



#EmpowerTheFuture



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2018-2019

Impact Report

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I entered the High School Heroes program as a shy and reserved individual, but through my experience in JA, developed into a strong and confident leader. When I was a freshman, I could never have imagined myself making a speech in front of over 100 high-level executives from companies like Verizon and KPMG! Through practice and experience, I was able to overcome my previous barrier in public speaking, allowing my self-confidence to flourish tremendously. Not only did my speaking skills dramatically improve, I also developed other important skills, such as how to communicate effectively and lead others in order to achieve a common goal!

– Swathi, 2019 JA Scholar Recipient, 2019 Middlesex County Academy Graduate & Cornell University Class of 2023

HackJA has given me the opportunity to learn so much more about coding, not only from the mentors and technology available, but also from my fellow peers. It is one of the best experiences a student interested in computer science can have.

– Student, JA NextGen Tech Series

One thing I will do differently in the future because of today's program is think about my future and what I want my future life to be like. I struggled today with my income and supporting my family and that's not the kind of future I want.

– Emily, Valley View School, JA Finance Park

Today was great because it gave us an insight on what to really focus on in the "real world", skills that aren't really taught in school that I was able to learn. Hopefully more students can participate in this program and get educated in the future.

– Kimberly, Dover High School, JA Career Success

It was challenging having adult responsibilities. Planning a budget based on your monthly income took a lot of thinking. I also learned the less you make, and the more kids that you have, makes it hard to stick to your budget.

– Maeve, Shore Regional High School, JA Finance Park

Thank you for giving me the opportunity to attend this career fair. I had a lot of fun looking at the different jobs and talking to you. I hope to have the opportunity to do this again.

– Namiya, Trenton, JA Inspire

I've never done anything related to coding or the STEM field, so I thought that this Hackathon would be a great way to introduce myself to the field and learn about coding.

– Student, JA NextGen Tech Series

While at JA BizTown, I worked with different classmates and communicated my concerns with other companies. As the team lead, I had many responsibilities and learned to prioritize. Being able to run a business with my classmates and interacting with a variety of businesses felt amazing!

– Ava, Dual Language School, JA BizTown

It was great how the kids listened to us and really wanted to learn. Today showed me that I want to help younger people understand and get over money obstacles.

– Yaseem, Academy of Finance, JA High School Hero

Today I learned that it is okay to be unsure of what you want to do. It brought me comfort to know that my mentor went through the same thing. Overall, the experience that every woman shared today encourages me to pursue all of my options.

– Noura, Donald Payne Tech High School, JA Women's Future Leadership Forum

“

**If there were ever a time to dare, to make a difference,  
to embark on something worth doing, it is now.**

**Not for any grand cause, necessarily,  
but for something that tugs at your heart,  
something that's your aspiration,  
something that's your dream.**

**Dream big.**

– Author Unknown

”

Dear JA Champions,

Dream big, prepare wisely, and achieve...this has been the essence of JA and why we've been in business for 100 years. It is also how we've successfully expanded our impact throughout New Jersey, measured in the number of students reached, and instructional contact hours taught. During school year 2018-2019, 82,442 K-12 youth participated in JA's career readiness initiatives through more than one million contact hours in classrooms, on college and corporate campuses, and at our Education Center, Edison.

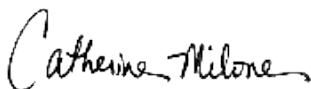
With the vital purpose to inspire and prepare youth to succeed in our global economy, JA's experiential learning programs were taught by thousands of educators and volunteers statewide. Here are a few highlights:

- 3,795 JA High School Heroes taught 34,517 elementary and middle school students in 46 school districts, including Asbury Park, Bridgewater, Camden, Edison, Elizabeth, Manchester, Newark, Pleasantville, Scotch Plains/Fanwood, and Washington Township.
- JA Career Success Workshops expanded to 21 colleges and 19 corporate-hosted events, reaching 3,684 students from 119 schools in 18 counties.
- JA Capstone programs (JA BizTown & JA Finance Park) impacted 22,503 students. Students in grades 4 through 12 learned about careers and life after high school through classroom curriculum followed by an experiential learning simulation in our mini-cities in the JA Education Center.
- Three career readiness pilot initiatives were implemented - JA Inspire: a career expo; JA Company Program: an entrepreneurship initiative; and the latest JA NextGen Tech Series' experience: Crack the Code workshops.
- The JA NextGen Tech Series grew by 787% (50/50 girl/boy ratio), to include middle school students through the Crack the Code workshops, impacting 1,774 young people. Led by the High School Leadership Committee, the goal is to develop and implement innovative initiatives that expose students to careers in technology and cybersecurity.

