

**WE ARE PROUD TO SUPPORT JUNIOR ACHIEVEMENT**, the unmatched leader in teaching the principles of America's free enterprise system to millions of children worldwide.

Throughout the Greater Washington Region, Junior Achievement volunteers are joining forces with classroom teachers to empower and inspire children — the leaders of tomorrow — to create an unbounded future for themselves and for America.



Junior Achievement is a 501(c)(3) charitable organization that depends on your donations. Contributions are tax-deductible and can be made directly to the address at right. If you wish to contribute through United Way, Junior Achievement's designated number is 8486. Thank you.

EDWARD J. GRENIER III, PRESIDENT

Junior Achievement of the National Capital Area, Inc.  
1129 20th Street, NW Suite 204  
Washington, DC 20036  
T 202.296.1200 F 202.296.3837  
www.myJA.org



## Report to the Community 2002

*For over 80 years Junior Achievement has promoted the best principles of the American way — a belief that with the right tools citizens can seize opportunities and live their dreams.*

Generously sponsored by Cox Communications and KPMG, LLP

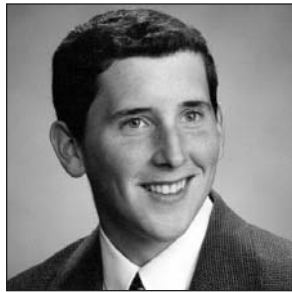
Junior Achievement Building Business Literacy



# First Person

*At the heart of our democracy is the promise that anyone with talent and the right tools can create an unbounded future. With the help of thousands of caring adult volunteers, Junior Achievement of the National Capital Area educates and inspires children to understand and value America's free enterprise system.*

## "I owe a lot to Junior Achievement."



During my four years in JA, I learned the fundamentals of economics, and built, with other JA students, my very own company."

—Matthew Cohen, Sophomore, Wharton School of Business, University of Pennsylvania

"The JA volunteer who came to my classroom last year was really nice. We pretended that we owned a business. My group owned a donut business. My favorite part was advertising. The idea was to tell people that we had the best donuts."

—Johana Gonzalez, 6th grader, Graham Road Elementary School, Fairfax, Virginia



"Junior Achievement was a fun part of my Social Studies class. We learned how natural and man-made resources are used by mankind, what we can do to preserve and protect our resources and how all the resources come together to operate a business."

—Nelson Johnson, 6th grader, Benning Elementary School, Washington, DC



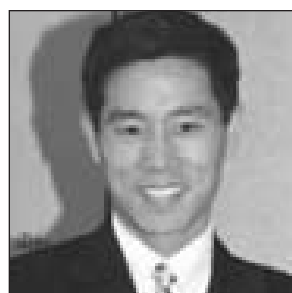
"My involvement as a Junior Achievement volunteer has brought significant joy to my life. Through JA, I go directly into the classroom and teach business literacy and workplace concepts to kids, helping to make the business world come alive for them."

—Melissa Schuessler, Junior Achievement Volunteer, Management Consultant, PricewaterhouseCoopers, LLP



"Due to my Junior Achievement experience, I had an opportunity to run two successful ventures by the time I graduated from high school. My JA Experience helped to nurture my business judgement and skills through real life, challenging experiences. I credit much of my current accomplishments to the background that JA offered to me as a developing entrepreneur."

—Gary G. Pan, President & CEO, Panacea Consulting, Inc



# Do You Know Us?

Junior Achievement was founded to help kids meet the economic challenges that Americans faced early in the 20th century. Since those early days Junior Achievement has changed with the times — developing state-of-the-art business literacy programs for children ages 5–18, demonstrating the importance and effectiveness of mentors and role models, and working hand-in-hand with classroom teachers to maximize student learning.



Junior Achievement believes that just as youngsters learn their ABCs as building blocks to reading Shakespeare, or learn 1+1 on their way to mastering calculus, so too must they learn the fundamentals of the free market economy on their way to becoming productive workers, consumers and citizens.

