



# ELEVATE

## 2025 JA OF NORTH FLORIDA ANNUAL REPORT

INSPIRING AND PREPARING YOUNG PEOPLE TO  
SUCCEED IN A GLOBAL ECONOMY SINCE 1963



# LETTER FROM OUR PRESIDENT & BOARD CHAIR

Dear Friends and Supporters,

As we reflect on Fiscal Year 2025, we are proud of how Junior Achievement of North Florida has continued to elevate its impact—broadening access, deepening relevance, and helping more students across our region believe in what’s possible.

This year, the theme Elevate guided our efforts: elevating how students experience financial literacy, career readiness, and entrepreneurship education; elevating the voices of educators and volunteers; and elevating the partnerships that make this work possible. With a growing emphasis on experiential learning, more than 30,000 students engaged with JA programs that connect classroom concepts to real-world applications—developing the confidence and skills needed to take ownership of their futures.

Our success is rooted in collaboration. From corporate partners and school district leaders to classroom teachers and community volunteers, each of you plays a vital role in advancing our mission. Your support helps ensure that young people across North Florida—especially those from under-resourced communities—have access to hands-on learning experiences that prepare them for life beyond the classroom.

As we look ahead, we are excited to build on this momentum and continue expanding the reach and relevance of our work. Together, we will keep lifting students up—so they can envision, pursue, and achieve brighter futures.

With gratitude,

*Shannon Italia, President*  
*Jeff Machols, Board Chair*



# WE BELIEVE

Unique capabilities  
that **differentiate** our  
education solutions.

**That every child deserves a fair chance.**

Do you believe that better begins now?  
That failing isn't something to be feared  
but a stepping stone to success? We do  
too.

At Junior Achievement, we believe  
in the power of kindness and the strength  
of working together. We believe that  
through perseverance, hard work, and  
education, we can shape a better future for  
all. We believe that teaching life skills like  
money management, ethics, and critical  
thinking is crucial for young people to  
thrive in today's world.

Alongside others in our community, your  
support ensures that young people have  
the skills, resources and opportunities they  
need to grow, lead, and thrive.

Together, we can make a difference by  
empowering success while building a  
brighter future for all.



AUTHENTIC & ENGAGING  
**REAL-WORLD  
CONNECTIVITY**



TRACK RECORD  
OF EXPERTISE IN  
**EXPERIENTIAL LEARNING**



TRUST & CREDIBILITY  
WITH **SCHOOL DISTRICT  
PARTNERS**



UNDERSTANDING OF SKILLS  
NEEDED FOR **FUTURE OF  
WORK**

# COMMUNITY IMPACT

**34,969**

STUDENTS SERVED

**345**

EDUCATORS SERVED

**67**

SCHOOLS SERVED

**1,299**

VOLUNTEERS

**104,944**

STUDENT CONTACT HOURS

**53%**

FREE & REDUCED LUNCH  
STUDENTS SERVED

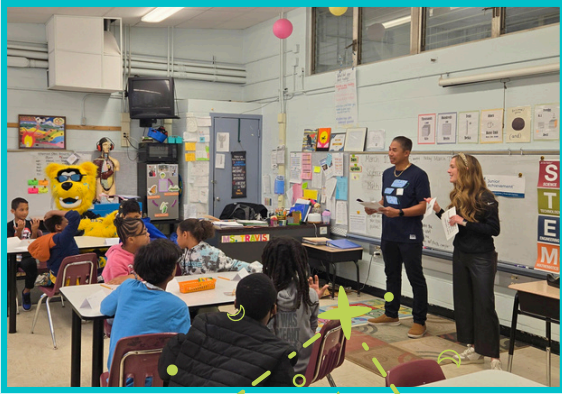
= AN ECONOMIC VALUE OF

**\$3,651,002**

TO NORTH FLORIDA

# OUR PROGRAMS

Junior Achievement delivers age-appropriate, hands-on programs for elementary, middle, and high school students. Through engaging lessons led by trained volunteers, students explore financial literacy, career readiness, and entrepreneurship. Our programs are designed to be immersive and relevant, helping students connect classroom learning to real-world opportunities and develop the skills necessary for success in work and life.



## K-5

Elementary School programs illustrate how people assume roles as individuals, workers, and consumers in an expanding environment that extends from the self to global relations.

