

New International Operations Open

Mali – Africa Region

The recent opening of a JA operation in Mali is showing the country's young people that a prosperous future is attainable. With the pilot of JA's *Our Community* program, more than 400 Malian students were engaged and impacted with a variety of hands-on activities. Post-evaluations showed dramatic results. Development of aptitudes such as team spirit, responsibility, creativity, communication and the spirit of discovery were apparent in those reached with the program.

Organized by Junior Achievement Mali in collaboration with the Foundation for the Childhood directed by Madame the First Lady of the Republic of Mali, the successful program implementation means more schools, volunteers and young people will be introduced to JA.

At the core of the lessons taught by JA is the idea of creating opportunities and building strong and sustainable communities. In a country that is among the poorest in the world, the vital concepts taught by Junior Achievement can help instill a sense of belief in young people which in turn creates stronger communities in the future. And, as stated in JA of Mali's pilot-summary report, "we have a responsibility to create in young people the madness to undertake."



Timor-Leste - Asia-Pacific Region

"Preparing Timor-Leste young people for a financially stable future." This was the mission of the recently piloted Junior Achievement Timor-Leste Project which empowered 30 elementary students at Dominican Orphanage in Dili (above) with a basic and functional understanding of economics that they can use in their daily lives. The remainder of the pilot phase included outreach to five additional schools in the region. In the end, more than 2,000 young people learned vital life skills such as problem solving, decision-making and personal finance. And with successful implementation comes expansion. JA Timor-Leste's goal is to reach more than 25,000 students throughout the region by May 2009.

Growth and Potential in Palestine



For an hour each week, these INJAZ Palestine students take time to focus on their futures and gain the tools to successfully contribute to their economy and enter the world of work. Corporate volunteers teach one of seven JA programs, bridging the gap between academics and the private sector.



Queen Rania, INJAZ al-Arab's regional ambassador, honored "Teen Touch," the Palestinian student company that took top prize in the region's first INJAZ student company competition.

The student impact of INJAZ Palestine has increased by nearly 3,000 percent since its humble beginnings in 2005. Currently reaching 10,000 young people, the organization is truly changing the future of the region. In 2007, INJAZ Palestine – INJAZ means "achievement" in Arabic –

implemented seven JA programs in 29 schools with the assistance of 291 volunteers from 50 companies.

Palestinian youth are often overwhelmed with a sense of anarchy and feelings

of hopelessness due to the region's unstable political situation, teacher strikes, and unemployment rates as high as 60 percent. Now, for the first time, Palestinians from the private sector are walking into classrooms in Ramallah, Nablus and Hebron, discovering their entrepreneurial

potential, refining their skills in communication and teamwork, learning the importance of creativity, and preparing to enter the workforce. The determination to succeed is due to the hard work of INJAZ Palestine.

"The students like the class because it is one of the few opportunities for them to express themselves."

– INJAZ Palestine Volunteer

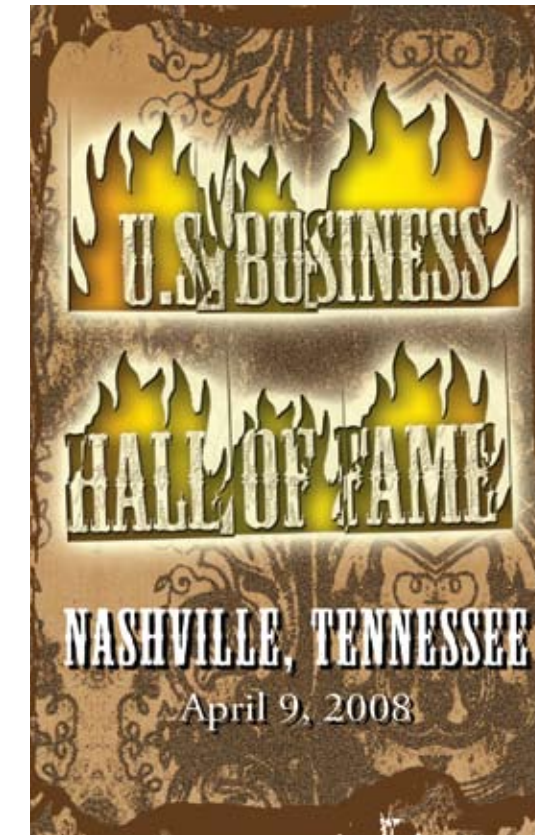
Hispanic Initiative Empowers Youth

The JA Hispanic Initiative includes hands-on activities that address many issues facing Hispanic youth. The activities are administered by a Hispanic role model and have been created with cultural relevancy in mind.

The JA Hispanic Initiative was launched in an effort to significantly engage Hispanic communities with JA programs and substantially increase the participation of Hispanic volunteers and students. The initiative is the result of a partnership with The Goizueta Foundation. JA Worldwide has created supplemental tools that integrate culturally relevant materials, lessons and themes in order to affect Hispanic students' attitudes and behaviors related to education.

