

2010-2011

Annual Report



Junior  
Achievement®  
of New Jersey

# Organization Profile



**OUR MISSION:**

To inspire and prepare young people to succeed in a global economy.

**OUR VISION:**

To be the premier facilitator of “K-12” work readiness, entrepreneurship and financial literacy programs through business education partnerships.

**PROGRAM INFORMATION:**

Junior Achievement (JA) empowers young people to own their economic success. Our volunteer-delivered, K-12 programs foster work-readiness, entrepreneurship and financial literacy skills, and use experiential learning to inspire kids to dream big and reach their potential. The programs are provided to NJ schools at no cost, complement the class curricula and are easily integrated into the lesson plans of each grade level.

| <i><b>Program</b></i>                         | <i><b>Grade</b></i> | <i><b>Volunteer Visits<br/>(45 minutes each)</b></i> |
|---|---------------------|--|
| <b>Elementary School Programs</b>             |                     |  |
| Ourselves®                                    | K                   | 5-6 or ½ day   |
| Our Families®                                 | 1                   | 5-6 or ½ day   |
| Our Community®                                | 2                   | 5-6 or ½ day   |
| Our City®                                     | 3                   | 5-6 or ½ day   |
| Our Region®                                   | 4                   | 5-6 or ½ day   |
| Our Nation®                                   | 5                   | 5-6 or ½ day   |
| JA More than Money™ (after-school)            | 3,4,5               | 6 or ½ day   |
| JA Job Shadow™                                | 3 and up            | one day  |
| <b>Middle School Programs</b>                 |                     |  |
| JA Global Marketplace™                        | 6,7,8               | 6 or ½ day   |
| JA Economics for Success™                     | 6,7,8,9             | 6 or ½ day   |
| JA America Works™                             | 6,7,8               | 6 or ½ day   |
| JA It's My Business™ (after-school)           | 6,7,8               | 6 or ½ day   |
| JA Finance Park Virtual™                      | 6 and up            | 4 or ½ day   |
| Capital One/ Junior Achievement Finance Park™ | 6-12                | ½ day  |
| <b>High School Programs</b>                   |                     |  |
| JA Careers with a Purpose™                    | 9 and up            | 7  |
| JA Company Program™                           | 9 and up            | 12+  |
| JA Exploring Economics™                       | 9 and up            | 7  |
| JA Personal Finance                           | 9 and up            | 5  |
| JA Business Ethics™                           | 9 and up            | 7  |
| JA Economics™                                 | 10 and up           | 7+   |
| JA Success Skills™                            | 10 and up           | 7  |
| JA TITAN® (internet based)                    | 9 and up            | 7  |
| JA Be Entrepreneurial™                        | 9 and up            | 7  |
| JA Titan™                                     | 11 and up           | 7  |
| <b>JANJ Programs</b>                          |                     |  |
| High School Heroes Program                    | 9 and up            | ½ day  |

# Leadership Message

To our friends and supporters,

We are excited to celebrate seven years of exceptional performance as we continue to be at the forefront of providing K-12 financial literacy education and empowering the young people of New Jersey to own their economic success. This past year, with the help of nearly 3,000 dedicated volunteers, 41,482 New Jersey students benefitted from a Junior Achievement (JA) experience. This 17% increase from last school-year would not have been possible without the support of our exceptional Board of Directors, volunteers, donors, and educators. With our increase in student reach, we were awarded a 4th consecutive Summit Award, given to a limited few JA areas out of the 123 country wide that excel in financial health, program quality and growth and management effectiveness.

Now more than ever, educational opportunities in financial literacy are critical to the success of our young people as shown in the implementation of New Jersey's 9.2 Core Curriculum Content Standard (requiring high school graduates receive 2.5 financial literacy credits). Our programs are helping improve the drop-out rate by showing students the connection between classroom learning and life after graduation. Through youth, education and economic development, JA is providing a solution for 2% of the students of New Jersey. But clearly, with your support and as a community we need to do much more, reaching a significantly larger population of New Jersey students, inspiring tomorrow's financially responsible leaders today.

