where do we go from here?
our future awaits us...

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This past year was one of immense change for organizations and individuals around the world. The global pandemic brought many challenges to the way we live and work—and the way students learn.

With the closure of our schools for in-person learning in the spring of 2020, we worked alongside JA USA’s education team to launch new and innovative ways of delivering our JA programs digitally. This included piloting programs that allowed our corporate and community volunteers to continue inspiring students virtually.

As national events continue to highlight significant economic and social issues that persist in our country, JA of Chicago will remain committed to delivering our programs to students who can benefit the most. As described in more detail in our diversity and inclusion segment (page 10), JA of Chicago’s reach into at-risk schools and communities has consistently exceeded the overall percentage of low-to-moderate income and diverse students in our 12-county franchise area. Our commitment to this effort will only increase with each passing day.

While many of the inequities that continue to exist in our society require substantial systemic change beyond the scope of Junior Achievement—our financial literacy, work readiness, and entrepreneurship programs teach students necessary skills that will improve their lives and bolster their families, their communities, and our nation.

The accomplishments of our past and our future success are only possible with your support. Whether it is through volunteering (in the classroom or virtually) or by making a financial contribution to sponsor our programs or events, the collective effort of our entire community is what brings Junior Achievement’s mission into our communities.

Thank you for supporting Junior Achievement. Together, we will continue to inspire JA students to succeed tomorrow.
Junior Achievement of Chicago was founded in 1940 and provides financial education programs at no cost to schools and students in the Chicago area. JA is a not-for-profit tax-exempt corporation under Section 501(c)(3) of the Internal Revenue Code and is a publicly supported organization as defined by Sections 170(b) (1) (A) (vi) and 509 (a) (1) of the code. Contributions to Junior Achievement of Chicago are deductible for federal income tax purposes, limited to the excess of any money contributed by the donor over the value of the goods or services received. Junior Achievement of Chicago’s total net assets were $19,394,827 for the year ending June 30, 2020.

Continues to Invest in Chicago’s future

EIN 36-2170141

COST PER STUDENT $19.89

Operating Support and Revenue

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<td><strong>TOTAL REVENUE &amp; SUPPORT</strong></td>
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Operating Expenses

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<td>Program Services</td>
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<tr>
<td>Management &amp; General</td>
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<td>Development &amp; Fundraising</td>
<td>$649,474</td>
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<td><strong>TOTAL EXPENSES</strong></td>
<td><strong>$5,851,280</strong></td>
<td><strong>$7,023,680</strong></td>
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<td>Excess of Operating Support &amp; Revenue</td>
<td>$302,427</td>
<td>$300,613</td>
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<tr>
<td>Over Expenses</td>
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</table>

*Current year data is extracted from the financial statements audited by RSM International. Copies of the audit are available upon request from Junior Achievement of Chicago.
Thank You Sandy...

Sandy Daffé first joined Junior Achievement of Chicago in 1984 after graduating Magna Cum Laude from Northern Illinois University. Starting as an Operations Manager for the JA programs, Sandy learned the organization from the bottom up, steadily progressing in her career and responsibilities.

**During her tenure**

with JA of Chicago, Sandy helped the organization grow exponentially in its student outreach and developed new revenue streams to meet our program demand. Under her leadership, the Whole School program model flourished from the 16 schools when the program started in 1993 to the 600+ schools that have annually participated in recent years. Sandy understood the market demand for more accessible career readiness program options, and so the Chicago team developed an array of career-focused programs to great success. Perhaps most notably, though, is the overall student outreach growth during Sandy’s presidency. Since she assumed the President and CEO role in 1996, JA of Chicago’s student outreach grew from just over 100,000 students annually to a recent high of over 600,000 students.

As JA’s programs developed and the demand for them increased, Sandy was also integral in creating new ways to fund our outreach efforts. She launched our annual A Day at the Races special event in 1994. Sandy’s vision for the JA Chicago Business Hall of Fame has turned it into the “must-attend” event of the year, raising over $900,000 this past year. She also created events and campaigns to expand JAC’s endowment, in order to annually support programs for disadvantaged students who need JA programs and mentors the most.