Please visit Junior Achievement's new website at [www.myJA.org](http://www.myJA.org)



"We are pleased to promote awareness of JA's business literacy programs by donating the design and building of the new website."

—Michael Benson, Vice President of Operations, BrowserMedia

## School systems served by Junior Achievement of the National Capital Area:

Washington, DC\*

Maryland

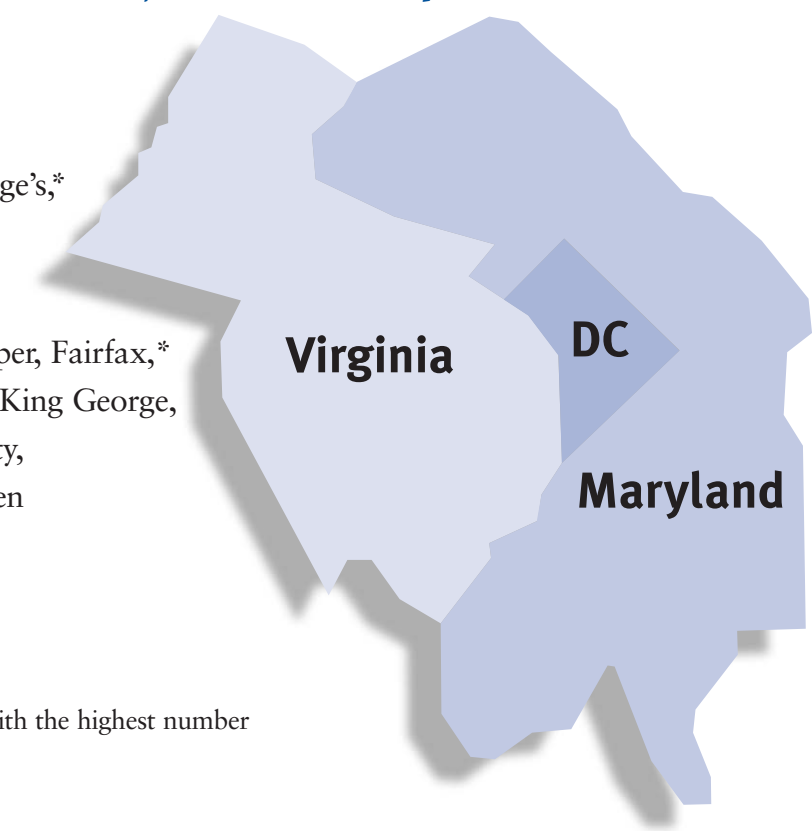
Calvert, Charles, Montgomery,\* Prince George's,\* St. Mary's

Virginia

Alexandria City,\* Arlington,\* Clarke, Culpeper, Fairfax,\* Falls Church City, Fauquier, Fredericksburg, King George, Loudoun, Manassas City, Manassas Park City, Prince William, Spotsylvania, Stafford, Warren

West Virginia

Berkeley, Jefferson



\*School systems in the Greater Washington Region with the highest number of Junior Achievement volunteer opportunities

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# Superintendents' Perspective

Junior Achievement programs are proven valuable resources for teaching our students entrepreneurial skills and preparing them for an increasingly competitive workplace. Trained JA volunteers serve as role models—educating and inspiring students to see the unlimited possibilities awaiting them as part of America’s free enterprise system. They learn the vital connections between their knowledge,

**Junior Achievement works! The impact of JA programs is measurable. Junior Achievement students, as compared with their non-participating counterparts, learn significantly more about business and economic principles and develop better problem-solving and critical thinking skills.**

skills and talents, and fulfilling their dreams. Junior Achievement programs support standards of learning, are integrated easily into curricula, and give students an opportunity for practical application of business and economic concepts. As superintendents, we strongly endorse Junior Achievement and the educationally sound, professionally delivered, and relevant programs that JA provides.