As we look to the future, JA will be positioned better than any non-profit to helping prepare our young people for the real world by showing them how to generate income, effectively manage it, create jobs and apply entrepreneurial thinking to the workplace. As students put our lessons into action, they will help strengthen the communities we live in as they are provided with the tools to help them drive economic growth.

To each of you that has given your time, talent and wealth – thank you! You have helped us inspire young people to realize their potential to be successful in life. We look forward to building our success as we strive to inspire more students in New Jersey through a best in class Junior Achievement organization.



Patrick A. Cozza  
*Junior Achievement of NJ, Board Chairman*  
CEO & Regional Head, HSBC Insurance



Catherine D. Milone  
*Junior Achievement of NJ, President*

## Top Ten Champions

Accenture  
Alcatel-Lucent  
Allstate New Jersey Insurance  
Company  
AT&T  
Capital One Bank  
Chubb & Son  
Deloitte & Touche LLP  
HSBC of North America  
PSE&G  
Verizon



*JANJ State Board Chair, Pat Cozza, and HSBC colleagues are pictured at their JA Day in Jersey City.*

# Business Education Partnerships 2010-2011



Volunteers from Wells Fargo Bank spent the day at W.R. James Elementary, Willingboro, giving more than 275 students the skills to own their economic success.



Jon Trombley\*, Capital One Bank Regional Executive, and his colleagues used hands-on activities to teach students at North Star Academy in Newark about taxes, how they are used and where to save money.



First graders at Greenbrook Elementary School, South Brunswick, participated in JA's Our Families program, discussing wants vs. needs and how our economy relates to the community with Sarah Hall\*\* and her colleague from Johnson & Johnson.

The following businesses provided funding and role models for a minimum of five or more of the schools' classrooms.

| Business Partner                             | Education Partner(s)   |
|--|--|
| Accenture                                    | Klockner Elementary School, Hamilton<br>South 17th Street School, Newark   |
| Alcatel-Lucent                               | <b>South Street School, Newark</b><br>Capital One/Junior Achievement Finance Park, Newark  |
| <b>Allstate New Jersey Insurance Company</b> | <b>Hawthorne Elementary School, Willingboro</b><br>Capital One/Junior Achievement Finance Park, Newark   |
| AT&T   | JA Job Shadow, Multiple Schools  |
| Barclays Capital                             | PS #25, Jersey City  |
| Best Buy                                     | St. Joseph's Regional School, Hammonton  |
| Capital One Bank                             | Capital One/Junior Achievement Finance Park, Newark<br>North Star Academy, Newark  |
| CDW  | Somerdale Park School, Somerdale   |
| <b>Chubb &amp; Son</b>                       | <b>Lincoln School, Newark</b>  |
| Citi   | Evergreen Elementary School, Plainfield  |
| <b>Citizens Bank</b>                         | <b>F. X. McGraw Elementary School, Camden</b>  |
| Cogswell Realty Group                        | Branch Brook School, Newark  |
| ConocoPhillips Bayway Refinery               | School #2 Elementary School, Linden<br>School #4 Elementary School, Linden   |
| C. R. Bard                                   | UC TEAMS Charter School, Plainfield  |
| Deloitte & Touche LLP                        | Greenwood Elementary School, Hamilton<br>Peshine Avenue University Prep, Newark<br>Lowell School, Teaneck  |
| DeVry University                             | Brunswick Acres Elementary School, Kendall Park  |
| Dun & Bradstreet                             | Capital One/Junior Achievement Finance Park, Newark  |
| <b>Ernst &amp; Young, LLP</b>                | <b>Menlo Park Elementary School, Edison</b><br><b>Grover Cleveland School, Rahway</b>  |
| <b>GE Healthcare</b>                         | <b>Dewitt D. Barlow Elementary School, Plainfield</b><br>Washington Elementary School, Trenton   |
| <b>Goldman, Sachs &amp; Co.</b>              | <b>Cornelia F. Bradford PS #16, Jersey City</b><br>Frank R. Conwell School #3, Jersey City   |
| HSBC of North America                        | PS #25, Jersey City  |
| Infineum USA, L.P.                           | School #5, Linden  |
| <b>Johnson &amp; Johnson</b>                 | Franklin High School, Somerset<br><b>Greenbrook Elementary School, Kendall Park</b><br>Grant Elementary School, Trenton<br>Sampson G. Smith Intermediate, Somerset |
| <b>KPMG</b>                                  | <b>PS #11, Paterson</b>  |