In 1996, she took the helm of Junior Achievement of Chicago, and has served as our President and CEO for the past 24 years. 😊
Sandy’s tenure has also seen regular funding increases across all of our annual campaigns, as well as our endowment fund. She has consistently recruited first class campaign leaders from the Chicago business community, who have created new fundraising records for JA at their time of service.

**SANDY’S PASSION** for student outreach, financial literacy, and economic education has been the driving force behind her successful 36-year career. When she retires on November 1, 2020, Sandy will leave behind a legacy of accomplishments with JA of Chicago, and our entire team will be proud to honor her.

**SANDY’S LEGACY** by continuing to deliver on JA’s mission. Sandy’s drive, dedication, and exuberance made her a “JA icon” and she will certainly be missed by the entire JA community. We are incredibly grateful for the energy Sandy brought to JA for the past 36 years, and we look forward to making her proud of the many more milestones to come for JA.

As our team continues to drive the mission forward, the Area Board of Directors has voted to elect Tom Staab as Sandy’s successor. Tom has been with JA of Chicago for over 23 years, starting as Director of Development in 1997. During his tenure, he has worked closely with Sandy for all of our fundraising and special event initiatives, and more recently has also been overseeing our programmatic operations alongside development. Our team knows that JA will grow and thrive under Tom’s leadership!

In honor of the tremendous work Sandy has done for JA of Chicago and our students over her 36-year career, the JA Executive Committee has established “The Sandy Daffé Future Leader Scholarship” as an annual $2,500 award for a deserving JA student. This endowed scholarship will serve in perpetuity as an enduring legacy to the visionary leadership that Sandy brought to JA.
Although our Special Events looked a lot different this year, we are so grateful to our supporters for helping us still raise funds for our students during these transitional times. Due to COVID-19, most of our Bowl-A-Thons were not able to take place, and our annual Day at the Races event was canceled. However, with the support of many generous sponsors we were able to raise a combined $247,000 in lieu of these in-person events!

Chicago Business Hall of Fame

$907,000 Raised for 2019-2020 School Year

The fall 2019 Chicago Business Hall of Fame (featured in last year’s annual report) honored Susan Crown of SCE, Thomas S. Ricketts of the Chicago Cubs, and Edward J. Wehmer of Wintrust. This event raised $907,000 for the 2019–2020 school year.

thank you...
The 2019 Golf Outing was held at Cog Hill Golf and Country Club and raised $287,000 for JA students. This year’s Golf Outing was held at Medinah Country Club and included foursomes on all three of their courses, including the Championship Course No. 3. We are so grateful to have been able to hold a safe and socially distant outdoor event to benefit JA’s transition to digital programming. A special thank you to our 2020 event chairman, Matt Troka, and our entire Golf Committee for their hard work to raise over $233,000 for the fiscal 2021 event!
Elementary Programs

**Kindergarten: JA Ourselves®**
- First Grade: JA Our Families®
- Second Grade: JA Our Community®
- Third Grade: JA Our City®
- Fourth Grade: JA Our Region®
- Fifth Grade: JA Our Nation®
- After School: JA More Than Money®

JA Ourselves® introduces the economic roles of individuals through a hands-on Kindergarten classroom program. JA Ourselves provides students with an introduction to personal economics and the choices consumers make to meet their needs and wants. It also introduces students to the role of money in society while providing them with practical information about earning, saving, and sharing money. This lesson highlights values such as giving back to our communities and personal responsibility. Throughout this lesson, students at a very young age are engaged in learning lifelong skills.
High School Programs

JA Be Entrepreneurial®
JA Career Success®
JA Company Program™
JA Economics®
JA Exploring Economics
JA High School Experience™
JA Job Shadow™

JA Personal Finance™
JA Excellence through Ethics®
JA Titan™
JA High School Heroes
JA Launch Lesson™

JA Career Speaker Series provides a unique and meaningful experience for K-12 students that will help them explore future career aspirations and tie the importance of education and training with real-life expertise from a volunteer’s perspective. This program exposes students to new and interesting career paths that may have not yet explored. The volunteer’s background provides insight to students on what their future career could look like. Volunteers are able to connect with students in the classroom, virtually, and at events to share about their passion. This type of mentorship can motivate students to work towards new and exciting career goals.

