

INTERVIEW – SAM TAYLOR

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Sam Taylor came to JA as a loaned executive from the US Foreign Service to help JA respond to the many requests for programming from around the world. He soon became a JA executive and led the expansion of JA world-wide.

MS. HUFF: For purposes of this taping session, please state your name and how and when did you first become involved with Junior Achievement?

MR. TAYLOR: My name is Sam Taylor and I first became involved with Junior Achievement in Mexico in 1983 or '84. At that time, I was in the Foreign Service working for Master John Gavin and he asked me to look around and find organizations that could teach young people in Mexico about the risk and rewards of free market economics.

On his desk he had a book that President Ronald Regan had sent to every ambassador in the world by Milton Friedman and I think the name of it was Freedom of Choice or Freedom to Choose. Anytime you visited an ambassador's office during the Regan Administration you would leave there with a book – Milton Friedman's book in the local language and English if you preferred.

I contacted the U.S. Chamber of Commerce in Mexico and they had a small affiliate of Junior Achievement, but they didn't call it Junior

Achievement. They called it Desarrollo Empresario, which is translated in English as Dynamic Entrepreneurial Development of Mexico. Because in Mexico it was illegal to use foreign names on not-for-profit organizations.

I started working with this group and they had about 400 or 500 students a year only in the Company Program. I asked the critical question, "How many kids could you reach if you had all the money in the world?" They said, "Twenty million a year." I don't have that much money, so I raised about \$200,000 a year and a lot of it from USAID, U.S. government funds.

MS. HUFF: What does USAID stand for?

MR. TAYLOR: U.S. Agency for International Development. It's one of the foreign aid programs of the U.S. government. The objective of USAID is to promote economic development. If you look around the world, you certainly realize that no country has had economic development unless there is a healthy growing private sector.

Probably one of the most cost-effective ways to create a healthy growing private sector is to educate young people about the risk and rewards of free-market economics. That's what Junior Achievement does. Now, at the time in Mexico they [JA] only had one program, the Company Program.

So, I sent a fax to Don Floyd, who was the executive vice president [of JA's Headquarters], and asked him about other pamphlets, posters, information and he sent me all kinds of things. By 1989 the number of kids in the JA program in Mexico went from a few hundred to thousands. I arranged money for JA people in Mexico to go to Puerto Rico to go to NAJAC [a student conference].

In fact, in 1986 Mexico started their own NAJAC, which they called the Mexican version of it. They had 68 kids the first year. That program

has grown to over a thousand kids from all over the Spanish-speaking countries in the region.

MS. HUFF: So, you sent them to NAJAC?

MR. TAYLOR: Yes. Don Floyd came for a visit to Mexico. He was just amazed how the Junior Achievement program in Mexico had grown from nothing to thousands of kids. He said, “We need somebody like you as an employee of Junior Achievement.” Because we had just done an article in *Reader’s Digest* called “These Kids Mean Business.”

We were getting hundreds of letters from around the world of people wanting to start a JA program. [Floyd said,] “We do not have people who speak the language like you do who have visited these countries. Who know the culture. How would you like to work for Junior Achievement, Inc. and develop the international program?” I said, “Well, I happen to have a job, but sometimes the Foreign Service will loan people to a not-for-profit organization. You have to request me,” and I told him how to do that.

Four weeks later he had all the paperwork done and we arranged for me to come to Colorado Springs and that was in August of 1989. There were no secretaries. There was no budget. The entire file for Junior Achievement International was about that thick [indicating a very small amount]. There were letters four and five years old that had never been answered. There were letters two weeks old that hadn’t been answered.

The only requirement that the [JA national] board made was develop as many programs as you can, but don’t take money from the U.S. to do it. Secondly, I had to raise [the money for] my own salary, even though I was loaned from the government. From that humble beginning in 1989 there were 12 countries, [including] Canada, the United Kingdom, Mexico, El Salvador, Belgium, and none of those used the named “Junior Achievement” except Canada and a few others.

They would [call themselves] Young Enterprise or Empresa Joven en Ingles. So, the first thing I did was to [determine] where the organizations were around the world. JA didn't know. They didn't know that there was a JA-type program in Malaysia. They didn't know that somebody had stolen the materials and was using it in New Zealand. There were no agreements between those countries and Junior Achievement Inc.

The first thing I did was draw up a step-by-step guide, and operating agreements, and sent them out. The task was to contact business leaders, ambassadors, chamber of commerce and people I knew around the world. At the end of the first year, we had added 15 or 20 countries that wanted to start programs.

About that time I was contacted by the U.S. Ambassador in Russia. Perestroika. The new openness. There should be a lot of opportunities for Junior Achievement because that's what the Eastern European countries needed. I must add about that time, too, that the Berlin Wall came down in November.

One of the interesting things that happened was a guy by the name of Tome Bata, who is the world's largest shoe maker in the world. He makes a million pairs a day. He called me from Canada and told me that he had won the congressional or the parliament's medal of freedom and that with the award came \$10,000. He said, "If I gave you the \$10,000 how would you start a Junior Achievement program in Czechoslovakia?"

I said, "Well, I would send somebody over there to sit down with the players and tell them about the program." He said, "When you do that, I will go with you to introduce you to President [Vaclav] Havel. So, we sent Pete Rohan who was [a JA national] vice president, and they organized a board of directors and that was the first country in Eastern Europe [to have JA]."

At the same time we had a meeting of school teachers in the Soviet Republic. It was called the Soviet Union at that time, and we wanted to hold it [the meeting] in Estonia or some other place and the Russians wouldn't allow it. They said, "No. It has to be in Moscow." We said, "Well, we won't do it there. We will do it in Poland."

So, they sent all these teachers and we had a training course for Applied Economics. Now called JA Economics. All of them went back to their countries to start pilot programs. In 1991 about 25 JA, Inc. board members and 200 kids and a bunch of [JA Area] Presidents went to Moscow on December 5th to formally inaugurate Junior Achievement in Russia.

Twenty-six days later Gorbachev was gone, even though he met with us. So instead of having one country, the Soviet Union had suddenly become an additional 15 countries. Estonia, Latvia, Lithuania, Belarus, Ukraine, Georgia, Azerbaijan, Uzbekistan, Turkmenistan, Kazakhstan, Kyrgyzstan. All those countries.

So we set about the task to see how we would open programs in those countries. We got money from groups like USAID, the Eurasia Foundation in about 1995 – '94 -- excuse me – we had so many requests for programs. You've got to remember the only staff we had at the time was myself, Dave Loose and Laurie Mozingo.

At the same time there were board members on the JA domestic [JA Inc.] board asking why are we teaching these communists how free enterprise works. We've got more than enough work to do that here in America. It was at that time in '94 that some of the JA domestic board members had this attitude while others said, "No. This is the global economy. We should set up an international organization to finance this."

There were six board members that were on the JA Inc. board that agreed to serve on the committee and JA International was constituted as

a franchise to take care of all the countries outside the U.S. From that start, we recruited international business leaders until we got to the point where we had 57 board members, including three billionaires on that board. People from 15 countries.

We also began to develop new programs, because the programs – all the JA, Inc. programs were not appropriate for an international setting. So, one of the programs we came up with is called “Globe” where you take your kids [U.S. students] to Moscow and they [Moscow students] join the kids in Rochester. It took us two weeks. We had a grant from United Technologies and it took us two weeks to write that program and get the textbook and the whole thing put together, because we had a bunch of volunteers to do it. Now, there were many mistakes, but that was the start of the process.

Also, about this time, we had people saying, “Now with the Internet you should start looking at how you can deliver programs on the other side of the world.” The biggest cost you have is – if you are going to ship the study guides and textbooks from here to Mongolia, first of all, they aren’t going to read it because it’s in English and, secondly, it would be prohibitive. Just the sheer cost of it. It costs twice as much.

So one of the things we did is translate the materials into local language. There are about 38 languages now. We also began to look at other ideas to use technology. One of those was to use the MESE [Microeconomic simulation exercise] contest and we set up what was called the “Hewlett Packard Global Business Challenge.” [HPGBC]

In that first year we had 68 teams. We conceptualized this sitting in a bar in Moscow with Jerry Mutchler and some other people talking about how to create a contest. That contest now reaches about 1,200 or 1,500 teams. People from 70 countries. We even have cyber teams and college teams.

A cyber team is when you have one kid from Russia, one kid from Canada, and another one from Mexico and a fourth from Argentina. Since this is the global economy, they began to learn to work together and make decisions on the HPGBC collectively.

Some of the other interesting things that we did to promote the whole concept of Junior Achievement was use our network among the Foreign Service. In the process of doing this, we found ambassadors of some 20 countries that had been in JA when they were kids. We would ask them to hold receptions, breakfast, or whatever to introduce the concept of Junior Achievement [in the country where they were serving].

A lot of times I would go make a presentation or we would get somebody else to make a presentation. We even met an ambassador in New Zealand who was in JA in 1952. He could even remember the product they had made and the location on Market Street in San Francisco.

But one of the things that we noted was that the JA domestic program was so consumed with the K through 6 and the middle school programs that it's very hard for them to relate to the fact that somebody in Belize or Kazakhstan was involved or that they had interest, because we don't think in those terms.

We even had a lot of the Area Presidents who were very helpful in making contacts. They would have somebody call and say I'm from Albania. Can you tell me what Junior Achievement is? They would refer those people to us and then we would take it from there.

Now, there were some funny things that happened, too. Somebody called and said, "Can you send the information to Armenia?" So, we would send all the information and they call back and say, "Oh, sorry. I meant Albania."

The other thing we did early on was send trainers from here [the U.S.] to these countries to do the initial training. Particularly, as it relates to board development, fundraising, and course content. Today you don't have to do that because you have people that speak French [or other local languages]. Another interesting approach that we took was to teach people how they could apply for grants.

Let's say Russia. Russia got large grants from U.S. Foreign Aid programs. The U.S. Ambassador would host – what do you call them – enterprise fairs. He would hold it at the ambassador's residence, a fair, and invite all the community to come and they [the JA students] would sell their products. They were very interesting products. Now, when you think about Russia, kids were coming from 11 time zones. The kids in Magadan or Falkland Islands were closer to Seattle than they were to Moscow.

