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Form 990

Return of Organization Exempt From Income Tax

OMB No 1545-0047

2009

Open to Public
InspectionDepartment of the Treasury
Internal Revenue ServiceUnder section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except black lung
benefit trust or private foundation)

► The organization may have to use a copy of this return to satisfy state reporting requirements

A For the 2009 calendar year, or tax year beginning

07/01, 2009, and ending

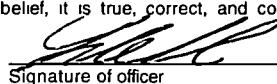
06/30, 2010

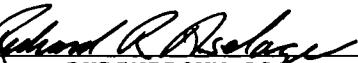
B Check if applicable <input type="checkbox"/> Address change <input type="checkbox"/> Name change <input type="checkbox"/> Initial return <input type="checkbox"/> Terminated <input type="checkbox"/> Amended return <input type="checkbox"/> Application pending	C Name of organization JUNIOR ACHIEVEMENT OF MS VALLEY, INC.			D Employer identification number 43-0652112
	Doing Business As			E Telephone number (636) 728-0707
	Number and street (or P O box if mail is not delivered to street address) 17339 NORTH OUTER FORTY ROAD			Room/suite
	City or town, state or country, and ZIP + 4 CHESTERFIELD, MO 63005			
	F Name and address of principal officer LORI JACOB SAME AS "C" ABOVE			G Gross receipts \$ 2,690,282.
				H(a) Is this a group return for affiliates? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
			H(b) Are all affiliates included? <input type="checkbox"/> Yes <input type="checkbox"/> No	
			If "No," attach a list (see instructions)	
			H(c) Group exemption number ► 1116	
I Tax-exempt status <input checked="" type="checkbox"/> 501(c) (3) ► (insert no) 4947(a)(1) or 527				
J Website: ► WWW.JASTL.ORG				
K Form of organization <input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Association <input type="checkbox"/> Other ►			L Year of formation 1943 M State of legal domicile MO	

Part I Summary

Activities & Governance	1 Briefly describe the organization's mission or most significant activities INSPIRE AND PREPARE YOUNG PEOPLE TO SUCCEED IN A GLOBAL ECONOMY.	
	2 Check this box ► <input type="checkbox"/> if the organization discontinued its operations or disposed of more than 25% of its net assets	
Revenue	3 Number of voting members of the governing body (Part VI, line 1a)	3 59
	4 Number of independent voting members of the governing body (Part VI, line 1b)	4 58
	5 Total number of employees (Part V, line 2a)	5 51
	6 Total number of volunteers (estimate if necessary)	6 7,500
	7a Total gross unrelated business revenue from Part VIII, column (C)	7a 0
	b Net unrelated business taxable income from Form 990-T, line 34	7b 0
Expenses	8 Contributions and grants (Part VIII, line 1h)	1,989,758. 2,022,261.
	9 Program service revenue (Part VIII, line 2g)	355,770. 377,171.
	10 Investment income (Part VIII, column (A), lines 3, 4, and 7d)	10,156. 13,560.
	11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	40,479. -5,349.
	12 Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12)	2,396,163. 2,407,643.
	13 Grants and similar amounts paid (Part IX, column (A), lines 1-3)	11,000. 9,250.
14 Benefits paid to or for members (Part IX, column (A), line 4)	0. 0.	
15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)	1,706,499. 1,478,588.	
16a Professional fundraising fees (Part IX, column (A), line 11e)	0. 0.	
b Total fundraising expenses, Part IX, column (D), line 25 ► 192,655.		
17 Other expenses (Part IX, column (A), lines 11a-11d, 11f-24f)	1,301,625. 1,140,808.	
18 Total expenses Add lines 13-17 (must equal Part IX, column (A), line 25)	3,019,124. 2,628,646.	
19 Revenue less expenses Subtract line 18 from line 12	-622,961. -221,003.	
Net Assets or Fund Balances	20 Total assets (Part X, line 16)	Beginning of Year 7,618,689. End of Year 7,572,656.
	21 Total liabilities (Part X, line 26)	393,533. 377,747.
	22 Net assets or fund balances Subtract line 21 from line 20	7,225,156. 7,194,909.

Part II Signature Block

Sign Here	Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge	
		Date 12-17-10
► Signature of officer		
► Lori Jacob PRESIDENT AND CEO		
► Type or print name and title		

Paid Preparer's Use Only	Preparer's signature ► 	Date 12-13-10	Check if self-employed ► <input type="checkbox"/>	Preparer's identifying number (see instructions) 100-325555
	Firm's name (or yours if self-employed) RUBINBROWN LLP	EIN ► 43-0765316	Phone no ► 314-290-3300	
address, and ZIP + 4 ► ONE NORTH BRENTWOOD SAINT LOUIS, MO 63105				

May the IRS discuss this return with the preparer shown above? (see instructions) Yes No

For Privacy Act and Paperwork Reduction Act Notice, see the separate instructions.*

Form 990 (2009)

Part III Statement of Program Service Accomplishments

1 Briefly describe the organization's mission.
ATTACHMENT 3

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ? Yes No

If "Yes," describe these new services on Schedule O.

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services? Yes No

If "Yes," describe these changes on Schedule O

4 Describe the exempt purpose achievements for each of the organization's three largest program services by expenses.

Section 501(c)(3) and 501(c)(4) organizations and section 4947(a)(1) trusts are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported

4a (Code:) (Expenses \$ 862,335 including grants of \$) (Revenue \$ 104,188)

ELEMENTARY SCHOOL PROGRAM: AN ECONOMIC AWARENESS PROGRAM DESIGNED TO BUILD ECONOMIC LITERACY AND SHOW STUDENTS THE RELATIONSHIP BETWEEN EDUCATION AND SUCCESS IN THE WORKPLACE. THIS PROGRAM SERVED 97,767 STUDENTS INCLUDING 9,932 CAPSTONE STUDENTS IN THE 2009-2010 YEAR.

4b (Code:) (Expenses \$ 399,790 including grants of \$) (Revenue \$)

MIDDLE GRADES PROGRAM: BUILDS ON CONCEPTS THE STUDENTS LEARNED IN JUNIOR ACHIEVEMENT'S ELEMENTARY SCHOOL PROGRAM AND HELPS TEENS MAKE DIFFICULT DECISIONS ABOUT HOW TO BEST PREPARE FOR THEIR EDUCATIONAL AND PROFESSIONAL FUTURE. THE PROGRAMS SUPPLEMENT STANDARD SOCIAL STUDIES CURRICULA AND DEVELOP COMMUNICATION SKILLS THAT ARE ESSENTIAL TO SUCCESS IN THE BUSINESS WORLD. EACH WEEK, FOR 6 WEEKS, BUSINESS VOLUNTEERS SERVE AS ROLE MODELS. THEY LEAD DISCUSSIONS AND ENGAGING ACTIVITIES, ENRICHING THE PROGRAM WITH THEIR OWN EXPERIENCES AND BUSINESS KNOWLEDGE. THIS PROGRAM SERVED 19,388 STUDENTS INCLUDING 3,789 CAPSTONE STUDENTS (229 BIZTOWN AND 3,560 FINANCE PARK).

4c (Code:) (Expenses \$ 651,582 including grants of \$) (Revenue \$ 272,983)

CAPSTONE PROGRAM: PROVIDES EXPERIENTIAL LEARNING OPPORTUNITIES IN A BUSINESS MARKETPLACE SETTING. THIS PROGRAM SERVED 19,591 STUDENTS (10,161 BIZTOWN AND 9,430 FINANCE PARK) WHICH ARE INCLUDED IN THE ELEMENTARY AND MIDDLE GRADES PROGRAM NUMBERS.

4d Other program services. (Describe in Schedule O)

(Expenses \$ 282,088 including grants of \$ 9,250) (Revenue \$)

4e Total program service expenses ► 2,195,795.

Part IV Checklist of Required Schedules

1 Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? If "Yes," complete Schedule A

2 Is the organization required to complete Schedule B, Schedule of Contributors?

3 Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? If "Yes," complete Schedule C, Part I

4 **Section 501(c)(3) organizations.** Did the organization engage in lobbying activities? If "Yes," complete Schedule C, Part II

5 **Sections 501(c)(4), 501(c)(5), and 501(c)(6) organizations.** Is the organization subject to the section 6033(e) notice and reporting requirement and proxy tax? If "Yes," complete Schedule C, Part III

6 Did the organization maintain any donor advised funds or any similar funds or accounts where donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? If "Yes," complete Schedule D, Part I

7 Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? If "Yes," complete Schedule D, Part II

8 Did the organization maintain collections of works of art, historical treasures, or other similar assets? If "Yes," complete Schedule D, Part III

9 Did the organization report an amount in Part X, line 21; serve as a custodian for amounts not listed in Part X; or provide credit counseling, debt management, credit repair, or debt negotiation services? If "Yes," complete Schedule D, Part IV

10 Did the organization, directly or through a related organization, hold assets in term, permanent, or quasi-endowments? If "Yes," complete Schedule D, Part V

11 Is the organization's answer to any of the following questions "Yes"? If so, complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable

- Did the organization report an amount for land, buildings, and equipment in Part X, line 10? If "Yes," complete Schedule D, Part VI.
- Did the organization report an amount for investments—other-securities in Part X, line 12 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VII.
- Did the organization report an amount for investments—program related in Part X, line 13 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VIII.
- Did the organization report an amount for other assets in Part X, line 15 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part IX.
- Did the organization report an amount for other liabilities in Part X, line 25? If "Yes," complete Schedule D, Part X.
- Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48? If "Yes," complete Schedule D, Part X.

