

# GUIDESTAR® Premium<sup>PRO</sup> Report



GuideStar Report Generated For: *Junior Achievement of Delaware Valley, Inc.*

Report Generated On: **July 20, 2016 at 10:44 AM ET**

EIN: **23-1386172**

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General Information

Junior Achievement of Delaware Valley, Inc.  
 993 Old Eagle School Road, Suite 410  
 Wayne, PA 19087  
 www.japhiladelphia.org  
 EIN: 23-1386172

Contact Information

Mr. Paul Kappel, President  
 paul.kappel@ja.org  
 610 -2303380 tel

Telephone: 610 -2303380  
 Facsimile: 610 -499-1996

Affiliation Type: Subordinate Organization

Parent Organization(s):

Junior Achievement USA  
 84-1267604  
 COLORADO SPGS  
 CO

Group Exemption Number: 1116

At-A-Glance

IRS Subsection: 501(c)(3) Public Charity  
 NTEE Codes: B01 (Alliance/Advocacy Organizations) O53 (Business, Youth Development) B20 (Elementary, Secondary Ed)  
 Assets: \$191,119  
 Income: \$703,569  
 Expenses: \$635,718  
 Liabilities: \$23,740  
 Ruling Year: 1994  
 Fiscal Year Start: July 1  
 Fiscal Year End: June 30

Financial information in this report is derived from the organization's 2014 Form 990.

Mission

According to a May 2006 study by the Center for American Progress, for the first time ever recorded, Americans owe more money than they make. Household debt levels have surpassed household income by more than 8 percent, reaching 108.4 percent in 2005. While in 1952 the average debt to disposable income ratio was less than 40 percent, today the average debt to income ratio is 126 percent. In addition, according to the U.S. Commerce Department, in 2006 the nation's personal savings rate was a negative 1 percent, the worst in 73 years. When questioned by the Pew Research Center, more than one third of 2,000 adults said they often or sometimes spend more than they can afford. The American Savings Education Council reports that 76% [of parents] feel it is the responsibility of both parents and the child's school to teach their children about finances. Yet, when parents were asked about their efforts in teaching their children about financial knowledge, only 28 percent say they have taught their children the value of money, according to research by Public Agenda. These parents want help because many of them often face harsh economic challenges themselves and that affect

### Mission

their ability to model and reinforce economic success factors to their children. Our society must prepare today's young people for a financially stable future. By creating partnerships with educators and adult volunteers, Junior Achievement is providing economic education beginning in the earliest years of learning, for students at all economic levels. The result is students who have increased learning as well as problem-solving and decision-making skills in business, economics, and personal finance.

## Revenue from 990 (Fiscal Year Beginning July 1 and Ending June 30)

[FAQs on Financial Data](#)

[Click here for revenue data reported earlier than 2010](#)

	2014 (990)	2013 (990)	2012 (990)	2011 (990)	2010 (990)
<b>Contributions<sup>1</sup></b>	\$756,199	\$727,260	\$681,584	\$455,517	\$476,818
<b>Government Grants</b>	\$0	\$0	\$0	\$0	\$0
<b>Program Services</b>	\$0	\$0	\$0	\$0	\$0
<b>Investments<sup>2</sup></b>	\$342	\$1,099	\$0	\$0	\$0
<b>Special Events</b>	(\$52,972)	(\$68,384)	(\$50,007)	\$15,599	(\$26,246)
<b>Sales</b>	\$0	\$0	\$0	\$0	\$0
<b>Other<sup>3</sup></b>	\$0	\$0	\$0	\$0	\$0
<b>Total Revenue:</b>	\$703,569	\$659,975	\$631,577	\$471,116	\$450,572

1- Due to various changes in the way this data is reported in the 2008 Form 990, it may not be possible to accurately compare this data from the 2008 Form 990 against the same field on prior forms.

2- The IRS has changed the Requirements for Reporting Investment Income. This value may contain amounts for Items which were reported in earlier years under Other Revenue (Part I, line 11).

3- Due to changes to the 2008 form, Membership Dues are not included in Other Revenue anymore, but are reported under Contributions.