**JA Day**



## MIDDLE SCHOOL

Middle School programs promote the economics of households, businesses, and the world marketplace. An extra emphasis is placed on staying in school, including an examination of the personal and societal impact of not completing a high school education.

Some current programs include:

**JA Career Speaker Series**

**JA Heroes**



## HIGH SCHOOL

High School programs focus on workforce preparation by preparing young people for their future roles, whether on the job or in continuing their education. Activities are geared toward real-world training through a series of programs that help students develop the knowledge, skills, and attitudes to become productive citizens and workers.

Some current programs include:

**JA Take Stock in Your Future - Stock Market Challenge**

**JA Career Exploration Fair**

**JA Career Speaker Series**

**JA Heroes**



# JA DAYS



We partner with elementary schools in low-to-moderate-income communities to deliver engaging, one-day **learning experiences led by professionals from the community**. These classroom visits bring JA's curriculum to life, as presenters draw from their own careers to make concepts like financial literacy, career readiness, and entrepreneurship both relatable and memorable. The experience creates meaningful connections and helps students build knowledge, confidence, and see what's possible for their futures.





# JA CAREER SPEAKER SERIES

The JA Career Speaker Series **introduces students to a wide range of industries from experienced professionals**. These guest speakers share insights about their career journeys, day-to-day work, and educational paths, helping students explore real-world opportunities and expand their understanding of what's possible. The sessions are interactive, with students encouraged to ask questions and engage in conversation around career pathways, postsecondary options, and the skills needed for success.



**Joe Hinrichs, CEO of CSX**



**JAXPORT, Crowley, and Propeller Club of Jax**

## JA HEROES

JA Heroes is a leadership program that empowers high school student leaders to inspire and educate the next generation. After completing the JA Heroes curriculum, **students work in teams** of 2-3 to deliver a full day of fun, interactive JA lessons in local elementary classrooms - building confidence, communication skills, and a passion for service.



**99%**

JA Heroes taught me that giving back to my community is important.



**96%**

JA Heroes bettered my collaboration skills that will impact my ability to work on a team.



**94%**

JA Heroes increased my soft skills such as being a better decision maker.