12 Did the organization obtain separate, independent audited financial statements for the tax year? If "Yes," complete Schedule D, Parts XI, XII, and XIII.

12A Was the organization included in consolidated, independent audited financial statement for the tax year? If "Yes," completing Schedule D, Parts XI, XII, and XIII is optional

13 Is the organization a school described in section 170(b)(1)(A)(ii)? If "Yes," complete Schedule E.

14a Did the organization maintain an office, employees, or agents outside of the United States?

b Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, and program service activities outside the United States? If "Yes," complete Schedule F, Part I

15 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or assistance to any organization or entity located outside the United States? If "Yes," complete Schedule F, Part II.

16 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or assistance to individuals located outside the United States? If "Yes," complete Schedule F, Part III

17 Did the organization report a total of more than \$15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? If "Yes," complete Schedule G, Part I

18 Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? If "Yes," complete Schedule G, Part II

19 Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? If "Yes," complete Schedule G, Part III

20 Did the organization operate one or more hospitals? If "Yes," complete Schedule H

	Yes	No
1	X	
2	X	
3		X
4		X
5		
6		X
7		X
8		X
9		X
10	X	
11	X	
12	X	
12A	X	
13	X	
14a	X	
14b	X	
15	X	
16	X	
17	X	
18	X	
19	X	
20	X	

Part IV Checklist of Required Schedules (continued)

		Yes	No
21	Did the organization report more than \$5,000 of grants and other assistance to governments and organizations in the United States on Part IX, column (A), line 1? If "Yes," complete Schedule I, Parts I and II.	21	X
22	Did the organization report more than \$5,000 of grants and other assistance to individuals in the United States on Part IX, column (A), line 2? If "Yes," complete Schedule I, Parts I and III.	22	X
23	Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5 about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? If "Yes," complete Schedule J	23	X
24a	Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to question 25	24a	X
24b	Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?	24b	
24c	Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?	24c	
24d	Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?	24d	
25a	Section 501(c)(3) and 501(c)(4) organizations. Did the organization engage in an excess benefit transaction with a disqualified person during the year? If "Yes," complete Schedule L, Part I	25a	X
25b	Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? If "Yes," complete Schedule L, Part I	25b	X
26	Was a loan to or by a current or former officer, director, trustee, key employee, highly compensated employee, or disqualified person outstanding as of the end of the organization's tax year? If "Yes," complete Schedule L, Part II . .	26	X
27	Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, substantial contributor, or a grant selection committee member, or to a person related to such an individual? If "Yes," complete Schedule L, Part III	27	X
28	Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV instructions for applicable filing thresholds, conditions, and exceptions).		
28a	a A current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV.	28a	X
28b	b A family member of a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV.	28b	X
28c	c An entity of which a current or former officer, director, trustee, or key employee of the organization (or a family member) was an officer, director, trustee, or direct or indirect owner? If "Yes," complete Schedule L, Part IV	28c	X
29	Did the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule M	29	X
30	Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? If "Yes," complete Schedule M	30	X
31	Did the organization liquidate, terminate, or dissolve and cease operations? If "Yes," complete Schedule N, Part I	31	X
32	Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? If "Yes," complete Schedule N, Part II	32	X
33	Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? If "Yes," complete Schedule R, Part I	33	X
34	Was the organization related to any tax-exempt or taxable entity? If "Yes," complete Schedule R, Parts II, III, IV, and V, line 1	34	X
35	Is any related organization a controlled entity within the meaning of section 512(b)(13)? If "Yes," complete Schedule R, Part V, line 2	35	X
36	Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? If "Yes," complete Schedule R, Part V, line 2	36	X
37	Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? If "Yes," complete Schedule R, Part VI	37	X
38	Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11 and 19? Note. All Form 990 filers are required to complete Schedule O.	38	X

Part V Statements Regarding Other IRS Filings and Tax Compliance

	Yes	No
1a Enter the number reported in Box 3 of Form 1096, Annual Summary and Transmittal of U.S. Information Returns. Enter -0- if not applicable.	1a	51
1b	1b	0
c Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?	1c	X
2a Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return	2a	51
b If at least one is reported on line 2a, did the organization file all required federal employment tax returns? <i>Note. If the sum of lines 1a and 2a is greater than 250, you may be required to e-file this return (see instructions)</i>	2b	X
3a Did the organization have unrelated business gross income of \$1,000 or more during the year covered by this return?	3a	X
b If "Yes," has it filed a Form 990-T for this year? If "No," provide an explanation in Schedule O.	3b	
4a At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)?	4a	X
b If "Yes," enter the name of the foreign country: See the instructions for exceptions and filing requirements for Form TD F 90-22.1, Report of Foreign Bank and Financial Accounts.	5a	X
5b	5b	X
5c	5c	
6a Does the organization have annual gross receipts that are normally greater than \$100,000, and did the organization solicit any contributions that were not tax deductible?	6a	X
b If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?	6b	
7 Organizations that may receive deductible contributions under section 170(c).	7a	X
a Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for goods and services provided to the payor?	7b	X
b If "Yes," did the organization notify the donor of the value of the goods or services provided?	7c	X
c Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?	7d	
d If "Yes," indicate the number of Forms 8282 filed during the year	7e	X
e Did the organization, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	7f	X
f Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?	7g	
g For all contributions of qualified intellectual property, did the organization file Form 8899 as required?	7h	
h For contributions of cars, boats, airplanes, and other vehicles, did the organization file a Form 1098-C as required?	8	
8 Sponsoring organizations maintaining donor advised funds and section 509(a)(3) supporting organizations. Did the supporting organization, or a donor advised fund maintained by a sponsoring organization, have excess business holdings at any time during the year?	9a	
9 Sponsoring organizations maintaining donor advised funds.	9b	
a Did the organization make any taxable distributions under section 4966?	10a	
b Did the organization make a distribution to a donor, donor advisor, or related person?	10b	
10 Section 501(c)(7) organizations. Enter:	11a	
a Initiation fees and capital contributions included on Part VIII, line 12	11b	
b Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities	12a	
11 Section 501(c)(12) organizations. Enter:	12b	
a Gross income from members or shareholders		
b Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them)		
12a Section 4947(a)(1) non-exempt charitable trusts. Is the organization filing Form 990 in lieu of Form 1041?		
b If "Yes," enter the amount of tax-exempt interest received or accrued during the year		

Part VI Governance, Management, and Disclosure For each "Yes" response to lines 2 through 7b below, and for a "No" response to line 8a, 8b, or 10b below, describe the circumstances, processes, or changes in Schedule O. See instructions.

Section A. Governing Body and Management

		Yes	No
1a	Enter the number of voting members of the governing body	1a 59	
1b	Enter the number of voting members that are independent	1b 58	
2	Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee?	2 X	
3	Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors or trustees, or key employees to a management company or other person?	3 X	
4	Did the organization make any significant changes to its organizational documents since the prior Form 990 was filed?	4 X	
5	Did the organization become aware during the year of a material diversion of the organization's assets?	5 X	
6	Does the organization have members or stockholders?	6 X	
7a	Does the organization have members, stockholders, or other persons who may elect one or more members of the governing body?	7a X	
7b	Are any decisions of the governing body subject to approval by members, stockholders, or other persons?	7b X	
8	Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:		
a	The governing body?	8a X	
b	Each committee with authority to act on behalf of the governing body?	8b X	
9	Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If "Yes," provide the names and addresses in Schedule O	9a X	

Section B. Policies (This Section B requests information about policies not required by the Internal Revenue Code.)

		Yes	No
10a	Does the organization have local chapters, branches, or affiliates?	10a X	
b	If "Yes," does the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with those of the organization?	10b X	
11	Has the organization provided a copy of this Form 990 to all members of its governing body before filing the form?	11 X	
11A	Describe in Schedule O the process, if any, used by the organization to review this Form 990.		
12a	Does the organization have a written conflict of interest policy? If "No," go to line 13	12a X	
b	Are officers, directors or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	12b X	
c	Does the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe in Schedule O how this is done	12c X	
13	Does the organization have a written whistleblower policy?	13 X	
14	Does the organization have a written document retention and destruction policy?	14 X	
15	Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?		
a	The organization's CEO, Executive Director, or top management official	15a X	
b	Other officers or key employees of the organization	15b X	
	If "Yes" to line 15a or 15b, describe the process in Schedule O. (See instructions)		
16a	Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?	16a X	
b	If "Yes," has the organization adopted a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and taken steps to safeguard the organization's exempt status with respect to such arrangements?	16b X	

Section C. Disclosure

17	List the states with which a copy of this Form 990 is required to be filed ►	NONE REQUIRED
18	Section 6104 requires an organization to make its Forms 1023 (or 1024 if applicable), 990, and 990-T (501(c)(3)s only) available for public inspection. Indicate how you make these available. Check all that apply.	
	<input type="checkbox"/> Own website <input type="checkbox"/> Another's website <input checked="" type="checkbox"/> Upon request	
19	Describe in Schedule O whether (and if so, how), the organization makes its governing documents, conflict of interest policy, and financial statements available to the public.	
20	State the name, physical address, and telephone number of the person who possesses the books and records of the organization ►	LORI JACOB 17339 NORTH OUTER FORTY ROAD CHESTERFIELD, MO 63005 636-728-0707

Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors
Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

1a Complete this table for all persons required to be listed Report compensation for the calendar year ending with or within the organization's tax year Use Schedule J-2 if additional space is needed.

