



2009-2010

*Annual Report*





The JA mission to inspire and prepare young people to succeed in a global economy lives in the passionate individuals dedicated to helping our kids become financially literate, workforce ready, and poised to thrive in the 21<sup>st</sup> century.

In Middle Tennessee, community is a powerful word. Together we are responsible for creating the positive change we want to see in the neighborhoods in which we live. That change starts with today's youth. By giving kids opportunities to challenge themselves and explore their own potential, JA is changing the way kids think about education and their futures. JA is creating stronger, well-prepared young adults in Middle Tennessee.

I want to thank each individual and organization that came together this year to create positive change for our kids' futures in the 2009-2010 school year. Please join me in celebrating the accomplishments of the JA community.

Trent Klingensmith  
President  
Junior Achievement of Middle Tennessee

**“We must remember that now, and in the future, school and community reflect each other.”**

**-Catherine Hobbs, Teacher  
West Elementary School,  
Wilson County**

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**Freya Hearn**  
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**Patrice Godshalk**  
Administrative/Operations Assistant

**Andy Schenck**  
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**Karen Boom**  
Program Manager  
**Holly Houston**  
Program Manager



Junior Achievement's Board of Directors is a diverse group of business leaders from across Middle Tennessee. Through volunteering and financial support, JA's Board works with a variety of community leaders to make sure that JA is a strong and viable entity in Nashville. We, as Board Members, feel that students need business leaders showing them how to succeed, and JA can make that a reality.

We come together with a common goal: to ensure that every student in our area has a free-enterprise education through JA's programs and volunteers, which connect the classroom with the real world.

I am proud to be counted in this group of Board, Junior Board, and Emeritus Board Members who are so focused on changing the lives of young people - the next generation of leaders in our city, state, and country.

Dave Olender  
Gaylord Entertainment Company  
Vice President, Strategic Alliances  
Board Chair  
Junior Achievement of Middle Tennessee

### How JA Board Firms Created Change During the 2009-2010 School Year:

**Volunteers from Board firms inspired 11,696 students.**

**Board Members volunteered in 11 classrooms in Middle Tennessee.**

**Board firm volunteers taught 562 classes.**

**11 Board firms supported JA BizTown through sponsorships.**

**5 young Nashville business leaders serve on JA's newly-created Junior Board.**

Board Member in the Classroom



Randy Shepard  
Midsouth Marketing Director, Regions  
JA Board Member

“The 8<sup>th</sup> grade program can be truly eye opening for the students. During one lesson, the focus is around budgeting. The students receive salary cards and are assigned the task of properly budgeting for housing, transportation, entertainment, food, and clothing. One student who had a very modest salary and large living lifestyle quickly figured out that if they purchased the new car and the largest house, they were left with no allowance for food or clothing. Although not overjoyed with some of the choices that they had to make, the learning that occurs during this section is awesome and will stay with the students long after the class is over.”

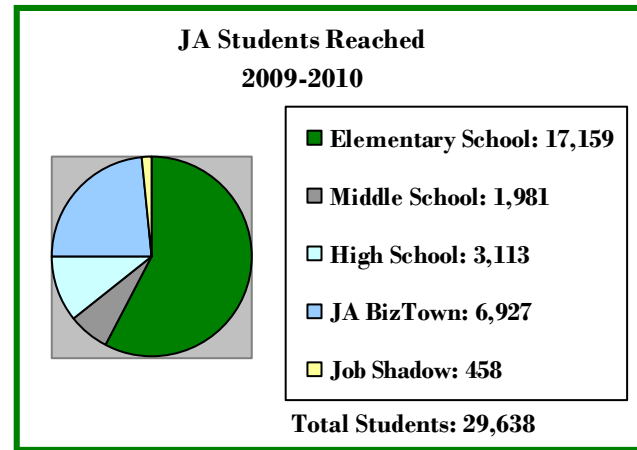
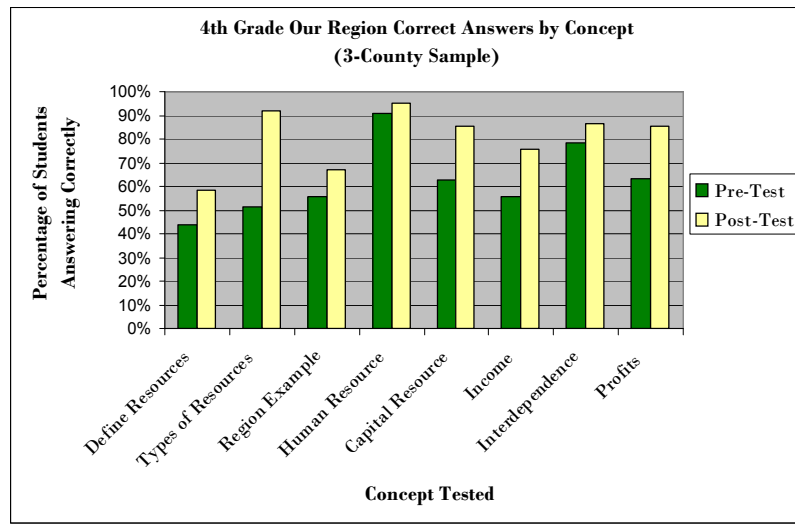