The other thing we did is that we helped the U.S. companies that had presence in those countries project a positive corporate image. Like Exxon Mobil, Hewlett Packard, IBM and so forth. We recruited many of their employees to promote Junior Achievement in those countries.

We had Peace Corps. volunteers in 40-something countries working on Junior Achievement. We signed a memorandum of understanding with the Peace Corps. in '92 or '93. This allowed the Peace Corps. to assign people to develop a JA program.

Some said, “Well, you did more for the domestic program because there are a lot of return volunteers that wound up working with JA here in the U.S. They were introduced to it overseas. The numbers of students [in JA outside the U.S.] grew from 50,000 to almost three million today. You could have as many as three to five million in one country like China or Russia in a few years.

Many of the lessons learned are that, number one, you don't teach a JA course in Patagonia the same way you teach it in Toledo. Probably the

most important lesson we learned is that Junior Achievement International did not have a program in Argentina or Russia or China. The Argentines have a Junior Achievement program. The Chinese had a Junior Achievement program. South Africans had a Junior Achievement program and the philosophy that they were in charge of it and they were the owners, they made it work.

What we insisted on was quality control, volunteers in the classroom, learning the methodology that made JA so popular. But I would add parenthetically, too, that in some countries there are no private sector leaders. About the only person that can read and write in some of those countries is a school teacher.

Even though we [in the U.S.] think that the business volunteer is the most important thing, and I don't disagree with it. I'm just saying if you want to run a JA program in Uganda or Ghana, get the school teachers. They become very avid for free enterprise and the concept.

We have done a number of evaluations to prove those points. In Uganda they asked kids and teachers if you have a positive or a more positive attitude toward business. Only five percent of the students and five percent of the teachers had positive attitudes prior to participating in Business Basics. [In Uganda,] Teachers were teaching the Business Basics course.

After participating in that eight-hour course, 92 percent of the teachers and 98 percent of the kids had a positive or a more positive attitude toward business. The biggest obstacle to business around the world is the 70 years of information that said any business is bad. All they [business] want to do is make a profit. That attitude was prevalent. Even today particularly in Western Europe.

One of the biggest obstacles you had to overcome is the belief that business is bad. That people who make a profit are doing it at the expense of their customer. There is much more misinformation about

business out there than there is [accurate information] about business. In many cases it was necessary to spend an inordinate amount of time with government officials in countries like Vietnam, which was still a communist state, and China convincing them that we were not revolutionaries trying to take over their country.

Almost everybody recognizes how much more official the private sector is. But the reason you don't have economic development is because the people running those countries don't care. As long as they are a part of it [the official system] they don't care. That is the experience of how to do that.

MS. HUFF: All right. This is wonderful, Sam. Boy. You sure have a memory of the details on what happened, because you certainly lived it. In terms of the domestic programs that we [Junior Achievement Inc.] have, what you could use out of those domestic products, because obviously the challenges are very, very different internationally?

MR. TAYLOR: All of the concepts that are taught in the domestic program tend to be valid. Supply and demand are the same in China as it is here. It's how you do it is the difference. Now, when you start talking about personal finance and you start talking about 401(k)s, IRAs, Roths, that has no meaning whatsoever in other countries.

In that regard we developed another program. It's called MM BIZ. My Money. It's an international course that [demonstrates] in fact, there are only seven things you can do with money and you can go down the list. You can save it. You can spend it. You can throw it away. You take those concepts and you teach young people that.

Now, through that another great program that we developed when we were on the web is travel and tourism, TT BIZ. Travel and tourism is the fastest growing industry in the world. They might have had quite a set back with 9/11. But travel and tourism is a great way to create jobs if you are a poor kid in Antigua or Barbados where tourism is the number

one foreign exchange gainer. The number one source of trade and commerce. It's going to grow even bigger.

So, what you have to do is start with a concept. What is the biggest industry? What would help kids in Brazil? Then you have a country like Brazil that is so large the difference between southern Brazil, which is very developed and Northern Brazil is greater than a difference between the U.S. and Brazil. It's disparity. But you have to know about that and the languages.

The concepts that are taught in Junior Achievement tend to be universal, but parts of the content tend to be very ethnocentric or very American and that's where you have to be able to bridge that gap between the two cultures.

As I said, if you have a good product in China and you lower the price you will sell more of them. But if you have a monopoly and you are the only source of it, you can jack the price up. Those basic concepts apply around the world.

I think the toughest market for Junior Achievement is countries in Europe where they tell you, "We don't have supply and demand here." A lot of things are determined by the European Union or their government and that's the reason why the economy doesn't compete very well in the global economy. That's what makes it a tough market.

In the course of that you learn many techniques to change it. I'll give you an example, I spent three years in Ireland talking to people and they speak the same language as we do. [English] They said, "Well, you can't go into schools and teach young people about business." I said, "What do you mean you 'can't'?" "Well, you can't go into the schools because they won't allow you."

I finally said, okay. Let's prove that you can't do it. Why don't we set up an experiment and we can try to keep the course? If it won't work,

we'll say, "hey, it doesn't work". So, we went to the Christian Brothers College or Schools, CBC, that's where the guy that was the head of Heinz graduated from and we started the courses and, of course, they worked fine.

They said, "Well, you can't use the English that you use." I said, "Why?" They said, "You can't spell. Program has two M's and an E. Labor is L-A-B-O-U-R." I said, "Look. Do you have programs in anthropology, geography, sociology, and language?" "Yes. Yes. We encourage teaching French and Spanish." I said, "Well, think of this as a course in American English to learn that everybody doesn't talk the way they do in Dublin." Of course, the programs worked fine and now they have 15,000 to 20,000 kids in the program.

Those are the things you learn over time of how to do it. Then you have the problem with the word "junior." In some countries the word "junior" means the son of a rich person in the country. Nobody wants to be called a junior. Well, you overcome that. Like Japan said the word junior means something totally different. I said, "Well, let's just try," and they did.

The reason you do that is because the name Junior Achievement [and] the green triangle [the logo] has presence. Most Americans don't realize that some 35 million Americans have been through JA courses and you run into them all the time around the world. Those are your allies.

Like the guy who is vice president of GM in Switzerland. The guy at Proctor & Gamble in Bogota, Colombia. But more than anything, what [JA] International had to do was knit the enthusiasm and the knowledge of how you set up an organizational structure. The easiest part of Junior Achievement is the courses.

I must add, around the world there are some four to five thousand business and economic education courses and most never get out of the neighborhood. The uniqueness of Junior Achievement is its delivery

system. The challenge that we face is how do you go to a country like Ghana, Botswana, and come up with a delivery system that makes sense.

Now, in the process of doing that you have to do things a little different. There are many people overseas that perceive Junior Achievement as a program for inner-city kids. They think it's a program only for poor kids. I even had a lady call me from Japan who had taught a JA program in Portland, Oregon at a reformatory. It's the Economics of Staying in School. She thought the program was only for delinquent kids.

So she went around and tried to find delinquent kids [in Japan] and they don't exist. So, there was a big misunderstanding that if you want to start a Junior Achievement program in a country, you don't go to the poorest school. You go to the best school, the most progressive school, and if they want it, everybody will want it. If you go to the poorest school, they will think it's a program for poor people and nobody wants a program for poor people.

In fact, I think there are a lot of lessons in this on the domestic [U.S.] scene, but I think probably we are so wrapped up in getting numbers that we forget about how unique our product is and, secondly, how cross-culturally important it could be, because one of the problems you see in America is what is the American culture?

I'll tell you a story, we had an exchange program with kids from Mexico back in the '90s. We would send 150 kids from Mexico to live with JA families [in the U.S.] and 150 American kids would go to Mexico and spend six weeks. In debriefing the kids from Mexico, they said the problem with America is you don't have any culture you have only got civilization.

We said, "Why?" He said, "Well, Javier here was with a black family and they were very religious, and they went to church three times a week. On the other hand, Lisa over here was with a doctor in Cleveland.

She had a driver and chauffer that took her around and she would come in at two in the morning. It just went on and on.

What you realize is that here in the U.S. we have many microcultures and they are segmented between cowboys, bike racers, mountain climbers, bike riders and it just goes on and on. You don't have that in a country like Belgium or Sweden or Mexico. It's very homogenous.

I asked these kids in Mexico, "What are the consequences?" They said, "Well, we know what you do on Sunday in Mexico. It's family day. Here in America we have no idea what you do." We know that if you have a baptism everybody goes to it in Mexico. Here, I don't know when they baptize people, because we are a new culture as opposed to an old culture.

What I'm saying is take for example there are Armenian high schools in Los Angeles. We aren't touching that market. They have English, too, but they also study Armenian. Eighty-two percent of all the kids in the public schools in Los Angeles have a Hispanic surname. There might be a market there in the Hispanic community if you want to reach more people and on and on and on.

I think those are some of the lessons that could be learned. I must tell you that not many – at least during the early years there weren't many people interested. They thought it was quaint to get to go to Poland or somewhere and teach a course. That's just the first step of getting started. It's the day-to-day follow up that made Junior Achievement great. That's what we did.

We have only one function [as JA International] and that is to help the poor devil in Paraguay or Chile or Brazil do whatever he or she was doing to do it better. We developed some new programs in order to do that. Like Banks in Action was another course we developed. It was a great way to teach kids banking.

Do you realize that most kids don't know anything about banking? There is not a current course. So, as you expand Junior Achievement, there are going to be business and economic education programs around the world.

The question that JA [Inc.] and the board of directors of JA, Inc. has to decide is do you want to have JA's name on it [the program] or do you want to have somebody else's name on it? That's basically the options you have. I would say let's put JA's name on it if you can do it and learn. The U.S. could learn so much from some of the things that are going on.

Particularly, when you consider this is a global economy. You have to admit, 75 percent of all the business of the world is outside of the U.S. I'll bet you if we looked around this room, we could find products from sixth-rate countries right here in this room that we know very little about. If you are going to be an economic powerhouse, we ought to know about it and know how to work it.