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation. Enter -0- in columns (D), (E), and (F) if no compensation was paid
- List all of the organization's **current** key employees. See instructions for definition of "key employee."
- List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than \$100,000 from the organization and any related organizations.
- List all of the organization's **former** officers, key employees, and highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations
- List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations.

List persons in the following order individual trustees or directors; institutional trustees, officers; key employees, highest compensated employees; and former such persons.

Check this box if the organization did not compensate any current officer, director, or trustee.

(A) Name and Title	(B) Average hours per week	(C) Position (check all that apply)					(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee	Institutional trustee	Officer	Key employee	Highest compensated			
LORI JACOB									
PRESIDENT	40.00	X		X			183,874	0	36,402.
ROBERT W. REEG									
CHAIRMAN	1.00	X		X			0	0	0.
WILLIAM P. McNAMARA									
DIRECTOR	1.00	X					0	0	0.
THOMAS FINGLETON									
DIRECTOR	1.00	X					0	0	0.
RICK ANDREWS									
DIRECTOR	1.00	X					0	0	0.
ROBERT J. BECK									
DIRECTOR	1.00	X					0	0	0.
BILL BECKMANN									
DIRECTOR	1.00	X					0	0	0.
WILLIAM J. BERBERICH, JR.									
DIRECTOR	1.00	X					0	0	0.
CHARLES A. BREMER									
DIRECTOR	1.00	X					0	0	0.
ROBERT G. BRINKMANN									
DIRECTOR	1.00	X					0	0	0.
KERRY CASEY									
DIRECTOR	1.00	X					0	0	0.
TERRELL K. CREWS									
SECRETARY	1.00	X		X			0	0	0.
D. BEATTY D'ALESSANDRO									
TREASURER	1.00	X		X			0	0	0.
MICHAEL DENISZCZUK									
DIRECTOR	1.00	X					0	0	0.
CRAIG DESNOYER									
DIRECTOR	1.00	X					0	0	0.
SHARON D. FIEHLER									
VICE CHAIRMAN	1.00	X		X			0	0	0.

(A) Name and title	(B) Average hours per week	(C) Position (check all that apply)					(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated			
MICHAEL C. FOX DIRECTOR	1.00	X					0.	0.	0.
MICHAEL H. FREUND DIRECTOR	1.00	X					0.	0.	0.
LOUIS FUSZ, JR. DIRECTOR	1.00	X					0.	0.	0.
RANDY FUSZ DIRECTOR	1.00	X					0.	0.	0.
NIALL J. GANNON DIRECTOR	1.00	X					0.	0.	0.
DENNIS G. GIPSON DIRECTOR	1.00	X					0.	0.	0.
L. KEITH GRAVES DIRECTOR	1.00	X					0.	0.	0.
MAHENDRA GUPTA DIRECTOR	1.00	X					0.	0.	0.
DEBRA HELLMANN DIRECTOR	1.00	X					0.	0.	0.
MARK B. HILLIS DIRECTOR	1.00	X					0.	0.	0.
VENABLE M. HOUTS DIRECTOR	1.00	X					0.	0.	0.
DENNIS M. JONES DIRECTOR	1.00	X					0.	0.	0.
CHARLES G. KIM DIRECTOR	1.00	X					0.	0.	0.
1b Total . CONTINUED AT SCHEDULE J-2 ►							233,859	0	55,888

2 Total number of individuals (including but not limited to those listed above) who received more than \$100,000 in reportable compensation from the organization ► 2

3 Did the organization list any **former** officer, director or trustee, key employee, or highest compensated employee on line 1a? If "Yes," complete Schedule J for such individual

4 For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than \$150,000? If "Yes," complete Schedule J for such individual

5 Did any person listed on line 1a receive or accrue compensation from any unrelated organization for services rendered to the organization? If "Yes," complete Schedule J for such person

	Yes	No
3		X
4	X	
5		X

Section B. Independent Contractors

1 Complete this table for your five highest compensated independent contractors that received more than \$100,000 of compensation from the organization

(A) Name and business address	(B) Description of services	(C) Compensation
NONE		
2 Total number of independent contractors (including but not limited to those listed above) who received more than \$100,000 in compensation from the organization ► 0		

Part VIII Statement of Revenue

43-0652112

		(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512, 513, or 514
Contributions, gifts, grants and other similar amounts					
1a	Federated campaigns	1a			
1b	Membership dues	1b			
1c	Fundraising events	1c	597,195		
1d	Related organizations	1d			
1e	Government grants (contributions)	1e			
1f	All other contributions, gifts, grants, and similar amounts not included above	1f	1,425,066		
g	Noncash contributions included in lines 1a-1f		\$ 79,954		
h Total. Add lines 1a-1f			2,022,261		
Program Service Revenue		Business Code			
2a	CAPSTONE PROGRAM STUDENT FEES	611600	272,983	272,983	
b	ELEMENTARY SCHOOL PROGRAM	611600	104,188	104,188	
c	MIDDLE GRADES PROGRAM	611600	0	0	
d	HIGH SCHOOL PROGRAM	611600	0	0	
e					
f	All other program service revenue				
g Total. Add lines 2a-2f			377,171		
Other Revenue					
3	Investment income (including dividends, interest, and other similar amounts)		45,667		45,667
4	Income from investment of tax-exempt bond proceeds		0		
5	Royalties		0		
6a	Gross Rents	(i) Real	(ii) Personal		
b	Less rental expenses				
c	Rental income or (loss)				
d	Net rental income or (loss)		0		
7a	Gross amount from sales of assets other than inventory	(i) Securities	(ii) Other		
b	Less cost or other basis and sales expenses	73,177			
c	Gain or (loss)	105,284			
d	Net gain or (loss)	-32,107			-32,107
8a	Gross income from fundraising events (not including \$ 597,195 of contributions reported on line 1c)				
See Part IV, line 18	a	143,410			
b	Less direct expenses	b	167,495		
c	Net income or (loss) from fundraising events		-24,085		-24,085
9a	Gross income from gaming activities				
See Part IV, line 19	a	20,086			
b	Less direct expenses	b	9,860		
c	Net income or (loss) from gaming activities		10,226		10,226
10a	Gross sales of inventory, less returns and allowances	a	8,510		
b	Less cost of goods sold	b			
c	Net income or (loss) from sales of inventory		8,510		8,510
Miscellaneous Revenue		Business Code			
11a					
b					
c					
d	All other revenue		0		
e Total. Add lines 11a-11d			0		
12 Total Revenue. See instructions			2,407,643	377,171	8,211

Form 990 (2009)

Part IX Statement of Functional Expenses**Section 501(c)(3) and 501(c)(4) organizations must complete all columns.****All other organizations must complete column (A) but are not required to complete columns (B), (C), and (D).**

<i>Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.</i>	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to governments and organizations in the U.S. See Part IV, line 21	0.			
2 Grants and other assistance to individuals in the U.S. See Part IV, line 22	9,250.	9,250.		
3 Grants and other assistance to governments, organizations, and individuals outside the U.S. See Part IV, lines 15 and 16	0.			
4 Benefits paid to or for members	0.			
5 Compensation of current officers, directors, trustees, and key employees	280,454.	129,263.	94,783.	56,408.
6 Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)	0.			
7 Other salaries and wages	859,129.	689,277.	82,383.	87,469.
8 Pension plan contributions (include section 401(k) and section 403(b) employer contributions)	114,235.	100,127.	9,405.	4,703.
9 Other employee benefits	135,767.	118,175.	11,729.	5,863.
10 Payroll taxes	89,003.	79,263.	5,366.	4,374.
11 Fees for services (non-employees)				
a Management	0.			
b Legal	0.			
c Accounting	23,600.	20,669.	1,954.	977.
d Lobbying	0.			
e Professional fundraising services See Part IV, line 17	0.			
f Investment management fees	275.		275.	
g Other	21,293.	18,889.	1,511.	893.
12 Advertising and promotion	6,928.	8,740.	-2,326.	514.
13 Office expenses	54,916.	46,024.	6,739.	2,153.
14 Information technology.	4,489.	3,766.	282.	441.
15 Royalties.	0.			
16 Occupancy	75,921.	72,364.	2,371.	1,186.
17 Travel	0.			
18 Payments of travel or entertainment expenses for any federal, state, or local public officials	0.			
19 Conferences, conventions, and meetings	9,303.	7,959.	896.	448.
20 Interest	3,476.	2,954.	348.	174.
21 Payments to affiliates	0.			
22 Depreciation, depletion, and amortization	171,560.	163,840.	5,147.	2,573.
23 Insurance	17,022.	16,148.	475.	399.
24 Other expenses Itemize expenses not covered above (Expenses grouped together and labeled miscellaneous may not exceed 5% of total expenses shown on line 25 below.)				
a PROGRAM MATERIALS	507,222.	506,302.	613.	307.
b DONATIONS	56,476.	48,005.	5,647.	2,824.
c NATIONAL'S PROGRAM SUPPORT	64,918.	53,580.	8,186.	3,152.
d REPAIRS AND MAINTENANCE	42,696.	39,895.	1,867.	934.
e STAFF EXPENSES	34,407.	27,948.	1,716.	4,743.
f All other expenses	46,306.	33,357.	829.	12,120.
25 Total functional expenses. Add lines 1 through 24f	2,628,646.	2,195,795.	240,196.	192,655.
26 Joint Costs. Check here ► <input type="checkbox"/> If following SOP 98-2 Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation				