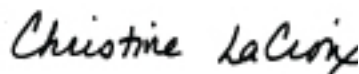
It's because of you that we are able to offer these innovative learning opportunities at no cost to schools and realize our vision of becoming a premier facilitator of innovative educational experiences that build young people's capacity to be tomorrow's leaders.

Thank you for your support. As we embark on our Centennial, we look forward to ensuring JA's sustainability for the next 100 years...Together, we will change kids' lives.

With huge gratitude,



Catherine Milone  
President, JA of New Jersey



Christine LaCroix  
State Board Chair, JA of New Jersey  
Partner, Deloitte LLP

## IMPACT 2018-2019

82,442

Students Reached



1,006,648



Instructional Contact Hours

2,806

K-12 Educators



6,792

Corporate & Community Volunteers

Top 14%

of 107 JA USA Operations

Total Students Reached



Top 9%

of 107 JA USA Operations

Total Instructional Contact Hours

# Organization Profile

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

**Vision** JA will be NJ's premier resource and facilitator of innovative educational experiences that build young people's capacity to be tomorrow's leaders and excel in the global economy.

**Program Information** JA's K-12 programs foster career readiness, entrepreneurship, and financial empowerment skills through experiential learning. Provided to New Jersey's schools at no cost, JA complements classroom curricula, and is easily integrated into grade-level lesson plans. For a complete listing of programs, please go to [janj.org](http://janj.org) or contact a JANJ Team Member.

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\* Full-time staff as of March 1, 2020

## Recognition & Achievements

2019 - 2008	JA USA Summit Award/Star Award, 12 <sup>th</sup> year recognized for operational soundness
2019, 2015 - 2013, 2011	JA USA Peak Performance Award, recognized as top 10% of operations for outstanding performance
2019	JA USA Rising Star Award presented to Stephanie Karpowicz
2018	JA USA Rising Star Award presented to Alicia Fusco
2018	Tribute to Women Award YWCA, Princeton presented to Catherine Milone
2018	JA USA Gold Leadership Award presented to Thomas L. Earp, Esq.
2016	NJ State Governor's Jefferson Awards presented to NJM, Corporate Leadership
2016	JA USA Gold Leadership Award presented to Dino E. Robusto
2015	JA USA Gold Leadership Award presented to Christine P. LaCroix
2015	NJ State Governor's Jefferson Awards presented to Caroline Dorsa, Executive Leadership
2014	JA USA Gold Leadership Award presented to Clyde D. Keaton
2014	Charles R. Hook Award Winner (JA USA Top Honor) presented to Catherine Milone and the Team
2014 - 2010	Charles R. Hook Award Finalist
2014	NJ State Governor's Jefferson Awards presented to Dino E. Robusto, Executive Leadership
2014	NJBIZ - Best 50 Women in Business presented to Catherine Milone
2014	South Jersey Biz - 25 Women to Watch presented to Catherine Milone
2014	President's Award, Christ the King Prep School presented to Catherine Milone
2014	JA USA Rising Star Award presented to Crystal Law
2013	Muriel F. Siebert Financial Literacy Partnership of the Year Award (NJCFE)
2013	JA USA Gold Leadership Award presented to Patrick A. Cozza
2010	NJ State Governor's Jefferson Awards presented to William Foshay, Executive Leadership
2008	JA USA Gold Leadership Award presented to Tucker (Thomas) Hogan
2008	NJ State Governor's Jefferson Awards presented to Lockheed Martin, Corporate Citizenship
2007	JA USA Phoenix Award, recognized for "Best Turnaround of a JA Chapter"

## Program Highlights

### JA High School Heroes

Starting more than 10 years ago as a service-learning initiative, JA High School Heroes has since evolved into an in-demand, two-fold program that empowers high school students while educating and inspiring elementary and middle school children for success. In 2018-2019, 3,795 Heroes impacted the lives of 34,517 children in their local communities. This youth leadership program also gives high school participants opportunities to serve on leadership committees, as ambassadors at special events, and as presenters and keynote speakers, with opportunities to apply for internships and annual JA Scholar Awards.



