

2013 ANNUAL REPORT



Junior Achievement

OF THE BLUEGRASS, INC.

**Empowering Young People
To Own Their Economic Success**

Dear Friend of JA,

Since 1963, JA of the Bluegrass volunteers have inspired over 350,000 students in more than 15,000 classrooms. In fifty years of working with students from kindergarten through the twelfth grade, there has never been a more important time for JA's work readiness, entrepreneurship and financial literacy education efforts.

As we continue to pull out of the most challenging economic times in most of our lives, if we can lay the best possible foundation from which our youngest citizens can build strong, successful and rewarding lives – then we will have done our best for them.

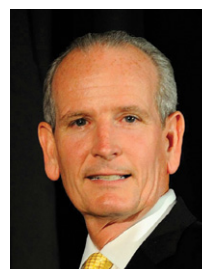
This past school year, we partnered with 103 schools impacting 18,064 students. These accomplishments are made possible because our community provides both financial resources and volunteers. JA of the Bluegrass is able to provide our financial literacy, work readiness and entrepreneurship curriculum at an average cost of \$22.80 per student.

Junior Achievement believes in the boundless potential of young people. The following pages include articles and names that demonstrate the engagement of donors, volunteers and educators in ensuring that JA is a priority for our young people. We invite you to join with us on this important mission.

Sincerely,



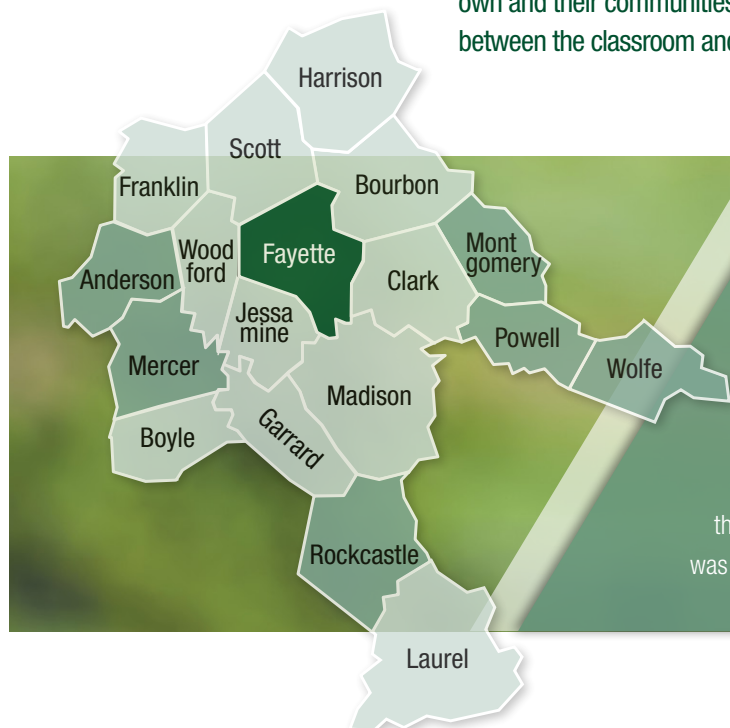
Lynn Hudgins, *President*
JA of the Bluegrass, Inc.



Greg Dixon, *Chairman*
JA of the Bluegrass, Inc.

“Each year, thousands of Central Kentucky students are inspired by a Junior Achievement volunteer to help them own their economic success. This is a crucial time in our economic history and we need to provide our students every tool we can that will help them understand the effects of their decisions and empower them to understand their individual role in their own and their communities’ economic success. Students need help connecting the dots between the classroom and the real world.”

Dr. Tom Shelton
Superintendent, Fayette County Public Schools



WHERE WE SERVE

Junior Achievement of the Bluegrass has been serving Central Kentucky since 1963. We serve an 18-county region that was originally designated by JA USA when JA of the Bluegrass was incorporated.



The odds are strong that JA's powerful programs touch the lives of your employees' kids, your friends' kids, your neighbor's kids and, even your own kids. Each year, Junior Achievement's cadre of volunteers inspire thousands of students empowering those kids to own their future economic success.