Alcatel-Lucent volunteers and Nick De Tura\*, Senior Vice President, visited South Street School, Newark, where students learned how education is relevant to the workplace.

\* JANJ State Board Member  
\*\* JANJ District Board Member

|  |  |
|--|--|
| Latino Professional Community Initiative                   | 1st Avenue School, Newark  |
| <b>Lincoln Investment</b>                                  | <b>Lindenwold #5 Elementary School, Lindenwold</b>   |
| <b>Lockheed Martin</b>                                     | <b>James H. Johnson Elementary School, Cherry Hill</b><br>Upper Elementary School, Moorestown<br>Somerdale Park Elementary, Somerdale  |
| Munich Reinsurance America, Inc.                           | Elizabeth Avenue School, Somerset  |
| <b>New Jersey Manufacturers Insurance Company/NJM Bank</b> | <b>Northvail Elementary School, Parsippany</b><br>Folsom Elementary School, Folsom<br>Joyce Kilmer School, Trenton   |
| Ortho-McNeil-Janssen Pharmaceuticals, Inc.                 | Grant Elementary School, Trenton   |
| PricewaterhouseCoopers LLP                                 | Ivy Hill School, Newark  |
| Prudential Financial                                       | 1st Avenue School, Newark  |
| <b>Realogy Corporation</b>                                 | <b>Alexander Hamilton Elementary School, Morristown</b>  |
| Sanofi-aventis   | Conerly Road Elementary School, Somerset   |
| <b>Tiffany &amp; Co.</b>                                   | <b>Lake Parsippany Elementary School, Parsippany</b>   |
| Tyco International   | Parkway Elementary School, Ewing   |
| <b>Verizon</b>   | <b>Hope Academy Charter School, Asbury Park</b><br><b>Quitman Street School, Newark</b><br><b>Alexander Street School, Newark</b><br>Capital One/Junior Achievement Finance Park, Newark<br>McKinley School, Newark<br>Riletta Cream Family School, Camden |
| <b>Virtua</b>  | <b>Due Seasons Charter School, Camden</b>  |
| <b>Wells Fargo</b>   | <b>W. R. James Elementary, Willingboro</b><br>St. Joseph Regional School, Hammonton  |

Bold — Business impacted entire school

### JA HIGH SCHOOL HEROES INVESTORS

|   |   |
|---|---|
| Accenture                               | MAFCO Worldwide Corporation             |
| Allstate New Jersey Insurance Company   | MetLife                                 |
| Banco Popular North America             | Novartis                                |
| Bank of America                         | NRG Energy, Inc.                        |
| Best Buy                                | PNC Bank                                |
| Bristol-Myers Squibb Co.                | PSE&G                                   |
| Capital One Bank                        | William G. Rohrer Charitable Foundation |
| Educational Testing Service             | Sony Electronics                        |
| GE Healthcare                           | State Street Foundation                 |
| International Flavors & Fragrances Inc. | Tyco International                      |
| Johnson & Johnson                       | Verizon                                 |
| Philip & Janice Levin Foundation        | Walmart                                 |



Volunteers from Tyco International along with their colleagues Laurie Siegel\*, Senior Vice President, and Scott Horton\*\*, Vice President, inspired Parkway Elementary School, Ewing, to dream big at their JA Day.



JANJ President Catherine Milone, Pat Cozza\*, Lieutenant Governor Kim Guadagno, and Dave Weaving\* pose before kicking off JANJ's Annual State Board of Directors meeting.