### JA Women's Future Leadership Forums



The JA Women's Forums empower and prepare high school girls through the power of mentorship. This nationally award-winning program is held annually in four locations across the state, hosting 80 to 100 girls with a matching ratio of female mentors representing the diversity of New Jersey's workforce. These inspirational Forums begin with panel discussions around life's pathways

and career successes, move to building the girls' personal elevator pitches, small group interactive sessions, and conclude with students sharing their key takeaways and pitches. For many of the participating girls, it is their first time meeting and interacting with successful businesswomen.

“  
**Because of this event, I am feeling very confident in my public speaking abilities and in my ability to excel in my future career. My mentor helped me a lot with understanding how to network and create an elevator pitch.**  
– Alicia, County Prep High School, JA Women's Future Leadership Forum  
”

### JA Titan®

464 high school students took on the challenge of playing CEOs and CFOs as a part of the 2018-2019 school year JA Titan Competition. In partnership with New Jersey Future Business Leaders of America (FBLA), 185 teams competed in a virtual simulation, answering questions about price, production, marketing, research and development, and capital investment on behalf of their fictional businesses. Through this competition, students gained an understanding of critical business practices, effective collaboration, and the effect management decisions have on a company's success and bottom line.

After five regional competitions, Team AANM Industries from Union County Vocational & Technical School (Scotch Plains) was named champion and walked away with bragging rights and the top prize.



### JA NextGen Tech Series

What began as two 24-hour hackathons in 2017, expanded in school year 2018-2019 to also include 18 coding, IT, and cybersecurity workshops as part of the innovative and one-of-a-kind JA NextGen Tech Series. Led by the High School Leadership Committee with the guidance of JA leadership, this Series provided 1,774 middle and high school boys and girls with 7,157 JA instructional contact hours. With more than 13,000 lines of coding produced, utilizing programs like python, loop, and input, students also competed in various challenges during the hackathons and workshops to hone valuable employability skills that are necessary for success in STEM careers as they were coached by 100 mentors.



“  
**This will help me in the future because I'm going to use these things to build a career path in computer science.**  
– JA NextGen Tech Series Student  
”

## Program Highlights

### JA Inspire™

In its pilot year, JA Inspire saw 1,618 8th and 9th grade students from 11 schools explore careers and pathways through JANJ's newest program to help young people prepare for their futures. The College of New Jersey and Middlesex County College played hosts to New Jersey's first-ever JA Inspire Career Expos where students visited booths of 85 companies that represent our state's high-growth key industry clusters. Here, they engaged in hands-on activities to learn about the companies, their career opportunities, and the backgrounds and pathways required for those jobs, all while building the employability skills needed to earn and retain a job. As a result of participation, 86% of students agreed that JA Inspire made them aware of high paying careers in their area, and 95% said it connected what they are learning in the classroom to real life.



**Today was so exciting. I learned about so many different careers that I didn't even know were possible. I was nervous at first, but people were so nice and showed me how to get the right kind of classes I should take to become a scientist.**

*– Adriana, New Brunswick High School, JA Inspire*



### JA Career Success® Workshops

JA Career Success Workshops connect high schools with New Jersey's higher education and business communities in an effort to close the state's employability skills gap and develop students' competencies for success after they graduate. 3,684 high school students from 119 schools spent a day out of the classroom and on a college campus or in corporate headquarters for a high-demand program of hands-on activities and career exploration. Guided by volunteer mentors, including college students, the high schoolers learn to communicate more effectively, work collaboratively, think critically, and engage authentically with others. In 2018-2019, 19 New Jersey colleges and 19 companies hosted JA Career Success Workshops, opening students' eyes to the multitude of opportunities available to them.