Making A Difference

Over 400 extraordinary individuals generously donate their time and talent and acknowledge the transformative power of JA programs. Here's what they say about the role they play in the lives of our students –

"I volunteered to teach an economics class at Lafayette High School. My classroom teacher, Miss Cindy, has been a real joy to work with. Her class of 32 students, several grades involved, has responded in a variety of meaningful ways. They seem hungry for knowledge about the 'real world.'"

"As a former JA participant, I find it rewarding to give back to current student participants. While the program has changed dramatically, since I was a student, the students in my classes really seem to be interested in the materials they are seeing. Each week they seem to become more engaged with the program and what it can offer them in their future."

Why Volunteer?

JA volunteers participate because volunteering is fun. They engage because they realize that they play a significant role in helping students develop a vision for their future, thus reducing the high school dropout rate. They come back year after year because they can't think of a better ROI for the time they spend.

Yet, every year, teacher requests for JA go unmet, for the demand for the programs exceeds the number of JA volunteers. Won't you consider joining them?

JA Classroom Programs

In elementary, middle and high school classrooms, JA programs consist of hands-on activities that help students learn how to make informed, intelligent decisions about their future and foster skills that will be highly useful in the working world.

2013 Volunteer of the Year

Ronn Robinson of American Electric Power in Franklin County was chosen as the 2013 Volunteer of the Year. Ronn has taught 42 classes in his 11 years as a JA volunteer. He was nominated for the award by Lisa Woodford of the Frankfort Christian Academy. She had this to say about Ronn:

"Ronn is great with the students. My class always looks forward to JA days with Mr. Robinson. I am always amazed how well they retain all the material he teaches them during JA."

2013 Teacher of the Year

Kevin Clary, business teacher at Jessie Clark Middle School in Lexington, was chosen as the 2013 JA Teacher of the Year. During the last six school years, Kevin has had 41 different classes experience JA in his classroom. Todd Saltee of Kentucky Employers' Mutual Insurance volunteers with Kevin's students and had this to say:

"Kevin is the best!!! He makes JA Financial Literacy a TOP priority for his students. He is a joy to work with and a tremendous team player for JA."

JUNIOR ACHIEVEMENT IS THE ONLY NONPROFIT ORGANIZATION DEDICATED TO...

YOUTH DEVELOPMENT

Empowering young people to own their future economic success.

