonson Lumber Crosslake

Duluth

Shareholder’s Circle
($1,000 – $4,999)

Allianz Life Insurance Company of North America
Beranek Foundation
Bremer Bank & the Otto Bremer Foundation
CenturyLink Minnesota
DSGW Architects
Enbridge Energy
Minnesota Power
Superior Choice Credit Union
Thrivent Financial
U.S. Bank
University of Minnesota
- Duluth
Wells Fargo

Friend’s Circle
($500 – $999)

Kohl’s
UMD Center for Economic Development
University of Wisconsin - Superior

Fargo

Shareholder’s Circle
($10,000 – $24,999)

Eide Bailly
John Deere Electric Solutions
Microsoft
U.S. Bank
Xcel Energy

Sponsor’s Circle
($5,000 – $9,999)

Bank of the West
Doosan Infracore Int’l/Bobcat
First International Bank & Trust
Forum Communications Company
Gate City Bank
NDSU
Otter Tail Corporation
Wells Fargo

Duluth

Shareholder’s Circle
($1,000 – $4,999)

AgCountry Farm Credit Services
Aldevron
Alex Stern Family Foundation
American Crystal Sugar Company
Appareo Systems
Ascensus Retirement Trust
BCBS of North Dakota/Noridian
Bell State Bank and Trust
Border States Electric
Bremer Bank & the Otto Bremer Foundation
cargill
CenturyLink
Choice Financial Group
CornerStone Bank
Dawson Insurance
Discovery Benefits
Fargo-Moorhead Area Foundation
First State Bank of North Dakota
Globe University
Intelligent InSites, Inc.
Marco, Inc.
Midcontinent Communications
Noridian Health Care Solutions
North Central Chapter of RMA
RBC Wealth
Rotary Club of Moorhead
Sanford Health
Scheels
Serco Global Services
SERVE Foundation
Sinner Bros. & Bresnahan
Starion Financial
Swanson Health Products
Thrivent Financial
TMI Hospitality
Ulteig Engineers
Walmart
Western State Bank

Mankato

Shareholder’s Circle
($10,000 – $24,999)

Southern Minnesota Initiative Foundation
Taylor Corporation
Verizon Foundation
Xcel Energy

Building on concepts learned in elementary school, JA’s middle school programs begin to prepare students for their educational and professional future.
JA’s high school programs help students make informed, intelligent decisions about their future, and develop skills that will be valuable in the business world.


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. 

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Jeff Kerr (Chair)
U.S. Bank

Netha N. Johnson, Jr.
(First Vice Chair)
3M

Ellen Valde (Second Vice Chair)
PwC

Patrick Pazderka (Secretary)
Oppenheimer Wolff & Donnelly

Tony Szczepaniak (Treasurer)
McGladrey

Sal Abbate
Andersen Windows & Doors

Beth Abbott
Prudential

Zach Augustyn
State Farm Insurance

Pam Stegora Axberg
UnitedHealthcare

Paul Badger
Travelers Investment Operations

Vicki Bailey
Advantus Capital Management

Douglas Benner
KleinBank

Eric Black
Cargill

Kelly Bretz
Butch Cavello

Best Buy Connectivity

Business Group

Rose Chu
Metropolitan State University

Marilyn Dahl (Emeritus)
Retired, Wells Fargo

Michael Duffy
DST Market Services, LLC

Thomas Fafinski
Virtus Law PLLC

Kurt Fasen
Voya Financial

Donald Garretson (Emeritus)
Retired, 3M

James R. Giertz
H.B. Fuller Company

Terry Gilberstadt
Horton Holding, Inc.

Pete Godich
Deluxe Corporation

Craig A. Gordon
DST Market Services, LLC

Tim Grafe
Donaldson Company

Ronald P. Hafner
Wipfli LLP

John Hajostek
Forum Communications Company

David Hakensen
Fleishman Hillard

Bruce Hanson
RR Donnelley

Christal D. Henderson
GE Capital Fleet Services

Tom Hoff
SW/WO Service Cooperatives

Tom Holman
Morning Foundation

Dan Hoverman
Mounds View Public Schools

Al Johnson
Cargill

Paul Johnson
Xcel Energy

Myer Joy
Wells Fargo

Edward M. Kadletz

Kathie Karls
3M

Michael Keller
Federated Insurance Company

Joann Knuth
Retired, MN Association of Secondary School Principals

Paul Koch
UBS Financial Services

Jan Kruchoski
CliftonLarsonAllen

Eric Laughlin
Thomson Reuters

Stefanie Lenway
University of St. Thomas

Joy Linsday
Liberty Diversified International, Inc.

Korwin Lockie
Bremer Financial

Lane Mansell
AT&T

Phil Miller
Carlson School of Management

Matthew Mohs
Saint Thomas Academy

Tammy Moon
U.S. Trust

Anne Mootz
Ernst & Young LLP

Kent Pekel
Search Institute

Brian Peterson
Allianz Life Insurance Company of North America

David J. Rader
Retired, Wells Fargo

Barb Renner
Deloitte Tax LLP

Michael Roos
KPMG, LLP

Troy Rosnow
BMO Harris

Cecilia Saddler
Minneapolis Public Schools

Hugh K. Schilling (Emeritus)
Horton Holding, Inc.

Ellyn J. Shook
Accenture

Terri Soutor
FastBridge Learning

Steven D. Steen
TruStone Financial

Ryan Thomas
Merger

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District Operations

**Brainerd**
- Contact Hours: 39,838
- Students: 6,716
- Underserved Students*: 2,770
- Schools: 17
- Volunteers: 231

**Duluth, MN / Superior, WI**
- Contact Hours: 11,732
- Students: 1,089
- Underserved Students*: 475
- Schools: 20
- Volunteers: 47

**Fargo, ND / Moorhead, MN**
- Contact Hours: 45,913
- Students: 8,686
- Underserved Students*: 3,204
- Schools: 38
- Volunteers: 452

**Mankato**
- Contact Hours: 60,454
- Students: 7,817
- Underserved Students*: 2,014
- Schools: 34
- Volunteers: 231

New Ulm
- Contact Hours: 22,065
- Students: 3,054
- Underserved Students*: 478
- Schools: 16
- Volunteers: 140

**Owatonna**
- Contact Hours: 24,691
- Students: 3,510
- Underserved Students*: 2,008
- Schools: 16
- Volunteers: 148

**St. Cloud**
- Contact Hours: 51,854
- Students: 8,481
- Underserved Students*: 2,739
- Schools: 35
- Volunteers: 277

**Twin Cities Metro Area**
- 11-county metro area and Hudson, WI
- Contact Hours: 759,274
- Students: 95,344
- Underserved Students*: 41,999
- Schools: 408
- Volunteers: 6,212

Satellite Operations

- Contact Hours: 143,573
- Students: 25,172
- Underserved Students*: 8,452
- Schools: 136
- Volunteers: 934

**Hours of JA curriculum 1,159,394**

**Students 159,869**

**Underserved Students* 64,139**

**Schools 720**

**Volunteers 8,672**

*Students attending schools with more than 40% free and reduced lunch.
The Three Pillars of Junior Achievement

Financial Literacy
JA teaches skills to generate wealth, and manage it.

College and Career Readiness
JA teaches entrepreneurial values that strengthen workplaces.

Entrepreneurship
JA teaches students how to start businesses that create jobs.

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