**J**A Worldwide is the world's largest organization dedicated to educating students about workforce readiness, entrepreneurship and financial literacy through experiential, hands-on programs. Junior Achievement volunteers and teachers depend on one another to ensure the JA mission becomes a reality. Teachers open their classrooms to a member of the community and dedicated volunteers answer the call. These adults spend as many as eight consecutive weeks in a local classroom interacting with the students, serving as role models, and engaging kids in the learning process.

Junior Achievement programs help prepare young people for the real world by showing them how to generate wealth and effectively manage it. Students also explore how to create jobs which make their communities more robust and how to apply entrepreneurial thinking to the workplace. JA gives relevance and meaning to education. From Kindergarten through 12th grade, JA programming connects the dots between where students are today and what they want to be in the future.

When volunteers engage with students, the kids realize the value of community involvement first-hand. Students see these philanthropic lessons in action and are inspired to give back when they graduate. JA helps give adults a chance to do good in their own neighborhoods while preparing our young people to strengthen those communities for the future. And so, JA comes full-circle.

JA's value can be seen in tangible ways. The following represents a sample of 4th graders who participated in the Our Region program during the 2009-2010 school year. It is vital that students have a knowledge of these terms and concepts in order to build on their education. JA programs and volunteers focus on increasing this understanding and therefore the likelihood that students can be successful members of the workforce and society.



BizTown experience helps change students' views of the importance of education in accomplishing their goals and generates excitement about the workplace.

Several organizations have lent their support to the JA BizTown program by sponsoring one of the 14 businesses, outfitting the shop to reflect that company's corporate brand. Shop sponsors include: AT&T TV Station/Web Design, Dollar General, First Tennessee Bank, HCA/Tri-Star Wellness Center, and Pedigree Dog Store. Caterpillar Financial sponsors City Hall and the Supply Center, in honor of Jim English. The Gaylord Entertainment Foundation and the Mike Curb Family Foundation also sponsor infrastructure in JA BizTown.

**“I learned I can do anything because I can go to the bank and save up some money.”**

Gra-Mar Middle School Student,  
Metro Nashville Public Schools,  
Davidson County



**T**he JA BizTown program provides hands-on lessons that arm 5th grade students with the tools, skills, and knowledge they will need to succeed as adults in the 21st century. In-class studies and on-site exploration reinforce the lessons taught and connect educational concepts to real-life applications. Students apply for and hold jobs, buy and sell merchandise, manage bank accounts, and gain an overall perspective of the world of work. Adult volunteers are stationed in each of JA BizTown's 14 shops to serve as mentors to guide the student employees through their work days and facilitate discussions on business operations, product pricing, and company goals. The interactive JA

Nine organizations changed the way Middle Tennessee's kids were able to do business when they sponsored a day of the JA BizTown program. For \$5,000 per day, these donors underwrote the program's operating costs for 19 days in JA BizTown, making it possible for schools to participate.

**2009-2010 Day Sponsors:**

- CarMax Foundation
- Cracker Barrel
- Franklin American Mortgage Company
- Gannett Foundation
- Nashville Predators Foundation
- Nissan North America
- Pepsi Beverages Company
- Schneider Electric Foundation
- Tennessee Valley Authority



“Students enjoy the challenges JA presents them with, the lessons and group activities that go along with the curriculum. They build a relationship with a business professional who is willing to help them succeed in life, whatever path they may choose.”