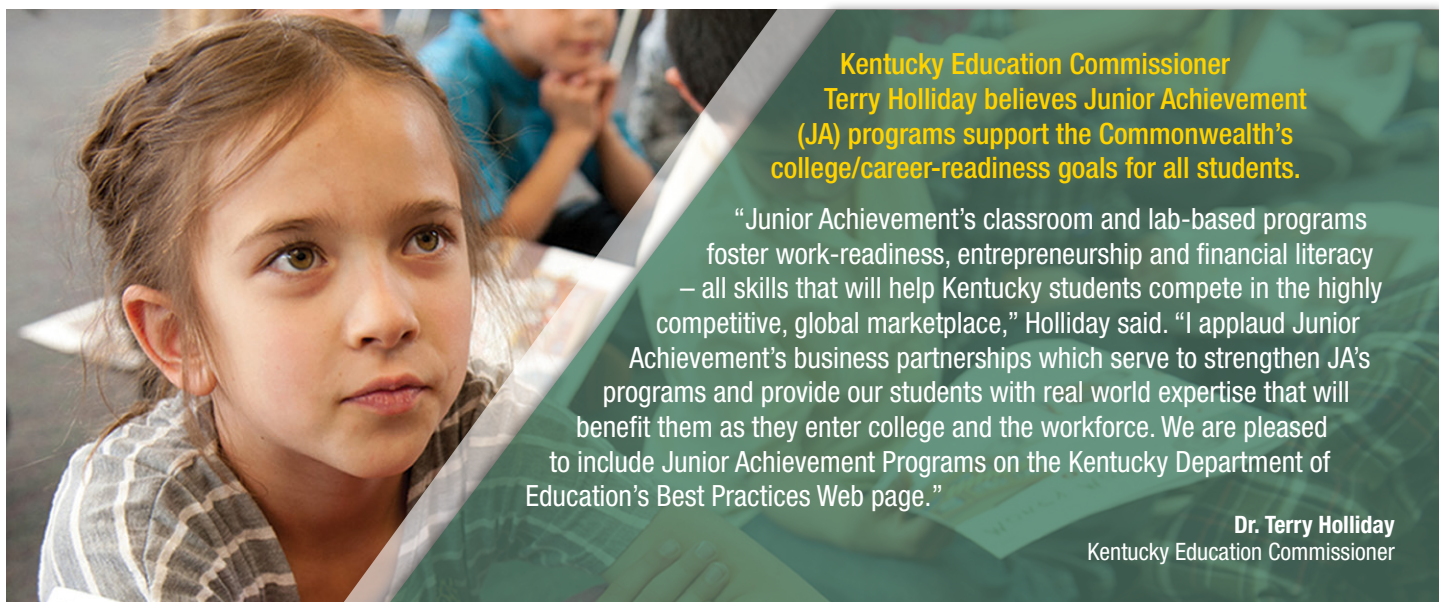
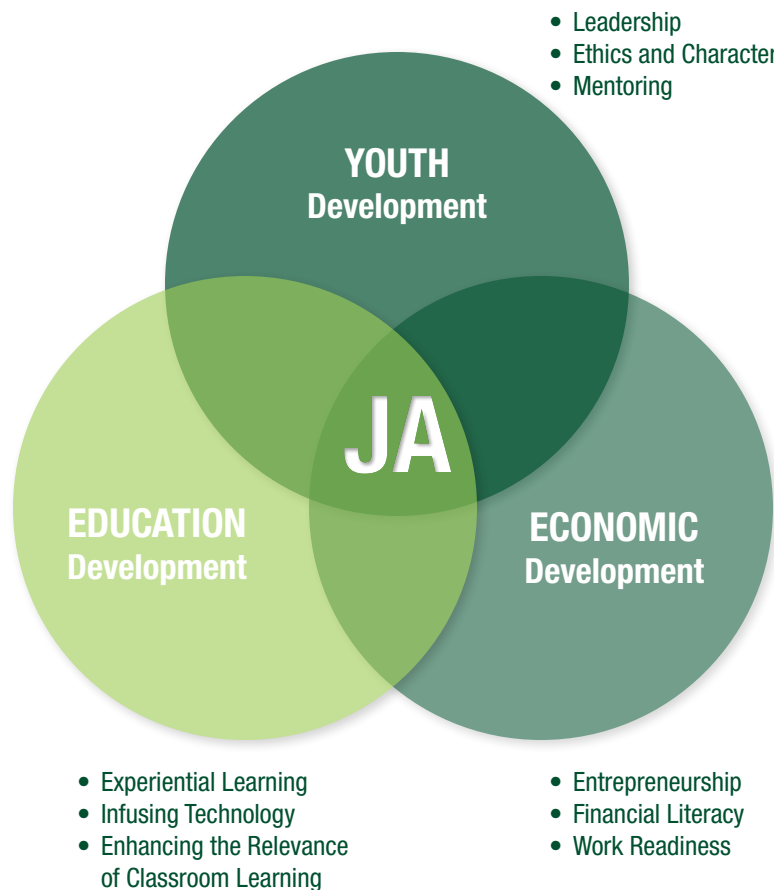
EDUCATION DEVELOPMENT

Enhancing the relevancy of education.

ECONOMIC DEVELOPMENT

Igniting the spark in young people to experience the opportunities of work and life in a 21st-century global marketplace.

- JA students are more likely than their peers to believe that they would graduate from high school, pursue postsecondary education, and graduate from college.
- JA helps students see the connections between classroom lessons and life after graduation, with a goal of decreasing drop-out rates.
- JA inspires students to develop competitive skills and confidence. Their success bolsters the local workforce and contributes to economic growth.



FINANCIAL LITERACY

AND JA REAL JOBS, REAL WORLD

JA of the Bluegrass “DELIVERS” for our local schools -

In conjunction with the Fayette County Public Schools (FCPS), Junior Achievement of the Bluegrass (JA) made the decision to develop the **JA Financial Literacy** curriculum for seventh grade students throughout the district.