Many of the companies that support Junior Achievement certainly are most interested in it [business outside the U.S.]. Let me give you an example, do you realize that 82 percent of Coca Cola profits come from overseas? Sixty-three percent of 3M [revenue] comes from overseas, and you can just go on and on. So those companies have a lot – they are not interested in the Toledo market as much as they are the Russian market or the Chinese market.

JA has always worked because it was a partnership between business and the educational institutions, because you see what's happening in the world. Look around. We have health education, art education, music education, sex education, geography education. Any education in the world, but one. How do I make a living? How do workers' attitudes about work come about?

Well, they come out very early in life. This is a dichotomy that Junior Achievement has to focus on. First of all, Junior Achievement used to be a life-changing experience. The Company Program. Then we realized that you couldn't reach enough kids to make a dramatic impact.

The next course that was developed was Applied Economics and then we had Business Basics for the elementary schools. The in-school programs lost the name. They said, "Oh, we had Applied Economics." It didn't say JA. Well, you can start forming attitudes in the elementary school, middle school, but the life-changing experience occurs in high school at an older age.

Let me give you an example, there was a young man in Junior Achievement in Argentina. He was in the JA Company Program. He went to the last year they had the International Student Forum. The International Student Forum, which was the old NAJAC, disappeared because it was becoming nothing but an international event.

The last year they had it, almost 40 percent were kids from overseas. Plus, kids here at that age didn't want to go to it. They wanted summer jobs and there are a lot of other reasons. This young man from Argentina went to Northwood University [conference location in Michigan]

He participated in the Hewlett Packard Global Business Challenge. He looked sort of like Julio Iglesias at 20 years of age and he was elected president of his company, the JA company, and they fired him because he was a bum. He was more interested in chasing the women, I think.

But then at the Hewlett Packard Global Business Challenge he set up a team and the name of the team was Patagon.com. That was his team. He started college and two years into college he realized there was an opportunity for him to start his own business. He set up a business and two years later he sold that business for 728 million dollars.

It all started with the life-changing experience that he had at an older age with Junior Achievement, because he had lived under a system [that did not promote free markets]. I must tell you that kids in Russia, where there are two million high schools, take Junior Achievement a lot more seriously there than they do here. That is their way out. They see it a way for them to find a job or start a job.

I can tell you story after story of kids. I remember a little story they tell about Junior Achievement in El Salvador back when they were having a civil war. They would have the classes at night and somebody came in and kept writing revolutionary statements on the blackboard. I wondered who was doing that.

So finally, the civil war disappeared, and they ran a JA Company Program. When they finished the Company Program they would give awards. The best salesperson. The best product. They called in this one little girl Maria and said you have won the best salesperson's award and we are going to give you an award on television.

She starts crying uncontrollably. "No. You can't. I will be killed." They said, "Why?" She said, "Well, I'm not Maria. My name is Cominda le Yolanda." Then I realized that this isn't bad. You are the good guy. I mean, there are many stories like that how JA – particularly the older kids – is a life-changing experience.

MS. HUFF: That's remarkable.

MR. TAYLOR: I remember a little girl in Mexico. I was asking her, "What did Junior Achievement mean to you?" She said, "Well, it means esperanza." Hope. I said, "What do you mean hope?" She said, "I'm 16 years of age." My family" – she was an indigenous girl, as 85 percent of Mexicans are. "They are pressing me to get married before I become an old maid." At sixteen.

Her sister was 18 and she already had three kids. She said, “No. I’m not going to do it.” She said, “I’m going to start my own business. I’m going to run a dress shop and I know how to do it because I learned it in Junior Achievement.” You have hundreds of stories like it.

Some of the other things we did in Junior Achievement that was dramatic is, for example, in Africa the biggest economic threat, is HIV/AIDS. Much of it is based on ignorance, religion, and culture factors. Some people tried to start what they called “anti-AIDS clubs.”

But if you are a 13-year-old and you go to an anti-AIDS club, everybody thinks, well, you are probably having sex and that’s the reason you want to go to the anti-AIDS club. On the other hand, if you show up at Junior Achievement and there is a course on the economic cost of HIV/AIDS, there is no stigma attached to that.

So in a number of countries in Africa the JA programs have been very much included in the course of studies on the economic impact of HIV/AIDS. But also, since AIDS – the consequences of AIDS is so pervasive in the society there, they had to come up with special programs.

For example, there are something like ten million kids who grow up alone because their parents died of HIV/AIDS. So in many places, these kids are put in orphanages and they need to be taught how to make a living. So, in Zimbabwe and Botswana and other places there are programs directed at the HIV/AIDS offerings that are going on.

In other places like Botswana, they found that the kids that are going to wind up getting AIDS is a kid that has no hope. No job. No skills. Nothing. So, we have gotten money to train kids in the JA Company Program just to give them some skills so that they want to – they have something to do in life and won’t wind up the victims of HIV/AIDS.

Those are the kind of creative things that you have to do to work on the international, because, again, the suburbs of Johannesburg are not like the suburbs of Toledo. That's what makes the program so dynamic overseas.

One of the regions in the world where we are least effective because we haven't had enough time to put into it, is in the Middle East. But because the program started in Jordan, it was highly successful. The people in Lebanon found out about it and they wanted it.

Then after 9/11 we started getting people [from companies] like Exxon Mobil and Citigroup calling us and saying, gee, you have to get more programs in the Middle East because it's in economic disparity and the misunderstanding clashes of culture. If there is one thing that sort of bridges the gap between U.S. culture and the rest of the world it's business.

You say, well, how can that be? Well, look at the Chinese. Chinese are from first-class capitalists because they are learning how to trade with the U.S. There are big opportunities out there to do that. I think.

MS. HUFF: Well, you have brought up some very, very interesting and provocative ideas here. What would you say was your biggest challenge then? You can be specific to which country, perhaps, presented the biggest challenge or what scenario.

MR. TAYLOR: The biggest challenge was being able to convince the domestic [U.S.] organization that what we were going to do was not going to adversely affect them around the world. People would come up with all kinds of things. Suppose some kid in the JA company program in Argentina cut his arm off. I said, "Well, that's an Argentine problem." "Well, we don't allow them [the kids] to have hand tools." "That's a local decision." It is those kinds of things that we spend a lot of our time.

Now, when we say “challenge,” the challenge was to – I guess the biggest challenge was to respond to all the requests that we were getting. Because you had a lot of people. Board members would call you up and say, “Why aren’t you doing something in Myanmar,” or “Why aren’t you doing something in Bangladesh?” The answer is that if they have money, we can do it anywhere.

I think one of the other challenges was there were people concerned that we would be sucking money out of the U.S. That has not happened because the U.S. government and private agencies spend about 40 billion dollars a year overseas. Now, they spend – a lot of that is religious stuff.

A lot of it is workers living in the U.S. that send money back to El Salvador and Honduras and other places that pay out a higher per capita of the country’s taxes to foreign aid than the U.S. does, because they only count government money.

U.S. foreign aid has been a lot more effective because it goes to private and volunteer organizations or not-for-profits. It goes to foundations. There are many foundations in the U.S. Even though they are incorporated in the U.S., their whole reason for existence, like Rockefeller Foundation, is to fund programs outside of the U.S., or take a program like the Hewlett Packard Foundation. One of their big priorities is population and family planning.

You could make an argument that if you take young women and teach them a skill through JA, fertility goes down dramatically. You go on and on. So I had no instance where Junior Achievement International has taken money away from Junior Achievement in San Francisco or Chicago.

I know of a lot of instances where United Technology or Exxon Mobil got involved with international and then became very much involved locally, because there were programs that can bridge the gap between a

JA organization. I can give you some examples. Take the Quad Cities. Quad Cities sort of adopted Junior Achievement of Estonia.

Some of the business people went over there to visit and when the Russian banks collapsed in 1995 or '96, they went back to Quad Cities, and they raised \$40,000 for the kids to replenish the bank account that was lost.

A number of Jewish organizations here in the U.S. raised money for JA in Israel because they wanted their kids to connect with the Jewish community in Israel. You have instances where the Albanian community here in the U.S. wanted to get people in Boston connected with the Armenian community in Los Angeles. They were very much involved in starting Junior Achievement in Albania.

We have even been contacted by the Iranian community in Southern California, there are a million Iranians living in Southern California. They have three television stations in Farsi and six or eight radio stations in Farsi, the Iranian language. The Lebanese community has been very helpful in what we started to do in (inaudible). All of those things get good publicity for Junior Achievement as an organization.

MS. HUFF: As I'm listening to you, Sam, I can't help but wonder, you have obviously made Junior Achievement International a huge success, but what was the biggest turning point where you knew it was going to be an absolute success?

MR. TAYLOR: I don't know. From 1989 until 1996, I don't think I had a day off for vacation that whole time. Well, we began to see the thing that made it a success. When you would go into your office in the morning and there were 80 e-mails that said this, this, this, and this. By the way, we just raised -- the GE representative here in Turkey said they were going to give us \$25,000 to help us start here or you would get an e-mail from Linda Schoelkopf, who just had been to Belize, she said, "Hey, they have a business plan for a board member."

It took us a while to figure out what does and does not work. But you have to understand, all this was done with a fairly small staff and very few people. Mostly because of a philosophy. That philosophy was we don't run the program in Trinidad. The local dudes have to do that. The success or failure of Junior Achievement in Antigua depends on the people in Antigua. The business community. That works. It works everywhere in the world.

MS. HUFF: Do you get involved in recruiting the individuals that are going to implement the program there?

MR. TAYLOR: Oh, yeah. In all kinds of ways. I'll give you an example, we had a lot of screw ups. Like one time Prince's Youth Trust, that's Prince Charles Youth Trust, had a guy who worked for Commander Newland. They paid for a guy named Mohamed somebody from Nigeria to come here to Colorado Springs to talk to us about starting Junior Achievement in Nigeria. I said, great. The Prince is a great guy and Commander Newland was a great guy and we signed an agreement with the guy and nothing happened.

He kept saying, "Well, we can't raise money. Why don't you raise money in America and send it to us?" . . . what we did – one day we got a call from a Nigerian in New York who was a good friend of Peter Merten's. She taught economics. She said, "I want to start Junior Achievement in Nigeria." I said, "Well, you are absolutely in luck."