Part X Balance Sheet

		(A) Beginning of year		(B) End of year
Assets				
1	Cash - non-interest-bearing		1	
2	Savings and temporary cash investments	628,523.	2	558,131.
3	Pledges and grants receivable, net	220,547.	3	208,588.
4	Accounts receivable, net		4	
5	Receivables from current and former officers, directors, trustees, key employees, and highest compensated employees Complete Part II of Schedule L		5	
6	Receivables from other disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B). Complete Part II of Schedule L		6	
7	Notes and loans receivable, net		7	
8	Inventories for sale or use	813.	8	813.
9	Prepaid expenses and deferred charges	21,703.	9	23,125.
10a	Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D	6,707,247.		
b	Less: accumulated depreciation	10b 1,507,201.	10c 5,368,016.	5,200,046.
11	Investments - publicly traded securities	1,374,734.	11	1,577,644.
12	Investments - other securities See Part IV, line 11		12	
13	Investments - program-related See Part IV, line 11		13	
14	Intangible assets		14	
15	Other assets. See Part IV, line 11	4,353.	15	4,309.
16	Total assets. Add lines 1 through 15 (must equal line 34)	7,618,689.	16	7,572,656.
Liabilities				
17	Accounts payable and accrued expenses	94,309.	17	85,643.
18	Grants payable		18	
19	Deferred revenue	299,224.	19	292,104.
20	Tax-exempt bond liabilities		20	
21	Escrow or custodial account liability. Complete Part IV of Schedule D		21	
22	Payables to current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons. Complete Part II of Schedule L		22	
23	Secured mortgages and notes payable to unrelated third parties		23	
24	Unsecured notes and loans payable to unrelated third parties		24	
25	Other liabilities Complete Part X of Schedule D		25	
26	Total liabilities. Add lines 17 through 25	393,533.	26	377,747.
Net Assets or Fund Balances				
	Organizations that follow SFAS 117, check here ► <input checked="" type="checkbox"/> and complete lines 27 through 29, and lines 33 and 34.			
27	Unrestricted net assets	6,956,523.	27	6,979,325.
28	Temporarily restricted net assets	206,633.	28	153,584.
29	Permanently restricted net assets	62,000.	29	62,000.
	Organizations that do not follow SFAS 117, check here ► <input type="checkbox"/> and complete lines 30 through 34.			
30	Capital stock or trust principal, or current funds		30	
31	Paid-in or capital surplus, or land, building, or equipment fund		31	
32	Retained earnings, endowment, accumulated income, or other funds		32	
33	Total net assets or fund balances	7,225,156.	33	7,194,909.
34	Total liabilities and net assets/fund balances	7,618,689.	34	7,572,656.

Form 990 (2009)

Part XI Financial Statements and Reporting

	Yes	No
1 Accounting method used to prepare the Form 990: <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual <input type="checkbox"/> Other _____ If the organization changed its method of accounting from a prior year or checked "Other," explain in Schedule O		
2a Were the organization's financial statements compiled or reviewed by an independent accountant?	2a	X
b Were the organization's financial statements audited by an independent accountant?	2b	X
c If "Yes" to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant? If the organization changed either its oversight process or selection process during the tax year, explain in Schedule O.	2c	X
d If "Yes" to line 2a or 2b, check a box below to indicate whether the financial statements for the year were issued on a consolidated basis, separate basis, or both: <input checked="" type="checkbox"/> Separate basis <input type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis		
3a As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133?	3a	X
b If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why in Schedule O and describe any steps taken to undergo such audits.	3b	X

Form 990 (2009)

Public Charity Status and Public Support

2009

Open to Public
Inspection

Name of the organization

JUNIOR ACHIEVEMENT OF MS VALLEY, INC.

Employer identification number
43-0652112

Part I Reason for Public Charity Status (All organizations must complete this part.) See instructions.

The organization is not a private foundation because it is. (For lines 1 through 11, check only one box.)

1 A church, convention of churches, or association of churches described in **section 170(b)(1)(A)(i)**.
 2 A school described in **section 170(b)(1)(A)(ii)**. (Attach Schedule E)
 3 A hospital or a cooperative hospital service organization described in **section 170(b)(1)(A)(iii)**.
 4 A medical research organization operated in conjunction with a hospital described in **section 170(b)(1)(A)(iii)**. Enter the hospital's name, city, and state _____
 5 An organization operated for the benefit of a college or university owned or operated by a governmental unit described in **section 170(b)(1)(A)(iv)**. (Complete Part II)
 6 A federal, state, or local government or governmental unit described in **section 170(b)(1)(A)(v)**.
 7 An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in **section 170(b)(1)(A)(vi)**. (Complete Part II.)
 8 A community trust described in **section 170(b)(1)(A)(vi)**. (Complete Part II.)
 9 An organization that normally receives (1) more than 33 1/3% of its support from contributions, membership fees, and gross receipts from activities related to its exempt functions - subject to certain exceptions, and (2) no more than 33 1/3% of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975. See **section 509(a)(2)**. (Complete Part III.)
 10 An organization organized and operated exclusively to test for public safety. See **section 509(a)(4)**.
 11 An organization organized and operated exclusively for the benefit of, to perform the functions of, or to carry out the purposes of one or more publicly supported organizations described in section 509(a)(1) or section 509(a)(2). See **section 509(a)(3)**. Check the box that describes the type of supporting organization and complete lines 11e through 11h
 a Type I b Type II c Type III - Functionally integrated d Type III - Other
 e By checking this box, I certify that the organization is not controlled directly or indirectly by one or more disqualified persons other than foundation managers and other than one or more publicly supported organizations described in section 509(a)(1) or section 509(a)(2).
 f If the organization received a written determination from the IRS that it is a Type I, Type II, or Type III supporting organization, check this box. _____
 g Since August 17, 2006, has the organization accepted any gift or contribution from any of the following persons?
 (i) A person who directly or indirectly controls, either alone or together with persons described in (ii) and (iii) below, the governing body of the supported organization? _____
 (ii) A family member of a person described in (i) above? _____
 (iii) A 35% controlled entity of a person described in (i) or (ii) above? _____

h Provide the following information about the supported organization(s).

	Yes	No
11g(i)		
11g(ii)		
11g(iii)		

(i) Name of supported organization	(ii) EIN	(iii) Type of organization (described on lines 1-9 above or IRC section (see instructions))	(iv) Is the organization in col. (i) listed in your governing document?	(v) Did you notify the organization in col. (i) of your support?		(vi) Is the organization in col. (i) organized in the US?	(vii) Amount of support
				Yes	No		
Total							

For Privacy Act and Paperwork Reduction Act Notice, see the Instructions for Form 990 or 990-EZ.

Schedule A (Form 990 or 990-EZ) 2009

Part II Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)
 (Complete only if you checked the box on line 5, 7, or 8 of Part I.)

Section A. Public Support

Calendar year (or fiscal year beginning in) ►	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
1 Gifts, grants, contributions, and membership fees received (Do not include any "unusual grants")	1,145,158	1,224,894	2,029,262	1,989,758	2,022,146	8,411,218
2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
3 The value of services or facilities furnished by a governmental unit to the organization without charge						
4 Total. Add lines 1 through 3.	1,145,158	1,224,894	2,029,262	1,989,758	2,022,146	8,411,218
5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f).						1,397,503
6 Public support. Subtract line 5 from line 4						7,013,715

Section B. Total Support

Calendar year (or fiscal year beginning in) ►	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
7 Amounts from line 4	1,145,158	1,224,894	2,029,262	1,989,758	2,022,146	8,411,218
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources	80,644	62,509	78,266	56,544	45,667	323,630
9 Net income from unrelated business activities, whether or not the business is regularly carried on				400	0	400
10 Other income Do not include gain or loss from the sale of capital assets (Explain in Part IV) . ATCH. 1	455,771	513,753	4,799	40,079	8,510	1,022,912
11 Total support. Add lines 7 through 10						9,758,160
12 Gross receipts from related activities, etc (see instructions)					12	2,413,775
13 First five years. If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and stop here ► <input type="checkbox"/>						

Section C. Computation of Public Support Percentage

14 Public support percentage for 2009 (line 6, column (f) divided by line 11, column (f))	14	71.88 %
15 Public support percentage from 2008 Schedule A, Part II, line 14	15	69.23 %
16a 33 1/3% support test - 2009. If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization ► <input checked="" type="checkbox"/>		
b 33 1/3% support test - 2008. If the organization did not check a box on line 13 or 16a, and line 15 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization ► <input type="checkbox"/>		
17a 10%-facts-and-circumstances test - 2009. If the organization did not check a box on line 13, 16a or 16b, and line 14 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and stop here. Explain in Part IV how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization ► <input type="checkbox"/>		
b 10%-facts-and-circumstances test - 2008. If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and stop here. Explain in Part IV how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization ► <input type="checkbox"/>		
18 Private foundation. If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions ► <input type="checkbox"/>		

Part III · Support Schedule for Organizations Described in Section 509(a)(2)
 (Complete only if you checked the box on line 9 of Part I.)