**570 students** participated in the JA Heroes program in the 24-25 school year.



**8,867**

STUDENT ENGAGEMENT HOURS

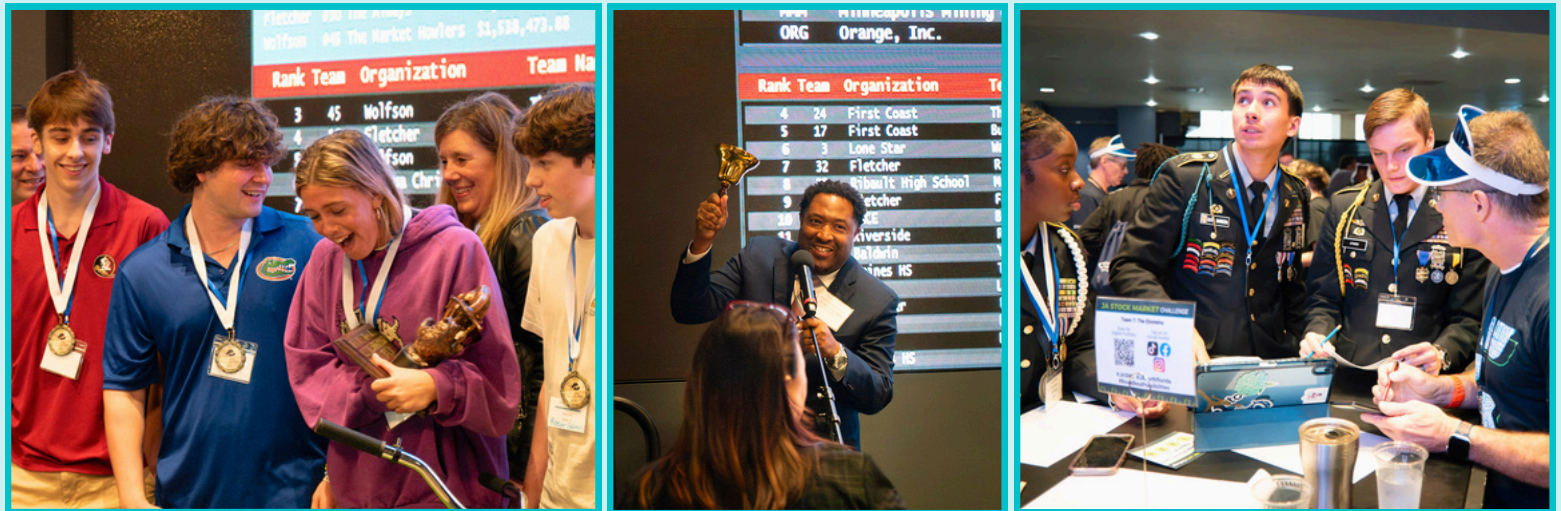
**2,525**

STUDENTS IMPACTED

A. Philip Randolph Career Academy	16
Allen D. Nease High School	16
Baldwin Middle Senior High School	36
Duncan U. Fletcher High School	140
Duval Charter Scholars Academy	15
Englewood High School	42
First Coast High School	19
Fort Caroline Middle School	70
Jean Ribault High School	31
Kipp Bold City High School	23
Kipp Voice Academy	32
Paxon School for Advanced Studies	13
Terry Parker High School	36
Westside High School	32
Westview K-8	32
William M. Raines High School	17

# JA STOCK MARKET CHALLENGE

On December 11, 2024, Junior Achievement of North Florida hosted the JA Stock Market Challenge at EverBank Stadium. This capstone event followed classroom participation in **JA Take Stock in Your Future**, which engaged over 1,000 high school students in foundational lessons on investing, financial markets, and portfolio management.



The top-performing teams from sixteen schools, comprising more than 160 students, advanced to the live simulation, where they applied their knowledge in a high-energy trading competition. Through this immersive experience, students explored the complexities of investing, the impact of world events on financial markets, and the importance of long-term strategies and diversification.

The **JA Stock Market Challenge** not only reinforces critical financial concepts but also sparks student interest in personal finance and money management, equipping them with skills that support future academic and career success.

Thank you to our Title Sponsor  EverBank



# JA FUTURE BOUND



## JA of North Florida Sends Students to National Stock Market Competition

After standing out among 45 local teams in the **JA Stock Market Challenge**, two teams from Fletcher High School advanced to the national competition in Atlanta, bringing their classroom learning to life and representing Northeast FL with pride.

"This was an **amazing learning experience** for my Business Academy students. They were given the opportunity to engage with students across the country."

**Diedre McNair-Pickney**  
Business Education, Fletcher High School  
2024 JA Educator of the Year





Junior  
Achievement™  
of North Florida

# *Experiential* **LEARNING CENTER**



In FY25, Junior Achievement of North Florida moved forward in earnest with the launch of our plan to build the **JA Experiential Learning Center (ELC)**—a permanent, state-of-the-art facility that will transform how students engage with financial literacy, career readiness, and entrepreneurship education.

The Center is planned for a 2.8-acre site on Florida State College at Jacksonville's Downtown Campus, through a strategic partnership with FSCJ. We are currently working to finalize the site agreement, which will anchor this transformational project in the heart of Jacksonville's urban core.

We are in the silent phase of a **\$15 million capital campaign** and have raised over \$3 million to date. FY25 also marked the launch of design and permitting efforts, early program planning, and growing community engagement with civic, corporate, and philanthropic leaders.

In FY26, we will focus on securing additional lead gifts, finalizing the land agreement, and completing key pre-construction milestones. Our goal is to break ground by the end of FY26, with a soft launch anticipated during the 2027–2028 school year.

With the capacity to serve 30,000 or more students annually, the JA Experiential Learning Center will be a game-changing asset for Northeast Florida—advancing educational equity, economic mobility, and future-ready skills for generations to come.

**Learn More About JA Experiential Learning Centers:**





# Elevating Opportunity: The Experiential Learning Center



## CAPITAL CAMPAIGN

### Our Objective

Bring an innovative new facility to Jacksonville that connects business and education through hands-on career readiness, financial literacy and entrepreneurship programs.