The initiative is initially being delivered in five JA pilot markets: JA of Southern California, JA Rocky Mountain, JA of New Mexico, JA of New York, and JA of Georgia. During the pilot phase, several marketing efforts will work to raise awareness, and extensive evaluations will be completed measuring the effectiveness.

JA programs have long given students practical skills and knowledge, allowing them to connect the dots between what they are learning in school and the effect it has on their future in the workforce. For Hispanic children in particular, JA programs can provide these skills along with the inspiration and opportunity that may otherwise be unavailable to them.



Free Enterprise Society Shows the Importance of Giving

For nearly 90 years, JA has helped prepare young people for the real world by showing them how to generate wealth and effectively manage it, how to create jobs, and how to apply entrepreneurial thinking to the workplace. None of this would be possible if not for the dedication of financial supporters who believe in the boundless potential of young people.

The *Free Enterprise Society* provides worldwide recognition for annual leadership gifts of \$10,000 (U.S.) or more from individuals or personal foundations made to any JA operation during the calendar year.

Albert E. Suter is the retired COO of Emerson, a longtime JA Worldwide board member, and a Charter and Legacy Level Member of *Free Enterprise Society*. He sums up his involvement with the JA *Free Enterprise Society* with the following:

"I learned long ago that if everyone understood that wealth had to be produced before it could be distributed and the unalienable rights of the Declaration of Independence included life, liberty and the PURSUIT of happiness, the standard of living of all mankind could be improved. Junior Achievement teaches these basic truths to students early in their lives and helps prepare them to be productive members of their communities to the benefit of themselves and the total global society."

For more information on giving to JA Worldwide, and *Free Enterprise Society* membership, visit the *Get Involved* section on www.ja.org.

Futures
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On Board

JA Worldwide Board of Directors Profile



Teri Plummer McClure
SVP-Legal, Compliance and Public Affairs, General Counsel and Corporate Secretary
UPS

JA's board of directors is comprised of experienced business and education leaders who are passionate about positively impacting young people. As JA Worldwide prepares young people for success in hopes that they will one day become assets to their communities, the organization strives to ensure its leadership is poised to help advance its values.

Teri Plummer McClure is the newest member of the Junior Achievement USA board and a strong advocate of JA's purpose.

A native of Kansas City, Kansas, McClure received a bachelor's degree in marketing and economics from Washington University in St. Louis and a juris doctorate degree from Emory University School of Law in Atlanta. She began her legal career in 1985 practicing labor and employment law in Atlanta.

McClure joined UPS in 1995 as employment counsel for the Corporate Legal Department. In 1998, she was promoted to Coordinator of the Labor and Employment Practice Group and assumed responsibility for Office Management and Technology Administration for the Legal Department. Today, McClure oversees the company's legal, compliance and public affairs activities worldwide.

In addition to her corporate responsibilities, McClure is a member of various bar associations and serves on the boards of the Annie E. Casey Foundation, Junior Achievement of Georgia, Children's Healthcare of Atlanta, the Atlanta Legal Aid Society, Equal Justice Works and the Lawyer's Committee for Civil Rights. McClure also serves as co-chair of the Equal Justice Commission Committee on Civil Justice. She also is active with many church-related, civic and professional organizations.

It is because of the experience and dedication of board members like Teri Plummer McClure that Junior Achievement is able to reach more than eight million young people each year.

Grants Allow Worldwide Expansion

Fifty-five JA offices were recently awarded grants to support the introduction and expansion of JA programs around the world. The grants were made possible through the support of key JA Worldwide partnerships. These implementation grants are essential to the success of JA programs, providing financial and volunteer resources needed to expand the reach of programs to more young people. Grants were awarded by Deloitte in support of the *JA Business Ethics* and *Excellence through Ethics* programs; MasterCard Worldwide for the *JA Global Marketplace* program; and The Pitney Bowes Literacy & Education Fund for the *JA America Works* program. To learn more, visit the *Programs* section on www.ja.org.

From the President's Desk



Gerald M. Czarnecki
President and Chief
Executive Officer

At Junior Achievement, we're passionate about our purpose to inspire and prepare young people for success in a global economy. We're proud of the curricula we've developed for all ages. We're excited about the partnerships we've formed with businesses of all sizes that help provide financial support for JA programs—and the relationships we've developed with educators who help provide access to students. But make no mistake that volunteers are the heart of Junior Achievement. Their passion runs deep for this organization, as exemplified in the following story.

Recently, JA was nominated to be one of five charities in *The Motley Fool's* annual Foolanthropy fundraising campaign (read the story on page 1) by visitors to *The Motley Fool* website. One such visitor was self-identified as Rijo, a JA volunteer in a third-grade class, who nominated JA by writing on the Foolanthropy discussion board:

My dream would be that Junior Achievement was taught to every grade at every school in the U.S. And would it not be wonderful if this concept of universal exposure to entrepreneurship was shared with the rest of the world? The kids of the world would certainly benefit. But so would the volunteers, because you never teach a class without learning something.