Middle Grade Programs

JA Economics for Success®
JA Global Marketplace®
JA It’s My Future®

JA Finance Park (Virtual) helps students build a foundation upon which they can make intelligent financial decisions that last a lifetime, including decisions related to income, expenses, savings, and credit. The updated simulation program, made possible by a gift from Discover Financial Services to JA USA, culminates in a hands-on budgeting simulation that is implemented on a virtual site.

This program is offered in both Entry and Advanced curricula (sponsored by KPMG) for middle and high school students. JA Finance Park Virtual Entry program introduces middle school students to life skills adults need to be successful like creating a monthly budget based on a randomly assigned life persona. The Advanced program for high school students allows students to choose their own “adult adventure” by selecting their persona based on career and education choices. This Project-Based Learning (PBL) format exposes students to the financial consequences of life choices and decisions impacting long-term goals.

JA It’s My Business!®

JA Career Speaker Series provides a unique and meaningful experience for K-12 students that will help them explore future career aspirations and tie the importance of education and training with real-life expertise from a volunteer’s perspective. This program exposes students to new and interesting career paths that may have not yet explored. The volunteer’s background provides insight to students on what their future career could look like. Volunteers are able to connect with students in the classroom, virtually, and at events to share about their passion. This type of mentorship can motivate students to work towards new and exciting career goals.
Despite a narrowing of income and wealth gaps in recent decades, there continue to be vast disparities, especially between white and black households. For example, in 1970, there was a 78 percent gap in income between white and black households. And even though that gap marginally improved over time, it was still 64 percent as of 2018.

Undoubtedly, there are substantial systemic changes that need to happen that are beyond the mission of an organization like Junior Achievement. The hope is these changes will once and for all eliminate structural barriers to progress for everyone aspiring to reach their potential in this country. However, knowledge is power, and Junior Achievement’s proven approach will give Generation Z that power in the form of financial capability, career and work readiness, and entrepreneurship. These skills will not only improve their lives but will bolster their families, their communities, and our nation.

Junior Achievement of Chicago’s outreach in recent years into schools with a 51% or higher low-to-moderate income (LMI) population, as well as our reach into schools with diverse (Non-White) populations shows our commitment to bring these skills to all students. On a yearly basis, our impact (on a percentage basis) has exceeded the overall percentage of LMI (45%) and diverse (58%) students in our 12-county franchise area.

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<td>538,984</td>
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<td>572,167</td>
<td>600,222</td>
<td>606,412</td>
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DIVERSITY AND INCLUSION has always been a primary focus for JA of Chicago in the past, and it will continue to be our focus in the future. We understand and appreciate our partner organizations’ plans to align philanthropic and civic investments with causes that support eliminating racism and inequalities, and also provide access to opportunities. With JA’s virtual volunteering and digital programming, we are now able to provide our young people with even greater mentoring opportunities!
JA’s Transformation to Digital Programming

In response to the COVID-19 pandemic, JA of Chicago has been working to not only improve our current blended learning digital program delivery method, but we have also created new online digital resources for students and their families. We are collaborating with schools in Chicago to determine programmatic needs and technology infrastructure capabilities. JA of Chicago has actively engaged corporate partners to participate in virtual volunteering opportunities. Our program staff has been working closely with Chicagoland community and school partners to provide engaging digital resources for JA students. The new digital resources JA has developed in response to COVID-19 have evolved the way we are able to connect our students to volunteers and programming. Many of our schools have a high population of at-risk students, and being displaced from school due to the COVID-19 crisis disrupts the stability a school environment can provide. JA of Chicago’s hope is that by connecting with our community partners, we can bring back a sense of normalcy to their day with these digital resources. With the emergence of COVID-19 and the resulting school closures, Junior Achievement has responded by providing our programs to teachers and parents online and at no cost to the recipients or schools. We are doing this so our students can spend more time planning for and dreaming about tomorrow, and less time worrying about today.