## Expenses from 990 (Fiscal Year Beginning July 1 and Ending June 30)

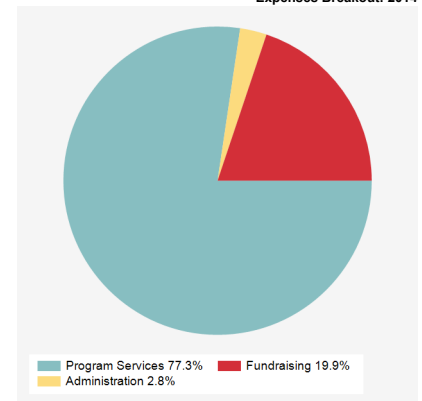
[FAQs on Financial Data](#)

[Click here for expense data reported earlier than 2010](#)

	2014 (990)	2013 (990)	2012 (990)	2011 (990)	2010 (990)
<b>Program Services</b>	\$491,704	\$433,033	\$362,116	\$366,803	\$431,413
<b>Administration</b>	\$17,759	\$65,408	\$65,312	\$46,491	\$29,583
<b>Other</b>	\$126,255	\$120,214	\$96,237	\$96,258	\$99,748
<b>Total Expenses:</b>	\$635,718	\$618,655	\$523,665	\$509,552	\$560,744

**Net Gain/Loss:** \$67,851 \$41,320 \$107,912 (\$38,436) (\$110,172)

Expenses Breakout: 2014



[FAQs](#)

## Expense Detail from 990 (Fiscal Year Beginning July 1 and Ending June 30)

[FAQs on Financial Data](#)[Click here for revenue data reported earlier than 2010](#)

	2014 (990)	2013 (990)	2012 (990)	2011 (990)	2010 (990)
<b>Accounting Fees</b>	\$37,200	\$35,950	\$34,724	\$21,734	\$16,425
<b>Advertising and Promotion</b>	\$1,690	\$1,235	\$593	\$0	\$0
<b>Information Technology Expenses</b>	\$4,749	\$3,000	\$0	\$0	\$0
<b>Insurance Expenses</b>	\$5,227	\$4,968	\$3,082	\$2,390	\$2,369
<b>Interest Expenses</b>	\$2,062	\$4,920	\$7,040	\$6,269	\$5,248
<b>Investment Management Fees</b>	\$0	\$0	\$0	\$0	\$0
<b>Legal Fees</b>	\$0	\$0	\$0	\$0	\$0
<b>Pension Plan Contributions</b>	\$19,819	\$10,531	\$7,550	\$23,109	\$23,063
<b>Printing and Publications</b>	n/a	n/a	n/a	n/a	n/a
<b>Professional Fundraising Expenses</b>	\$0	\$0	\$0	\$0	\$0
<b>Printing, Publication, Postage and Shipping</b>	n/a	n/a	n/a	n/a	n/a
<b>Professional Fees and Payments to Contractors</b>	n/a	n/a	n/a	n/a	n/a

## Financial Data

Junior Achievement of Delaware Valley, Inc.

### Balance Sheet from 990 (Fiscal Year Beginning July 1 and Ending June 30)

[Click here for balance sheet data reported earlier than 2010](#)