The next week Jerry Mutchler is going there to meet – I had already contacted the U.S. Ambassador – he is going there to fire this guy Mohamed and appoint somebody else to start Junior Achievement. This girl in New York quit her job with Goldman Sachs. Paid her own way. Flew to Lagos, Nigeria. Met Jerry there. Her name is Kemi Somme (phonetic) and started the program. She has just been marvelous.

Last year she received a full scholarship to do her MBA at Harvard University and she is there right now. She is going to be graduating shortly and going back to Junior Achievement. Those incredible commitments of people like that that make the program more.

MS. HUFF: Wonderful.

MR. TAYLOR: Yes. You never know when somebody calls you on the phone whether they are a nut, or they are for real. We had some bums. One time Allen Kirtley called me and said here is a young man that's going back to school. He turned out to be an absolute idiot. But you learn that quickly. It wasn't Allen's fault. I mean, the kid was a good kid in JA. It's just he was lazy and on and on.

There are many wonderful stories. You see those when you have the kids tell you the story about how Junior Achievement has been a life-changing experience. Like this little girl in Estonia. She saw on the news in Estonia that kids there were mimicking U.S. students by carrying backpacks. The backpacks were always dark for some reason.

Like eight or ten of them [students] had been hit by cars walking the streets. There was a lot of night school. So, she came up with a product called "Flasher." It was a flasher you put on your arm. A flasher you put on the back of these backpacks. No kid has ever been run over since then.

So, she sent out a message and said she wanted to go international with her flasher product. Of course, she got some nasty notes from people. "Send me a picture." "I'll flash you." It was a joke. Then because of what she had done, the Rotary Club paid for her to spend the summer in New Hampshire and she just thought that was -- her whole world was expanded.

Or take the little girl – we had a contest one year where kids would send in videos and tell us how JA had changed their lives. The winner was a

little girl from Bulgaria. She had made peanut butter locally because she knew some Peace Corps. volunteers and she learned to make peanut butter. Her story about all the problems she had is just hilarious. She was going to college to study economics, because of her JA experience.

You multiply that by hundreds of times. There are so many culture venues. Like I was in New Zealand and they were having awards for the Company Program and the Maoris. The Maoris are local tribal people. One of their [JA] companies was nominated for a prize.

They stopped the ceremony and got up and did a Hulu dance. The whole team. Just stopped the ceremony. It's a very richly, rewarding experience of what is happening. The big benefits we will see years from now

MS. HUFF: My next question kind of launches from that. You mentioned a particular tribe and I happen to know there are, I believe, 122 tribes in Tanzania alone. How does that impact trying to implement programs all over, for example, Africa? In a small country.

MR. TAYLOR: Very interesting you bring it up. There was an American -- Black American who wanted to Africanize the JA programs in South Africa. So, she took the Economics of Staying in School, the Enterprise in Action, and they Africanized it and they spent two million dollars doing it.

And, of course, instead of Dick and Jane or whatever we use, they used local names. They used names from the Xhosa tribe because that's where Nelson Mandela was from. That doesn't play well with Zulu. We have found that if you want to send somebody, it is very difficult to send the person from Botswana over to Tanzania to train people to do something, because they take so much cultural baggage with them.

In fact, I had a big discussion with Lamech [Mbise] about that. He said, "Why didn't you send me to Tanzania?" I said, "Well, they didn't want

you to do Tanzania. They didn't want a Tanzanian. They wanted somebody else to do it." That is a very serious problem in Africa. It has nothing to do with skills. It's cultural baggage.

Now, that same cultural baggage is a real problem for many Americans going to some – particularly European countries. In fact, our regional director for Europe is not an American. She is a Canadian. She can sort of bridge the gap between the French and the U.S. There are many Europeans that think we are trying to stuff dirty capitalism right down their throat.

Whereas, in the countries of central and eastern Europe and Russia, man. It does no good to send a Russian to Kazakhstan for training. It ain't going to work. It's just not going to work because they live under that system. Those are the kinds of things you have [to deal with].

To a lesser extent you have the same dynamic with Chinese Americans. On the one hand they [the Chinese] admire them greatly. On the other hand, they wonder about what is their motive. Why are you coming back? Particularly, if you speak Mandarin or Cantonese or the local language with them.

Those are the dynamics you have to deal with if you are going to be able to manage the programs. It would never work to send a New Zealander to Australia to teach a course. Australians think that Kiwis, which is not a derogatory term, they don't think they know anything about anything.

But you could send an Australian to East Timor or Indonesia and there is not a problem. But I'll bet you if we took all the employees and lined them up in here at JA, Inc. and said, "Can anybody tell me where East Timor is or Gola?" What was the old name of Myanmar? Because we don't have to. Our economy is so big we don't have to.

But the other thing you see is the kids in Argentina. They don't have a problem at all getting on a plane and flying to New York to negotiate.

Well, when we get ready to send a kid from New York to Argentina, insurance is an issue. They want to send somebody with them. An adult and you go on and on.

But a kid in Argentina, he knows what the dollar exchange rate is. Probably speaks English, too. It is not uncommon for us to see kids in Europe, particularly in places like Holland and Austria, Czech Republic, who speaks four or five languages, which we don't do.

I met a dude in Yugoslavia that said he spoke 26 languages and half of them I had never heard of. Local. Like they were local –

MS. HUFF: Tribal?

MR. TAYLOR: Yes. And the other thing we made great use of was our knowledge about all the different organizations. The diplomatic organizations and how you get leases and that sort of thing.

MS. HUFF: Well, we probably should stop there.

(At this time the recording was stopped.)

MS. HUFF: Sam, welcome back. Thanks for finishing up this wonderful discussion here on your illustrious career with JA International. Tell me, as I look back in some of my notes here, you had mentioned Don Floyd was the person – was your initial contact from the domestic office. What other individuals played a big role in your getting involved with JA?

MR. TAYLOR: He did [Don Floyd]. He was the EVP. In fact, he ran the organization, basically, at times. As you know he had the untimely death of his wife, and left JA. He then he went on to become the COO of the 4-H Foundation.

There were people like Jack Holladay. People like Jean Richcreek in training, and many of the [JA area] presidents out there that we would – or their staff would go to do training programs overseas. Like Hedva Kovas who went to Washington and to Poland. Like Linda Schoelkopf went to Poland, Belize and some other places. What was the girl’s name? Greene? In Tennessee.

MS. HUFEE: Finley Greene.

MR. TAYLOR: Finley. She went to Kazakhstan. Kenny Wasoba went to a number of places, including Poland. Jamaica. Frank Macintosh went to a number of countries, including some in Africa. Jerry Mutchler has gone to, I don’t know, how many countries. Pete Harder was very much involved with the early training programs.

But very importantly John Dickinson came up with a manual that he wrote for Junior Achievement International entitled “Fundraising and Board Development.” The basics. The document is now in Spanish and it has been used all over the world.

He [John Dickinson] went and spent two weeks in Ireland, because he prides himself on being a quintessential Irishman from Chicago, and he was told, well, you can recruit people from Motorola and listed all these companies. Before he arrived there, he had already gotten in touch with people like John Galvan from Motorola and people with the Hyatt Hotel and companies that had a subsidiary in Ireland. So, he built a board of 18 people in two weeks. They were on their way.

He did the same thing in the Czech Republic and he was paid for by Mr. Bata. But more than that, he has trained more than 20 people that would come in here like Fernando Luisa from Colombia. Mind you, he did this – there is no pay involved in this. He was retired. He would spend the whole day with these people walking them through the procedures. It was that kind of commitment. Then, of course, the follow up that went into it.

But then you had some people that would sort of build a relationship with a country. Like Jerry Mutchler was very helpful in Nigeria with Kemi Somme. But I think we often focused on what they are doing. I think you ought to focus on what [JA] international did to change the complexion here [in the U.S.].

Martha Servantes runs this Enterprise Village. . . [in Houston]. She is a Mexican and she was on the JA staff in Mexico and she is on a two-year leave of absence working in Houston. Of course, met the love of her life. Another Mexican.

So, the challenge to running Junior Achievement International is juggling all of these balls and making sure that you have somebody like Laurie Mozingo and Dave Loose that took care of the day-to-day activities while you were able to go out and get monies from organizations like the UN. Like Exxon Mobil. Like CitiGroup. Like USAID, and the different foundations. The Rockefeller Brothers Fund and so forth.

But probably more than anything was projecting a vision of why are we doing this. In 1989 before the demise of the Berlin Wall, there were about 800 million people that lived in an economy that had some semblance of free market. Eight hundred million.

In 1993 you had an additional 4 billion people who had been freed from that yolk of socialism and they were trying to figure out, how can I get a piece of the action? That is the extraordinary challenge that we face.

We had all these sensitivities where the Europeans think we are trying to stuff American capitalism down their throat. To the African model where they said, well, America is rich. Why don't you raise money for us so that we will be rich like you? Well, both of those don't work.

You cannot raise money for JA in Africa by going to Exxon Mobil here. Exxon Mobil people in Nigeria have to go through their channels. But then you find there are other sources that we normally don't think about. Such as the [local] Coke bottling company had been charged with not being environmentally sensitive. So they set up a program in Argentina to teach business about the environment from their marketing budget.

It's those sorts of things that gets the attention of the Coke headquarters in Atlanta. But if the JA president in Atlanta said to Coke, "Well, you can't talk to Junior Achievement unless you got through me," that's not going to do Junior Achievement in Atlanta or me any good.

You have to figure out a way to include both of them in the discussion if we are going to do it from here [the U.S.]. It's better to come from the other direction, because, as I said, 82 percent of Coke's profits come from overseas. So guess where their priorities are. I guarantee it's not any of us. So those are the kinds of challenges that we face in order to keep everybody happy.

MS. HUFF: That was certainly one of the questions that I had. In fact, you have outlined that pretty well as to what the fundraising challenges are for an international organization of that size.