Virtual Townhalls

JA held several virtual townhalls while students were learning from home. Each of these digital events reached JA students across the country, and were aimed to help students plan for their futures and adapt to the new normal. Student participants were able to ask questions to fantastic panelists which included some of the country’s most knowledgeable economists, entrepreneurs, psychologists and counselors! The townhalls provided straightforward strategies to help empower our students to strive toward a bright and successful tomorrow—because tomorrows are more important than ever.

JA teamed up with CNBC to answer teens’ questions about the financial impact of COVID-19. Moderated by CNBC Senior Personal Finance Correspondent Sharon Epperson, this townhall featured teens from across America asking a panel of experts about steps being taken to deal with the economic downturn from the pandemic. Panelists included Sheila Bair, Daymond John, Brad Klontz and Chicago’s own Brian Coleman.

In partnership with the Brian Hamilton Foundation and the Mark Cuban Foundation, JA presented “Why Entrepreneurship Now—A Virtual Event for America’s Teens,” hosted by Harris Faulkner. In light of the impact of COVID-19 on the economy, this unique interactive event gave teens across America the opportunity to ask questions to some of the country’s most experienced entrepreneurs. The panelists offered simple, straightforward strategies to empower participants to start the entrepreneurial journey in their youth and lay the foundation for a successful future.
JA’s Board of Directors is comprised of executives and business leaders who represent a wide range of backgrounds and professional expertise. Bringing a wealth of wisdom, insight, and experience, this dynamic team positions JA as a leader in economic education. The leadership and philanthropic efforts of the Board of Directors are at the forefront of our accomplishments and mission.

* Denotes service on the Executive Committee
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Vice Chairman
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Patrice R. DeCorrevont*
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Wells Fargo
Serves as Co-Chairperson of the Development Committee

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Becker’s Healthcare
Serves as Co-Chairperson of the Development Committee
Served as 2019-2020 Personal Giving Chairperson

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Bank of America, N.A.

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Serves as Co-Chairperson of the Marketing and Communications Committee

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PWc US

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Cresssey & Company, LP

Marsha Cruzan
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U.S. Bank

Randal D. Dawson
Executive Vice President
CBRE

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Head of Dealer Finance
BMO Harris Bank, N.A.

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Wells Fargo
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Vice President, Communications
Marron Holdings, Inc.

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ITW
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Senior Advisor and Retired Co-CEO
Apollo Education Group, Inc.

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Principal
SLP, LLC

Gina Fezler**
First Financial Bank
Serves as Northwest Indiana Division Board Chairperson

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Health Services, Health & Life Sciences and Program Lead,
Practicing Wisely
Oliver Wyman

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President, Midwest Region
AIG

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Wintrust Mortgage

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Goldman, Sachs & Company

Kristen P. Freund
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discout

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Discover Financial Services

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Kesman Group LLC

Jami Kieffer
Managing Director, Client Strategy
Edelman Chicago
Serves as Co-Chairperson of the Marketing and Communications Committee

Amy King
Former Group President, Central Region
DeVry University

* Denotes service on the Executive Committee
** Division Board Chairperson
We extend a special thanks to the leaders of Junior Achievement’s 2019-2020 Area Campaign. All major contributors are listed according to their tier of giving (as of June 30, 2020). We truly appreciate everyone’s generous investment in Chicago-area youth.

### Achievement Plus
$25,000 – $49,999
- American Airlines
- AVANGRID
- Barring Dunes, L.P.
- Bank of Hope
- Chapman & Cutler
- CNA Insurance
- Cornelius Inc.
- Dovenmuehle Mortgage, Inc.
- Gallagher
- GCM Grosvenor
- Goldman, Sachs & Co.
- Grainger
- Hillrom
- HP
- The Huntington Foundation
- Ingredion Incorporated
- Itasca Bank & Trust Company
- Jordan Industries, Inc.
- JPMorgan Chase & Co.
- Jump Trading LLC
- Katzen Muchin Rosenman Foundation, Inc.
- Kinder Morgan Foundation
- Loop Capital Markets
- Motorola Solutions, Inc.
- Nicor Gas
- Ogilvy
- PepsiCo
- Abra Prentice Foundation
- Purdue University Northwest
- Republic Bank of Chicago
- Schwarz Supply Source
- SeafHaus Studio, LLC
- Shapiro+Raj
- Starcom USA