I want to thank the 287,491 volunteers who helped us reach more than 8.3 million students in 2007. Thanks to each of you for your passion, your commitment and your hard work in the classrooms of the world. Like Rijo, I hope you learned something yourself—and had a bit of fun as well.

New JA/Deloitte Poll Shows Many Teens Believe Violence, Lying and Cheating are Acceptable Behaviors

Most teenagers are confident in their ability to make ethical decisions, but many regard dishonest and even violent behavior as acceptable means to an end, according to the fifth annual Junior Achievement/Deloitte Teen Ethics Survey.

The majority of teens surveyed (71 percent) say they feel fully prepared to make ethical decisions when they enter the workforce. Yet 38 percent believe it is at least sometimes acceptable to cheat, plagiarize, lie, steal and even behave violently. Nearly one-quarter (24 percent) of all teens surveyed think cheating on a test is acceptable on some level, and more than half of those teens (54 percent) say it is warranted by a personal desire to succeed.

In a particularly alarming finding given recent cases of school violence, nearly one-quarter (23 percent) of all teens surveyed think violence toward another person is acceptable on some level.

"The high percentages of teenagers who freely admit that unethical behavior can be justified is alarming," said David Miller Ph.D., executive director of the Yale Center for Faith and Culture and Assistant

Professor (Adjunct) of Business Ethics, who reviewed the findings. "This way of thinking will inevitably lead to unethical if not illegal actions that will damage individual lives and ruin corporate reputations."

Helping show young people the importance of ethics in business and in life, Junior Achievement and Deloitte are collaborating in an effort to provide solutions to the ethical issues facing today's young people. The partnership includes a \$2 million initiative to help young people learn how to make ethical decisions. The newly revised *Excellence through Ethics* program is available online free of charge and provides age-appropriate lessons for students in grades 4-12. JA and Deloitte have also launched *JA Business Ethics*, a new program designed specifically for high school students. The curriculum provides hands-on classroom activities and real-life applications designed to foster ethical decision making as students prepare to enter the workforce.

Visit the *Learn About Ethics* section of the *JA Student Center* on www.ja.org to learn more.

Leave a Rich Legacy

Have you ever considered naming Junior Achievement as a beneficiary in your will? A planned gift is one of the greatest ways to ensure a strong and prosperous future for JA Worldwide and the young people we reach. For more information on planned giving opportunities, visit the *Get Involved* section on www.ja.org.

In some cases JA Worldwide learns of a planned gift only after a long-time supporter passes away. If you have made provision for JA in your will, we encourage you to let us know so that we have the opportunity to thank you and ensure your intentions are fully realized. Contact Debra Stinton Othitis, VP of Development, dothitis@ja.org.

Futures

Junior Achievement Selected for Foolanthropy Fundraiser



Junior Achievement has been selected as one of five charities to participate in "Foolanthropy," a fundraising and awareness campaign sponsored by *The Motley Fool* (www.fool.com)—a financial services company with a popular website dedicated to covering stocks, investing and personal finance. *The Motley Fool* has made a commitment to align its fundraising with its core mission—to educate, amuse and enrich—by focusing its efforts on financial literacy.

"Foolanthropy is good for JA because it will help build awareness for the organization in addition to raising money for our financial literacy programs," said Jack Kosakowski, executive vice president and COO, JA Worldwide and president of Junior Achievement USA.

Donations to Junior Achievement will come from visitors to *The Motley Fool* website. In addition, *The Motley Fool* will donate \$10,000 to the charity that receives the most money during the fundraising campaign.

Concurrent to the fundraiser, *The Motley Fool* runs a "My Two Cents" campaign. For each post to one of their *Motley Fool*

message boards during the month of December (and they have many), the company donates \$0.02 to a fund that is divided equally among the four charities that do not raise the most money. You can participate by logging on to *The Motley Fool* website in December and posting a message to any of their discussion boards—even if it's just to say, "Thank you for supporting five worthwhile charities." This will add to the "My Two Cents" campaign total. All JA supporters are encouraged to post a message in December.

Foolanthropy 2007 results will be announced by *The Motley Fool* in January. We'll post the information to www.ja.org. In the meantime, Junior Achievement applauds the folks at *The Motley Fool* for helping the cause of financial literacy and for selecting JA as one of five charities on which to focus their efforts this holiday season.



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The screenshot shows the 'Foolanthropy' section of the Motley Fool website. It features a navigation bar with 'Home', 'Stock Research', 'Discussion Boards', 'Quotes', 'My Fool', and 'FAQ'. Below the navigation, there's a 'Specialty Broker Deals' section. The main content area is titled 'Foolanthropy' and includes a 'JA Worldwide' section with a 'Donate to Junior Achievement' button. A large promotional banner for Ameritrade offers a 'TRANSFER TODAY AND GET UP TO \$300' in trading credits. The bottom of the page lists 'Foolanthropy 2007 Donations' with a table of charities and their donation amounts.