MR. TAYLOR: The only way you can raise funds [internationally] is when you get an international board of directors. The JA International board of directors has three billionaires on it. To find those people. If you ask Mr. Pritzker in Chicago, who very much supports Junior Achievement -- somebody said, "We want him on the national board." He said, "I don't want to go. I own a company called Marmon Group, not be confused with Mormon and we have 168 plants in 48 countries. My plants in Colombia and China could benefit greatly by what is taught in Junior Achievement and I want to get my managers in those countries involved."

The key to raising money is to have people have a stake in it. Coke and Marmon Group and Hewlett Packard can see how Junior Achievement helps them be perceived as a good corporate citizen. That is what we have to call it. It's not a question of whether or not Hewlett Packard in Palo Alto is going to give some money to Junior Achievement and they are going to take something away from Santa Rosa or Santa Clara, their interest is bigger than just Santa Clara County. We have to coordinate very closely with people in Santa Clara County to make sure they understand that we are not taking something away from them.

In most cases it turned out to be mutually advantageous to everybody. For example, in Hartford, Connecticut, United Technologies wasn't even involved with the local people until they funded the Globe program and then they became very much involved locally. That is the challenge you face.

MS. HUFF: Now, in addition to that I would imagine when you are going into a country that's socialist or fascist or communist or just has a different economic view point than we have, do you have some challenges with the governments?

MR. TAYLOR: Oh, it's incredible. For example, we got to run a Globe program in Italy and the local guy said, "Well, you have to register the student company with the government." "Oh, really. How do you do that?" "Well, you have to hire a lawyer." "How much does that cost?" "Three-thousand dollars." "How long does it take?" "Well, normally six months to a year." "Hey. The program will be over by then."

What you do is you say, "Look, let me ask you something. Do you have chemistry classes in your high schools here?" "Oh, yes. We do have chemistry classes and we do experiments." "Do any of those students have to be a registered chemist to participate?" "No." "Well, this is a learning experience about business. We don't have to register and pay taxes."

That was the issue we had all over the Soviet Union and places where if you wanted to run a JA company program, the government talked about the taxes. The answer was hey, we are going to take ten percent of the profits from the kids' company program and we are going to donate it to their favorite charity. Usually, their favorite charity was the school and it [the money] disappeared.

You have other challenges in a country like Brazil. Trinidad, Tobago. Eighty percent of the students in the Company Program are girls. [I was talking to the] Minister of Commerce in Trinidad, Tobago, I was there giving a speech for graduation, they said, "Mr. Taylor, we are very concerned that 82 percent of the people in the program are girls. What can we do?"

I said, "Well, I would call the National Organization for Women and any feminist group that I can think of and get them to give you more money to train more women." He starts laughing. He said, "No. But our concern is the boys." I said, "All right. Let me talk to some of the girls and some of the boys and the people that administer the program; The JA staff."

What we discovered was something very simple. Girls mature two years ahead of boys. It is a matriarchical society in Trinidad, Tobago. If you want to get more boys in the program, invite 16-year-old girls and 19-year-old boys and you will get all the boys you want in the program. It's as simple as that.

In the case of Brazil, it had to do with the fact that a woman was running the program and she intentionally invited more women. She had two or three reasons for doing this. Number one, she saw the program of JA, which is done after-school, as a way to keep kids from getting in trouble. The girls don't get pregnant or whatever if they are busy.

Number two, she sold it on the basis that girls were more suited for the JA Company Program, because the boys had soccer practice and other things to do. Therefore, this was a good thing to build responsibility, integrity, honesty to understand.

Number three, she had the whole idea that the way you foster young ladies is to give them values and self-confidence that makes them better citizens, and the fourth reason was women are not as corrupt, she said, as men and, therefore, we want to have women go into politics, so we can clean up the corruption.

Now, the role we played was to listen to them to tell their story. If you live in Porto Alegre, Brazil, that is the center of the universe for the people that live there. But what we had to have was a sympathetic ear to listen to them and reinforce the positive things, and they came to us with ideas to do things that we would not agree to.

[They would say] for example, if we are going to run a JA program, we don't want any advisors coming in the classroom. No. We are not going to do that. Here is why. So, a lot of times instead of having a confrontation you set up an experiment and test it different ways, because culture brings a lot of baggage with it.

When the Irish tell you, "Oh, Mr. Taylor, you can't do that." "Really. Tell me about it." They don't know they are being negative. They don't have any other culture to deal with. You listen to Americans because it's your own culture, because you don't have anything to compare it with a lot of times.

So, what we have to bring to the table and it's a way for them to save face. As we used to say in the Orient, don't break any rice bowls. You just don't break rice bowls. You allow people to think that their culture is definitive of all cultures. It is if you live in that culture. That is what we are all about.

MS. HUFF: Very good advice. Very good. I have to go back and ask you because I have heard stories about when you opened up Russia that you actually had to leave the country in a hurry because Gorbachev had been let go at that point.

MR. TAYLOR: There was some of that, but that wasn't true. Part of it was -- leaving the country in a hurry had to do with Karl Flemke and Jim Hayes and some of the board members. Jim Hayes was the board chairman at that time and they were panicking because it was being reported here [in the U.S.] in the press that a civil war was imminent in Russia and parents were calling the office saying we know the Derstines over there and what is going on.

I was in Moscow and they were calling and saying we have to get these kids out of the country. Get them the hell out of there because of a civil war is about to break out. A lot of that was just hype on our part [the U.S.] and not understanding.

I should have been more sensitive to it at the time, but I had a meeting in Poland with the Prime Minister. We were setting up things in Poland and I left Dave [Loose] and some other people there [in Moscow]. These [JA] kids were spread all over the country. There was no danger, but people thought we had to get them the hell out of the country right away because you never knew when the civil war was going to break out. There were some problems when Gorbachev was deposed 20 days later.

MS. HUFF: Were there challenges crossing borders at that point?

MR. TAYLOR: No.

MS. HUFF: None?

MR. TAYLOR: Dave Loose got arrested at the airport for bringing caviar. A guy at a restaurant said, "Would you like to buy two and half

pounds of caviar for \$5,” and he said, “Sure.” He gave him the \$5 and had it in his bag and when he got to the airport, they took it away from him and started yelling at him in Russian. He had no idea.

They said, “Sign this. Sign this.” He wouldn’t sign it and finally they put him in a room by himself and he signed it and then – of course he didn’t know what he was signing. He had one of the flight attendants read it to him and it says if you don’t claim this [the caviar] within five days we are going to take it. He was afraid he was going to jail or something because of all the horror stories.

But, no. It wasn’t. In fact, to see these thousands of people in the Kremlin where two years before people were planning the demise of capitalism. They were singing, and they had a band, and hundreds of people there. All the students did speech-making about it. This was quite a happening to see all these capitalists sitting right there in the Kremlin when before they had never been there.

This was a historic time. Since that 1991 episode, over two million Russians at the high school level have gone through JA programs [as of 2005]. What they do is they run JA Economics for the first semester and then the spring semester they do the Company Program. Some of the stories that came out of when they started a company were just hilarious.

For example, some kids at one of the schools were taking bread and cutting it into little pieces, toasting it, and putting tabasco sauce on it and selling these things to staff. The kids. This one guy came in and said, “I will give you 50 kopeks for all of your production.” They said, “Okay.” They sold it to him and they went and made another batch and they found he was selling them for 100. We are talking from two cents to four cents.

We would say, yeah. That’s the way capitalism works. We up the price. So, he comes in the next day and wanted to buy another batch and they said, “Oh, well, the price went up.” He said, “How much is it?” “It’s

100 kopeks.” It’s four cents instead of two. He said, “Fine. I’ll take them.” He was selling them at 150.

Well, finally he got to the [price] point where he couldn’t sell them anymore and he refused to buy them anymore. That was a good lesson in capitalism.

MS. HUFF: Supply and demand.

MR. TAYLOR: There was a guy named Bill Miller. A school teacher that taught Economics somewhere in Ohio. He is kind of a goofy guy; in that he was just fun. I don’t mean goofy like stupid. He calls up and says, “I’m going to Poland.” This was 1991 or ’92. “I’m going to Poland and I’m going to be spending a month in Krakow, Poland teaching English.” Six weeks.

He said, “I only have to teach two hours a day. He said, “What if I organize a group of kids and run Applied Economics in a Company Program.” I said, “Great. Let me send you something.” So, he went over there. Rounded up a bunch of kids. English-speaking kids. Twenty- four of them and they set up a company and they studied the textbook. Went right through the textbook and study guide.

So, the product that they decided to make was t-shirts that said, “I love Krakow,” because there was -- at this time all the Jews were going back to Krakow as sort of a pilgrimage to their ancestors. This was the first time you could go back there. But there were no souvenirs to be sold in Krakow.

So, these kids came up with this idea of the silk-screened t-shirts and sell them to the tourists. Now, you still had Russian soldiers there, mind you, in Poland. This was still – I guess this was ’90, because you still had Russian soldiers in the country.

So after the thing was over, I visited with the students and they made a lot of money and they had so many problems. They had a strike. The workers in the Company Program. And Lucas, the president, hauled them all together and they decided, all right, we have gone out and sold shares. We have money to run the company, but the people that are selling the t-shirts are getting the commission and they are making twice as much money as the people that own the production. That's not fair. That's what they said.

So he called a meeting and said, "All right. This is what we are going to do. We are going to take all of the money that we have, pay back the shareholders and then divide the rest of it equally among ourselves." The students jumped on him and said, "No. That's communism. We lived under that for 45 years. It doesn't work that way."

The solution was that they would allow the kids selling – everybody could sell product and you could get a commission if you wanted to, but you didn't have to sell. It was about 40 cents an hour is what you got. But if you thought the people selling were making too much money, you could be a salesperson, too. They were just fun kids.

So, one of the girls in the group – this is another funny story – came here to the U.S. to a board meeting. They were having the board meeting here at the Broadmoor. People were getting drinks and she walked up to the bar and said, "Could I have a vodka on the rocks, please?" The guys went looney. A 16-year-old wanting a drink. Well, in Poland they drink at 16.