-Amanda McGaugh, Ravenwood High School  
JA Teacher of the Year, 2007-2008

JA inspires students to dream for their futures, strive to reach their fullest potential, and test their own limits to achieve success. The JA legacy lasts a lifetime and creates long-term change. The community of volunteers and teachers that carry out the JA mission do more than provide a friendly face in the classroom, lead discussions with the students, and administer fun activities. They impact lives.



David Schenk, JA alumnus and owner of Schenk Photography, credits Junior Achievement's programming with his career success today. As a senior at Montgomery Bell Academy, David participated in the JA Company Program, where he and his classmates established an actual business enterprise.

The class elected to sell t-shirts to other students, but David said he realized a large market was being ignored. He encouraged his company to offer golf umbrellas with the school logo as well. "It was a huge success! Teachers and parents bought them; we had to reorder three or four times. Our stockholders were returned about 20-fold on their investment," he said. "Learning the many aspects of starting, running, and closing a company were priceless."

Upon graduating, David obtained a chemical engineering degree at Tennessee Technological University. His JA experience had sparked an interest in business, so David earned a minor in the discipline and went on to pursue an MBA. Several advantageous freelance opportunities convinced David to forego the MBA program to work in photography and website development instead.

Realizing photography was his true passion, David and his wife Tracy quit their jobs and started Schenk Photography six years ago. "We have never looked back. I credit Junior Achievement with igniting that first spark in me."

**"I would not be self-employed now had it not been for JA 20 years ago."** -David Schenk, JA Alumnus

**Junior Achievement in Middle Tennessee**  
 JA served classrooms in the following counties during the 2009-2010 school year:

Cannon	Maury
Cheatham	Montgomery
Coffee	Putnam
Davidson	Robertson
Dickson	Rutherford
Fentress	Sumner
Houston	Williamson
Marshall	Wilson



JA Board Members Norma Davis of Bridgestone Americas, Inc. and Paul Anderson of US Bank join York, Nigretto, Barton, Henslee, and JA Board Member Tom Negri of Loews Vanderbilt Hotel at the 2009-2010 Volunteer and Teacher of the Year ceremony.

**2009-2010 Teachers of the Year**  
 Elementary School: Valerie Barton  
*Andrew Jackson Elementary School*  
 Secondary School: Mary York  
*Hillwood High School*

**2009-2010 Volunteers of the Year**  
 Elementary Level: Wanda Henslee  
*State Farm Insurance Company*  
 Secondary Level: Barb Nigretto  
*Ford Motor Credit*

**"Planting seeds for career dreams and life goals is what makes JA so impactful in classrooms all over Middle Tennessee."**

-Megan Walker, JA Volunteer, Community Health Systems

Volunteers are the lifeblood of the organization. In addition to standing in front of a classroom, these dedicated supporters impact the organization in a variety of ways. This year, volunteers passionately gave of their time, talents, and resources behind the scenes to assist JA in living out its purpose more effectively and more efficiently.

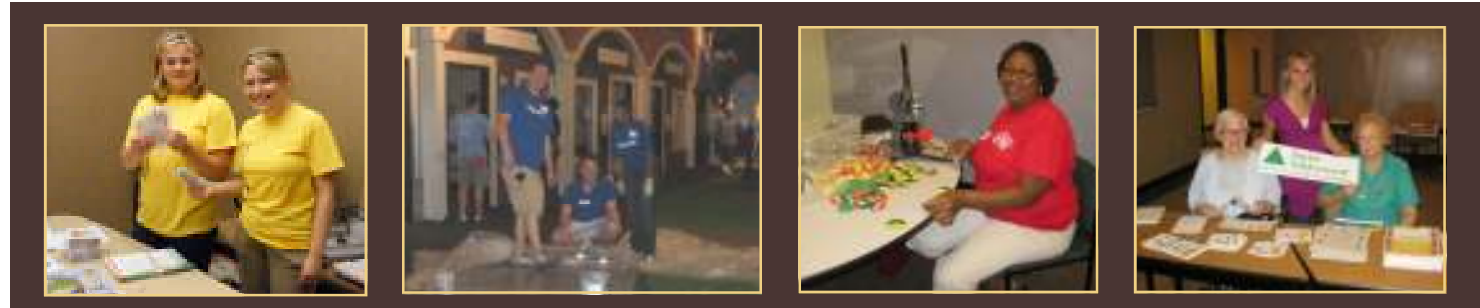
Most JA program kits are pre-packaged with enough materials for a class size of 30 students; however, most Middle Tennessee classrooms have fewer students than that, resulting in many leftover pieces. JA encouraged its volunteers to return these unused parts and coordinated a kit rebuilding effort. Thanks to groups like FiftyForward, Ernst & Young, Deloitte, and HCA, JA has been able to recycle and rebuild 100 program materials kits, saving \$9,000 in program expenses.