Fayette County Public School's Vision 2020 initiative recognized that financial literacy education should become an integral part of the educational programs at all grade levels and across the curriculum.

With the endorsement of then FCPS Superintendent Stu Silberman, JA's locally produced curriculum was introduced as a pilot program in the fall of 2008 and implemented throughout the district in 2009. The goal of this six-week financial literacy program is to introduce students to important life skills and concepts such as budgeting, banking, understanding the difference between debit and credit cards, using credit responsibly, financial planning as well as investments such as stocks, bonds and other securities. This JA curriculum is taught by volunteers from the Central Kentucky business community who also share their own knowledge and expertise with the students.

Another way that JA of the Bluegrass is using locally developed programs to fill a gap in the school curriculum is the use of the **JA Real Jobs, Real World** curriculum. This program, developed by the JA Kentuckiana office in Louisville, teaches college and career readiness to students in the late middle to early high school years. This curriculum,

which supports the Kentucky Department of Education's **Career Cruising** program, allows local JA Volunteers to serve as real-world career guides as they help students connect classroom career-exploration activities with jobs found in Kentucky's economy. Students learn about the 100 “hot jobs” that represents the region's top workforce needs, as well as important ways to prepare for the job market as they complete their high school education.

The **JA Financial Literacy** and the **JA Real Jobs, Real World** curricula are excellent examples of how JA of the Bluegrass is going the “extra mile” to provide our local schools with the economic based education programs that will take their students into the economy of the future.

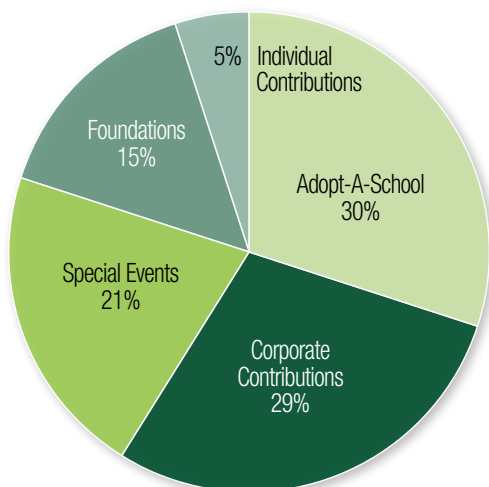
“Our schools do a great job of teaching academic subjects, but we all know that the “real world” does not function exactly like an academic classroom. There are work and social skills that students need to have to be successful and **JA Real Jobs, Real World** helps to provide them with those skills. We know that a good education helps build the bridge to a good job and JA plays an important role in the bridge building process.”

Steven K. Riley

Henry Clay High School | Lexington, Ky

FINANCIAL REPORT

2012-2013 REVENUE



2012-2013 EXPENSE



“JA provides instruction on realistic things that are going on in this world and the kids open up and begin to believe in themselves.”

12th grade teacher

HISTORICAL DATA

School Year	Contact Hours	# of Students Served	# of Volunteers Utilized	# of Classrooms Served	# of Schools Served
2004-2005	82,365	15,631	521	698	94
2005-2006	84,892	15,792	542	697	105
2006-2007	86,063	16,167	588	733	108
2007-2008	98,120	17,982	467	803	109
2008-2009	100,079	17,750	406	779	106
2009-2010	105,452	18,622	404	793	107
2010-2011	97,066	18,035	374	763	112
2011-2012	97,107	18,047	382	755	109
2012-2013	100,575	18,064	391	745	103

2012-2013 CONTRIBUTORS (\$1000 and above)

\$15,000+

Bechtel Parsons Blue Grass	Kentucky Blood Center	HSBC – North America
Fayette County Public Schools	Kentucky Eagle, Inc.	Jackson, Henry
Johnny Carino's	Lexmark	Keeneland
JPMorgan Chase	PNC Bank	Kentucky Bank
Robert and Martha Trussell Foundation	Traditional Bank	Kentucky American Water Company
Stoll Keenon Ogden PLLC	Trane	Kentucky River Coal Corporation
	UPS	LBX Company
	Whitaker Bank	Lexington Herald-Leader