#### College & University Hosts



Berkeley College - Newark  
Caldwell University  
Drew University  
Fairleigh Dickinson University - Florham  
Fairleigh Dickinson University - Metro  
Montclair State University  
New Jersey Institute of Technology  
Ramapo College  
Raritan Valley Community College  
Rowan College at Burlington County

Rowan University  
Rutgers University - Camden  
Rutgers University - Newark  
St. Peters University  
Stevens Institute of Technology  
Stockton University  
Stockton University - Atlantic City  
The College of New Jersey  
The College of St. Elizabeth



**Today's activities were very motivational and educational. I learned about communicating, critical thinking, and working on a team. This will help me with the skills I need to be a doctor.**

*– Cristabel, East Orange Campus High School, JA Career Success*



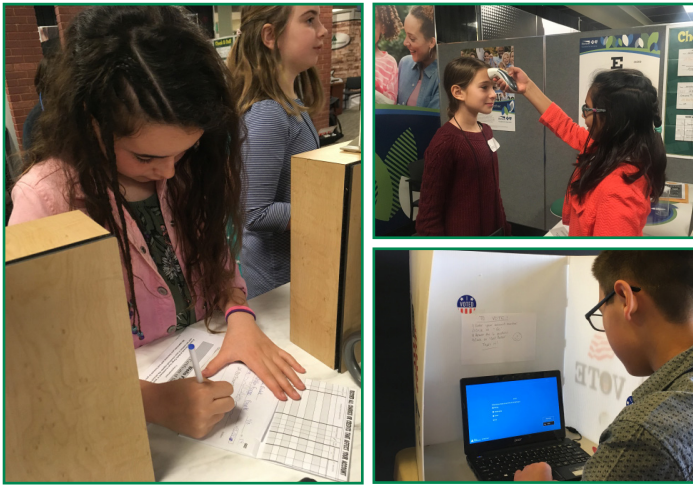
### JA Job Shadow® (Company Close Up)

This JA program connects education to the workplace as high school students spend time visiting and exploring New Jersey companies. Not a typical job shadow, 1,480 high school students learned about various careers and industries through the stories of their corporate mentors, and were introduced to real-world job experiences. With the opportunity for hosting companies to create the day's agenda, students left knowing more about their business purpose, careers and their required pathways, and the skills needed for success in these high-growth industries.



## JA BizTown®

JA BizTown was buzzing in 2018-2019 as 9,045 ten to 13 year-olds role played as CEOs, CFOs, savings officers, utility engineers, medical technologists, restaurateurs, bankers, mayor, and more during their field trip simulations to its mini-city housed in the JA Education Center. 284,304 JA instructional hours both in the classroom and at the JA Education Center, with the coaching of volunteer role models, helped these 4th to 7th graders meet state academic standards. At JA BizTown, students experienced work responsibilities, managing money, running businesses, and practicing their citizenship and wise consumer skills. As a result of 31+ JA instructional contact hours per student, 93% of JA BizTown students believe that they can create their future.



**“ I learned how challenging it is to run a business and work with my team. Since we were running low on supply and the demand was high, we raised our prices and made a lot of money. I also learned how to manage my time and how to problem solve. Pretending to be an adult taught me responsibilities are hard, but can also be fun!**

*– Raina, Woodland School, JA BizTown*

## JA Finance Park®

JA Finance Park provides middle and high school students with a birdseye view of a day in the life of adults. Through 416,760 JA instructional contact hours, students learned essential life and career skills in their classrooms prior to taking field trips to the JA Education Center, the home of the “Park”. Here, they applied this newfound knowledge in an experiential learning environment coached by corporate and community volunteers as they took on a complete adult persona. 13,458 students were each given a life scenario that required them to support their households and a family with an assigned career, income, and credit score. Through this once-in-a-lifetime experience, high school students met 100% of their financial literacy graduation requirement. When surveyed, 95% said they will plan and set goals for the future and set financial goals.