With nearly 8,000 kids coming through JA BizTown in one school year, the town needed refreshing before a new group of students arrived. Employees from HCA, Deloitte, and Dell spent time at the JA office deep-cleaning, repairing, and painting the building for a new school year. This ensured JA BizTown was properly prepared to give students the best experience possible.

JA volunteers and teachers would not have been matched up were it not for two dedicated ladies assisting the Programs Department with data entry. Mrs. Kathy Matson and Mrs. Marsha Olender ensured that teacher requests, volunteer assignments, and evaluations were recorded accurately and in a timely manner.

**2009-2010 Top Volunteer Companies**  
 based on number of classrooms reached

- Deloitte:** 1,914 students in 94 classrooms
- Caterpillar Financial Services:** 1,727 students in 87 classrooms
- Ford Motor Credit:** 1,692 students in 73 classrooms
- Regions:** 1,577 students in 73 classrooms
- Bridgestone Americas, Inc.:** 736 students in 37 classrooms
- State Farm Insurance:** 562 students in 27 classrooms
- Ingram Industries, Inc.:** 524 students in 24 classrooms
- AT&T:** 380 students in 23 classrooms
- Schneider Electric:** 430 students in 19 classrooms
- HCA:** 399 students in 19 classrooms





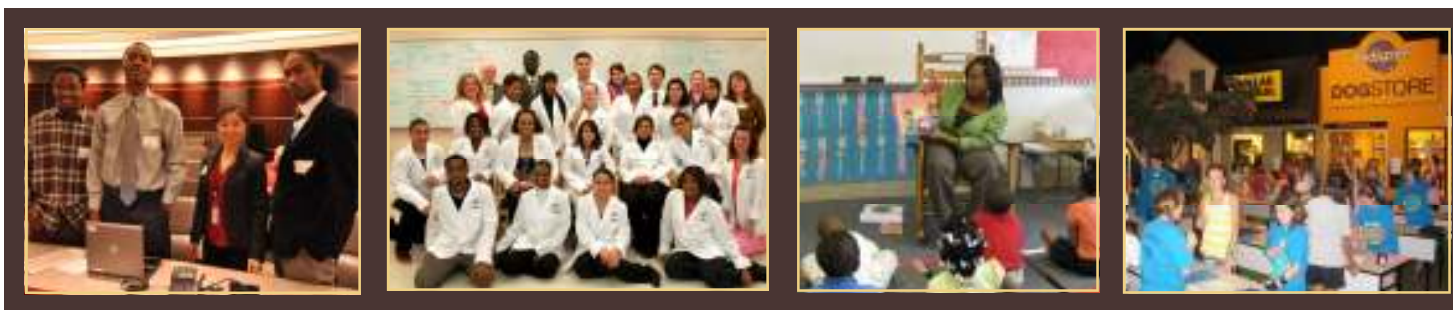
The 2009-2010 year brought students, teachers, and volunteers together in new ways. JA hosted several of its traditional programs in ways that were fun, educational, and engaging.

**JA Titan Business Challenge** High school students had the chance to compete in a virtual business contest in the inaugural JA Titan Business Challenge, hosted by Caterpillar Financial Services on March 27th. This program combined JA's traditional, volunteer-led classroom experience with an online component, allowing teams of students to vie against one another to sell the most virtual merchandise. Seven teams from several area high schools were invited to participate in the JA Titan Business Challenge for a fun, interactive event. One team of students from Hillwood High School in Metro Nashville continued on to compete at the national level, where they finished in 7th place.

**JA Job Shadow** This program gives high school students a comprehensive perspective of the world of work by allowing them to spend a day shadowing a professional in a field that is of interest to the student. This year, Junior Achievement of Middle Tennessee partnered with Metro Nashville Public Schools to provide the JA Job Shadow initiative to 300 students at Glencliff and Antioch High Schools. More than 14 companies throughout Nashville hosted students for this event. JA has also continued its job shadowing partnership with AT&T. The telecommunications company hosted 380 students throughout the school year at its Downtown Nashville and Brentwood locations.