\$10,000+

Dupree, Thomas Sr.
Home Builders Association of Kentucky
LG&E/KU
Toyota Motor Manufacturing

\$1,000-\$4,999

Baumann Paper Company
Bloomfield, Alan
Brock McVey
Caller Properties
Clark County Board of Education
Columbia Gas of KY
Cowgill Properties
Cronin, Dr. John
DMD Data Systems
Donaldson Company
Fleetwood Land Management, LLC
Greer Companies
Hilary Boone Foundation
Honorable Order of the KY Colonels
Lexington Legends
Lyons, Deirdre
McBrayer, Ann
Madison County School District
Qualex Manufacturing
Sarvary, Mark
Scanlon, Michael
Stablemate Creative
Thomas & King
UK Healthcare
Urban League
US Bank
Walmart
Woodforest Bank
Xerox

\$5,000-\$9,999

American Founders Bank
Ball Homes, Inc.
C. Michael Davenport, Inc.
Central Bank & Trust
Community Trust Bank
Crowe Horwath LLP
Davis H. Elliot Company
Forcht Group of Kentucky
Galls, Inc.
Hilliard Lyons



STUDENT PERSPECTIVE

SETH FELTS

8TH GRADE | LEESTOWN MIDDLE SCHOOL

Hello, my name is Seth Felts and I will be going into 8th grade at Leestown Middle School next year. This year, I was able to take the Financial Literacy class from Junior Achievement and it was very informative, as well as a lot of fun.

My class had two amazing volunteers – Mr. Warren Rogers and Ms. Hannah Huggins from the W. Rogers Company. They taught us about financial literacy and how we can set ourselves up for success as adults. I know I may only be thirteen, but now I have a totally different perspective on growing up and what it takes to be an independent, financially sound adult. Now I would like to present to you my Junior Achievement Top 7 about what I learned from 7th Grade Financial Literacy.

#1 More education = more money. By continuing to go to college, I will be able to earn a better living to support myself and my future family. Don't worry mom, I'll still get you that hot pink scooter.

#2 Don't hide your money in the attic. Don't be like my teacher's grandmother who hides money in the attic, take your money and invest it. Look at the stock market, mutual funds, and many other ways to make money grow.

#3 I know my mom loves me, but she doesn't want me at home when I am 30. In order for me to move out, I will need to make a budget so that I do not spend more than I take in. Setting a budget may not be fun, but it's more important for me to have electricity, than it is for me to have the latest electronic device.

#4 Overdraft fees are not my friend. Once I get my checking account, I need to make sure that I keep track and use my checkbook recorder to keep my account balanced.

#5 Stock markets are like roller coasters, they go up and down. They are even known to make you queasy, especially if you lose money. During the stock market experience, my team "Wildcat Pancakes" got queasy because we did not win. However, I learned that the stock market is a long-term investment and I need to pick my stocks carefully.

#6 You might hate them, but you have to pay them...taxes. There are taxes on many different levels – local, state, and federal. You can't even buy a bag of chips without getting taxed! Although taxes are not fun, taxes are what keep our country running. They keep our roads in order; support our troops, and keeps schools open.

#7 I want my credit score to be like my allowance, the numbers keep going up. My credit score needs to be in the 700's or higher if I want to be able to get a loan from a bank. Credit scores show that I can pay my bills on time and know how to budget and manage my debt.

All in all, Junior Achievement has given me a lot of information that I will need to remember as I get older. I feel the JA program has given me an advantage at a young age and I intend to use the knowledge wisely. Thank you very much for supporting the Junior Achievement program. Maybe one day I will be the one being honored for contributing to the Bluegrass community and being a role model for the youth. Thank you for this opportunity.

BUSINESS HALL OF FAME

The Bluegrass Business Hall of Fame event pays tribute to selected business leaders for achievement in their careers, service to the community and their part as role models for our youth.

The Laureates inducted into the Bluegrass Business Hall of Fame have substance in the American Dream. Their labor and vision not only benefited their own businesses, but also improved the quality of life in

the entire Bluegrass area. These business leaders are being honored for achievement in their careers, service to the community, and their part as role models for our youth.