### Our Goal

**\$15M** Funding for facility design, build, and initial costs.

### Proposed Timeline

- Winter 2025  
Secure Site
- Summer 2025  
Design, Engineering & Permitting
- Summer 2026  
Site Construction
- Fall 2027  
Soft Opening

## Transforming the Student Experience

The Experiential Learning Center builds on JA's classroom-based, Florida state-aligned curriculum culminating in a day long simulation. The facility will offer:



### JA BIZTOWN®

Interactive free-market simulation where students become business leaders, consumers, and employees.



### JA FINANCE PARK®

Immersive experience where students make financial decisions based on a life situation (job, income, family).



### JA Dream Accelerator

Interactive, responsive career exploration experience that inspires students to develop a path to meaningful career.

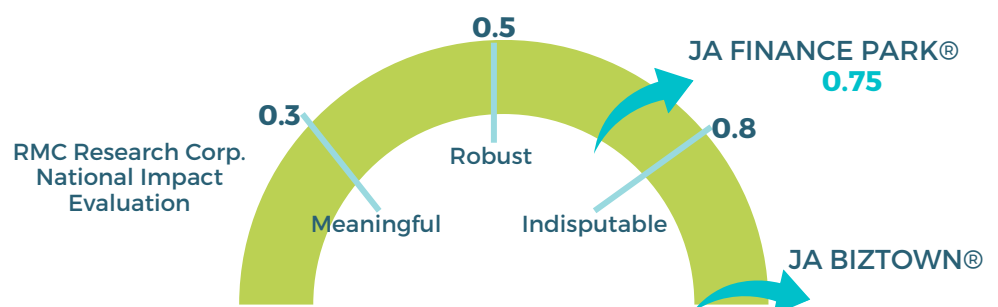
## To Build A Brighter Future

JA uniquely bridges the gap between students' skillsets and the practical skills and knowledge needed to thrive in the global economy.

- Aligns with **Workforce Readiness**
- Bridges **Economic Disparities**
- Addresses **Financial Literacy Gap**
- Fosters **Community Development**

## With Focus & Impact

BizTown and Finance Park deliver results with independently proven evidence.





# An Innovative Facility in the Heart of the Business Community



## Our Reach

There are **60,000+** students in our target grade levels within a 1-hour radius of downtown Jacksonville.

**30,000+**  
Students

**4,000+**  
Volunteers

**200+**  
Companies

\*Experiential Learning Center estimated operational annual reach.

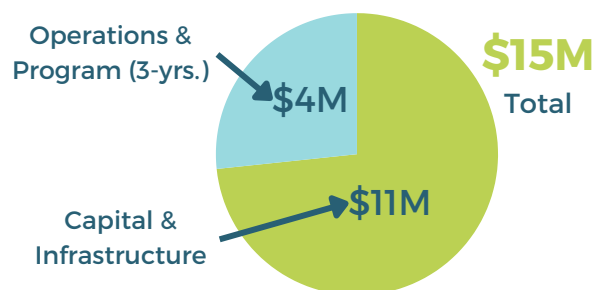
## Facility

- ~**30,000** square feet
- Separate **BizTown** and **Finance Park**
- Workforce-focused **Dream Accelerator**
- JANFL **offices & meeting rooms**

## Storefronts

- ~**32** corporate-sponsored storefronts
- Spans city's typical **industries & services**
- Showcases **careers relevant** to local business community

## Budget Breakdown



## Campaign Waterfall

# OF GIFTS	GIFT LEVEL	LEVEL TOTAL	CUMULATIVE
1	\$2.5M	\$2.5M	\$2.5M
2	\$1M	\$2M	\$4.5M
6	\$500,000	\$3M	\$7.5M
6	\$250,000	\$1.5M	\$9M
8	\$200,000	\$1.6M	\$10.6M
22	\$150,000	\$3.3M	\$13.9M
Many	<\$100,000	\$2M	\$15.9M

## Recognition Opportunities

OPPORTUNITY	INVESTMENT	# AVAILABLE
Overall Center	\$2.5M	1
Biztown & Finance Park	\$1M	2
Dream Accelerator	\$500,000	1
Signature Common Areas	\$250,000-\$500,000	TBD
Individual Storefronts	\$150,000-\$200,000	30+
Meeting Space	\$50,000-\$100,000	TBD

*Pioneer the Future.  
Leave a Legacy.*

Become a Founding Sponsor TODAY!



janflelc.org

# YEAR IN REVIEW

SEPTEMBER  
2024



The **JA Golf Classic** is an annual fundraising tournament that brings together community leaders for a day of golf and networking in support of JA's mission. In 2024, the event was presented by Title Sponsor Mercedes-Benz USA.