**“ It was definitely an eye opening experience as I often take money for granted. Seeing how scarce it is to have leisure money and how much of your monthly budget goes toward certain things is something I didn't expect to see. I'll be sure to be more conscious of my spending as I know I might not be able to do it in the future.**

*– Brianna, County Prep High School, JA Finance Park*

### Capstone and JA Education Center Strategic Branding Partners



# Special Events



## New Jersey Business Hall of Fame™

With an impressive attendance of 600 business and community leaders, including 60 JA Student Ambassadors, the April 11th event raised \$458,291 (net). JA wishes to congratulate the Class of 2019 Laureates: Michellene Davis, Esq., of RWJBarnabas Health; Bernie Flynn, retired from NJM Insurance Group; and Lt. Governor Kim Guadagno, formerly of Connell Foley. This student-led program is JANJ's annual signature fundraiser with proceeds benefiting unsponsored JA High School Heroes service-learning initiatives statewide. Special thanks to our Platinum Sponsors: NJM Insurance Group, Prudential, Verizon, and Wells Fargo. Gold Sponsors: Merck, NJ Resources, and RWJBarnabas Health. Silver Sponsors: ADP, Allstate, Celgene, Connell Foley, Deloitte, Horizon Blue Cross Blue Shield of NJ, Investors Bank, KPMG, PSEG, and Quest Diagnostics. Media Partners: NJ Advance Media, NJBIZ, New Jersey Business Magazine, and NJTV.



## A Magical Evening

Guests and JA Student Ambassadors enjoyed an evening of magic, and delicious food and drink at "A Magical Evening with JA" to kick off the holiday season and celebrate our grand "reopening" with construction complete after significant flood damage at the JA Education Center.

Special thanks to Presenting Sponsor: New Jersey Resources. Magic Show Sponsors: ADP and Allstate. Food & Beverage Sponsors: Credit Suisse and Federal Business Centers. Student Transportation Sponsor: Maser Consulting. Media Partners: NJ Advance Media, NJBIZ, New Jersey Business Magazine, and NJTV.



## JA Bowling Parties

JA's #PartyForAPurpose is a great team-building opportunity for companies and employees while they put the "fun" in fundraising. Each year a new fundraising bowling team of six has their photo displayed in the JA Education Center for raising the most dollars. Congratulations to team "MBRAC2E" from AT&T (pictured below right).

Top Peer-2-Peer  
FUNdraising Companies

**AT&T**

.....

**Deloitte**

.....

**Verizon**



## Play 'Fore' JA

Enjoy a day of golf 'fore' JA. Whether at one of New Jersey's top courses for an annual Fall or Spring Outing or at one the beautiful Topgolf venues, funds raised help to underwrite students' participation in unsponsored JA High School Heroes programs held statewide. JA Student Ambassadors meet and greet participants, reinforcing their networking skills while volunteering to help create a fun day for our supporters, golfers and non-golfers alike.





# Corporate & Foundation Investors

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Mark Cerrachio  
James Christy  
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Barbara Comerford  
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Kyle D. Friesen  
Yvonne Fung  
Ann Hamilla  
Patricia A. Hartpence  
Elizabeth Harvey  
Anderson Hernandez  
Kirk V. Holderbaum  
Maureen Hull  
James Jones  
Mary Denise Jones  
Elizabeth Jordan  
Rita Karachun  
Jay Klatsky  
Raymond Kratz  
Lynda Lazzari  
Daniel S. Lee  
Austin R. Lindsay  
Brian T. Lovett  
Connie Ludwin  
Brigid Mattingly  
Emily Mays  
Greg Michaels  
Tamieqkya Miles  
Theresa Milone-Cantillo  
James Monforte  
Edward Montesdeoca  
Lance G. Morton  
Stacey Paoloni  
Heather Phelps  
Scott Purdy  
James Putnam

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Dana Redd  
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Ronald Richter  
Kurt Roderich  
Nancy P. Sadlon  
Sherif Sakr  
Cristina Santos  
William Scharfenberg  
Kevin Service  
Guy Sindle  
Ned Stern  
Kathleen Swain  
Anna Maria Tejada  
Marlon Terrell  
Ken Tubbs  
Rajesh Uttamchandani  
Katherine A. Vazquez  
Bea Vuocolo  
Edward J. Waterfield  
Darryl Watkins  
Genia Wilbourn  
Christina M. Youngblood