- |   |  |  |  |  |  |
|---|--|--|--|--|--|
| <b>Dr. Daniel Domenech</b><br>Superintendent<br>Fairfax County Public Schools | <b>Dr. Iris T. Metts</b><br>Superintendent<br>Prince George's County<br>Public Schools | <b>Rebecca Perry</b><br>Superintendent<br>Alexandria City Public Schools | <b>Dr. Robert G. Smith</b><br>Superintendent<br>Arlington Public Schools | <b>Dr. Paul L. Vance</b><br>Superintendent<br>District of Columbia<br>Public Schools | <b>Dr. Jerry D. Weast</b><br>Superintendent<br>Montgomery County<br>Public Schools |
|---|--|--|--|--|--|

# In the Classroom

## Elementary School Programs

All programs are taught by volunteer role models teamed with classroom teachers

Program	Concept	Skills
<b>Ourselves®</b> Kindergarten	Barter · Benefit · Buying · Choices · Consumer · Costs · Earning · Entrepreneur · Giving · Goods · Incentives · Income · Money · Resources · Rewards · Saving · Scarcity · Selling · Spending · Voluntary exchange · Wants · Work	Abstract thinking · Coin recognition · Coin valuation · Drawing · Decision making · Following directions · Interpreting information · Listening responsively · Matching · Responsibility · Sequencing · Teamwork
<b>Our Families®</b> 1st Grade	Business · Choices · Consumer · Economic institutions · Employment · Family · Incentives · Interdependence · Jobs · Needs · Resources · Scarcity · Skills · Tools · Voluntary exchange · Wants · Work	Analyzing information · Decision making · Differentiating · Drawing · Following directions · Interpreting symbols · Listening responsively · Making observations · Map reading · Matching · Teamwork
<b>Our Community®</b> 2nd Grade	Bank · Business · Choices · Circular flow · Community · Defect · Division of Labor · Economic institutions · Goods · Government · Incentives · Income · Interdependence · Jobs · Money · Needs · Opportunity costs · Production · Productivity · Quality · Resources · Services · Skills · Taxes · Wants · Work	Comparing · Critical thinking · Decision making · Following directions · Identifying choices · Listening responsively · Making observations · Problem solving · Role playing · Teamwork
<b>Our City®</b> 3rd Grade	Banking · Business · Careers · City · Communication · Consumer · Economic development · Economic institutions · Entrepreneur · Jobs · Local economy · Mathematical computation · Mathematical interpretation · Money · Producer · Productive resources · Quality · Skills · Zones	Applying information · Decision making · Filling out forms · Interpreting directions · Listening responsively · Map reading · News writing · Role playing · Teamwork · Understanding and using scale
<b>Our Region®</b> 4th Grade	Business · Capital resources · Decisions · Economy · Expenses · Goods · Human resources · Income · Natural resources · Products · Profit · Region · Services · Taxes	Comparing · Compiling data · Conducting research · Following directions · Giving reports · Interpreting data · Locating resources · Organizing resources · Mathematical interpretation and computation · Problem solving · Recognizing similarities and differences · Teamwork · Understanding symbols
<b>Our Nation®</b> 5th Grade	Advantages · Advertising · Advertising techniques · Annual meeting · Career · Corporations · Different · Disadvantages · Division of labor · Job · Market · Partnerships · Price · Product · Production · Productivity · Profit · Resources · Service · Similar · Sole proprietorships · Specialization · Stock	Assembling products · Building self-esteem · Calculating profit · Conducting interviews · Critical listening · Decision making · Drawing conclusions · Formulating a plan · Giving reports · Interpreting, conceptualizing, and designing advertisements · Justifying actions · Making observations · Role playing · Teamwork
<b>Our World®</b> 6th Grade	Business · Currency · Demand · Domestic trade · Economic incentives · Economic institutions · Economic systems · Exchange rates · Global economy · Global trade · Imports and exports · Interdependence · Markets/marketing · Productive resources · Supply · Trade/trade barriers	Abstract reasoning · Collecting evidence · Constructing puzzles · Converting currencies · Critical listening · Distinguishing continents and countries · Drawing conclusions · Effective speaking · Inquiry · Map reading · Mathematical interpretation and computation · Note taking · Relating text information to prior knowledge · Situational analysis · Teamwork