The time we had the European conference in Stockholm, Sweden, this was the European group, and they have a [student] competition every year. We were sitting right on the river by the parliament house where they do the awarding of the Nobel Prize. Some of the Nobel Prizes are awarded in Norway and others in Sweden.

We were sitting there and there was a family that came out and all of them took off all their clothes and were nude. This was in August and the Irish and the Scottish and the English went absolutely crazy. They thought that was – what’s going on? You have to get out of here. You can’t do that.

The next year they had the thing in Leon, France, and the biggest wine maker in France supplied wine for all the kids. The Grecian guys went. The Irish went – not the Irish. The British went looney they were providing any wine for them. Those sort of culture things go on and on.

Take the case when they had the European contest and the Israelis are in it. They are part of Europe. You have some teams from Israel that are Arabic only. So in Malta where they had the contest, the Israel team was a group of Arabic students. Their product that they were selling was a video of the visit of the Pope to the Holy Land. A video mind you.

They would give you some dirt from the Olive – the Mount of Olives with the video. If any of your relatives died, you would put [the dirt] on the grave. You would throw that in the grave, because whenever on that day people rise, they are first ones are going to go to the Mount of Olives according to them. I sat there and listened to this. What a paradox. Here you have Muslims promoting Christianity from a Jewish culture. It just goes on and on.

MS. HUFF: That’s spectacular.

MR. TAYLOR: In fact, in Ireland the Catholics and the Protestants have been killing off each other going back for years. Junior Achievement developed a new program there called the Key program. It was an enterprise camp and we take kids from Northern Ireland and the Republic of Ireland and you have a Protestant kid and a Catholic kid in the same room and they go to an enterprise camp for two weeks to learn

to get along with each other. You used the JA forum to do that and it's a great program.

MS. HUFF: That's remarkable. I did hear about that. Heard it was very successful.

MR. TAYLOR: It was, and it still is.

MS. HUFF: Outstanding. As we talk about the various programs and how they work in the various countries, member nations, what program that [JA] International has right now would you say you need to make a few modifications to across the board as you look at going into various nations?

MR. TAYLOR: I think probably the Company Program would be, because that is the essence of trade commerce around the world. Exchanging of goods and services. That is the one of the fewest of the domestic programs we have.

Now, every program, even a program that was developed in Argentina, and you take it to Venezuela, you have to change some of the things because of the terminology and all that changes.

MS. HUFF: You have all kinds of challenges with translating. The distributing. The printing. Where do you get all this printed?

MR. TAYLOR: You print it locally.

MS. HUFF: Do you print it here in the United States?

MR. TAYLOR: No. No.

MR. HUFF: Oh, locally in their country.

MR. TAYLOR: Right. Only the English-speaking countries like Trinidad. Tobago. Barbados. Antigua. The English-speaking Caribbean. The U.K., and the U.K. is composed of Wales. Scotland. Northern Ireland. Republic of Ireland. But then you have hundreds. In Buenos Aires you have 25 English-speaking high schools. Don't you think that's strange. I have news for you, there are 12 Armenian-speaking high schools in Los Angeles.

The innovators in education are not the public schools and you have to be very careful the way you say that. It is the private schools. If you want to have the idea of Junior Achievement accepted by everybody, start in the best school in the country and everybody will want it. Start it in a poor school and be perceived as a program for poor people.

The other reason you do it in the most progressive schools is the sons and daughters of the entrepreneurs in the country are the people who have got the money. If their daughter comes home and starts talking to them about break even points, margins, shadow prices, and other economic terms, you've got the entrepreneurs in that country involved on the board and that is what you are looking for to move Junior Achievement along.

Some of the lessons that we have learned are the following; always avoid having economic professors and school teachers on the board of directors of Junior Achievement. Any government official that wants to be on the board of directors give them a title and tell them "honorary president," "honorary chairman," but don't give them any power.

Many governments would like to use Junior Achievement as a political tool and that's the reason we never accept money from the government except for a project. By that we mean, if we have money to print the K through six programs from the government, fine. If we have money from the government, Ministry of Commerce or the Minister of Tourism, to translate travel and tourism into the local language, fine.

But don't let them put their name on it. You can say "Courtesy of Ministry of Tourism", but don't let them determine where it's been.

MS. HUFF: Does this philosophy hold domestically as well?

MR. TAYLOR: Until a few years ago. When [David] Chernow came here they wouldn't take any money from the U.S., any government, and that was stupid, and I'll tell you why. The same man that started Junior Achievement also started another organization called 4-H. Guess who has got more kids? Guess how they got more kids?

Every county is required by the U.S. Department of Agriculture law to have a 4-H club and a representative and that's the way they did it. It was short-sighted on the part of – because part of it has to do with what the JA board did not understand, I don't believe, how you can deal with the government without them taking control of it.

The government in Argentina said, "We want to change the curriculum." You say, "Hell, no. We are not going to do that." Never agree to any curriculum modifications based on the recommendation of educators to do it.

It is interesting if you go to a country and you go talk to school teachers, high school, elementary, whatever, or college university presidents, they will tell you that Junior Achievement will not work in their country unless it's modified. They are wrong, as we have proved in 113 countries.

The reason is, I believe, teachers are preservers of culture in the sense that they transmit the culture knowledge that pass on, but teachers are not creators of curriculum. They are transmitters, but they don't know that. Nobody has ever told them that they are transmitters. They will always – without exception I have been over this so many times – if you start talking to teachers, they will tell you the reason why you can't do it.

Therefore, the way you do it is going to the business people. Business people are used to surviving in very adverse conditions. . . . For some reason people think that if you have a company that makes money you are doing something bad. There is a perception that there is just so much money in the world and if you take some over here, you are making somebody else poor.

The message of Junior Achievement is wealth is unlimited. There is no limit to the amount of wealth. If you could get that message across throughout the organization of Junior Achievement, you will change a lot of things going on right now. There are people that still don't understand that.

It's just like the fundraising. There are still people in JA that think that if somebody goes into city X and raises some money, that means they are taking something away from me. That's not true. It had nothing to do with it. The guy that articulated it was Winston Churchill. He said most people in the world still believe that if you take – if somebody gets rich, somebody else is getting poor at their expense and that's not true at all. Wealth is unlimited.

The other thing I think we have a hang up with is micro-enterprise or small businesses. Microsoft was a small business when it started. What's wrong with creating jobs and innovating. Again, I go back to the message that we had to the world was that no country has had sustained economic development without a private sector.

If you want to have better schools, better hospitals, better medicines, better roads, bridges, better teachers, better scientists, better Nobel Prize winners, create wealth and we will tell you how to do it. That's what we are all about.

MS. HUFF: That's fabulous. That's wonderful, Sam. Thanks for saying that. Let's see, this is a hot issue I know, and you don't have to answer this if you don't want to, but in terms of the [JA] international

and [JA Inc.] domestic relations, what would you like to see happen between the two organizations?

MR. TAYLOR: I would like to see Junior Achievement International franchised to run everything outside of the United States and to follow by the regulations like we have always done. There is nothing mystic about that. When we bring people overseas, you don't want to take them to Atlanta to talk to somebody that's never been overseas. There are no staff people there that have been overseas. They want to see a national organization.

So, what I want to see is Junior Achievement International would be just like Junior Achievement of Southwest Texas, Houston. Their territory is everything outside the United States. That's all that has to happen, and we move right along. There is nothing mysterious about it. We know it works. It's worked for years.

MS. HUFF: That's great. Thanks. I think one of the things that fascinates me is the fact that you are always talking about how when you go into a country you let these individuals take it and run with it, basically, themselves. How do you do that? Tell me what the process is when you first get a call, for example, from a new member nation that's interested in doing Junior Achievement?

MR. TAYLOR: Well, it can happen so many different ways. It may be somebody from Colombia who is in Argentina. Well, in the case – let me just tell you the story. Colombia is a classic example. A guy from Colombia was in Singapore and he ran into Paul Chũ who is chairman of the board of JA [Columbia] and on the [JA] international board.

We said, "Where are you from?" He said, "Colombia." We said, "What are you doing?" "My country needs better management skills for people to run their business in Colombia." He said, "What do you do?" "Well, we are with Junior Achievement and we are here at this conference you are at."

He said, “Well, what is Junior Achievement,” and Paul Chũ described it. So, I get a call from Singapore at one o’clock in the morning saying, “We have a Colombian here who we can’t talk to very well but from what we can understand, he wants to talk about Junior Achievement. Can you talk to him in Spanish?” “Sure. Put him on the phone.”

This guy said, “Hello. My name is Fernando Luisa” (phonetic). He said he wanted to pass by Colorado Springs and could he sit down and meet with me. He didn’t have any money. But if he would rearrange his ticket. I said, “Sure. You can stay at my house.” He says, “That’s wonderful.”

This guy comes here. Sits down and says – I described the what, when, why, and how of Junior Achievement. He says, “This is fabulous. This is what we need.” He said, “How do you raise the money?” I said, “We get business leaders.” He said, “Well, you can’t do that.”

I said, “No, no, no. Listen to me. You can do it in Colombia and I’ll tell you why.” “What makes you think that Colombia is any different from Argentina? Brazil? Ecuador?” I said, “I can’t believe you in Colombia. You are telling me the people in Ecuador are smarter than you are?” You have to know the relationship.

He said, “What are the first steps?” I said, “We have here a step-by-step guide that tells you everything you want to do.” I said, “I happen to know the U.S. Ambassador there. I will send him a letter asking him to host a reception and you identify 20 of the prominent business leaders of the big companies there.”

He said, “What do you mean the big companies?” I said, “Think of companies.” He said, “Well, there is IBM. There is Proctor & Gamble. There is Coca Cola.” I said, “Fine. Those are all great. Here is the list of all the people, the 14,000 companies around the world, that support Junior Achievement, but only get about 20.”

He said, “But I can’t make a presentation.” I said, “Well, I’ll do it. If I can’t, I’ll get Eduardo [Marty] from Argentina.” So I got Eduardo to fly up there. The ambassador’s office called me and said, “How do you do this?” I said, “Well, just invite” – normally about half of the people won’t show up. None of them will show up if I invite them, but if the ambassador invites them, because you are using his convening skills. So, they invited 42 people. Guess how many showed up? Forty-two.