### Gifts of \$250 to \$499

Anonymous  
Beth Asaro  
Lakshmanan Balachander  
Lindsey Barrett  
Melissa Basciano  
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Ivan Berg  
Jose Branco  
Donald Bucciarelli  
John Buglione  
Christopher Canlas  
Andy Caprio  
Scott Cirillo  
David Citarella  
Elizabeth Coen  
Sean Coffey  
Richard Cureton  
Jim Dacey  
Manuel DaCosta  
Tom Doughty  
Sharon Doran  
Peter Ferrari  
Daniel Fisher  
Rosemarie A. Fisher  
Elise Girasole  
Shari Griffin  
H.H.  
Michael Hamway  
Michael Harriett  
Virginia Harriett  
Glenn Heppard  
Peter Hornecker  
William Hoving  
Angelica Hughes  
John Hunter  
Adriana Jenings  
Paige Johnstone  
Rosie Kitson  
Jason Kopec  
Vickie Kopec  
Kelley Kurtzman  
RJ Kuterka  
Robert Lightman  
Salvatore Liparii  
Sasha Lucas  
Thomas Macnabb  
Elizabeth Magennis  
Robert Malloy  
Lindsay McDowell  
Alexander & Sandy McWilliams  
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Robert Meier  
Alan Moore  
Doug Mueller  
Brad Newell  
Eugene Nunziata  
Thomas H. Paluszynski  
Jeffrey Pearlberg  
Krysti Peitz

Patrizia Pescatore  
Sandy Pierantoni  
Daniel Pietras  
Laurent Pommier  
Lauren Quinn  
Sean Reilly  
George Riggins  
Shawn Rogers  
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Mark Scherer  
Barrington Smith  
Kathleen Stewart  
Mark Sulpizio  
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Brian Tropper  
Kevin Watters  
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Donald Wilson  
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Giraldo Alvare  
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Anonymous  
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Herbert Armeny  
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Anju Bali  
Joseph Balsam  
Jeff Bantle  
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Chris Barker  
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Eugene Barrins  
Debra Bell  
Lynda Bennett  
Kelly Bian  
Anthony Bianca  
Brian Biehl  
Hope Billings  
Bill Blanche  
Gerard Blaney  
Brian Boufarah  
Madelyn Bradley  
Rob Brandt  
Ronald Briggs  
Lynda Brophy  
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Neri Bukspan  
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Monica Casiello  
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Gracy Chen  
Vincent Chesnowski  
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Wencheng Chiu  
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Anwar Crawford  
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Douglas D'Aulerio  
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Gregory Drasheff  
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Joseph Fazio  
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Anthony Ferraro  
Jim Few  
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Brendan Floyd  
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Kyle Gary  
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Lisette Gonzalez  
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Jennifer Ward  
Scott Waterhouse  
Chris Watson  
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Angelo Weber  
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Mark White  
Scott Whitefleet  
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Robert Williams  
Samantha Williams  
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Peter Wilm  
Cleon Wilson  
Megan Woehlcke  
Shirley Wojcik  
Rochelle Woldorf  
Susan Wolstomer  
Samantha Woodington  
Robert Worley  
Jarett Wurzbach  
Steven Wyant  
Brian Wylie  
John Yannacci  
Rosemarie Yaverian  
Elena Yu  
Erin Zagorski  
Chrissy Zanczuk  
Kait Zech  
Jen Zhao  
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Mark Zurlini  
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# Board Leadership



## 2018 - 2019 State Board of Directors

### State Board Chairman

Christine P. LaCroix  
Deloitte LLP

### State Board Vice Chair

John M. Cusano, Jr.  
Accenture

### State Board Treasurer

Patrick Migliaccio  
New Jersey Resources

### State Board Secretary

Thomas L. Earp, Esq.  
Earp Cohn P.C.

### State Board Audit Chair

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Jonathan Biller  
Celgene Corporation

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New Jersey Chamber of Commerce

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Tyco, Retired

Patrick A. Cozza  
Fairleigh Dickinson University

Pamela J. Craig  
Accenture, Retired

Richard C. Crist, Jr.  
Allstate New Jersey Insurance  
Company, Retired

Everett Cunningham  
Quest Diagnostics

Yvette Donado  
Educational Testing Service (ETS),  
Retired

Dr. Lawrence S. Feinsod  
NJ School Boards Association  
(NJSBA)

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Citi

Robert E. Garcia  
Synchronoss Technologies, Inc.

Michael Glickman  
Cisco Systems, Inc.