# 4th & Life Program

*Junior Achievement Teams with the Washington Redskins:* Teaching high school athletes their value not only on the field but also off is the mission of the Redskins 4th & Life program, an initiative among the Redskins Foundation, the Washington Redskins Leadership Council, and Junior Achievement of the National Capital Area. High school football



players, with the support of their coaches, learn that the skills they are using on the football field are directly applicable to achievement in the classroom, and ultimately to success in the workplace. They are also made aware of the surprisingly broad range of careers open to them in the sports industry. The program includes both a curriculum aspect and a half-day forum at FedEx Field during which students are engaged in an interactive discussion with Redskins players and management about careers in sports and beyond.

**“Our 4th & Life program is designed to help high school athletes prepare for life after football. Our players and coaches have the experience to help teach these students what it takes to be successful both on and off the field.”**

—Daniel M. Snyder, Owner, Washington Redskins

## Middle School Programs

Program	Concept	Skills
<b>Personal Economics®</b> 7-9th Grade	Budgeting · Careers · Choice · Credit · Economic institutions · Employment · Exchange · Human resources · Income and expenses · Income distribution · Jobs · Money · Opportunity costs · Risk · Saving/ investing · Scarcity · Stock · Supply and demand	Effective listening · Filling out forms · Following directions · Giving reports · Graphing · Interpreting information · Interviewing · Mathematical interpretation and computation · Problem solving · Situational analysis · Teamwork
<b>Enterprise in Action®</b> 7-9th Grade	Business · Business cycle · Circular flow · Competition · Consumer · Economic incentives · Economic institutions · Entrepreneur · Fixed and variable costs · Goods and services · Government · GDP · Income and expenses · Income distribution · Markets/market structure · Opportunity costs · Prices · Producer · Productive resources · Profit · Specialization and division of labor · Supply and demand · Unemployment · Wants and needs	Assembling products · Brainstorming · Calculating productivity · Classifying · Critical listening · Critical thinking · Decision making · Estimating · Following directions · Giving reports · Graphing · Mathematical interpretation and computation · Negotiating · Problem solving · Role playing · Teamwork
<b>The International Marketplace™</b> 7-9th Grade	Absolute and comparative advantage · Choice · Economic incentives · Economic Systems · Entrepreneur · Exchange rates · Goods and services · Immigration · Imports and exports · Interdependence · International trade · Markets · Opportunity costs · Productive resources · Productivity · Scarcity · Tariffs and quotas · Unemployment	Analyzing information · Classifying · Critical listening · Critical thinking · Filling out forms · Following directions · Giving reports · Graphing · Inference · Interpreting information · Map reading · Mathematical interpretation and computation · Research · Role playing · Teamwork

## High School Programs

Program	Concept	Skills
<b>Economics™</b> 9-12th Grade	Absolute and comparative advantage · Economic incentives · Economic institutions · Economic systems · Exchange rates · Government · GDP · Income distribution · Inflation and deflation · Labor · Markets/market structure · Monetary and fiscal policy · Money · Opportunity costs · Productivity · Saving/investing · Scarcity · Supply and demand · Trade · Unemployment	Analyzing information · Applying information · Assembling products · Classifying · Comparing · Converting currencies · Critical listening · Decision making · Distinguishing fact from opinion · Drawing conclusions · Filling out forms · Formulating an argument · Giving reports · Graphing · Inference · Interpreting data · Interviewing · Mathematical interpretation and computation · Negotiating · Note taking · Reading financial statements · Research · Situational analysis · Teamwork
<b>In-School Company Program™</b> 9-12th Grade	Business · Buying and selling · Capital · Competition · Economic incentives · Economic institutions · Entrepreneur · Fixed and variable costs · Goods and services · Income and expenses · Income distribution · Job · Management · Markets/marketing · Money · Price · Productive resources · Productivity · Profit · Specialization and division of labor · Stock · Supply and demand · Taxes	Assembling products · Critical listening · Critical thinking · Estimating · Evaluating products · Filling out forms · Giving reports · Graphing · Interpreting data · Interviewing · Mathematical interpretation and computation · Negotiating · Note taking · Problem solving · Reading financial statements · Research · Situational analysis · Specialization and division of labor · Teamwork