1989

Caruthers Coleman
Garvice D. Kincaid
W.T. Young, Sr.

1990

Edward S. Dabney
Sr. Michael Leo Mullaney
Earl D. Wallace

1991

Walter Hillenmeyer, Jr.
Warren W. Rosenthal

1992

Harry C. Barfield
James E. Bassett, III
Jacob Hughes Graves, III

1993

J. Douglas Gay
Joseph S. Wile, Sr.

1994

Mira S. Ball
Robert H. Hillenmeyer
W. Paul Little
W. Emmet Milward
Gilmore N. Nunn

1995

Hilary J. Boone, Jr.
Bruce C. Cotton
Hal Price Headley
W. James Host
Wayne L. Smith
James H. Sweat

1996

Oliver Allen Bakhaus
Alan F. Bloomfield
Gov. Wallace G. Wilkinson

1997

Lois H. Gray
Lewis Owens
Irving Rosenstein
W.B. Terry

1998

The Dawahare Family
Ralph W. Gabbard
(Posthumously)
Bonnie Quantrell Jones
William B. Sturgill

1999

Norwood Cowgill, Jr.
Bob Slone
Dr. Lee T. Todd

2000

Gerald F. Healy, II
Anita Madden
Donald K. Poole

2001

Tommy Bell (Posthumously)
John R. Gaines

2002

Don Ball
Thomas P. Dupree, Sr.
Ralph Hacker
P.G. Peeples, Sr.

2003

Richard E. Blanchard, Sr.
Dr. Thomas Clark
Wayne Martin

2004

Luther Deaton, Jr.
Henry L. Jackson
Dr. Charles L. Shearer

2005

Samuel G. Barnes
Gov. Martha Layne Collins
Foster Ockerman, Sr.
Fred B. Wachs (Posthumously)

2006

Gov. John Y. Brown, Jr.
Dr. John Cronin
Leonard Press

2007

Laban Jackson
Tubby Smith
C.W. Sulier, Sr. (Posthumously)
Job D. (Darby) Turner

2008

Robert Clay
Laura Freeman
William L. Rouse, Jr.
(Posthumously)
Robert B. Trussell, Jr.

2009

Gary D. Bello
John R. Hall
Dr. Pearse Lyons
Deirdre Lyons

2010

James F. Hardymon
Dr. Michael Karpf
Ann McBrayer

2011

Dr. Richard W. Furst
Phil Greer
Alan M. Stein
Isabel M. Yates

2012

Terry Forcht
Davis Marksberry
W. Terry McBrayer

2013

Coach John Calipari
Nick Nicholson
Elmer Whitaker

2013 BLUEGRASS BUSINESS HALL OF FAME EVENT

The 2013 Hall of Fame Celebration, presented by Stoll Keenon Ogden PLLC, was held on May 31st at Keeneland.

Three outstanding business and community leaders – **Coach John Calipari, Nick Nicholson** and **Elmer Whitaker** – officially joined this prestigious group of men and women who have been honored for achievement in their careers, service to the community and their part as role models for our youth. In addition, **Ann McBrayer** was honored with the *Warren W. Rosenthal Lifetime Achievement Award* in recognition of her countless contributions of time and financial investments to JA of the Bluegrass. Ann Giles (daughter of Hall of Fame member, the late Irving Rosenstein), accepted the award on Ann McBrayer's behalf.

Since 1989, Junior Achievement's Bluegrass Business Hall of Fame has annually recognized the esteemed leaders of the Central Kentucky business community. To be considered as a Hall of Fame member, an individual's record of business achievement must demonstrate:

- 1) courageous thinking and actions
- 2) vision and innovation;
- 3) business excellence
- 4) inspiring leadership, and
- 5) community mindedness.

Bluegrass Business Hall of Fame members are individuals whose work has moved the Central Kentucky community in a better, stronger direction. Laureates may be selected from three broad categories: Historical Laureates (deceased), Contemporary/ Active (individuals still engaged in the day-to-day activities of their businesses), and Contemporary/ Retired (individuals who have retired from active business involvement).