### Outreach Plus
$50,000 – $99,999
- Abbott Fund
- Adtalem Global Education
- AT&T
- Becker’s Healthcare
- BP
- CME Group Foundation
- Conagra Brands, Inc.
- IDEAL Industries, Inc.
- Kenny’s Kids
- Kohl’s Corporation
- Komatsu America Corp.
- KPMG LLP
- Marmon Holdings, Inc.
- McDonald’s Corporation
- Northern Trust
- SCE
- Taco Bell Foundation, Inc.
- Wintrust Financial Corporation
- Accenture
- Achievement Foundation
- Ally Financial

### Outreach
$200,000 – $299,999
- BMO Financial Group
- BMO Harris Bank, N.A.
- CDW Corporation
- ITW
- BMO Harris Bank, N.A.

### Platinum Model for the Nation
$300,000+
- ITW

### Premier Model for the Nation
$200,000 – $299,999
- BMO Harris Bank, N.A.
- CDW Corporation

### Achievement
$10,000 – $24,999
- AbbVie, Inc.
- Actuarial
- Achievement Foundation
- Ally Financial

### Valued Contributors
$5,000 – $9,999
- Adams Street Partners, LLC
- American Honda Finance Corporation
- John W. Anderson Foundation
- Aileen S. Andrew Foundation
- BNSF Foundation
- Center Bank
- Chapman Partners, LLC
- Dr. Scholl Foundation
- EFS Foundation
- Enbridge, Inc.
- Exelon Corporation
- Fellowes, Inc.
- Fidelity Institutional Wealth Services
- First Bank of Highland Park
- First Financial Bank
- Golub Capital
- Helco Corporation
- HPE
- Huron Consulting Group
- Hyatt Hotels Foundation
- International Paper
- Levy Restaurants
- Manifest
- Marsh & McLennan Companies

###提速
- Luis M. Sierra
  CEO—Global Aromatics
  BP
  2019-2020 Area Campaign Chairperson

- Tracie Morris
  SVP, U.S. Chief Human Resources Officer and Chief Inclusion Officer
  BMO Financial Group
  2019-2020 Major Gifts Campaign Chairperson
My class had fun with the JA entrepreneurship workshop online during my online classes. The PwC volunteers taught us about entrepreneurs and skills needed. We were able to share our ideas and use an online game to answer questions. I learned entrepreneurs help to come up with new ideas to make things easier and being creative is fun.

— Raquel, 4th Grade, Goethe Elementary School, Chicago
BECKER'S HEALTHCARE

Individual Giving

Platinum Model for the Nation
$100,000+

The Crown Family

Premier Model for the Nation
$50,000 – $99,999

S&E Bramsen Foundation
Jessica Cole and Ted McCartan
Mary and Paul Finnegan
Kenneth C. Griffin Charitable Fund
Alexandra and John Nichols

Outreach Plus
$25,000 – $49,999

Bluhm Family Charitable Foundation
But Family Foundation
Bryan Cressey and
Iliana Sweis Cressey Foundation
The Knight Family Foundation
Richard and Susan Lenny
David and Daryl Nelms
Edmond & Alice Opler Foundation
Frank & Karen Plik Family Foundation
Norm and Kim Wesley