DECEMBER  
2024



Sponsored by EverBank, the **JA Stock Market Challenge** is an annual student competition where high school students compete to grow the largest simulated investment portfolio. In 2024, the top two winning teams came from Fletcher High School.

MAY  
2025



**PLAY4JA** is an annual fundraising event where companies come together to team bond and raise funds for JA's mission. In 2025, Deutsche Bank employees gathered at Beach Bowl to support financial literacy in our community.

MAY  
2025



The **JA Hall of Fame** is an annual celebration that honors outstanding individuals and organizations for their commitment to empowering young people. In 2025, we recognized Joe Hinrichs, CEO of CSX, as our Thompson S. Baker Award Recipient.

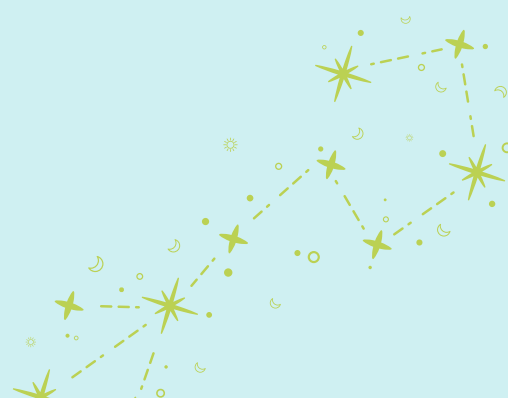
# INNOVATIVE VOLUNTEERS

JA prepares young people for their futures by **connecting K-12 students with business professionals** who volunteer in the classroom. These volunteers deliver programs focused on career readiness, entrepreneurship, and financial literacy—serving as mentors who help students see the relevance of education and build essential life skills. In the 2024–2025 school year, **1,299 volunteers** brought JA to life across North Florida. We are deeply grateful for their time, passion, and lasting impact on students and communities.

## TOP VOLUNTEER SOURCES FOR 2024-2025



**JA OF NORTH FLORIDA 2025  
VOLUNTEER OF THE YEAR**  
**JOHN LEMIRE**  
Bank of America





# THANK YOU!

These organizations provided volunteers who helped bring JA programs to life during the 2024–2025 school year.

*Top 100 volunteer sources listed. Companies in bold provided 10+ unique volunteers.*