## Friends of Junior Achievement

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Allfirst Trust Company  
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Andersen  
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District of Columbia Public Schools  
Debbie Doak  
Dominion Virginia Power  
dotRisk Limited  
The Max and Victoria Dreyfus Foundation

# Events

## Washington Business Hall of Fame

The Washington area business community proudly honors those whose lifetime achievements have contributed to the Greater Washington Region. They area visionary business leaders who have a strong commitment to the community. Honorees serve as role models for the next generation.

Mark your calendar...  
The 15th Annual Washington Business Hall of Fame is November 13, 2002.

Please visit [www.myJA.org](http://www.myJA.org) for further information.



2001 Hall of Fame Honorees (clockwise from left): Roger R. Blunt, Chairman and CEO, Blunt Enterprises LLC; John T. "Tit" Hazel, Jr., Attorney at Law, Reed Smith Hazel & Thomas; John J. Curley, Former Chairman, President and CEO, Gannett Co., Inc.; Mario Morino, Chairman, Marino Institute; Wilhelmina "Billie" Cole Holladay, Founder, National Museum of Women in the Arts.



## Bowl-a-Thon

JA's Bowl-a-Thon is a one-day fundraiser during which thousands of people enjoy bowling, prizes, music and camaraderie at bowling centers throughout the region. You don't need to be a pro, just someone who likes to have fun and help give kids a jumpstart on their careers.

To participate in the March 16, 2002 Bowl-a-Thon, please contact the Junior Achievement office today.



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EDS  
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Economists Incorporated  
Edelman Financial Services, Inc.  
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Exponents, Inc.  
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Girl Scouts Council of the Nation's Capital  
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Graduate Management Admission Council  
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JDS Designs  
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Kirkland & Ellis  
Kirkpatrick & Lockhart, LLP  
Knollwood Development Corporation  
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Lady Foot Locker  
Lafarge North America, Inc.  
Lascais Design Group, Inc.  
Lazard Technology Partners  
Lehman Smith McLeish, PLLC  
Leo Construction Company

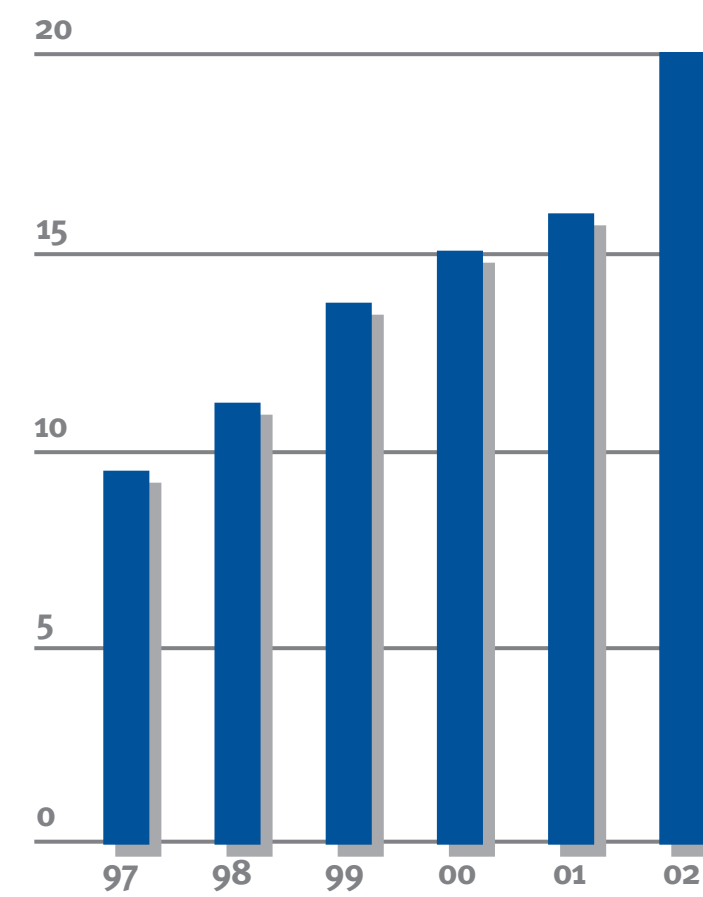
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Metropolitan Police Department,  
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Meyers & Associates  
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National Crime Prevention Council  
National Environmental Trust  
National Geographic Society  
National School Boards Association  
American Forest & Paper Association  
Natividad & Associates  
Naval Medical Information Management Center  
NEBF  
NEC  
Net2000 Communications  
New Republican Majority Fund  
Nextel  
Jason T. Niethamer  
Nortel Networks  
Ken Novack  
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Office of Thrift Supervision  
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Rational Software Corporation  
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# Financials