OUR 2013 SPONSORS

Presenting Sponsor
Stoll Keenon Ogden PLLC

Gold Sponsor
Dupree and Company, Inc.

Silver Sponsors
Forcht Bank
LG&E/KU
Whitaker Bank

Bronze Sponsors
DMD Data Systems
Keeneland
Lexington Legends
PNC Bank
UK Healthcare

Special Thanks
Blue Grass Mailing Data & Fulfillment
Stablemate Creative, LLC
Bill Straus Photography
WKYT



ADOPT-A-SCHOOL PROGRAM

The Adopt-A-School program allows companies to partner with a particular school by funding at least ten classes—impacting as many as 200 students through JA's financial literacy and work readiness curriculum. The companies underwrite the program materials for each classroom, along with the volunteer training, support and evaluation. When possible, the sponsoring company offers 10-12 classroom volunteers to deliver the JA programs.

OUR 2013-2014 ADOPT-A-SCHOOL PARTNERS

GOLD

Home Builders Association of KY
(9 years) *Southside Technical School (Lexington) and Franklin County Career & Technical School (Frankfort)*

JA Board of Directors
(12 years) *Tates Creek Elementary and Tate Creek MS*

Toyota Motor Manufacturing
(11 years) *No designated school*

SILVER

American Founders Bank
(2 years) *Southern MS*

Ball Homes
(12 years) *Edythe J. Hayes MS*

Central Bank & Trust
(13 years) *Paul Laurence Dunbar HS*

Commerce Lexington's BOAB
(Business Owners Advisory Board)
(1 year) *Ashland Elementary*

Community Trust Bank
(8 years) *Glenn Marshall Elementary (Richmond)*

Crowe Horwath LLP
(5 years) *Jessie Clark MS*

Davis H. Elliot Construction Company
(4 years) *Athens-Chilesburg Elementary*

Kentucky Blood Center
(4 years) *Lafayette HS*

Kentucky Eagle, Inc.
(13 years) *Garden Springs Elementary*

Lexmark International
(13 years) *Winburn MS*

LG&E/KU
(9 years) *Liberty Elementary*

Quantrell
(10 years) *Northern Elementary*

Stoll Keenon Ogden PLLC
(8 years) *Veterans Park Elementary*

Thomas Dupree, Sr.
(11 years) *Clays Mill Elementary*

Traditional Bank
(5 years) *Leestown MS*

Trane
(9 years) *Beaumont MS*

Warren Rosenthal
(11 years) *Dixie Elementary*

CURRICULUM PARTNERS

Bechtel Parsons Blue Grass
Donaldson Foundation
Fayette County Public Schools
Johnny Carino's
Robert and Martha Trussell Family Foundation
State Farm Insurance
UPS
Walmart Foundation

FINANCIAL LITERACY PARTNERS

Hilliard Lyons
LG&E/KU
PNC Bank



"JA of the Bluegrass is excited about the future of our youth and communities.

Working together we can build a stronger Bluegrass for everyone!"

Ed Staton
LG&E/KU | Former JA Board Chair

VOLUNTEER COMPANIES

Junior Achievement worked with over 18,064 students in the Central Kentucky area this year. The business/education partnerships of JA are greatly enhanced by the volunteers who are willing to invest their time and resources on its behalf. At JA, we depend on our dedicated volunteers, and appreciate their continued support. Our thanks to the following businesses who have given their employees time to volunteer in the classroom this year:

3M	Clark County Community Services	Frogdice, Inc.	Lexington Young Life	Stoll Keenon Ogden, PLLC
3M Advanced Materials Division	Clark Energy Cooperative	Full Circles Foundation	Lexmark International	Sturm Insurance Agency
Adecco	Commerce Lexington	Georgetown Municipal Water and Sewer Service	LFUCG, Division of Parks & Recreation - ESP	Surge Promotions
AFLAC	Commonwealth of Kentucky, Secretary of State	Gray Construction	LFUCG, Division of Youth Services	Team Valor International
Alltech	Community Trust Bank	Griffin Gate Marriott Resort & Spa	LFUCG, Division Parks & Recreation	Tempur-Pedic International, Inc.
Altra Federal Credit Union	Corrisoft	Harrison County ATC	M & S Valuation SVCS	The Home Depot
American Electric Power	Creative Lodging Solutions	Hilliard Lyons	MainSource	Thermal Equipment Sales Co., Inc.
American Founders Bank	Crowe Horwath LLP	Hilton Suites of Lexington Green	Manpower	Thomas & King
Analysts International Corporation	Cumberland Valley National Bank	Home Builders Association of Kentucky, Inc.	McBrayer, McGinnis, Leslie & Kirkland	Toyota Motor Mfg. Kentucky, Inc.
ASSA ABLOY	Davis H. Elliot Company	Hospice of the Bluegrass - Frankfort	Missing Link Managed Services, LLC	Traditional Bank
Association of Independent KY Colleges & Universities	DeCotto Law Group PLLC	Howard Law Group	Monthie Mechanical, Inc.	TRANE
AstraZeneca Pharmaceuticals	Dinsmore & Shohl LLP	IBM	Northwestern Mutual Financial	Transylvania University
Bank of the Bluegrass	DMD Data Systems, Inc.	IEM - Blue Grass Chemical Stockpile Outreach Office	Ops Plus, Inc.	UK Gatton College of Business
Barr, Anderson & Roberts, PSC	Doug Jones & Associates	lhigh.com	OSRAM Sylvania Inc.	UK Student Volunteers
BB&T	Eastern Kentucky University - Dept. of Communications	Jackson Kelly PLLC	Overhead Door Company	UMR
BB&T Central Kentucky Region	Eastern Kentucky University - Libraries	Johnson Controls	Papa John's	Unified Trust Company
BB&T Cromwell Insurance Agency	Eastern Kentucky University - Psychology Department	Johnson Controls Foamech	Park Community Federal Credit Union	United Bank
Bechtel Parsons Blue Grass	Edward Jones	JPMorgan Chase & Co.	Parker Seals O-Ring Division	United Bank & Trust
Bennett & Bays Insurance Services LLC	Edward Jones Investments	Junior Achievement of the Bluegrass, Inc.	PBI Bank	United Way of the Bluegrass
Beta Alpha Psi	Employment Plus	K.A.T.S. Heating and Cooling	Peoples Exchange Bank	University of Kentucky
Bingham Greenebaum Doll	Etiquette4Today	Keeneland Association, Inc.	PNC Bank	University of Kentucky Human Development Institute
Blue & Co., LLC	Fair Housing Council	Kentucky Bank	Positively Java	US Bank
Bluegrass Family Health	Farmers Bank & Capital Trust	Kentucky Employers' Mutual Insurance	Prestress Services, Inc.	Valvoline
Britton Osborne Johnson, PLLC	Fayette County School District	Kentucky Housing Corporation	PricewaterhouseCoopers	Votruba Staffing Service
Cap City Communications	Fifth Third Bank	Kentucky Utilities	Ramsey's Restaurant	W. Rogers Company
Carlisle Photography	First Church of God	KY River Foothills	RE/MAX Creative Realtors	Walmart Supercenter
Central Bank & Trust Co.	First Investors Corp.	Lean Keys	Rector Hayden Realtors	Wells Fargo Home Mortgage
Century 21 Commonwealth Real Estate	First Presbyterian Church	Lexington Herald-Leader	Red Boots Marketing	Whitaker Bank
CHAN Healthcare	Fitzpatrick's Furniture and Appliances	Lexington Legends Baseball	Saint Joseph Hospital - London	Winchester Farms Dairy
Chase Bank	Frankfort Plant Board	Lexington Relocation	Spectrum Financial Alliance	Winchester Municipal Utilities
Cingular Wireless	Freedom Realty and Property Mgt		Splatter Inc.	Woodforest National Bank
			Springleaf	Xerox Services/EBPO
			State Farm Insurance	YMCA Afterschool Programs



Junior Achievement

OF THE BLUEGRASS, INC.

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Zachary Gates - *JPMorgan Chase*
Kelly Johns - *Stablemate Creative, LLC*
Paul Johnston - *Blue & Company*
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