## **Ally Financial**

Ameris Bank

Availity

Aveda Institute

**Bank of America**

**Bank OZK**

Baptist Medical Center Jacksonville

Bluewater Maritime School

CareerSource Northeast Florida

Carlton Construction

Chick-fil-A

**Citibank**

City of Jacksonville

Community First Credit Union

Concorde Career Institute

**Crowley Maritime Corporation**

**CSX Corporation**

**Deutsche Bank**

Edward Waters College

Epic Flight Academy

**Ernst & Young**

**EverBank**

**Fidelity Investments**

**Fifth Third Bank**

**FIS Global**

Fleet Readiness Center Southeast

Florida Air National Guard

**Florida Blue**

Florida Department of Law Enforcement

Florida Fish and Wildlife Conservation  
Commission

Florida Rock & Tank Lines

**Florida State College at Jacksonville**

GE Aviation Unison Industries

Grant Thornton

**Hancock Whitney**

Haskell

International Brotherhood of Electrical Workers

Jacksonville Electrical Training Alliance

Jacksonville Fire and Rescue Department

Jacksonville Jaguars

Jacksonville Jumbo Shrimp

Jacksonville Plumbers & Pipefitters Join

Apprenticeship & Training Trust

Jacksonville Sheriff's Office

Jacksonville Transportation Authority

Jacksonville University

Jacksonville Zoo and Gardens

JaxParks Aquatics

Jaxport

JAXUSA

**JEA**

Jinko Solar

**Johnson & Johnson Vision Care**

Jones Lowry

JP Morgan Chase & Co

Jtech Institute

KC Petroleum

Logistic Services International

Macquarie Group Limited - Jacksonville

Marco's Pizza

Mayo Clinic

**Mercedes-Benz USA**

**Miller Electric Company**

**Navy Federal Credit Union**

North Florida Carpenters Training Center

North Florida Sheet Metal Workers - JATC

Northeast Florida AHEC

Northeast Florida Builders Association

Office of Agricultural Law Enforcement

Paul Mitchell the School Jacksonville

Pinnacle Financial Partners - Jacksonville

**Pivot Beyond Accounting CPA's**

**PNC Financial Services**

Publix Super Markets

**PWC**

Ring Power Corporation

SHRM Jacksonville

Small Business Administration

St. Johns County Sheriff's Office

State Attorney's Office - Jacksonville

State Farm Insurance

Suddath Global Logistics

Superior Construction

Synovus Bank

**TD Bank**

Tom Bush Family of Dealerships

Total Beauty Institute

Tulsa Welding School

U.S. Bancorp

U.S. Marines

**United States Air Force Academy**

**United States Army**

United States Coast Guard Military

Recruiting Office

**United States Navy**

Universal Technical Institute

**University of North Florida**

UPS

USAA

**Voya Financial**

Wells Fargo

## JA OF NORTH FLORIDA COMPANY OF THE YEAR

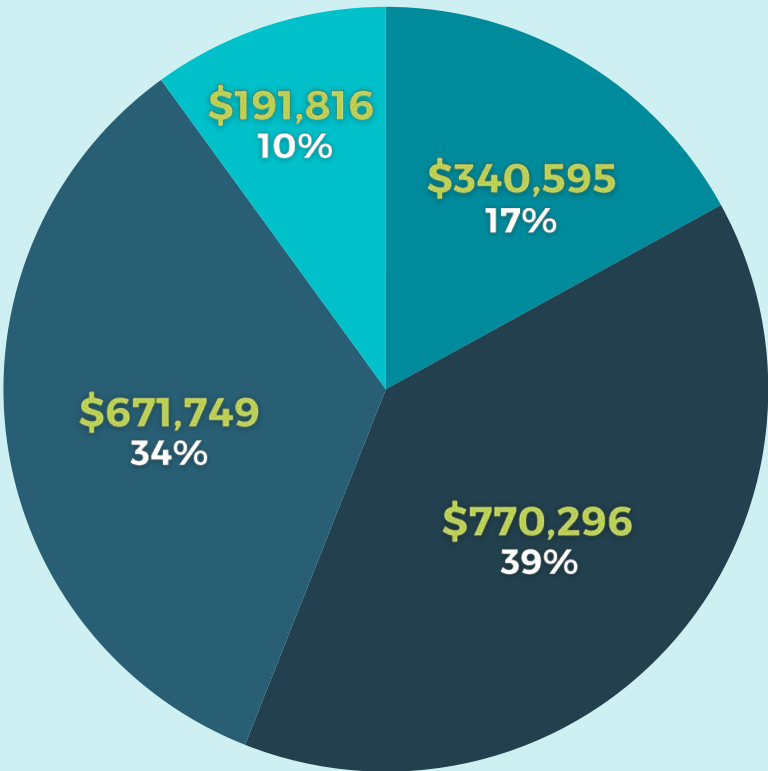


We were proud to recognize **Crowley** as Junior Achievement of North Florida's **2024–2025 Company of the Year**—a heartfelt thank you for a partnership that has quickly become a standout example of meaningful corporate engagement. This past year, Crowley supported our mission through dedicated in-classroom volunteers, generous resource sharing, and thoughtful leadership on our board. Their commitment has made a powerful impact on students and strengthened our ability to inspire the next generation.