*“Programs like this are monumental and keep the flame of education ignited in the youth.”*

- Educator, in response to a visit from New Jersey Manufacturers Insurance Company volunteers



Bernard Flynn\*, President and CEO, New Jersey Manufacturers Insurance Company, and colleague at their JA Day.

# Program Highlights

*"We had a great group of high school girls, and I was extremely impressed with their questions and how they engaged. JANJ cares deeply about helping students, and that dedication reflects Accenture's commitment to its corporate citizenship initiative, Skills to Succeed, which helps people develop skills that enable them to get a job or build a business."*

**Pamela Craig\***,  
CFO of Accenture

## Women's Future Leadership Forum

The Women's Future Leadership Forum is a unique, inspirational event that provides promising high school girls with the opportunity for one-on-one mentoring time with a diverse group of women executives and professionals. The forum held in North Jersey has become an annual event and this May, the first South Jersey forum was held at Lockheed Martin in Moorestown. Junior Achievement of NJ wishes to acknowledge the following sponsors: Accenture, Archer & Greiner, Beneficial Bank, Cogen Technologies Linden Venture L.P., ConocoPhillips Bayway Refinery, DuPont, Emily C. Specchio Foundation, Infineum USA L.P., Lockheed Martin, The Provident Bank, and Virtua.



*Bellaria Jaramillo, MetLife; Michelle Lee', Wells Fargo Bank; Pamela Craig\*, Accenture; Tricia Rozas, Guy Carpenter; Nellie Borrero (moderator), Accenture and Patricia Barksdale, Merrill Lynch, served as panelists and shared their personal stories with 50 female JA High School Heroes, who were later paired with women business leaders for one-on-one mentoring.*

## JA High School Heroes

The JA High School Heroes program gives high school students the opportunity to "pay it forward" by volunteering with Junior Achievement at a local elementary school. This year, over 1,300 high school students in New Jersey impacted 16,326 elementary school students. In their delivery of JA's curricula, these high school students served as the ultimate role models, further reinforcing the knowledge and skills they need to own their economic success.



*Students at Hawthorne Elementary, Willingboro, received the JA curricula delivered by Home School JA High School Heroes along with Bob Satterfield\*\* and his Allstate New Jersey Insurance Company colleagues, a sponsor of numerous JA High School Heroes statewide.*



*Camden JROTC High School Heroes, sponsored by Walmart, at Forest Hill Elementary School, Camden.*

\* Current 2011-2012 JANJ State Board Member

*"The experience helped me develop a sense of connection with tomorrow's generation. Helping build tomorrow now has a very real meaning."*

- Franklin High School Hero

*"This program gave my students an opportunity to see a classroom from a different perspective. My high school students were able to put into practice skills they have learned and they loved the opportunity given to them by Allstate and JA."*

- Ms. Cannao, Teaneck High School

## Capital One/Junior Achievement Finance Park™

More than 2,200 middle and high school students visited Capital One/Junior Achievement Finance Park™, hosted at Verizon State Headquarters in Newark, where they spent the day as an adult, experiencing firsthand the real-life challenges of making personal budgeting decisions. Since the 2009 launch of Capital One/Junior Achievement Finance Park™ in NJ, student participation has increased by 280%. Junior Achievement of NJ wishes to acknowledge the following sponsors: Alcatel-Lucent Foundation, Allstate New Jersey Insurance Company, Capital One Bank, Deloitte & Touche LLP, Dun & Bradstreet, PSE&G, Verizon and Walmart.



*Christ the King students, Newark, visit the Capital One Banking Center to check on financing their car purchase.*

*"I have learned that you can't always get what you want. In life you have to make many readjustments due to your situation and any unlucky or lucky things that may happen to you. Coming here has given me a great insight to see where the money I earn will go and not just fly out of my pocket. Thank you!"*

- Richard from Academy for Information and Technology, Scotch Plains, 12th Grade



*Youth from Jersey City and Guttenberg, spent the day with Caroline Dorsa\*, EVP and CFO of PSE&G, making personal budget decisions.*

## Latino Professional JA Community Initiative

Members of the NJ Chapter of the National Society of Hispanic MBA's (pictured) joined community role models from a diverse range of organizations at the 3rd Annual Latino Professional JA Community Day at First Avenue School in Newark, impacting 995 predominately Hispanic youth. As part of this initiative, JA launched the Latino Leadership Forum – a platform for bringing together the Latino community to educate, inform and inspire youth to dream big and reach their fullest potential. Junior Achievement of NJ wishes to acknowledge the following sponsors: The NJ Chapters of The Association of Latino Professionals in Finance and Accounting, National Society of Hispanic MBA's, Hispanic Bar Association and Prudential's Hispanic Heritage Network, along with event partner HISPA.