Section A. Public Support

Calendar year (or fiscal year beginning in) ►	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants")						
2 Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose						
3 Gross receipts from activities that are not an unrelated trade or business under section 513 .						
4 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
5 The value of services or facilities furnished by a governmental unit to the organization without charge						
6 Total. Add lines 1 through 5						
7a Amounts included on lines 1, 2, and 3 received from disqualified persons						
b Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of \$5,000 or 1% of the amount on line 13 for the year						
c Add lines 7a and 7b.						
8 Public support (Subtract line 7c from line 6)						

Section B. Total Support

Calendar year (or fiscal year beginning in) ►	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
9 Amounts from line 6.						
10a Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources						
b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						
c Add lines 10a and 10b						
11 Net income from unrelated business activities not included in line 10b, whether or not the business is regularly carried on						
12 Other income Do not include gain or loss from the sale of capital assets (Explain in Part IV)						
13 Total support. (Add lines 9, 10c, 11, and 12.)						
14 First five years. If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and stop here ► <input type="checkbox"/>						

Section C. Computation of Public Support Percentage

15 Public support percentage for 2009 (line 8, column (f) divided by line 13, column (f))	15	%
16 Public support percentage from 2008 Schedule A, Part III, line 15	16	%

Section D. Computation of Investment Income Percentage

17 Investment income percentage for 2009 (line 10c, column (f) divided by line 13, column (f))	17	%
18 Investment income percentage from 2008 Schedule A, Part III, line 17	18	%
19a 33 1/3% support tests - 2009. If the organization did not check the box on line 14, and line 15 is more than 331/3%, and line 17 is not more than 33 1/3%, check this box and stop here The organization qualifies as a publicly supported organization ► <input type="checkbox"/>		
b 33 1/3% support tests - 2008. If the organization did not check a box on line 14 or line 19a, and line 16 is more than 331/3%, and line 18 is not more than 331/3%, check this box and stop here The organization qualifies as a publicly supported organization ► <input type="checkbox"/>		
20 Private foundation. If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions ► <input type="checkbox"/>		

Schedule A (Form 990 or 990-EZ) 2009

Part IV Supplemental Information. Complete this part to provide the explanation required by Part II, line 10; Part II, line 17a or 17b; or Part III, line 12. Provide any other additional information. See instructions

ATTACHMENT 1

SCHEDULE A, PART II - OTHER INCOME

DESCRIPTION	2005	2006	2007	2008	2009	TOTAL
FUNDRAISING REVENUE	455,117.	510,858		40,079		1,006,054
MISCELLANEOUS INCOME	654	2,895	4,799		8,510	16,858
TOTALS	<u>455,771</u>	<u>513,753</u>	<u>4,799</u>	<u>40,079</u>	<u>8,510</u>	<u>1,022,912.</u>

**SCHEDULE D
(Form 990)**Department of the Treasury
Internal Revenue Service**Supplemental Financial Statements**

OMB No 1545-0047

2009**Open to Public
Inspection**

► Complete if the organization answered "Yes," to Form 990,
Part IV, line 6, 7, 8, 9, 10, 11, or 12.
► Attach to Form 990. ► See separate instructions.

Name of the organization

JUNIOR ACHIEVEMENT OF MS VALLEY, INC.

Employer identification number

43-0652112

Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts. Complete if the organization answered "Yes" to Form 990, Part IV, line 6.

	(a) Donor advised funds	(b) Funds and other accounts
1 Total number at end of year		
2 Aggregate contributions to (during year)		
3 Aggregate grants from (during year)		
4 Aggregate value at end of year		
5 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control?		<input type="checkbox"/> Yes <input type="checkbox"/> No
6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit?		<input type="checkbox"/> Yes <input type="checkbox"/> No

Part II Conservation Easements. Complete if the organization answered "Yes" to Form 990, Part IV, line 7.1 Purpose(s) of conservation easements held by the organization (check all that apply)

Preservation of land for public use (e.g., recreation or pleasure) Preservation of an historically important land area
 Protection of natural habitat Preservation of a certified historic structure
 Preservation of open space

2 Complete lines 2a through 2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year.

	Held at the End of the Year
2a	
2b	
2c	
2d	

a Total number of conservation easements
b Total acreage restricted by conservation easements
c Number of conservation easements on a certified historic structure included in (a)
d Number of conservation easements included in (c) acquired after 8/17/06
3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax year ► _____
4 Number of states where property subject to conservation easement is located ► _____
5 Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds? Yes No

6 Staff and volunteer hours devoted to monitoring, inspecting, and enforcing conservation easements during the year
► _____7 Amount of expenses incurred in monitoring, inspecting, and enforcing conservation easements during the year
► \$ _____

8 Does each conservation easement reported on line 2(d) above satisfy the requirements of section 170(h)(4)(B)(i) and 170(h)(4)(B)(ii)? Yes No
9 In Part XIV, describe how the organization reports conservation easements in its revenue and expense statement, and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements.

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets.
Complete if the organization answered "Yes" to Form 990, Part IV, line 8.

1a If the organization elected, as permitted under SFAS 116, not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide, in Part XIV, the text of the footnote to its financial statements that describes these items
b If the organization elected, as permitted under SFAS 116, to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items:
(i) Revenues included in Form 990, Part VIII, line 1 ► \$ _____
(ii) Assets included in Form 990, Part X ► \$ _____

2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under SFAS 116 relating to these items:
a Revenues included in Form 990, Part VIII, line 1 ► \$ _____
b Assets included in Form 990, Part X ► \$ _____

For Privacy Act and Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule D (Form 990) 2009

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets (continued)

3 Using the organization's acquisition, accession, and other records, check any of the following that are a significant use of its collection items (check all that apply).

a Public exhibition
 b Scholarly research
 c Preservation for future generations

d Loan or exchange programs
 e Other _____

4 Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIV.

5 During the year, did the organization solicit or receive donations of art, historical treasures, or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection? Yes No

Part IV Escrow and Custodial Arrangements. Complete if the organization answered "Yes" to Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

1a Is the organization an agent, trustee, custodian or other intermediary for contributions or other assets not included on Form 990, Part X? Yes No

b If "Yes," explain the arrangement in Part XIV and complete the following table.

	Amount
1c	
1d	
1e	
1f	

2a Did the organization include an amount on Form 990, Part X, line 21? Yes No

b If "Yes," explain the arrangement in Part XIV.

Part V Endowment Funds. Complete if organization answered "Yes" to Form 990, Part IV, line 10.

	(a) Current Year	(b) Prior year	(c) Two years back	(d) Three years back	(e) Four years back
1a Beginning of year balance	62,000	338,800			
b Contributions		-276,800			
c Net investment earnings, gains, and losses.	985	1,708			
d Grants or scholarships	985	1,708			
e Other expenditures for facilities and programs					
f Administrative expenses					
g End of year balance	62,000	62,000			

2 Provide the estimated percentage of the year end balance held as.

a Board designated or quasi-endowment ► %

b Permanent endowment ► 100.0000 %

c Term endowment ► %

3a Are there endowment funds not in the possession of the organization that are held and administered for the organization by:

	Yes	No
3a(i)		X
3a(ii)		X

(i) unrelated organizations
 (ii) related organizations

b If "Yes" to 3a(ii), are the related organizations listed as required on Schedule R?

4 Describe in Part XIV the intended uses of the organization's endowment funds.

Part VI Investments - Land, Buildings, and Equipment. See Form 990, Part X, line 10.

Description of investment	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
1a Land		658,502		658,502.
b Buildings		5,168,702	779,286	4,389,416.
c Leasehold improvements.				
d Equipment		855,240	724,610	130,630.
e Other		24,803	3,305	21,498.
Total. Add lines 1a through 1e (Column (d) must equal Form 990, Part X, column (B), line 10(c)). ►				5,200,046.

Part VII Investments - Other Securities. See Form 990, Part X, line 12.

(a) Description of security or category (including name of security)	(b) Book value	(c) Method of valuation Cost or end-of-year market value
Financial derivatives		
Closely-held equity interests		
Other _____		
Total (Column (b) must equal Form 990, Part X, col. (B) line 12.)		

Total. (Column (b) must equal Form 990, Part X, col (B) line 12) ►

Part VIII Investments - Program Related. See Form 990, Part X, line 13.

Total. (Column (b) must equal Form 990, Part X, col (B) line 13) ►

Part IX Other Assets. See Form 990, Part X, line 15.

Total. (Column (b) must equal Form 990, Part X, col. (B) line 15) ►

Part X Other Liabilities. See Form 990, Part X, line 25.