Assets	2014 (990)			2013 (990)			2012 (990)			2011 (990)			2010 (990)		
	1-Jul-13	30-Jun-14	Change	1-Jul-12	30-Jun-13	Change	1-Jul-11	30-Jun-12	Change	1-Jul-10	30-Jun-11	Change	1-Jul-09	30-Jun-10	Change
Cash & Equivalent	\$55,081	\$75,912	\$20,831	\$89,836	\$55,081	(\$34,755)	\$13,761	\$89,836	\$76,075	\$57,659	\$13,761	(\$43,898)	\$38,823	\$57,659	\$18,836
Accounts Receivable	\$52,563	\$106,091	\$53,528	\$33,805	\$52,563	\$18,758	\$77,273	\$33,805	(\$43,468)	\$49,907	\$77,273	\$27,366	\$23,432	\$49,907	\$26,475
Pledges & Grants Receivable	\$2,550	\$0	(\$2,550)	\$3,550	\$2,550	(\$1,000)	\$15,000	\$3,550	(\$11,450)	\$20,000	\$15,000	(\$5,000)	\$22,500	\$20,000	(\$2,500)
Receivable / Other <sup>1</sup>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Inventory for Sale or Use	\$3,884	\$4,669	\$785	\$3,860	\$3,884	\$24	\$5,782	\$3,860	(\$1,922)	\$2,198	\$5,782	\$3,584	\$2,198	\$2,198	\$0
Investment / Securities <sup>2</sup>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Investment / Other <sup>3</sup>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Fixed Assets <sup>4</sup>	\$3,121	\$2,422	(\$699)	\$0	\$3,121	\$3,121	\$0	\$0	\$0	\$24,250	\$0	(\$24,250)	\$85,807	\$24,250	(\$61,557)
Land & Buildings		n/a			n/a			n/a			n/a			n/a	
Other <sup>5</sup>	\$2,596	\$2,025	(\$571)	\$1,172	\$2,596	\$1,424	\$5,000	\$1,172	(\$3,828)	\$4,791	\$5,000	\$209	\$0	\$4,791	\$4,791
<b>Total Assets:</b>	<b>\$119,795</b>	<b>\$191,119</b>	<b>\$71,324</b>	<b>\$132,223</b>	<b>\$119,795</b>	<b>(\$12,428)</b>	<b>\$116,816</b>	<b>\$132,223</b>	<b>\$15,407</b>	<b>\$158,805</b>	<b>\$116,816</b>	<b>(\$41,989)</b>	<b>\$172,760</b>	<b>\$158,805</b>	<b>(\$13,955)</b>
<b>Liabilities</b>															
	1-Jul-13	30-Jun-14	Change	1-Jul-12	30-Jun-13	Change	1-Jul-11	30-Jun-12	Change	1-Jul-10	30-Jun-11	Change	1-Jul-09	30-Jun-10	Change
Accounts Payable	\$19,766	\$23,379	\$3,613	\$23,448	\$19,766	(\$3,682)	\$95,613	\$23,448	(\$72,165)	\$108,182	\$95,614	(\$12,568)	\$11,965	\$108,182	\$96,217
Grants Payable	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Deferred Revenue	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Loans and Notes <sup>6</sup>	\$502	\$361	(\$141)	\$50,568	\$502	(\$50,066)	\$70,908	\$50,568	(\$20,340)	\$61,893	\$70,908	\$9,015	\$61,893	\$61,893	\$0
Tax-Exempt Bond Liabilities	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other <sup>7</sup>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Total Liabilities:</b>	<b>\$20,268</b>	<b>\$23,740</b>	<b>\$3,472</b>	<b>\$74,016</b>	<b>\$20,268</b>	<b>(\$53,748)</b>	<b>\$166,521</b>	<b>\$74,016</b>	<b>(\$92,505)</b>	<b>\$170,075</b>	<b>\$166,522</b>	<b>(\$3,553)</b>	<b>\$73,858</b>	<b>\$170,075</b>	<b>\$96,217</b>
<b>Fund Balance</b>															
	1-Jul-13	30-Jun-14	Change	1-Jul-12	30-Jun-13	Change	1-Jul-11	30-Jun-12	Change	1-Jul-10	30-Jun-11	Change	1-Jul-09	30-Jun-10	Change
Temporarily Restricted Net Assets	\$0	\$0	\$0	\$10,139	\$0	(\$10,139)	\$0	\$10,139	\$10,139	\$20,000	\$0	(\$20,000)	\$0	\$20,000	\$20,000
Permanently Restricted Net Assets	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Unrestricted Net Assets	\$99,527	\$167,379	\$67,852	\$48,068	\$99,527	\$51,459	(\$49,705)	\$48,068	\$97,773	(\$31,270)	(\$49,706)	(\$18,436)	\$98,902	(\$31,270)	(\$130,172)
<b>Net Assets</b>	<b>\$99,527</b>	<b>\$167,379</b>	<b>\$67,852</b>	<b>\$58,207</b>	<b>\$99,527</b>	<b>\$41,320</b>	<b>(\$49,705)</b>	<b>\$58,207</b>	<b>\$107,912</b>	<b>(\$11,270)</b>	<b>(\$49,706)</b>	<b>(\$38,436)</b>	<b>\$98,902</b>	<b>(\$11,270)</b>	<b>(\$110,172)</b>

1- Due to changes in the 2008 Form 990, this data is no longer reported.