**JA in a Day** Teachers in 125 classrooms opted to host the JA in a Day format this year, in which all sessions in a typical JA program are carried out in one day instead of over the course of several weeks. During the 2009-2010 year, five JA in a Day events took place in Middle Tennessee elementary schools, allowing an entire grade level of students to receive the program. In addition, two elementary schools and one middle school hosted JA volunteers in every classroom for the all-day experience. This marked the first time a middle school had invited the JA in a Day program into the entire school. Nearly 650 5th-8th graders at Metro Nashville's Oliver Middle School received JA's valuable lessons from volunteers representing 11 different companies.

**JA BizTown Summer Camp** In June 2010, JA piloted the JA BizTown Summer Camp program. Campers aged 10-13 received the complete JA BizTown experience in one week of day camp, learning personal finance, holding jobs, and exploring the value of marketing. Students from across Middle Tennessee, as well as several out-of-state visitors, learned to work together to make a business successful. Many of these students had never met before the week began, but by the end of camp, they were brainstorming together, promoting their products to JA BizTown customers, and combining their resources to ensure their businesses thrived. JA hopes to expand the Summer Camp program in the future.



Special events are an important part of JA's funding. Events create unique opportunities for a variety of JA supporters to provide programming to students.




The 2010 Hollywood-themed Bowl-a-Thon included 1,450 bowlers from 45 companies to secure funds for JA. Throughout the Fall and Spring, bowlers were asked to raise \$125 to provide a program kit and a trained JA volunteer to an area classroom. Bowlers celebrated their fundraising success at area bowling centers, complete with networking opportunities, contests, and prizes. The event marked the 10th year Bridgestone Americas Trust Fund served as Title Sponsor and the 2nd year that Publix Super Markets Charities has served as Presenting Sponsor. The 2010 Bowl-a-Thon raised \$237,000 for JA programs!

JA BizTown students welcomed 350 community members for breakfast at Loews Vanderbilt Hotel in December. Table hosts from across the area invited guests to join them for the event, sharing their passion for JA and its students. Throughout the morning, JA BizTown students came straight out of the city to share about their experiences through a "JA BizTown Today" show and asked for support from those in attendance. The event was sponsored by Caterpillar Financial and more than \$35,000 was given to fund the JA BizTown program.




Several small-scale events were held throughout the year, bringing the JA message and opportunity for engagement to a new audience of young professionals. JA hosted two mixers at the Big Bang Dueling Piano Bar, offering attendees the chance to network and donate funds to JA programs. JA also teamed up with the Charity Denim organization for a designer clothing sale with a portion of the proceeds benefiting JA students. Volunteers stepped out of the classroom and into a sales role at the event, ensuring its success.



**2009 Nashville Business Hall of Fame**  
**Presented by Tractor Supply Company and Mars Petcare US**  
**Inductee: Joe Scarlett**

On October 27, 2009, noted entrepreneur and Scarlett Leadership Institute founder Joe Scarlett was inducted into the Nashville Business Hall of Fame. After years of leadership at Tractor Supply Company, Joe and The Scarlett Family Foundation have been promoting strong, ethical principals in the Nashville community. Leaders from Tractor Supply Company, Mars Petcare US, the Scarlett family, and 300 community members spent an evening honoring Joe for his work, wisdom, and guidance that has influenced so many individuals our area. Joe, in turn, honored the crowd by inspiring all in attendance with stories about his journey to success. JA is proud to have Joe as part of the Nashville Business Hall of Fame and hopes to live up to the many words of wisdom, or "Joe-isms" as they are known, which were presented throughout the evening.

As Joe says, **"success stories teach and motivate."**



Junior Achievement's programming would not be possible without the dedicated organizations and foundations that lend financial support each year. These donors are passionate about our young people and committed to furthering the educational goals of our state; without them the JA mission would not be possible. They keep Junior Achievement thriving day after day and year after year.

Some organizations that financially support JA also show their passion for the organization through hands-on involvement. Tom Parrish, Executive Director of the **Scarlett Family Foundation**, taught two classes in Metro Nashville's Hillwood High School during the 2009-2010 school year. **Bridgestone Americas, Inc.** employees serve on the JA Board of Directors, actively participate in the Bowl-a-Thon, and taught 37 classes during the last year alone. **HCA** employees volunteered to help JA staff members in a variety of ways: rebuilding program materials kits, assisting at special events, refreshing JA BizTown and preparing marketing materials for the annual Bowl-a-Thon. These efforts earn JA a Caring for the Community grant from the healthcare organization.