3. FIN 48 Footnote. In Part XIV, provide the text of the following:

2. FIN 48 Footnote. In Part XIV, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FIN 48.

Part XI Reconciliation of Change in Net Assets from Form 990 to Audited Financial Statements

1	Total revenue (Form 990, Part VIII, column (A), line 12)	1	2,407,643.
2	Total expenses (Form 990, Part IX, column (A), line 25)	2	2,628,646.
3	Excess or (deficit) for the year. Subtract line 2 from line 1	3	-221,003.
4	Net unrealized gains (losses) on investments	4	190,756.
5	Donated services and use of facilities	5	
6	Investment expenses	6	
7	Prior period adjustments	7	
8	Other (Describe in Part XIV.)	8	
9	Total adjustments (net). Add lines 4 through 8	9	190,756.
10	Excess or (deficit) for the year per audited financial statements. Combine lines 3 and 9	10	-30,247.

Part XII Reconciliation of Revenue per Audited Financial Statements With Revenue per Return

1	Total revenue, gains, and other support per audited financial statements	1	2,634,397.
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12.		
a	Net unrealized gains on investments	2a	190,756.
b	Donated services and use of facilities	2b	35,998.
c	Recoveries of prior year grants	2c	
d	Other (Describe in Part XIV.)	2d	
e	Add lines 2a through 2d	2e	226,754.
3	Subtract line 2e from line 1	3	2,407,643.
4	Amounts included on Form 990, Part VIII, line 12, but not on line 1:		
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a	
b	Other (Describe in Part XIV.)	4b	
c	Add lines 4a and 4b	4c	
5	Total revenue. Add lines 3 and 4c. (This must equal Form 990, Part I, line 12.)	5	2,407,643.

Part XIII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return

1	Total expenses and losses per audited financial statements	1	2,664,644.
2	Amounts included on line 1 but not on Form 990, Part IX, line 25.		
a	Donated services and use of facilities	2a	35,998.
b	Prior year adjustments	2b	
c	Other losses	2c	
d	Other (Describe in Part XIV.)	2d	
e	Add lines 2a through 2d	2e	35,998.
3	Subtract line 2e from line 1	3	2,628,646.
4	Amounts included on Form 990, Part IX, line 25, but not on line 1:		
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a	
b	Other (Describe in Part XIV.)	4b	
c	Add lines 4a and 4b	4c	
5	Total expenses. Add lines 3 and 4c. (This must equal Form 990, Part I, line 18.)	5	2,628,646.

Part XIV Supplemental Information

Complete this part to provide the descriptions required for Part II, lines 3, 5, and 9; Part III, lines 1a and 4, Part IV, lines 1b and 2b, Part V, line 4; Part X, line 2; Part XI, line 8, Part XII, lines 2d and 4b; and Part XIII, lines 2d and 4b. Also complete this part to provide any additional information.

INTENDED USES OF ENDOWMENT FUNDS**SCHEDULE D, PART V, LINE 4**

ENDOWMENT FUNDS HAVE BEEN RESTRICTED BY THE DONOR TO BE PERMANENTLY

INVESTED FOR SCHOLARSHIP PURPOSES. INCOME FROM THE SCHOLARSHIP ACCOUNT

IS USED EACH YEAR TO FUND SCHOLARSHIPS.

Part XIV Supplemental Information (continued)

Complete if the organization answered "Yes" to Form 990, Part IV, lines 17, 18, or 19, or if the organization entered more than \$15,000 on Form 990-EZ, line 6a.

► Attach to Form 990 or Form 990-EZ. ► See separate instructions

► Attach to Form 990 or Form 990-EZ. ► See separate instructions.

► Attach to Form 990 or Form 990-EZ ► See separate instructions

Name of the organization

JUNIOR ACHIEVEMENT OF MS VALLEY, INC.

Employer identification number

43-0652112

Part I **Fundraising Activities.** Complete if the organization answered "Yes" to Form 990, Part IV, line 17. Form 990-EZ filers are not required to complete this part.

1 Indicate whether the organization raised funds through any of the following activities. Check all that apply

a	Mail solicitations	e	Solicitation of non-government grants
b	Internet and email solicitations	f	Solicitation of government grants
c	Phone solicitations	g	Special fundraising events
d	In-person solicitations		

2a Did the organization have a written or oral agreement with any individual (including officers, directors, trustees or key employees listed in Form 990, Part VII) or entity in connection with professional fundraising services? Yes No

b If "Yes," list the ten highest paid individuals or entities (fundraisers) pursuant to agreements under which the fundraiser is to be compensated at least \$5,000 by the organization

3 List all states in which the organization is registered or licensed to solicit funds or has been notified it is exempt from registration or licensing

For Privacy Act and Paperwork Reduction Act Notice, see the Instructions for Form 990 or 990-EZ.
[24]

Schedule G (Form 990 or 990-EZ) 2009

Part II Fundraising Events. Complete if the organization answered "Yes" to Form 990, Part IV, line 18, or reported more than \$15,000 on Form 990-EZ, line 6a. List events with gross receipts greater than \$5,000.

	(a) Event #1 SPRING GALA (event type)	(b) Event #2 BOWL-A-THON (event type)	(c) Other Events 6 (total number)	(d) Total events (add col (a) through col (c))
Revenue	1 Gross receipts	307,405.	240,014.	193,184.
	2 Less: Charitable contributions	227,636.	204,568.	164,989.
	3 Gross income (line 1 minus line 2)	79,769.	35,446.	28,195.
	4 Cash prizes	0.	0.	0.
	5 Noncash prizes	29,930.	10,186.	3,467.
Direct Expenses	6 Rent/facility costs	7,560.	28,943.	12,710.
	7 Food and beverages	21,031.	0.	7,954.
	8 Entertainment	450.	0.	4,000.
	9 Other direct expenses	10,783.	10,579.	19,902.
	10 Direct expense summary. Add lines 4 through 9 in column (d)			► (167,495.)
	11 Net income summary. Combine line 3, column (d), and line 10			► -24,085.

Part III Gaming. Complete if the organization answered "Yes" to Form 990, Part IV, line 19, or reported more than \$15,000 on Form 990-EZ, line 6a.

	(a) Bingo	(b) Pull tabs/Instant bingo/progressive bingo	(c) Other gaming	(d) Total gaming (add col (a) through col. (c))
Revenue	1 Gross revenue		20,086.	20,086.
Direct Expenses	2 Cash prizes		5,597.	5,597.
	3 Noncash prizes		4,263.	4,263.
	4 Rent/facility costs			
	5 Other direct expenses			
	6 Volunteer labor	Yes _____ % No	Yes _____ % No	Yes _____ % X No
	7 Direct expense summary Add lines 2 through 5 in column (d)			► (9,860.)
	8 Net gaming income summary Combine line 1, column d, and line 7			► 10,226.

9 Enter the state(s) in which the organization operates gaming activities: IL, MO, _____

a Is the organization licensed to operate gaming activities in each of these states? _____

b If "No," explain: MISSOURI AND ILLINOIS DO NOT REQUIRE STATE LICENSING FOR EXEMPT ORGANIZATIONS TO CONDUCT RAFFLES.

10a Were any of the organization's gaming licenses revoked, suspended or terminated during the tax year? _____

b If "Yes," explain. _____

11 Does the organization operate gaming activities with nonmembers? _____

12 Is the organization a grantor, beneficiary or trustee of a trust or a member of a partnership or other entity formed to administer charitable gaming? _____

Yes	No
9a	X
10a	X
11	X
12	X

13 Indicate the percentage of gaming activity operated in:

a The organization's facility

b An outside facility

14 Enter the name and address of the person who prepares the organization's gaming/special events books and records:

	Yes	No
13a	37.0000%	
13b	63.0000%	

Name ► SANDY LAPASSO, CONTROLLERAddress ► 17339 NORTH OUTER FORTY ROAD CHESTERFIELD, MO 63005

15a Does the organization have a contract with a third party from whom the organization receives gaming revenue?

b If "Yes," enter the amount of gaming revenue received by the organization ► \$ _____ and the amount of gaming revenue retained by the third party ► \$ _____

c If "Yes," enter name and address of the third party:

Name ► _____

Address ► _____

16 Gaming manager information

Name ► MEREDITH KNOOPP, SR. VICE PRESIDENTGaming manager compensation ► \$ 0.Description of services provided ► OVERSIGHT OF ALL SPECIAL EVENTS

Director/officer Employee Independent contractor

17 Mandatory distributions.

a Is the organization required under state law to make charitable distributions from the gaming proceeds to retain the state gaming license?

b Enter the amount of distributions required under state law to be distributed to other exempt organizations or spent in the organization's own exempt activities during the tax year ► \$ _____

17a	X

Part III Grants and Other Assistance to Individuals in the United States. Complete if the organization answered "Yes" on Form 990, Part IV, line 22. Use Part IV and Schedule I-1 (Form 990) if additional space is needed.

Part IV Supplemental Information Complete this part to provide the information required in Part I, line 2, and any other additional information.

GEMANT CONTROL

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CONTROI THE USE OF THE FUNDS FOR EDUCATIONAL PURPOSES

Schedule I (Form 990) 2009

SCHEDULE J
(Form 990)

Department of the Treasury
Internal Revenue Service

Compensation Information
For certain Officers, Directors, Trustees, Key Employees, and Highest
Compensated Employees
► Complete if the organization answered "Yes" to Form 990,
Part IV, line 23.
► Attach to Form 990. ► See separate instructions.