2- Due to Changes in the 2008 Form, this value now includes Publicly Traded Securities as well as Other Securities.

3- Due to various changes in the way this data is reported in the 2008 Form 990, it may not be possible to accurately compare this data from the 2008 Form 990 against the same field on prior Forms.

4- The 2008 Form does not distinguish between Land, Buildings & Equipment (LBE) as investments and LBE as fixed assets. This value is equivalent to the sum of both line items on earlier Forms (Part IV line 55 plus line 57).


















5- Other Program Related Investments is now a separate field on the new Form, Part X-13(A) and (B).

6- The value on this line may now include payables to former employees, disqualified persons and unrelated third parties.

7- Due to various changes in the way this data is reported in the 2008 Form 990, it may not be possible to accurately compare this data From the 2008 Form 990 against the same field on prior Forms.

Note: The balance sheet gives a snapshot of the financial health of an organization at a particular point in time. An organization's total assets should generally exceed its total liabilities, or it cannot survive long, but the types of assets and liabilities also must be considered. For instance, an organization's current assets (cash, receivables, securities, etc.) should be sufficient to cover its current liabilities (payables, deferred revenue, current year loan, and note payments). Otherwise, the organization may face solvency problems. On the other hand, an organization whose cash and equivalents greatly exceed its current liabilities might not be putting its money to best use.

Forms 990 Received from the IRS

<b>2014 Form 990</b> 	<b>2013 Form 990</b> 	<b>2012 Form 990</b> 	<b>2011 Form 990</b> 	<b>2010 Form 990</b> 	<b>2009 Form 990</b> 	<b>2008 Form 990</b> 	<b>2007 Form 990</b> 
<a href="#">click to download</a>	<a href="#">click to download</a>	<a href="#">click to download</a>	<a href="#">click to download</a>	<a href="#">click to download</a>	<a href="#">click to download</a>	<a href="#">click to download</a>	<a href="#">click to download</a>
<b>2006 Form 990</b> 	<b>2005 Form 990</b> 	<b>2004 Form 990</b> 	<b>2003 Form 990</b> 	<b>2002 Form 990</b> 	<b>2001 Form 990</b> 	<b>2000 Form 990</b> 	<b>1999 Form 990</b> 
<a href="#">click to download</a>	<a href="#">click to download</a>	<a href="#">click to download</a>	<a href="#">click to download</a>	<a href="#">click to download</a>	<a href="#">click to download</a>	<a href="#">click to download</a>	<a href="#">click to download</a>
<b>1998 Form 990</b> 							
<a href="#">click to download</a>							

Audited Financial Statement(s)

<b>2013 Audit Financial Statement</b> 	<b>2012 Audit Financial Statement</b> 	<b>2012 Audit Financial Statement</b> 
<a href="#">click to download</a>	<a href="#">click to download</a>	<a href="#">click to download</a>

### Mission Statement

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This information was provided to GuideStar by Junior Achievement of Delaware Valley, Inc.

According to a May 2006 study by the Center for American Progress, for the first time ever recorded, Americans owe more money than they make. Household debt levels have surpassed household income by more than 8 percent, reaching 108.4 percent in 2005. While in 1952 the average debt to disposable income ratio was less than 40 percent, today the average debt to income ratio is 126 percent. In addition, according to the U.S. Commerce Department, in 2006 the nation's personal savings rate was a negative 1 percent, the worst in 73 years. When questioned by the Pew Research Center, more than one third of 2,000 adults said they often or sometimes spend more than they can afford. The American Savings Education Council reports that 61% [of parents] feel it is the responsibility of both parents and the child's school to teach their children about finances. Yet, when parents were asked about their efforts in teaching their children about financial knowledge, only 28 percent say they have taught their children the value of money, according to research by Public Agenda. These parents want help because many of them often face harsh economic challenges themselves and that affect their ability to model and reinforce economic success factors to their children. Our society must prepare today's young people for a financially stable future. By creating partnerships with educators and adult volunteers, Junior Achievement is providing economic education beginning in the earliest years of learning, for students at all economic levels. The result is students who have increased learning as well as problem-solving and decision-making skills in business, economics, and personal finance.