Nancy E. Graves  
Bank of New Jersey

John E. Harmon, Sr.  
African American Chamber of  
Commerce

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KPMG LLP

Rhonda Jordan  
Virtua

John A. Kane  
Allstate New Jersey  
Insurance Company

Murray Karp  
Energy Capital Partners

Clyde D. Keaton  
Argo Turboserve Corporation,  
Retired

Barbara G. Koster  
Prudential Financial, Inc.

Craig L. Montanaro  
Kearny Bank

Edward A. Montesdeoca  
Capital One Bank

Jerome Mychalowych  
Merck & Co., Inc.

Christine T. Neely  
PSEG Services Corp.

Melissa J. Orsen  
South Jersey Industries, Inc.

Christophe Péron  
Zenmoov Technology

Paul B. Rosenbaum  
AT&T

Laurie A. Siegel  
Tyco, Retired

Michele N. Siekerka  
NJ Business & Industry Association  
(NJBIA)

Joseph Stinziano  
Samsung Electronics America

Cory W. Thackeray  
AIS, State Street

Edward J. Waterfield  
Capital One Bank

Matthew Weber  
Deloitte LLP, Retired

### North Board Chair

Peter Wallburg  
Peapack-Gladstone Bank

### North Board Vice Chair

Karen S. Lemon  
AT&T

### Central Board Chair

Brent Ashton  
EY

### Central Board Vice Chair

Bellaria Jimenez  
MassMutual Tri State

### South Board Chair

Kevin P. O'Sullivan  
Crowe LLP

### South Board Vice Chair

Stephen H. Clark  
South Jersey Industries, Inc.  
South Jersey Gas Co.

## 2018 - 2019 South District Board Members

### South Board Chair

Kevin P. O'Sullivan  
Crowe LLP

### South Board Vice Chair

Stephen H. Clark  
South Jersey Industries, Inc.  
South Jersey Gas Co.

Lisa L. Armstrong  
MAFCO Worldwide LLC

John Blaskovich  
MedEast Post-Op & Surgical, Inc.

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TD Bank, N.A.

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American Water

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Santander Bank

Kelly Daly  
Allstate New Jersey  
Insurance Company

Lisa M. DiDio  
AmeriHealth NJ

Leslie DiLuigi  
Republic Bank

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Earp Cohn P.C.

Keith German  
Fulton Bank of NJ

Raymond C. Kratz  
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Insurance Company

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New York Life / Mainstay  
Investments

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Citizens Bank

James Monforte  
CDW

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Verizon

John M. Natale  
Lincoln Investment

Thomas H. Paluszynski  
Morgan Stanley

Anthony L. Panto  
Eagle Wealth Strategies

Lauren Quinn  
New Jersey Resources

Nicholas C. Rounds  
TD Wealth

James Ryan  
Fulton Bank of NJ

Tuyet-Hanh Schnell  
Lockheed Martin

Will Thomas  
Automotive Resources  
International (ARI)

Teance Wells-Ernest  
State Farm Insurance

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EY

### Central Board Vice Chair

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MassMutual Tri State

Giraldo Alvare  
FedEx Ground

Timothy J. Archer  
Accenture

John Buglione  
TriState Capital Bank

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Verizon Wireless

Christopher Clare  
M&T Bank

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Investors Bank

Lookman Y. Fazal

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Kristen Hackett  
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Maser Consulting P.A.

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Kathryn Law  
Johnson & Johnson

Austin Lindsay  
AIG

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Kearny Bank

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Ronald Richter  
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Nicole Visceglia Rodgers  
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Cristina Santos  
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Karen Skillings  
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Dalton Smart  
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Raymond Spinelli  
Lincoln Investment

Alexandra T. Termini  
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Marlon Terrell  
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Maryna Tully  
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MassMutual

Christina M. Youngblood  
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## 2018 - 2019 North District Board Members

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Peapack-Gladstone Bank

### North Board Vice Chair

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AT&T

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Infineum USA L.P.

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Prudential Financial, Inc.

Jacob W. Buchanan, CPA  
PricewaterhouseCoopers LLP

Joyce Buford  
Allstate New Jersey  
Insurance Company

Christine Buteas  
NJ Business & Industry Association  
(NJBIA)

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James Christy  
Provident Bank

Peter J. Cociello, Jr.  
Advance Realty

Luke de Araujo  
Regal Bank

Debra Falk  
NJTV News

Gayle M. Gannon, RN, MBA  
Quest Diagnostics

Maria Fusca Gendelman  
ConnectOne Bank

MaryRose Genovese  
Investors Bank

Eliza Gonzalez  
Johnson & Johnson

Michele Hayes  
NJ Advance Media

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WithumSmith+Brown PC

Martin Hollander  
Selective Insurance Group, Inc.