OMB No. 1545-0047

2009

Open to Public
Inspection

Name of the organization

JUNIOR ACHIEVEMENT OF MS VALLEY, INC.

Employer identification number

43-0652112

Part I Questions Regarding Compensation

1a Check the appropriate box(es) if the organization provided any of the following to or for a person listed in Form 990, Part VII, Section A, line 1a. Complete Part III to provide any relevant information regarding these items

First-class or charter travel
 Travel for companions
 Tax indemnification and gross-up payments
 Discretionary spending account

Housing allowance or residence for personal use
 Payments for business use of personal residence
 Health or social club dues or initiation fees
 Personal services (e.g., maid, chauffeur, chef)

Yes

No

b If any of the boxes on line 1a is checked, did the organization follow a written policy regarding payment or reimbursement or provision of all of the expenses described above? If "No," complete Part III to explain

2 Did the organization require substantiation prior to reimbursing or allowing expenses incurred by all officers, directors, trustees, and the CEO/Executive Director, regarding the items checked in line 1a?

3 Indicate which, if any, of the following the organization uses to establish the compensation of the organization's CEO/Executive Director. Check all that apply.

Compensation committee
 Independent compensation consultant
 Form 990 of other organizations

Written employment contract
 Compensation survey or study
 Approval by the board or compensation committee

1b

2

4 During the year, did any person listed in Form 990, Part VII, Section A, line 1a, with respect to the filing organization or a related organization:

a Receive a severance payment or change-of-control payment?
b Participate in, or receive payment from, a supplemental nonqualified retirement plan?
c Participate in, or receive payment from, an equity-based compensation arrangement?

If "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III.

4a

4b

4c

Only section 501(c)(3) and 501(c)(4) organizations must complete lines 5-9.

5 For persons listed in Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the revenues of:

a The organization?
b Any related organization?

If "Yes" to line 5a or 5b, describe in Part III.

5a

5b

6 For persons listed in Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the net earnings of:

a The organization?
b Any related organization?

If "Yes" to line 6a or 6b, describe in Part III.

6a

6b

7 For persons listed in Form 990, Part VII, Section A, line 1a, did the organization provide any non-fixed payments not described in lines 5 and 6? If "Yes," describe in Part III

7

8 Were any amounts reported in Form 990, Part VII, paid or accrued pursuant to a contract that was subject to the initial contract exception described in Regs. section 53.4958-4(a)(3)? If "Yes," describe in Part III

8

9 If "Yes" to line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53.4958-6(c)?

9

For Privacy Act and Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule J (Form 990) 2009

Part II Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees. Use Schedule J-1 if additional space is needed.

For each individual whose compensation must be reported in Schedule J, report compensation from the organization on row (i) and from related organizations, described in the instructions, on row (ii). Do not list any individuals that are not listed on Form 990, Part VII.

Note. The sum of columns (B)(i)-(iii) must equal the applicable column (D) or column (E) amounts on Form 990, Part VII, line 1a.

(A) Name	(B) Breakdown of W-2 and/or 1099-MISC compensation			(C) Retirement and other deferred compensation	(D) Nontaxable benefits	(E) Total of columns (B)(i)-(D)	(F) Compensation reported in prior Form 990 or Form 990-EZ
	(i) Base compensation	(ii) Bonus & incentive compensation	(iii) Other reportable compensation				
LORI JACOB	(i) 183,874.0.	0.	0.	0.	36,402.0.	220,276.0.	0.
(ii)							
(iii)							
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Part III **Supplemental Information**

Complete this part to provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 4c, 5a, 5b, 6a, 6b, 7, and 8. Also complete this part for any additional information.

Continuation Sheet for Form 990**2009****Open to Public
Inspection**

► Attach to Form 990 to list additional information for Form 990, Part VII, Section A, line 1a.

► See the Instructions for Form 990.

Name of the Organization

JUNIOR ACHIEVEMENT OF MS VALLEY, INC.

Employer identification number

43-0652112

Part I Continuation of Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

(A) Name and title	(B) Average hours per week	(C) Position (check all that apply)					(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MSC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated			
NORMA S. LEWIS DIRECTOR	1.00	X					0.	0.	0.
STEVEN LINTON DIRECTOR	1.00	X					0.	0.	0.
ANTHONY MANISCO DIRECTOR	1.00	X					0.	0.	0.
JOHN K. NICKEL DIRECTOR	1.00	X					0.	0.	0.
KENT T. OCHS DIRECTOR	1.00	X					0.	0.	0.
WINTHROP REED, III DIRECTOR	1.00	X					0.	0.	0.
DAVID A. SAPENARO DIRECTOR	1.00	X					0.	0.	0.
SCOTT C. SCHNUCK DIRECTOR	1.00	X					0.	0.	0.
KEVIN L. SHORT DIRECTOR	1.00	X					0.	0.	0.
PAUL E. MCKNIGHT DIRECTOR	1.00	X					0.	0.	0.
J. J. STUPP DIRECTOR	1.00	X					0.	0.	0.
ROBERT P. STUPP DIRECTOR	1.00	X					0.	0.	0.
ALBERT E. SUTER DIRECTOR	1.00	X					0.	0.	0.
GENE M. TOOMBS DIRECTOR	1.00	X					0.	0.	0.
CHARLES J. VANGRONIGEN DIRECTOR	1.00	X					0.	0.	0.
JAMES A. WATSON DIRECTOR	1.00	X					0.	0.	0.
DOUGLAS K. WEIBLE DIRECTOR	1.00	X					0.	0.	0.
DON L. WOLFSBERGER DIRECTOR	1.00	X					0.	0.	0.
DAVID COOK, JR. DIRECTOR	1.00	X					0.	0.	0.
JEFF DAVIS DIRECTOR	1.00	X					0.	0.	0.
MARK GRIEMAN DIRECTOR	1.00	X					0.	0.	0.

For Privacy Act and Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule J-2 (Form 990) 2009

Department of the Treasury
Internal Revenue Service

► Attach to Form 990 to list additional information for Form 990, Part VII, Section A, line 1a.

► See the Instructions for Form 990.

Name of the Organization

JUNIOR ACHIEVEMENT OF MS VALLEY, INC.

Employer identification number

43-0652112

Part I Continuation of Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

For Privacy Act and Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule J-2 (Form 990) 2009

Noncash Contributions

2009

Open To Public
Inspection

► Complete if the organizations answered "Yes" on Form
990, Part IV, lines 29 or 30.
► Attach to Form 990.

Name of the organization

JUNIOR ACHIEVEMENT OF MS VALLEY, INC.

Employer identification number

43-0652112

Part I Types of Property

	(a) Check if applicable	(b) Number of contributions	(c) Revenues reported on Form 990, Part VIII, line 1g	(d) Method of determining revenues
1 Art-Works of art				
2 Art-Historical treasures				
3 Art-Fractional interests				
4 Books and publications				
5 Clothing and household goods				
6 Cars and other vehicles				
7 Boats and planes				
8 Intellectual property				
9 Securities-Publicly traded	X	3	23,478.	SELLING PRICE
10 Securities-Closely held stock				
11 Securities-Partnership, LLC, or trust interests				
12 Securities-Miscellaneous				
13 Qualified conservation contribution-Historic structures				
14 Qualified conservation contribution-Other				
15 Real estate-Residential				
16 Real estate-Commercial				
17 Real estate-Other				
18 Collectibles				
19 Food inventory.	X	10	6,432.	FMV
20 Drugs and medical supplies				
21 Taxidermy				
22 Historical artifacts				
23 Scientific specimens.				
24 Archeological artifacts.				
25 Other ►(GIFT CARD/CERT.)	X	75	35,696.	FMV
26 Other ►(ELECTRONICS)	X	8	2,196.	FMV
27 Other ►(TICKETS)	X	16	10,320.	FMV
28 Other ►(MISC.)	X	13	1,832.	FMV

29 Number of Forms 8283 received by the organization during the tax year for contributions for which the organization completed Form 8283, Part IV, Donee Acknowledgement

29

0

30a During the year, did the organization receive by contribution any property reported in Part I, line 1-28 that it must hold for at least three years from the date of the initial contribution, and which is not required to be used for exempt purposes for the entire holding period?

b If "Yes," describe the arrangement in Part II

31 Does the organization have a gift acceptance policy that requires the review of any non-standard contributions?

32a Does the organization hire or use third parties or related organizations to solicit, process, or sell noncash contributions?

b If "Yes," describe in Part II.

33 If the organization did not report revenues in column (c) for a type of property for which column (a) is checked, describe in Part II.

	Yes	No
30a		X
31	X	
32a	X	

For Privacy Act and Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule M (Form 990) 2009

Part II **Supplemental Information.** Complete this part to provide the information required by Part I, lines 30b, 32b, and 33. Also complete this part for any additional information.

**SCHEDULE O
(Form 990)**Department of the Treasury
Internal Revenue Service**Supplemental Information to Form 990**

Complete to provide information for responses to specific questions on
Form 990 or to provide any additional information.
► Attach to Form 990.

OMB No. 1545-0047

2009**Open to Public
Inspection**

Name of the organization

JUNIOR ACHIEVEMENT OF MS VALLEY, INC.