JA also opens doors for donors to designate their gift to a certain program, ensuring the JA mission aligns perfectly with each funder's goals.

Dan Crockett, President and CEO of **Franklin American Mortgage Company**, and his firm sponsored 10 days of the JA BizTown program for Williamson County schools. This allowed the students of his employees and customers to enjoy the JA BizTown experience during the 2009-2010 school year.

Pam Wright, CEO, owner, and founder of Nashville-based **Wright Travel**, made a \$75,000 contribution to JA to fund high school programs for three years. In the second year of her commitment, Pam hosted several students from Antioch High School as part of the JA Job Shadow experience. "As a corporate citizen of Middle Tennessee, I believe Wright Travel has a responsibility to support organizations that work to improve the educational experience for high school students," Pam said.

**AT&T** not only supports Junior Achievement on a national level through a job shadow partnership, but the company also invests locally. The telecommunications firm made a \$25,000 gift to JA in honor of Board Chair Dave Olender to support the JA BizTown program. In recognition of that support, Vice President of External Affairs Kenny Blackburn visited the city, received an official welcome from the student mayor, and saw the unveiling of the AT&T TV Station /Web Design in JA BizTown. AT&T Tennessee President Gregg Morton said, "JA BizTown has proven to be a highly successful program aimed at teaching young people needed business skills in a realistic context."

**"AT&T is proud to participate in this effort and support JA's mission of education and inspiration."** - Gregg Morton, AT&T Tennessee President



**\$50,000—\$100,000**

Caterpillar Financial Services Corporation	The Memorial Foundation
Mike Curb Family Foundation	Cal Turner Family Foundation
Franklin American Mortgage Company	

**\$25,000—\$49,999**

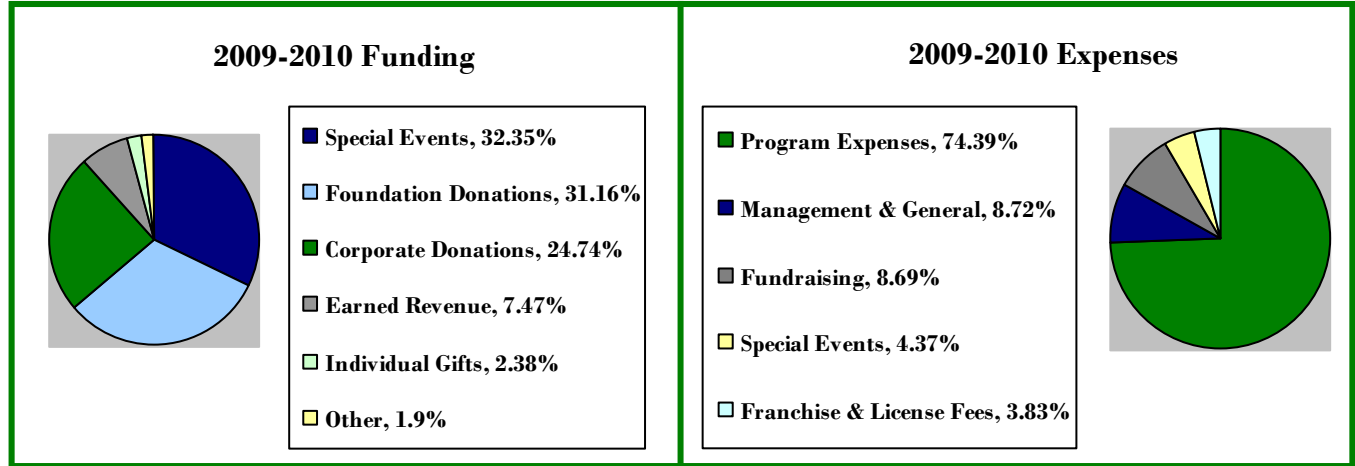
AT&T	Metropolitan Government of Nashville
Ingram Industries, Inc.	Wright Travel
Mars Petcare US	