### Impact Statement

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This information was provided to GuideStar by Junior Achievement of Delaware Valley, Inc.

JUNIOR ACHIEVEMENT OF DELAWARE VALLEY IS PART OF THE WORLD'S LARGEST ORGANIZATION DEDICATED TO GIVING YOUNG PEOPLE THE KNOWLEDGE AND SKILLS THEY NEED TO OWN THEIR ECONOMIC SUCCESS, PLAN FOR THEIR FUTURE, AND MAKE SMART ACADEMIC AND ECONOMIC CHOICES OUR FINANCIAL LITERACY, WORK READINESS AND ENTREPRENEURSHIP PROGRAMS EMPOWER STUDENTS TO MAKE A CONNECTION BETWEEN WHAT THEY LEARN IN SCHOOL AND HOW IT CAN BE APPLIED IN THE REAL WORLD THIS ENHANCES



Overview

	2014	2013	2012	2011	2010
Number of Employees:	5	5	6	2	2

Principal Officer

Fiscal Year	Principal Officer
2014	PAUL KAPPEL JR
2013	PAULKAPPELJR
2012	PAUL KAPPEL JR
2011	PAUL KAPPEL JR
2010	paul kappel jr
2009	N/A

Chief Executive Profile

**Mr. Paul Kappel Jr.**

Paul Kappel, Jr. has been involved in education for over 18 years. Paul initially joined Junior Achievement with the Georgia office in September 1997 as Middle Grades Education Director. In 1998, he was promoted to the position of Vice President, Education. In 2003, he was recruited to lead the programmatic efforts in the National Capital Area and eventually moved into responsibility for the operations and resource generation efforts as Executive Vice President. His last year of leadership in D.C. resulted in \$2.3M raised and 35,000 students served. During his tenure in Washington, JA received two consecutive Summit Awards for operating excellence, the first in over 10 years. Paul started as President in the Delaware Valley in August 2007. Paul has also served on a variety of JA Worldwide committees and task forces. Prior to joining Junior Achievement, he worked for Bloomsburg University of Pennsylvania from 1990-1997 in the Student Life department. Paul earned his Bachelor of Science in Business Administration from Bloomsburg in 1989 and received his Master of Science in Human Resources in 1993 from the University of Scranton. Paul resides in Downingtown, PA with his wife and two children.

Board Chair

**Mr. Tom Schubert**

**Term:** Since July 2013

**Institution Affiliation:** Progressive Business Publications

Board Leadership Practices



<p><b>Board Orientation &amp; Education</b> Does the board conduct a formal orientation for new board members and require all board members to sign a written agreement regarding their roles, responsibilities, and expectations?</p>	Response Not Provided
<p><b>CEO Oversight</b> Has the board conducted a formal, written assessment of the chief executive within the past year?</p>	Response Not Provided
<p><b>Ethics &amp; Transparency</b> Have the board and senior staff reviewed the conflict-of-interest policy and completed and signed disclosure statements within the past year?</p>	Response Not Provided
<p><b>Board Composition</b> Does the board ensure an inclusive board member recruitment process that results in diversity of thought and leadership?</p>	Response Not Provided
<p><b>Board Performance</b> Has the board conducted a formal, written self-assessment of its performance within the past three years?</p>	Response Not Provided

Officers, Directors, Trustees and Key Employees

[View the online report for Officer/Director/Trustee/Key Employee data reported earlier than 2010](#)