Lauren Horbal  
Deloitte LLP

Angelica Hughes  
Horizon Blue Cross  
Blue Shield of NJ

Waverly Ke  
Tiffany & Co.

Eric L. Kesselman  
Kearny Bank

Jay Klatsky  
Santander Bank

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Chase

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Merck & Co., Inc.

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Untracht Early

Karin Ann Payne  
Bayer

Deborah Pedersen  
Celgene Corporation

Laurent Pommier  
PSEG

Lori Pressler  
Deloitte LLP

Kevin Rankin  
Wells Fargo

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Phillips 66 - Bayway Refinery

Andrew Scott, CPA  
PKF O'Connor Davies, LLP

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Fidelity Investments

Arun Sinha  
Citi

Barrington Smith  
UPS

Yolanda L. Stancil  
Verizon Communications

Rajesh Uttamchandani  
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Katherine A. Vasquez  
Novartis Pharmaceuticals  
Corporation

Chevonese Wilson  
M&T Bank

Robert G. Zerafa  
Lexington Insurance, Member of  
AIG



## Educator of the Year

**Mr. Ahmed Kandil**  
*Parsippany Hills High School*



### Why JA?

"I would like to express my sincere gratitude to JA for all they have done for me and my students within the past few years. I wish I was aware of such a program when I was going through school. Only as an educator did I come to learn about the amazing opportunities JA makes available.

Through this mutually beneficial partnership, I have had the opportunity to share feedback with JA as well as provide my students with priceless experiences. JA

has enabled me to expand my repertoire and enhance the overall dissemination of business education/leadership experience and knowledge to my students. For this, I am extremely grateful."

### Quick Facts about Mr. Kandil:

- 1 Engages students in JA High School Heroes, JA Career Success Workshops, JA Job Shadow, JA Women's Future Leadership Forums, JA Titan, and JA Finance Park.
- 2 Holds a Bachelor of Science Degree in Marketing from Fairleigh Dickinson University and an MBA in International Business.
- 3 Is in his 15th year as a teacher of business education at Parsippany Hills High School and the Future Business Leaders of America Advisor.
- 4 Liaises for the dual credit partnership between the Parsippany High Schools and Fairleigh Dickinson's Middle College Program.
- 5 Led the 2007 boys soccer team to the NJSIAA North II Group III State Championship as the Head Coach and hosted the finals in 2012.
- 6 Selected as the New Jersey Future Business Leaders of America (FBLA) Advisor of the Year in 2015 and 2019.
- 7 Represented JANJ in the 2019 JA Finance Park curriculum development workshop at the KPMG Innovation Lab as one of few invited educators.

*Thank you for going above and beyond  
to empower young people for success.*

## 2019 JANJ Top Business- Education Champions

Accenture

ADP

Allstate New Jersey

Insurance Company

AT&T

Capital One

Citi

Deloitte

EY

Federal Business Centers

Horizon Foundation for

New Jersey

Investors Bank

Johnson & Johnson

Kearny Bank

KPMG

Merck

New Jersey Business &  
Industry Association

NJM Insurance Group

New Jersey Resources

PSEG

Prudential

Quest Diagnostics

Samsung

Sanofi

Santander

Verizon

Wells Fargo



*A special thank you to our  
2018-2019 Annual Report  
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NJM is committed to supporting the communities in which they are privileged to serve. For over a decade, hundreds of NJM volunteers have invested their time, talent, and resources to inspire thousands of NJ children and help them build bridges to better lives.

In 2018-2019, NJM's support and volunteerism reached 1,700+ students in classrooms and JA programs at the JA Education Center and across the state, and by underwriting a portion of JA Finance Park, high school students received thousands of JA instructional contact hours in financial literacy and career readiness education.

As we look towards the future, we are grateful to NJM for their leadership, dedication, and support of the JA Mission.





#EmpowerTheFuture



JuniorAchievementNJ



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