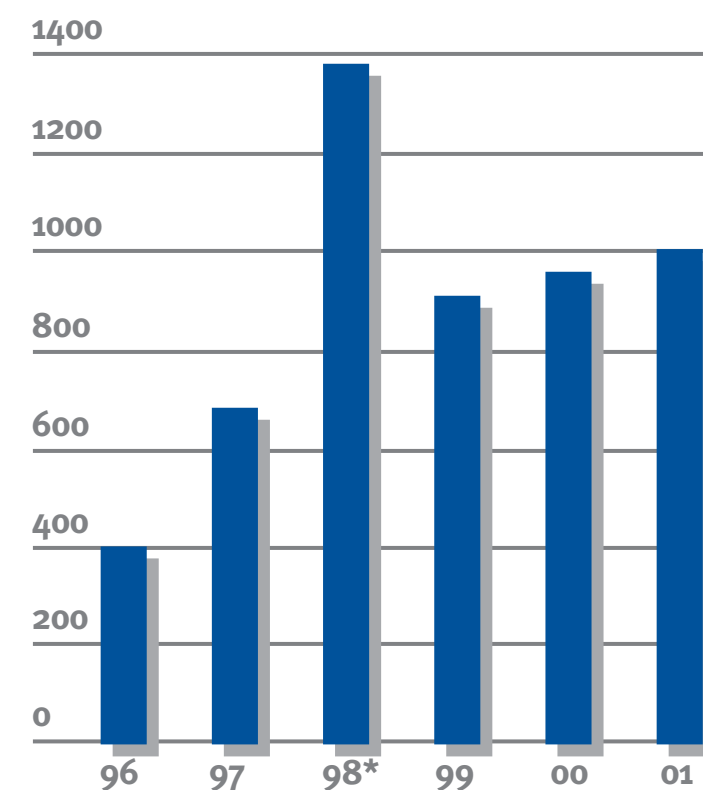
## Your Donations Count

Thanks to your donations, Junior Achievement reaches thousands more kids every year. As Benjamin Franklin, one of America's most famous entrepreneurs, said "An investment in knowledge always pays the best interest."

## Historical Perspective on Children Reached (in thousands)



## Financial History (Gross Revenue, \$ in thousands)



\*Junior Achievement of the National Capital Area hosted JA's National Conference in FY98

Rotary Foundation of Washington, DC  
RowLandScapes Corp.  
RPW  
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Gerard H. Taylor  
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United States Army  
United States Consumer Product Safety Commission  
United States Department of Justice  
United States Department of Labor  
United States Department of Social Services  
United States Department of Transportation  
United States General Services Administration  
United States Navy  
United States Postal Service  
United States Small Business Administration  
U.S. Trust Company  
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University of Maryland Foundation, Inc.  
UpData Capital  
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US Airways  
USAA  
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Venable  
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VIPdesk  
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Washington Business Journal  
Washington Gas  
Washington Hospital Center  
The Washington Post  
Washington Real Estate Investment Trust  
Washington Redskins Leadership Council  
Washington Sports & Entertainment  
Washingtonian Magazine  
Washingtonpost.Newsweek Interactive  
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webMethods, Inc.  
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Westfield Realty, Inc.  
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