Fiscal Year Ending June 30, 2014

Name	Title	Compensation
PAUL KAPPEL JR	PRESIDENT	\$122,502
TOM SCHUBERT	CHAIR	\$0
ROSEMARY WHITAKER	IMMEDIATE PAST CHAIR	\$0
JOSEPH FINLEY	TREASURER	\$0
ANNE MULLINS	SECRETARY	\$0
BASSAM AWADALLA	BOARD MEMBER	\$0
CARL TAYLOR	BOARD MEMBER	\$0
CHRIS SEVER	BOARD MEMBER	\$0
DAVID SMELTZER	BOARD MEMBER	\$0
DON BARBUTO	BOARD MEMBER	\$0
GAIL LANDAZURI	BOARD MEMBER	\$0
GUY FARDONE	BOARD MEMBER	\$0
JAMES ARONOW	BOARD MEMBER	\$0
JAMES DIMARCO	BOARD MEMBER	\$0
JEFFREY MCLAUGHLIN	BOARD MEMBER	\$0
LARRY SOLOMON	BOARD MEMBER	\$0
MARK MEHLER	BOARD MEMBER	\$0
MARK NIEHAUS	BOARD MEMBER	\$0
MARY BETH HANSS	BOARD MEMBER	\$0

Fiscal Year Ending June 30, 2014

Name	Title	Compensation
PATRICK PRUITT	BOARD MEMBER	\$0
PAUL KINMARTIN	BOARD MEMBER	\$0
TOM HARPER	BOARD MEMBER	\$0
WILLIAM MCCUSKER	BOARD MEMBER	\$0

Fiscal Year Ending June 30, 2013

Name	Title	Compensation
PAUL KAPPEL JR	PRESIDENT	\$129,108
ROSEMARY WHITAKER	CHAIR	\$0
JEFFREY MCLAUGHLIN	TREASURER	\$0
ANNE MULLINS	SECRETARY	\$0
BASSAM AWADALLA	BOARD MEMBER	\$0
CARL TAYLOR	BOARD MEMBER	\$0
CHRIS SEVER	BOARD MEMBER	\$0
DAVID SMELTZER	BOARD MEMBER	\$0
DON BARBUTO	BOARD MEMBER	\$0
GAIL LANDAZURI	BOARD MEMBER	\$0
GUY FARDONE	BOARD MEMBER	\$0
JAMES ARONOW	BOARD MEMBER	\$0
JAMES DIMARCO	BOARD MEMBER	\$0
JOSEPH FINLEY	BOARD MEMBER	\$0
LARRY SOLOMON	BOARD MEMBER	\$0
LEONARD COMBS	BOARD MEMBER	\$0
MARK MEHLER	BOARD MEMBER	\$0
MARY BETH HANNS	BOARD MEMBER	\$0
PATRICK PRUITT	BOARD MEMBER	\$0
PAUL KINMARTIN	BOARD MEMBER	\$0
TOM HARPER	BOARD MEMBER	\$0
TOM SCHUBERT	BOARD MEMBER	\$0
WILLIAM MCCUSKER	BOARD MEMBER	\$0

Fiscal Year Ending June 30, 2012

Name	Title	Compensation
PAUL KAPPEL JR	PRESIDEDNT	\$105,166
JAMES ARONOW	BOARD MEMBER	\$0
BASSAM AWADALLA	BOARD MEMBER	\$0
DON BARBUTO	BOARD MEMBER	\$0
LEONARD COMBS	BOARD MEMBER	\$0
JAMES DIMARCO	BOARD MEMBER	\$0
GUY FARDONE	BOARD MEMBER	\$0
JOSEPH FINLEY	BOARD MEMBER	\$0
TOM HARPER	BOARD MEMBER	\$0
PAUL KINMARTIN	BOARD MEMBER	\$0
GAIL LANDAZURI	BOARD MEMBER	\$0
WILLIAM MCCUSKER	BOARD MEMBER	\$0

Fiscal Year Ending June 30, 2012

Name	Title	Compensation
JEFFREY MCLAUGHLIN	TREASURER	\$0
MARK MEHLER	BOARD MEMBER	\$0
ANNE MULLINS	SECRETARY	\$0
PATRICK PRUITT	BOARD MEMBER	\$0
TOM SCHUBERT	BOARD MEMBER	\$0
CHRIS SEVER	BOARD MEMBER	\$0
DAVID SMELTZER	BOARD MEMBER	\$0
LARRY SOLOMON	BOARD MEMBER	\$0
EDWARD SPANIEL	BOARD MEMBER	\$0
CARL TAYLOR	BOARD MEMBER	\$0
STEVEN TORBECK	BOARD MEMBER	\$0
ROSEMARY WHITAKER	CHAIR	\$0
ROSALIND LEHMAN	BOARD MEMBER	\$0