Now, Eduardo said to them -- he said, “Listen. The purpose of this meeting is for you to understand that the economic development of your country depends on you. Not the Ministry of Education. Not somebody else, but you people. You are leaders. The failure is going to be on your shoulders if you let this happen.”

He describes all the JA programs and all the things, and he talked about the kid that sold his company for \$728 million. They [the participants] said, “Oh, we are interested. What do we do?” He said, “All right. I want the first 12 people to raise their hands that will pledge \$10,000 a year for the next three years. You will be the founders. You will be listed as the ten founders. You ten founders then have to go out and get three more people within the next three to five months. If you don’t, we kick you off the board.”

That’s when Junior Achievement started. The ambassador said, “I have directed U.S. Aid to International Development to enter into discussion with this and I want them to see if they can’t help support this.” They gave \$200,000 to the effort.

What you do is you go find the go-getters and we have other techniques. In a country where the U.S. Ambassador is important, they will know the business people. They will know the U.S. companies there. Almost every country there has AMCHAM. An American Chamber of Commerce. If they get an invitation – I did it once in the Dominican Republic.

The lady ambassador there hosted a reception. We had about 22 people there and I recruited 12 of them. Signed right on the line. You are going to be the new board director. The next meeting is the day after tomorrow at ten o'clock. Here is what we promise, the meeting won't last more than one hour, and you can get the heck out of there. That's all there was to it.

Now, the mistakes we made is when we would go, and they say, Oh, you have to go over and see the dean of the school of – no. You don't want to see the dean. You don't want to see the Minister of Education. I went to a Minister of Education one time and she said, "Sam Taylor, I agree with your idea of teaching young people about business, but that should be after 15 years of age." "We should protect the heads of young people from the corrupt practices of businessmen. They are all corrupt."

I said, "Let me ask you something, Ms. Minister" – I was very respectful. I wanted to get up and slap her is what I wanted to do, but I didn't. I said, "How would you like to have new textbooks?" She said, "Our textbooks are 14 years old." I said, "How would you like to have a computer in every classroom?" She said, "That would be just divine." I said, "How would you like to have band instruments?" She said, "We have students that buy two or three mouth pieces because two and three students have to use it and that's not sanitary."

I said, "Well, I know how to take care of it. Where does the money for schools come from?" She said, "It comes from the government." I said, "Where does the government get it?" She said, "Oh, the government, they have money. They print it." I said, "No, no, no. somebody has to pay taxes." She said, "I bet they get it from the World Bank."

I said, "Look. If you want to have more money for the schools here, what you have got to do is prepare young people to be business people, because governments do not create wealth. If you had more people

paying taxes, you would have much more money in the teacher who gets raises.”

Nobody had ever said that to her. She was all gung-ho then about Junior Achievement. What we learned afterwards is don't waste your time with the Ministry of Education until you have the program running. Then what you do is you bring in school teachers and people to evaluate it.

Here is an amazing statistic, 72 percent of the teachers in Gambia who taught the JA program said that they changed the way they taught from lecturing to learning by doing. Now, that is profound.

MS. HUFF: That's huge.

MR. TAYLOR: It's just unprecedented the impact that programs have. Many times, we think about the JA programs of the impact that it has on the kids. I am convinced that it has – it's an equal important impact on the advisors, on the schools, and the parents, and a whole multitude of people out there we are not taking credit for.

A lot of time it's easier to see that in a country that's grappling with these issues, because you must realize a lot of people do not understand the very simple process of how a country achieves improved economic development. It's not something that the government gives money to everybody. The money has to create wealth. It's unlimited the amount of wealth out there. I think that's why we have a great product. Sorry. Go ahead and ask your questions.

MS. HUFF: That's great. That's fantastic. That paints a good picture of exactly what your step-by-step process is to help these countries launch Junior Achievement. As you look back, Sam, in retrospect, what would you say is the most memorable experience you have had from the beginning of Junior Achievement International?

MR. TAYLOR: Oh, there were so many. But the memorable ones would be the – like the launch of the Russian program in Moscow or the kickoff of JA in China where everybody was saying you can't do this or meeting the people in Vietnam.

I took the entire board of directors, eight people, to dinner in Hanoi, Vietnam, and I paid for it. For eight people. We ate for about two hours and it was \$16. Those were all memorable experiences. I stayed four days in Hanoi. It cost me \$72. I missed my flight in Los Angeles and it cost me \$122 for one night in Los Angeles.

There are many other things. When you think about it, there are countries like Angola where the per capita income is \$140. We spend twice that on a hotel in New York. But a lot of times one of the problems we have is bridging that gap. You can't lecture the people in Angola that they should have a [Business] Hall of Fame.

In fact, I went to the first Junior Achievement Hall of Fame in Africa. It was in Accra, Ghana. They had four inductees. When we got to the convention hall, the people serving the drinks refused to serve any drinks until they got their tip. Then they didn't have a bottle opener for the Pepsi and whatnot.

I took a knife and took a screw out of a door and screwed it into a piece of something and showed them how to make a bottle opener. In the middle of the ceremony, the first person to be inducted into the hall of fame was a lady. Lovely lady. Large lady. Probably 300 pounds.

After we finished two inductions, she stood up and said, "Mr. Chairman, I would like to ask the band to strike up a good dance tune like Stars Fell on Alabama and I would like to dance with Mr. Taylor." There I was dancing with this 300-pound lady and everybody else was dancing to and we were moving right along.

But they got it— you just couldn't believe some of the things we have gone through. There was a time where we were so poor that we couldn't even pay ourselves a per diem. We would – what you find in most countries is if you buy sandwiches to eat, but that's how poor we were when we first started this.

I would go to Trinidad, Tobago, I knew the U.S. Ambassador and told her I was coming to start Junior Achievement. To help resurrect Junior Achievement, but I didn't have any money. She said, "Oh. Stay at my house." I stayed at the Ambassador's house, which was a lovely deal there.

MS. HUFF: That's great.

MR. TAYLOR: You have to understand that there was no money for anything. This was done on a shoe-string. People would call us and say, "We would like you to start Junior Achievement in Peru." "Can you pay for the plane ticket or get it donated?" They said, "Yes. But do you mind staying at a pensión?" A pensión is a boarding house. "No. I don't mind." You would go and stay at a boarding house, because that's all we had.

In Belize I stayed with Peace Corps. volunteers in the barracks where they were stacked two at a time.

MS. HUFF: That's great.

MR. TAYLOR: Some of those Peace Corps. volunteers were just tremendous workers how they helped us. There were many memorable events. The other thing we had to do is schedule our time. We would just run out of time.

MS. HUFF: That makes sense. You had mentioned, too, something that I picked up on, you can't go into these countries and tell them how to do it. I sense with you the goal is not to homogenize all of these countries,

so they become little Americas. You want to go in and respect the economic system that they have to deal with their cultures, their traditions, and work with them.

MR. TAYLOR: You have to be the chief cheerleader. Now, sometimes you have to tell them, "I'm sorry. In our experience, I don't think that will work." Here are the reasons why. Do that. We are not trying to convert people into becoming capitalist pigs or anything or becoming another America.

Even a country that's right next door to us, Canada, the most frequent complaint from them is they have 25 million people. We have more people in California than they do in Canada and 80 percent of them [Canadians] live within 100 miles of the border. The Canadians resent this – it's hard for them to maintain their own identity.

For example, everything they do [the Canadians] -- if they print a pamphlet in English, they also have to print it in French. So you respect that and work with them and let them tell the story. Most Americans don't listen to them. They want to tell you why they are so great. You listen to them. I've heard it before and I don't need to hear it again. Really? Tell me why that is? They don't know why that is, but they will tell you when they think it is. You will learn a lot about it.

MS. HUFF: That's great. How much support do you give them in relation to the [operational] maintenance once you turn it over to them?

MR. TAYLOR: They love to graduate. Once they get it done and they realize that they can do it. When Ireland first started it was twenty e-mails a day. Everything was hectic. Once they got the board and 15,000-20,000 [students] they don't need you anymore. You tell them that.

Every now and then you just check in with them and then you will find that they see the value of things apart and with you, because a lot of

times when they get in trouble, they'll try to transfer their problem to you. It's a very frequent thing that happens.

Like in Poland where Piotrowski and the SOROS foundation tried to take the [JA] organization away from them [the local operators]. So he sent me a ticket. You don't ever do that. Got on Polish International Airways, got there, and they [SOROS] were trying to take the organization away from them, because it was the only thing that was making money.

What I did was said, "No. Only authorized people." We came up with very good legal reasons why it was going to stay with Beshak. Those are the kinds of things you have to deal with.

MS. HUFF: Well, speaking to that issue then, did you have to create legal documents with each opening?

MR. TAYLOR: No. We go with the stuff we make up here in the U.S. Lawyers don't do that in other countries. No. You tell the Poles or the Argentines, "Look. This is what we need to get this done. Now, your responsibility is – our agreement is to register the JA materials. Make sure that it is copyright protected, da, da, da.'

"Well, we don't know how to do that." "Well, then learn how to do it." You do not get involved in internal affairs of other people. Otherwise, both the antagonists are going to blame you. I learned that from an old Foreign Service experience. You don't get in between two antagonists in Brazil. Pick the one you think is the winner and go with the winner, if you can. We picked a loser a couple of times, too, but that's life.

MS. HUFF: Well, you just mentioned your Foreign Service, too, Sam. It would be kind of interesting to have on tape here what your background was quickly that led up to you being such a great contributor to Junior Achievement.

MR. TAYLOR: I was the first Peace Corps. volunteer from the state of Mississippi and I spent the next two years in Brazil. When I was coming out of that, Lyndon Baines Johnson said, “We’ve got to have more of those bright kids that were in the Peace Corps in the Foreign Service. I said, “Yes. That’s a great idea. I’ll go into Foreign Service, otherwise I’m going to be drafted.”

I went into the Foreign Service and two weeks later I was going to school to learn Vietnamese and I was sent to Vietnam for three years with the Foreign Service. From there I went to Thailand, Philippines, and Salvador, Brazil, Argentina, and finally Mexico when I met JA people.