Employer identification number

43-0652112

ATTACHMENT 2

OTHER PROGRAM SERVICES

FORM 990, PART III, LINE 4D

HIGH SCHOOL PROGRAMS, INCLUDING SCHOLARSHIP PROGRAM: JA WORLDWIDE'S HIGH SCHOOL PROGRAMS FOR STUDENTS IN GRADES 9-12 INCLUDE ECONOMIC AND BUSINESS CURRICULA, AN AFTER-SCHOOL STUDENT-LED ENTERPRISE, AND A ONE-DAY WORKPLACE CAPSTONE EXPERIENCE. THE DYNAMIC INTERACTION BETWEEN JA VOLUNTEERS AND STUDENTS PROMOTES ACTIVE LEARNING AND BRINGS THEORY TO LIFE. THE VOLUNTEERS BRING REAL-LIFE BUSINESS EXPERIENCE AND GUIDANCE INTO THE CLASSROOM AT A TIME THAT REPRESENTS AN ESSENTIAL CROSSROADS FOR YOUNG PEOPLE. THE SCHOLARSHIP PROGRAM AWARDS SCHOLARSHIPS TO STUDENTS WHO HAVE PARTICIPATED IN AFTER-SCHOOL PROGRAMS.

DIRECTOR FAMILY RELATIONSHIPS

FORM 990, PART VI, SECTION A, LINE 2

THERE ARE TWO FAMILY RELATIONSHIPS AMONG BOARD MEMBERS:

LOUIS J. FUSZ, JR. AND RANDY FUSZ

J.J. STUPP AND ROBERT P. STUPP

990 REVIEW PROCESS

FORM 990, PART VI, SECTION B, LINE 11A

THE FINAL DRAFT OF THE 990 WILL BE REVIEWED BY BOTH THE PRESIDENT AND THE BOARD TREASURER (A NON-EMPLOYEE OF ORGANIZATION) BEFORE IT IS FILED. A COPY OF THE 990 WILL BE EMAILED TO ALL BOARD MEMBERS BEFORE IT IS FILED.

Name of the organization
JUNIOR ACHIEVEMENT OF MS VALLEY, INC.

Employer identification number
43-0652112

ATTACHMENT 2 (CONT'D)

CONFLICT OF INTEREST POLICY ENFORCEMENT

FORM 990, PART VI, SECTION B, LINE 12C

ALL FORMS ARE REVIEWED ANNUALLY BY THE PRESIDENT'S ASSISTANT AND ANY IRREGULARITIES ARE ADDRESSED BY THE PRESIDENT.

COMPENSATION DETERMINATION POLICY

FORM 990, PART VI, SECTION B, LINE 15

THE COMPENSATION FOR THE PRESIDENT, THE TOP MANAGEMENT POSITION, IS REVIEWED BY THE EXECUTIVE COMMITTEE OF THE BOARD OF DIRECTORS. THE PRESIDENT THEN SETS ALL OF THE OTHER SALARIES BASED ON EQUICOMP RANGES WHICH ACCOUNT FOR LOCAL LABOR COSTS AND COMPETITIVENESS WITH SIMILAR SIZED JOBS AND INDUSTRY, AND BASED ON EXECUTIVE COMMITTEE INPUT.

DOCUMENT AVAILABILITY

FORM 990, PART VI, SECTION C, LINE 19

THE ORGANIZATION MAKES ITS GOVERNING DOCUMENTS, CONFLICT OF INTEREST POLICY AND FINANCIAL STATEMENTS AVAILABLE TO THE PUBLIC UPON WRITTEN REQUEST.

CHANGE IN CONTROLLER

FORM 990, PART VII, LINE 1(A)

THE PREVIOUS CONTROLLER, IRAM TOLA, LEFT THE ORGANIZATION DURING THE FISCAL YEAR AND WAS REPLACED BY SANDY LAPASSO. BOTH CONTROLLERS ARE LISTED AS OFFICERS. SANDY LAPASSO DID NOT RECEIVE ANY COMPENSATION DURING THE CALENDAR YEAR REPORTED ON PART VII BECAUSE SHE WAS NOT YET

Name of the organization JUNIOR ACHIEVEMENT OF MS VALLEY, INC.	Employer identification number 43-0652112
<u>ATTACHMENT 2 (CONT'D)</u>	

EMPLOYEEED BY THE ORGANIZATION.

ATTACHMENT 3FORM 990, PART III, LINE 1 - ORGANIZATION'S MISSION

EDUCATE AND INSPIRE YOUNG PEOPLE TO REALIZE THE RELEVANCE OF EDUCATION THROUGH HANDS-ON BUSINESS AND ECONOMIC APPLICATIONS. JA PROGRAMS ARE THE FOUNDATION OF ITS K-12 CURRICULA. SEQUENTIAL THEMES, EACH WITH HANDS-ON SESSIONS, AS WELL AS AN AFTER-SCHOOL AND CAPSTONE EXPERIENCE, WORK TO CHANGE STUDENTS' LIVES BY HELPING THEM UNDERSTAND BUSINESS AND ECONOMICS, INCLUDING WORK FORCE READINESS AND COMMUNICATION. VOLUNTEER CONSULTANTS FROM THE LOCAL COMMUNITY LEAD STUDENTS IN ENGAGING ACTIVITIES. THE VOLUNTEERS SERVE AS ROLE MODELS AND ENRICH THE ACTIVITIES WITH THEIR OWN LIFE EXPERIENCES.

Application for Extension of Time To File an
Exempt Organization Return

► File a separate application for each return.

- If you are filing for an **Automatic 3-Month Extension**, complete only **Part I** and check this box X
- If you are filing for an **Additional (Not Automatic) 3-Month Extension**, complete only **Part II** (on page 2 of this form).

Do not complete Part II unless you have already been granted an automatic 3-month extension on a previously filed Form 8868.

Part I Automatic 3-Month Extension of Time. Only submit original (no copies needed).

A corporation required to file Form 990-T and requesting an automatic 6-month extension - check this box and complete Part I only ►

All other corporations (including 1120-C filers), partnerships, REMICs, and trusts must use Form 7004 to request an extension of time to file income tax returns

Electronic Filing (e-file). Generally, you can electronically file Form 8868 if you want a 3-month automatic extension of time to file one of the returns noted below (6 months for a corporation required to file Form 990-T). However, you cannot file Form 8868 electronically if (1) you want the additional (not automatic) 3-month extension or (2) you file Forms 990-BL, 6069, or 8870, group returns, or a composite or consolidated Form 990-T. Instead, you must submit the fully completed and signed page 2 (Part II) of Form 8868. For more details on the electronic filing of this form, visit www.irs.gov/efile and click on e-file for Charities & Nonprofits.

Type or print	Name of Exempt Organization JUNIOR ACHIEVEMENT OF MS VALLEY, INC.	Employer identification number 43-0652112
File by the due date for filing your return. See instructions	Number, street, and room or suite no. If a P O box, see instructions 17339 NORTH OUTER FORTY ROAD	
	City, town or post office, state, and ZIP code. For a foreign address, see instructions CHESTERFIELD, MO 63005	

Check type of return to be filed (file a separate application for each return):

<input checked="" type="checkbox"/> Form 990	<input type="checkbox"/> Form 990-T (corporation)	<input type="checkbox"/> Form 4720
<input type="checkbox"/> Form 990-BL	<input type="checkbox"/> Form 990-T (sec. 401(a) or 408(a) trust)	<input type="checkbox"/> Form 5227
<input type="checkbox"/> Form 990-EZ	<input type="checkbox"/> Form 990-T (trust other than above)	<input type="checkbox"/> Form 6069
<input type="checkbox"/> Form 990-PF	<input type="checkbox"/> Form 1041-A	<input type="checkbox"/> Form 8870

- The books are in the care of ► LORI JACOB

Telephone No. ► 636 728-0707 FAX No. ► _____

- If the organization does not have an office or place of business in the United States, check this box ►
- If this is for a Group Return, enter the organization's four digit Group Exemption Number (GEN) 1116. If this is for the whole group, check this box . ► . If it is for part of the group, check this box . . ► and attach a list with the names and EINs of all members the extension will cover

1 I request an automatic 3-month (6 months for a corporation required to file Form 990-T) extension of time until 02/15, 2011, to file the exempt organization return for the organization named above. The extension is for the organization's return for

► calendar year _____ or
► tax year beginning 07/01, 2009, and ending 06/30, 2010

2 If this tax year is for less than 12 months, check reason. Initial return Final return Change in accounting period

3a If this application is for Form 990-BL, 990-PF, 990-T, 4720, or 6069, enter the tentative tax, less any nonrefundable credits. See instructions.	3a \$ <u>0</u>
b If this application is for Form 990-PF or 990-T, enter any refundable credits and estimated tax payments made. Include any prior year overpayment allowed as a credit	3b \$ <u>0</u>
c Balance Due. Subtract line 3b from line 3a. Include your payment with this form, or, if required, deposit with FTD coupon or, if required, by using EFTPS (Electronic Federal Tax Payment System). See instructions.	3c \$ <u>0</u>

Caution. If you are going to make an electronic fund withdrawal with this Form 8868, see Form 8453-EO and Form 8879-EO for payment instructions.

For Privacy Act and Paperwork Reduction Act Notice, see Instructions.

Form 8868 (Rev. 4-2009)