Fiscal Year Ending June 30, 2011

Name	Title	Compensation
PAUL KAPPEL JR	PRESIDENT	\$130,956
JAMES ARONOW	BOARD MEMBER	\$0
THERESA ANDREWA	BOARD MEMBER	\$0
DON BARBUTO	BOARD MEMBER	\$0
LEONARD COMBS	BOARD MEMBER	\$0
MICHAEL DECANDIDO	BOARD MEMBER	\$0
JIM DIMARCO	BOARD MEMBER	\$0
JOHN DORSEY	BOARD MEMBER	\$0
GUY FARDONE	BOARD MEMBER	\$0
JOSEPH FINLEY	BOARD MEMBER	\$0
KAY FORD	BOARD MEMBER	\$0
TOME HARPER	BOARD MEMBER	\$0
PAUL KINMARTIN	BOARD MEMBER	\$0
GAIL LANDAZURI	BOARD MEMBER	\$0
ROSALIND LEHMAN	BOARD MEMBER	\$0
WILLIAM MCCUSKER	BOARD MEMBER	\$0
JEFFREY MCLAUGHLIN	BOARD MEMBER	\$0
MARK MEHLER	BOARD MEMBER	\$0
ANNE MULLINS	BOARD MEMBER	\$0
FRANK PERRAS	BOARD MEMBER	\$0
PATRICK PRUITT	BOARD MEMBER	\$0
TOM SCHUBERT	BOARD MEMBER	\$0
CHRIS SEVER	BOARD MEMBER	\$0
DAVID SMELTZER	BOARD MEMBER	\$0
LARRY SOLOMON	BOARD MEMBER	\$0
EDWARD SPANIEL	BOARD MEMBER	\$0
CARL TAYLOR	BOARD MEMBER	\$0
STEVEN TORBECK	BOARD MEMBER	\$0
ROSEMARY WHITAKER	BOARD MEMBER	\$0

Fiscal Year Ending June 30, 2010

Name	Title	Compensation
paul kappel jr	president	\$130,158
tom archibald	board Member	\$0
james aronow	board Member	\$0
theresa andrews	board Member	\$0
don barbuto	board Member	\$0
michael decandido	board Member	\$0
jim dimarco	board Member	\$0
john dorsey	board Member	\$0
gerry fasano	board Member	\$0
kay ford	board Member	\$0
tom harper	board Member	\$0
steven kantor	board Member	\$0
gail landazuri	board Member	\$0
rosalind lehman	board Member	\$0
merry marcus	board Member	\$0
william mccusker	board Member	\$0
jeffrey mclaughlin	board Member	\$0
mark mehler	board Member	\$0
frank perras	board Member	\$0
patrick pruit	board Member	\$0
tom schubert	board Member	\$0
chris sever	board Member	\$0
sam silvers	board Member	\$0
david smeltzer	board Member	\$0
larry solomon	board Member	\$0
edward spaniel	board Member	\$0
carl taylor	board Member	\$0
steven torbeck	board Member	\$0
rosemary whitaker	board Member	\$0

### Paid Preparer (Fiscal Year Ending Jun 30, 2014)

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**WIPFLI LLP**

**EIN:** 39-0758449

2 WEST BALTIMORE AVE SUITE 210

MEDIA, PA 19063

**Telephone:** 610-565-3930

### Independent Contractors and Compensation

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#### Contractors for Fiscal Year Ending Jun 30, 2014

There are no contractors for this year.

#### Contractors for Fiscal Year Ending Jun 30, 2013

There are no contractors for this year.

#### Contractors for Fiscal Year Ending Jun 30, 2012

There are no contractors for this year.

#### Contractors for Fiscal Year Ending Jun 30, 2011

There are no contractors for this year.

#### Contractors for Fiscal Year Ending Jun 30, 2010

There are no contractors for this year.