MS. HUFF: You obviously have a wonderful talent for learning languages quickly. How many languages do you know?

MR. TAYLOR: Several. But what you learn with languages is that – when we see somebody that – you know what we call a person who speaks a number of languages? A polyglot. Do you know what you call a person that speaks two languages? Bilingual. Do you know what we call a person who speaks one language? Americanó.

This is very true. We have very few people right now on the International staff in Atlanta, except for the girl from Kazakhstan whose native language is Kazak, nobody speaks Spanish. Portuguese. Those other languages. People resent that. They resent the hell out of it.

Even if a Greek person comes in and you don’t speak Greek, the fact that you speak another language you empathize with that person who is trying to get to you. That is very key. You can’t separate language from culture.

We used to run ads that we were looking for a person who was bilingual and bicultural. There are people that are bilingual that are not bicultural. Like Martha Servántes. She is bilingual and bicultural. She can

understand both Gringos and the Mexicans. That's what you are looking for.

Even though people in some of the countries do not speak English, some of the most innovative ones do, just because there is more information. To give you an idea, I'm told that the U.S. prints in one day more than the rest of the world prints in a year. So the amount of English language [information] is just astronomical.

MS. HUFF: That's great. Sam, if you had it to do over again, what would you do differently?

MR. TAYLOR: Oh, there are many things you would do differently. I think the main thing I would do is the way we went about institutionalizing the organizational structure and the way we went about recruiting business leaders. If you want to have an organization that functions, you want a board of directors. There are four things you want from that board of directors.

The first thing is leadership. By that I mean we have somebody like Tom Bata, who is 84 years of age, and last year he visited 22 countries where there is JA. That is leadership. We want that person. The second thing we want is business people being a spokesperson for Junior Achievement to articulate why Junior Achievement is important. Business and economic education. How it contributes. Have a global view.

Third thing that you want them to do is to use the good offices of their company and whatnot to get you those tremendous employees that are going to teach those courses. Those volunteers. If you get one or two business people that's getting their volunteers into the classroom like Proctor & Gamble or IBM or CitiGroup.

Of course, the third thing has to do with financial or in-kind. Let me emphasize in-kind. SYBASE is giving \$800,000 [worth of software] –

so that Junior Achievement programs can be on a platform. That's much more important than if they give you two million dollars [in cash]. All the technical assistance goes with it. All the computers that went to the classrooms. Just on and on.

I think the biggest mistake people make is when they ask a board member to become a board member and the only reason we want you is because we want your money. Then you have lost it right there. The money will come if you get them involved with leadership. Their employees. In-kind contributions. Leadership roles. It will come. It will be automatic. If it doesn't, they are gone. Simple as that.

How is it possible we would get 58 board members from 13 countries? They do come to meetings, too, because we make it convenient for them. I had to learn how to make it convenient to people.

MS. HUFF: How do you?

MR. TAYLOR: Well, you don't ask Mr. Preskitt to write a letter to Sir John Templeton. You write a letter for him to sign to send to Sir John Templeton. You don't ask him for money. You say, "Dear Sir John, Sam is going to be visiting the Bahamas. Would you take a few minutes from your busy schedule to talk to him? He has got some interesting ideas."

If I get in the door, I'll sell it to him. Out of that [meeting] Sir John gave us a half a million dollars for the Ethics program. That was where the board members come in. If I called Tom Bata -- it's already five o'clock there probably in Toronto -- if I called him today, before noon tomorrow somebody would call me back.

Now, I have called people in the JA organization and you may wait four or five days. I can call Bob Preskitt today right now and I bet Bob Preskitt will answer me before noon tomorrow and he has already left the office. He is 78 years of age and worth \$13 billion dollars. There is

a reason he's worth \$13 billion dollars. You want to find those people and you want to institutionalize. Too many times we institutionalize incompetency.

They say, well, so and so is a friend of Bill and Bill is a nice guy. I would like to throw her off the thing, but we are not really going to do it. You have to make tough decisions on that. Most people think of board members' contributions as only in-kind, but there are people – one of the best members on the JAI board is a guy that can't afford but a couple thousand bucks a year, but he makes every board meeting and he helped – he is that articulator of how we found the board members. He is the one that does it. But he doesn't have a lot of money.

But if you call him – you call Marty Stein, he is going to return your phone call and he is the one that can solve problems. He and I were – you talk about one of the memorable things, Marty Stein and I were in 1991, February, we were in Jerusalem right during the Gulf War.

When we arrived at the airport we had to put on gas masks. Before we got there, leaving New York, I was getting on and I go up and show the guy my ticket. They send these two burly guys out and they questioned me for 30 minutes. Two more guys came out. This woman taking notes and they questioned me for 30 minutes.

I looked at Scott, I said, "Listen. I'm going to tell you something, I'm not getting on this plane." "You can get me my money back, but I'm not answering the same questions over and over again. I'm sick and tired of this." The guy looked at me and he said, "Why was your ticket bought in Milwaukee? Why is your passport issued in Mexico?" I told him the reason.

I said, "I'm not answering any more questions." He said, "Get on the plane, but doesn't it strike you as strange that you are the only gentile getting on this plane and you are going to Jerusalem and there is a war

going on?” I said, “Hey, man. I don’t have a bomb or anything. What do you expect?”

So then we get to the airport [in Israel] and we have to put on gas masks. Trained to do it. We get to the hotel and the guys that I had set up for us to meet said, “Well, today is the Sabbath so nothing happens. So tomorrow” -- this was Saturday – “we will start the meeting.” Well, the next day we did everything we had to do and got the connections and how we were going to set up the organization.

We were eating dinner at the King David Hotel when the sirens went off. You could hear the incoming missiles, and everybody had to put on their masks and run for the safe rooms. So we did that, and they waited for about an hour and got out of that room. Went back and they had taken our plates away from us and we had to start all over again to eat. Then we had another raid. Those are pretty memorable moments.

MS. HUFF: I guess so.

MR. TAYLOR: But we got it going.

MS. HUFF: Remarkable. Well, Sam, what challenges is JA going to face in the near future?

MR. TAYLOR: The challenge that JA International and JA Domestic is facing right now is that the organization has been hijacked by two people who know nothing about the international part of it. The current board chairman of international has been there for ten years, and that’s ten years too long. It’s time for us to follow the bylaws and get somebody else in there and mend the fences. That is the challenge we face.

We have seen two great organizations hijacked by people with other interests and that’s not going to get it. I think the other challenge that you face is we have got to use more technology to deliver the JA

programs. There is going to be a lot of resistance to that because a lot of the income for you [JA Inc.] comes from the materials you sell.

Those are very simple challenges, but people are resistant to change. So you are going to have to have tough leadership to do that. To make those changes. The other thing I think you really have to focus on, otherwise you are going to become irrelevant, we are indeed in a global economy. You will need to have more global economic information, because more and more people – if JA is going to be relevant in this world as we look at it, it's very clear.

I can get on a plane for a couple of hours, I'm in Mexico City or I'm somewhere else. American young people ought to be aware of that global economy out there and what it means to them in terms of their livelihood and well-being. Unless we begin to look at technology and how we can make a better delivery system.

There were two big events in JA's history that changed or made it relevant. First one was that we realized that the Company Program would not reach enough kids to make a dramatic impact, so they went to the in-school program.

The second thing was we went to the lower grades and delivered it through the school system and made it much more relevant. I think the next big thing is to use technology. The use of technology presents challenges to those [JA area] presidents out there and boards because they are used to doing it the way they did.

Now, why is it possible in Fort Wayne, Indiana, that 85 percent of all the kids in their area are in JA, as contrasted with Atlanta who has got 1 percent. Something is wrong there. Those are the challenges you are facing.

I think one of the things that relates to that challenge is that at one time JA programs were primarily the sons and daughters of corporate

America in the company program and they could get all the money it needed. Corporate America has this shame on it. What are we doing for the inner-city schools? Let me tell you something, inner-city schools have nothing to do with the economic direction of America. Very little to do with the economic direction of America.

It is just as important to get the kids at Deerfield, private school, Colorado Christian Academy in the program, too, if you want to make an impact. I'm not saying you ignore the inner-city schools. You include them, but there is a perception by people who visit this country that go and see schools that it [JA] is a program for inner-city school kids and that is because corporate American has pushed us in that direction.

The K through 6 program is not a life-changing experience. It's nice to do and it gets the numbers up, but I don't know if you had every kid in this country in K through 6 that you changed the economic direction of the country. I doubt it.

Those are the challenges that somebody has to step up and answer. The resistance you have has to do with your area president who takes 12 to 14 years to reach that pinnacle and he has got five or six years that he wants to enjoy the good life and that's what he thinks.

Which leads me to the whole idea that you have to have a preparation of bringing young people along that you recruit very early – like Tim Greinert -- that will eventually be that leadership. I think that is the challenge.

MS. HUFF: I know we only have a couple of minutes left here, Sam. Is there anything that you want to say that we have missed along the way that's really important that we want to archive for historical purposes and make sure the future generations hear the lessons that have been learned?

MR. TAYLOR: There is nothing more important than promoting Junior Achievement programs than the enthusiasm that you can transmit by the staff people that work in the program. Enthusiasm will get you a long, long way and that is what we have done.

There are people that think that Junior Achievement International is the spokesperson for corporate America. There are people overseas that change their whole perception about what CitiGroup and GE and IBM are all about. They thought all they were interested in was taking profits out of the country. The minute you get those young people involved in it [JA], they become an articulate spokesperson for America and free enterprise. You really do.

MS. HUFF: One more question, Sam. What would you personally like to be remembered for? You have done some amazing things for Junior Achievement.

MR. TAYLOR: I don't really care. I think recognize that we had a good idea and implemented it. We had a great idea and we did it. That's all you have to be remembered for.

MS. HUFF: Well, I think you should certainly be remembered for your dedication and your willingness to serve. You know lean times. Getting the seed monies. Getting everything off the ground and I think that's pretty darn remarkable.

MR. TAYLOR: Thank you.

MS. HUFF: Thank you very much. It's been an honor.

(At this time the recording has ended.)