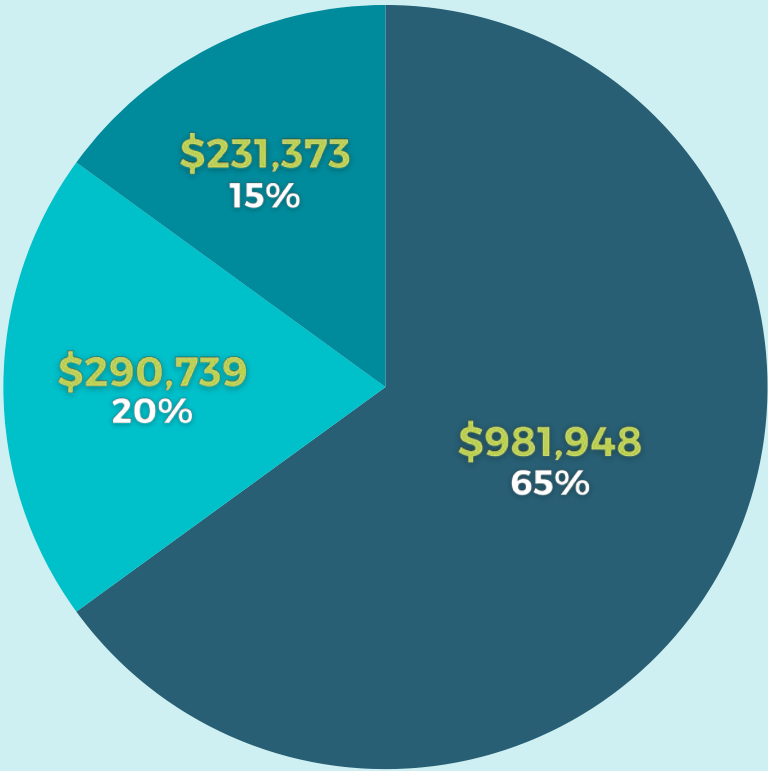
# FINANCIALS

Unaudited Financials for Fiscal Year July 1, 2024 - June 30, 2025



REVENUE:  
\$1,974,456

- Corporate
- Foundation
- Special Events
- Individual



EXPENSES:  
\$1,504,059

- Program Services
- Management/General
- Fundraising

# GIVING LEVELS

## \$250,000 AND UP

EverBank  
Warren and Augusta Hume Foundation

## \$75,000-\$249,999

Jessie Ball duPont Fund

## \$50,000-\$74,999

Colleen & Chris Haley  
Crowley  
FIS Foundation, Inc.  
James and Dorothy Baer Foundation  
Mercedes Benz USA  
Taco Bell Foundation  
The Lucy Gooding Charitable Foundation  
Trust

## \$35,000-\$49,999

Citibank  
Florida Rock & Tank Lines, Inc.  
The UPS Stores

## \$25,000-\$34,999

Fidelity Investments  
Johnson & Johnson Foundation

## \$20,000-\$24,999

CSX Corporation  
Deutsche Bank  
Publix Super Markets Charities, Inc.  
Remmer Family Foundation, Inc.  
Ring Power Corporation

## \$15,000-\$19,999

JEA  
Mary Ann Callahan  
Miller Electric Company  
Voya Financial

## \$10,000-\$14,999

Adesis, Inc.  
Baptist Health System, Inc.  
Beaver Street Fisheries  
BHE GT&S, LLC  
Crystal Brown

Delores Barr Weaver Forever Fund  
Florida Blue  
Florida Blue Foundation  
Jim Deats  
Macquarie Group  
Marco's Pizza  
Southeastern Grocers, Inc.  
Suddath Global Logistics  
W.W. Gay Mechanical

## \$7,500-\$9,999

Anonymous  
Bank OZK  
Fidelity Information Services, LLC (FIS)  
Peggy Clark  
Rob Sandlin  
State Farm  
Two Twelve Benefits  
Wells Fargo

## \$5,000-\$7,499

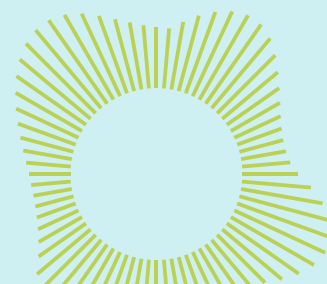
ACI  
Bank of America  
Congruent Wealth  
EcoLab  
Edna Sproull Williams Foundation  
Elevate Solutions  
First Coast Energy LLP  
First Horizon Bank  
Florida State College of Jacksonville  
Foundation, Inc.  
Gelest, Inc.  
Hancock Whitney  
Haskell  
Heil Trailer International, Inc.  
Hood Container  
Island Transport  
KPMG LLP  
Leen Family Charitable Fund  
Len & Lisa O'Neill  
Nexttran Truck Center  
Norlee Group  
Pivot CPAs  
PNC Foundation  
PriceWaterhouse Coopers  
Richard & Hope Hana  
Scott Finnegan  
Shatara Troy  
Snider Fleet Solutions  
TD Charitable Foundation  
The Ryder Charitable Foundation  
The W.W. & Eloise D. Gay Foundation  
Tom Nehl Truck Company  
Travis Camp  
Wellhouse Company