**\$10,000—\$24,999**

Bank of America Charitable Foundation	Ford Motor Credit Company	Pepsi Beverages Company
Bridgestone Americas, Inc.	Gaylord Entertainment Foundation	Scarlett Family Foundation
Bridgestone Americas Trust Fund	HCA Foundation	Schneider Electric/Square D Foundation
Cracker Barrel Old Country Store, Inc.	Loews Vanderbilt Hotel	Tennessee Valley Authority
First Tennessee Foundation	The Mick Foundation	Tractor Supply Company
	Nissan North America	

**\$3,000—\$9,999**

Aladdin Temp-Rite	Crowe Horwath LLP	KPMG LLP	State Farm Insurance Company
Allstate Foundation	Dell Foundation	Nashville Business Journal	TestAmerica, Inc.
Barge Waggoner Sumner & Cannon, Inc.	Deloitte	Nashville Predators Foundation	US Bank
Belmont University	Ernst & Young	National Federation of Independent Business	University of Phoenix
The Buntin Group	First Tennessee Bank	Publix Super Markets Charities	Vanderbilt Medical Group
Carmax Foundation	Gaylord Entertainment Company	Regions	Wachovia Wells Fargo Foundation
Joe and Mary Cavarra	Samuel M. Fleming Foundation	Rogers Group, Inc.	Tom & Kandee Walker
Curt and Yonnie Chesley	Gannett Foundation	Schneider Electric	Washington Foundation
Crowe Foundation	HCA	Standard Candy Company	Brian & Lynnea Wiese
	Heidtke Charitable Foundation		Anne H. & Robert K. Zelle Advised Fund





2009-2010

# Leadership

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*& CFO*  
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**Tom Walker**  
*Partner*  
 Deloitte

**Vice Chairman Programs**  
**Yonnie Chesley**  
*CEO*  
 Health To You, LLC

**Vice Chairman Events**  
**Mark Murray**  
*Vice President &*  
*General Manager*  
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 Middle Tennessee

**Vice Chairman Awareness**  
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**Vice Chairman Board Development**  
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*Director of Training and*  
*Organizational*  
*Development*  
 Vanderbilt Medical Group

**Vice Chairman Development**  
**Lucy Carter**  
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 Carter, Lankford CPAs, PC

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 Wachovia Bank

**Paul Anderson**  
*Senior Portfolio Manager*  
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 New Business Development

**Ken Berberich**  
*Senior Vice President,*  
*Corporate Banking*  
 First Tennessee Bank

**Jim Brown**  
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 NFIB

**Doug Cahill**  
*President & CEO*  
 Oreck

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*Vice President, HR*  
 HCA - TriStar Division

**Steve Cates**  
*Chief Manager*  
 Cates-Kottas Development

**Hiram Cox**  
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*CFO & CAO*  
 SMS Holdings

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 Mortgage Company

**Mike Curb**  
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 Curb Records

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*Paralegal*  
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**Sam DeVane**  
*Partner*  
 Ernst & Young

**Richard DeVries**  
*President*  
 East Port Marina and Resort

**April Eaton**  
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*Manager*  
 Allstate Insurance Company

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 Company

**Tom Frautschy**  
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*Remarketing, and HR*  
 Caterpillar Financial

**David Fulmer**  
*District Manager*  
 Publix Super Markets, Inc.

**David Hall**  
 MYOUTDOORTV.com

**Paula Harris**  
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*Marketing Manager*  
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 Cannon

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 Nashville Business Journal

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*COE Director*  
 Ford Motor Credit

**Buddy J. Lewis**  
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*General Manager*  
 Pepsi Beverages Company

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*Manager Analyst*  
 Bank of America

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 Bradley Arant  
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**Jonathan Motley**  
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**Michael Musick**  
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 BDO USA, LLP

**Tom Negri**  
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*Vice President - Tennessee*  
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**Bill Perkins**  
*Regional Sales Manager*  
 Sam's Club

**Dr. J. Patrick Raines**  
*Dean, College of Business*  
 Administration  
 Belmont University

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*Director*  
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**Marvin Shotts**  
*Vice President Sales -*  
*Strategic Accounts,*  
*Power Business*  
 Square D/Schneider Electric

**Heidi Smith**  
*General Manager*  
 Tennessee Valley Authority

**James W. Spradley, Jr.**  
*CEO*  
 Standard Candy Company

**Curtis Sullivan**  
*Named Account Manager*  
 AVAYA

**Donny Ward**  
*Senior Vice President*  
 The Via Group

**Larry Whisenant**  
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 Pinnacle Financial Partners

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**Joe Whitehouse**  
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*Support*  
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