Outreach
$10,000 – $24,999

Dick and Jen Ashley
Colleen and Biff Bowman
David and Jane Casper
Peter and Mary Theresa Colley
Patrice and John DeCorrevont
John and Fran Edwardson
Maxine P. and W. James Farrell
Larry and Michelle Goodman
William and Karen Goodyear
John and Joan Horne
Tem Horwitz
Brian and Kara Hughes
Donna Jennings and Thomas Howell
Kai and Fred Krebsel
Katie and Kevin Lawver
John and Holly Madigan
Mansueto Foundation
David and Doreen Marberger
McNamara Purcell Foundation
Bob and Susan Morrison
Bob and Betty Parkinson
Mary Beth and Tom Richards
The Scott and Nancy Santi Fund
Satter Foundation
Katherine and Thomas Scherer
Rod and Kim Schradler
Luis and Kelly Sierra
The Speer Family
Sara Crown Star
Stephenson Family Foundation
Catherine and Frederick Waddell
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Achievement
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This past year, our JA of Chicago family was greatly saddened by the passing of five incredible JA champions: Denis Healy, Robert (“Bob”) L. Parkinson, Jr., J. David (“Dave”) Pepper, Paul E. Purcell, and Gale Sayers. These men were each tremendous civic and business leaders in the Chicago community, as well as stalwart supporters of our JA mission.

Denis was a champion of Junior Achievement of Chicago as a member of our Area Board of Directors for 34 years. From sponsoring and volunteering in classrooms to providing Turtle Wax car wash prizes for our Bowl-A-Thons, Denis was always happy to support JA. Denis helped launch JA’s annual Day at the Races special event, and served as the Event Chairman from 1998-2001. In 2011, Denis and his wife, Sondra, chaired JA’s Personal Giving Campaign, raising over $520,000 in individual gifts for JA of Chicago. Our JA family is devastated to have lost a wonderful friend and supporter of JA, and we know the loss of Denis will be felt by many across the Chicago community.

Bob first became involved with JA of Chicago in 2005, as chair of the Personal Giving Campaign. A great believer in JA programs, he served on the Area Board of Directors and Executive Committee since 2006. He also served a term as Chairman of the Board from 2010-2013, during which our annual student outreach grew by nearly 17%. In 2016, Bob was inducted into JA’s Chicago Business Hall of Fame, recognizing his visionary leadership in the corporate world, as well as his impressive commitment to supporting the Chicago community with his wife Betty. His compassion, giving spirit, and belief in the power of education showed through his incredible dedication to our JA community and students.

Dave was a leader with JA of Chicago for two decades, serving on our Area Board of Directors and Executive Committee since 2000. He helped build a fantastic, long-term partnership between JA and Pepper Construction Company, bringing in consistent classroom volunteer support, programmatic sponsorship, and active participation in JA fundraising events. Dave always made sure to show his gratitude to Pepper’s dedicated JA volunteers and fundraisers, attending the company’s annual bowl-a-thon with his wife Katy. Dave was always there to lend JA his expertise including JA’s office renovation in 2016. The energy and leadership he brought to JA will be deeply missed.

Paul came from a family of JA supporters—his sister Patrice is a member of our Executive Committee and his brother Phil is a Laureate in our Chicago Business Hall of Fame. Paul served on JA’s Area Board of Directors since 2007 and provided additional incredible leadership on our Development Committee. He helped foster a strong partnership between JA and Baird through volunteer and sponsorship support. In 2013, he stepped forward to co-chair the Personal Giving Campaign, which set a record at the time in raising over $682,000 in individual gifts for JA of Chicago. The JA family is heartbroken to have lost such a kind and generous spirit in Paul.

Gale was a longtime friend and supporter to Junior Achievement of Chicago as a member of JA’s Area Board of Directors for almost 40 years. Beyond his athletic prowess as the Chicago Bears running back, Gale was also an outstanding businessman and had a strong sense of social responsibility. In recognition of his incredible business and civic involvement in the Chicago-land community, Gale was inducted into JA’s Chicago Business Hall of Fame in 2006. Words cannot express how saddened our JA family is to have lost such an incredible man.

... they will all be greatly missed.
Junior Achievement of Chicago’s Mission
To inspire and prepare young people to succeed in a global economy

Fast Facts
80 Years of Inspiring Tomorrows
12 Counties in the Chicago Area and Northwest Indiana
294,222 Students Impacted
14,167 Classrooms Reached
6,580 Volunteers Engaged
5,003 Education Partners

JA’s THREE PILLARS

FINANCIAL LITERACY WORK READINESS ENTREPRENEURSHIP

Design and production services for the 2020 annual report were generously donated by SeaHaus Studio, LLC.