## Deloitte Impact Day



*Deloitte & Touche LLP employees across the nation volunteered in their communities on Deloitte Impact Day, and presented JA's programs to students in 24 classrooms across the Garden State.*

# Fundraising Highlights



Volunteers from Ernst & Young LLP participated in JANJ's largest JA Day, impacting more than 1,000 students with JA's curriculum at Menlo Park (Edison) and Grover Cleveland (Rabway) Elementary Schools and later celebrated at the 7th Annual Accountants Bowl-A-Thon which raised \$50,000 in support of JA programs. Junior Achievement of NJ wishes to acknowledge the following 2011 Accountants Bowl-A-Thon sponsors: Crowe Horwath LLP, Ernst & Young LLP, KPMG, and PricewaterhouseCoopers LLP.



Frank Lucchesi\*\* of PSE&G posed with his golf foursome at JANJ's Annual Spring Golf outing at Little Mill Country Club, Marlton. Junior Achievement of NJ wishes to acknowledge the following sponsors of our two golf outings, The Liberty Mutual Golf Invitational and Spring Golf Outing: Accenture, Allstate New Jersey Insurance Company, Argo Turboserve Corporation, BNY Mellon Wealth Management, Crowe Horwath LLP, Capital One Bank, Earp Cohn P.C., Ernst & Young LLP, Lincoln Investment, PSE&G and Wells Fargo Bank.



More than 300 students at Lindenwold #5 Elementary School, were introduced to the concept of taxes, budgeting, running a business and more at the Lincoln Investment JA Day. John Natale\*\*, Regional VP, Lincoln Investment (pictured) and his colleagues also teamed up with companies throughout the state to kick off Financial Literacy Month in April by participating in the first Annual Financially Fit Bowl-A-Thon, which raised \$40,000 for JA's financial literacy programs. Junior Achievement of NJ wishes to acknowledge the following sponsors: Allstate New Jersey Insurance Company, The Bank of Princeton, CDW, Civitas Foundation, Earp Cohn P.C., NJBEST.com, New Jersey Manufacturers Insurance Company, and Wells Fargo Bank.



Sponsors, event leaders and JANJ students celebrated the induction of the 2011 New Jersey Business Hall of Fame™ laureates: Irene Chang Britt, Senior Vice President and Chief Strategy Officer, Campbell Soup Company; Joseph F. Scott, FACHE, President and CEO, LibertyHealth/Jersey City Medical Center; and Stephen G. Waldis, CEO and Chairman, Synchronoss Technologies, Inc. Junior Achievement of NJ wishes to acknowledge Title Sponsor Verizon, Platinum Sponsors Accenture and HSBC Insurance, Superintendent Sponsor New Jersey Manufacturers Insurance Group along with event partners Marriott, NJBLA, The Star-Ledger and United Airlines. JANJ Board Members pictured: Patrick Cozza, Pamela Craig, Brian LaGrua, Susan Carducci, & Bill Fosbary

## Bowl-A-Thon Highlights



Barbara Mealmaker\*\* and her team from Citizen's Bank, May 6, 2011

JA Bowl-A-Thons are exciting team-building events engaging corporate employees in giving back to their community in a fun and unique way. Over 1,500 bowlers from 60 companies bowled with JA this year and raised \$227,344! Here are some of the highlights:



Verizon – May 20, 2011



Lisa Callaban\* joins Lockheed Martin bowlers for a night out, June 30, 2011



AT&T/Cisco – June 10, 2011

# Independent Auditor's Report

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To the Board of Directors of  
Junior Achievement of New Jersey, Inc.  
Princeton, New Jersey

We have audited the accompanying statements of financial position of Junior Achievement of New Jersey, Inc. [a non-profit organization] as of June 30, 2011 and 2010, and the related statements of activities and changes in net assets, and cash flows for the years then ended. These financial statements are the responsibility of the Organization's management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audits to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Junior Achievement of New Jersey, Inc. as of June 30, 2011 and 2010, and the changes in its net assets and its cash flows for the years then ended in conformity with accounting principles generally accepted in the United States of America.

*SGA Group, P.C.*

Clark, New Jersey  
October 19, 2011



*This year, more than 400 students spent the day learning about work readiness, entrepreneurship and financial literacy.*

*“Every year we love having Chubb volunteers return to our school. It is a day our students look forward to year round!”*

- Educator,  
Lincoln Elementary School, Newark in  
response to Chubb & Son's JA Day.

## Corporate & Foundation Contributors

### Gifts of \$100,000 or More

Alcatel-Lucent\*  
Verizon  
Walmart\*

### Gifts of \$50,000 or More

Accenture  
Allstate New Jersey  
Insurance Company  
AT&T  
Capital One Bank  
Chubb & Son  
Deloitte & Touche LLP  
Star-Ledger

### Gifts of \$25,000 or More

Earp Cohn P.C.  
Goldman, Sachs & Co.  
HSBC of North America  
Johnson & Johnson  
New Jersey Manufacturers  
Insurance Company/NJM Bank  
Novartis Pharmaceuticals  
Corporation  
PSE&G  
Tyco International  
Wells Fargo Bank

### Gifts of \$15,000 or More

Argo Turboserve  
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MetLife  
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PNC Bank  
Synchronoss Technologies,  
Inc.  
United Airlines  
Virtua  
William G. Rohrer Charitable  
Foundation

### Gifts of \$10,000 or More

BNY Mellon Wealth  
Management

Citigroup Foundation  
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Refinery  
Dun & Bradstreet  
Educational Testing Service  
Ernst & Young, LLP  
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Pharmaceuticals, Inc.  
Prudential Financial  
Sony Electronics, Inc.  
State Street Foundation  
Tiffany & Co.

### Gifts of \$5,000 or More

Banco Popular  
North America  
Best Buy  
C. R. Bard Inc.  
CDW Corporation  
Citizens Bank  
DeVry University  
Infineum USA L.P.  
LibertyHealth/Jersey City  
Medical Center  
Lincoln Investment  
MAFCO Worldwide  
Corporation  
Marriott International, Inc  
Munich Reinsurance  
America, Inc.  
New Jersey Bankers  
Association  
New Jersey Business &  
Industry Association  
NRG Energy, Inc.  
PricewaterhouseCoopers LLP  
Realogy Corporation  
The Provident Bank

### Gifts of \$2,500 or More

Barclays Commercial Bank  
Beneficial Bank  
Campbell Soup Company  
Cogen Technologies Linden  
Venture

Franklin Templeton  
Investments  
High Point Wealth  
Management  
KPMG  
Morgan Stanley Foundation  
Papa John's  
Sovereign Bank  
Statesman Foundation  
Verizon Wireless  
Withum, Smith & Brown

### Gifts of \$1,000 or More

Archer & Greiner PC  
Assurant Solutions  
Cartridge Xchange, LLC  
Cisco  
Civitas Foundation  
CNA Foundation  
Comegno Law Group, P.C.  
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YMCA of Princeton

### Gifts to \$999

A Better Connection Inc  
Advertising Specialties, Inc.  
Aetna Foundation, Inc.  
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American Express Corporate  
Match

American Express  
Foundation Employee Giving  
Campaign  
America's Charities  
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AXA Foundation  
B. Lynch Associates  
Bederson & Company LLP  
Berman Chiropractic Supply  
BlackRock  
Brinton Eaton  
Burns Pontiac-GMC Hyundai  
Clarke Caton Hintz  
Community Healthcare  
Associates, LLC  
Cozen O'Connor Attorneys  
Don C. Taylor Associates  
Eastern Armored  
Services, Inc.  
EisnerAmper LLP  
Elmer's Auto Body, Inc.  
Empire Commercial Services  
Fante's Auto Body, Inc.  
First Choice Collision Center,  
Inc.  
First Colonial National Bank  
Franklin Trailers, Inc.  
Gifts That Give .com  
Goldenberg, Mackler  
Greater Horizons (H&R  
Block)  
H&H Mack Sales  
Herten, Burstein, Sheridan,  
Cevasco, Bottinelli, Litt &  
Harz  
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Hispanic Bar Association of  
NJ, Inc.  
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Group, Inc.  
Illinois Tool Works  
Foundation  
Impact Collision Center  
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Jaguar Insurance  
Joe Boy, Inc.  
Kelson & Merves CPAs, LLC

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Malia's Auto Body Collision  
Experts, Inc.  
National HR - BFN  
Corporation  
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Assistance Auth.  
Nvidia  
Perfettos  
PHH Mortgage  
Proforma, Inc.  
QualCare, Inc.  
RCR Electrical Contractors  
RDJCYJ LLC  
Rex Direct Net  
Rider University  
Riggins Oil  
Rio Auto Body, Inc.  
RK Auto Group  
Robert Half International  
Ron Viola Insurance  
Services, Inc.  
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Shoreline Data  
Communications  
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Sosar Physical Therapy, LLC  
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Church  
Stott Agency, LLC  
The Bank of Princeton  
The Body Shop by Dieva  
The Brian Thebault Family  
Foundation, Inc.  
The Faller Company LLC  
The Russian Brotherhood  
Organization of the USA  
The Zimmerman Agency,  
LLC  
Tomlin Bros., Inc. Auto Body  
& Fender Repair  
Trinity Presbyterian Church  
Truist  
TSA-TPA, LLC  
Turnersville Collision Center  
Veze Wireless of Bordentown  
Welcome Parking, LLC  
*\*Includes multi-year gift*

# Junior Achievement Free Enterprise Society

The Free Enterprise Society (FES) provides worldwide recognition of individuals who demonstrate outstanding support in helping Junior Achievement accomplish its mission of inspiring and preparing young people to succeed in a global economy. Recognition is provided for individual, personal or family gifts of \$10,000 or more on an annual basis.

We are privileged to recognize the following NJ members of The Free Enterprise Society:

**Clyde & Marion Keaton**  
**Thomas Paluszynski**  
**Cory & Ann Marie Thackeray**  
**Matthew Weber & Lucia Capozzoli**

## Individual Contributors

### Gifts of \$10,000 or more

Clyde and Marion Keaton  
Thomas H. Paluszynski  
Cory and Ann Marie Thackeray  
Matthew Weber and Lucia Capozzoli

### Gifts of \$5,000 or more

Patrick A. Cozza  
Pamela J. Craig  
Kristen Hackett  
John Elias  
James P. Knight  
Dino E. Robusto  
Ben Yeager

### Gifts of \$2,500 or more

Brent Ashton  
John Beatrice  
Roger Burgdorf  
Lisa B. Callahan  
John M. Dowd  
William E. and Diane Foshay  
Bradford Gruby  
Christine LaCroix  
Ida Machuca  
Laurie Siegel  
Paul Silverman

### Gift of \$1,000 or more

Thomas H. Arasz  
Jennifer Asay  
Lois I. Bass  
Scott Cirillo  
John Cardillo  
Stephen H. Clark  
Joseph Corcoran  
John M. Cusano, Jr.  
Yvette Donado  
Bernard Flynn  
William M. Freeman  
John Guempel  
Joshua Herron  
Debra A. Hochron in memory of Kathleen Nisbett  
Thomas B. Hogan  
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Bryan Stein  
Joseph T. Tocyloski  
Peter O. Wallburg  
Daniel T. Walsh  
Melanie Willoughby  
Michael H. Zeises

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