## \$2,500-\$4,999

Accenture  
Ally Financial  
Citizens Bank  
Clay Electric Foundation, Inc.  
Ernst & Young, LLP  
Guardian Life Insurance  
Jacksonville Jaguars Foundation, Inc.  
Lift Power, Inc.  
Mansfield Oil Company of Gainesville, Inc  
NLP Logix, LLC  
Pinnacle Financial Partners  
PNC Financial Services Group  
Radifi  
Regions Bank  
SouthState Bank  
TD Bank  
The Jeff and Mary Edwards Donor Advised Fund  
of the Jewish Foundation  
TIAA  
Transworld Business Advisors  
Triad Financial Services, Inc.  
UNF Foundation

## \$1,000-\$2,499

Bob & Silvana Wall  
Brian Fay  
Carolyn Wedel  
Carrie King  
Craig McLaughlin  
Jacksonville Port Authority (JAXPORT)  
Jason Miller  
Jeff Machols  
Jeffrey Armstrong  
John LeMire  
Justin Mulhollan  
Marianne Fearon  
Marino Construction Group, Inc.  
Mindy and Dave Hinaman Charitable Fund  
New York Life Insurance Co  
Principal Financial Group  
Richard Stein Jr.  
Susan & John Ryzewic  
The Ann Pace Sutton Charity Fund  
The Vestcor Family Foundation, Inc.  
The Wawa Foundation  
USAA





# BOARD OF DIRECTORS

## EXECUTIVE COMMITTEE

**Carl Bailey, Secretary**  
Actuary

**Mary Ann Callahan, Past Chair**  
SVP Home Mortgage Operations,  
Citizens

**Scott Finnegan, Treasurer**  
SVP Finance & Treasury Officer,  
Baptist Health

**Tim Hamilton**  
Sr. Business Advisor,  
Transworld Business Advisor

**Eric Loller, Vice Chair**  
VP, EverBank

**Jeff Machols, Chair**  
Head of Sustainability, New York Life

**Lisa O'Neill, Past Chair**  
Principal, RedHand Partners

**Bob Wall, Past Chair**  
Retired Exec, Guidewell

**Jim Deats**  
Head of Wealth Operations, TIAA

**Jeff Edwards, Past Chair**  
CFO, Beaver Street Fisheries

**Nader Farhat**  
Managing Partner, PwC

**Kevin Gannon**  
CFO, Suddath

**Inyam Griggs**  
Surveillance Manager, Macquarie  
Group

**Chris Haley**  
General Partner, FINTOP Capital

**Courtney Harris**  
Chief of Staff, GuideWell

**Kevin Holbrooks**  
Director, JEA

**Joey Janssen**  
President, Two Twelve Benefits

**Elaine Johnson**  
Founder, Excelan Advisors

**Josh Johnson**  
Sr. Manager, Johnson &  
Johnson Vision Care

**Patty Keenan**  
Chief Talent Officer, Miller Electric

**Andrew Kurz**  
VP Sales, Ring Power

**Kevin Leen**  
VP, Fidelity Investments

**John LeMire**  
Director, Bank of America

**Cody O'Steen**  
07 Construction & Development

**Luke O'Steen**  
Business Development, Plan Analysts

**Shehani Ranadewa**  
VP, Deutsche Bank

**Nate Rozof**  
VP, FIS Global

**Mike Ruegger**  
Partner, EY

**Rob Sandlin, Past Chair**  
Retired Exec, Florida Rock  
& Tank Lines, Inc.

**Patrick Sargent**  
Banking Exec, Regions Bank

**Evan Satterwhite**  
VP, Bank OZK

**David Sillick, Past Chair**  
President, Sillick, Inc.

**Richard Stein, Jr.**  
President, Wellhouse Company

**Eric Swanson**  
Senior Manager Tax, KPMG

**John Thompson**  
Owner, Congruent Wealth

**John J. Wall, Ph.D.**  
Provost, Florida State College  
Jacksonville

## MEMBERS

**Denise Boykin**  
VP Store Manager II, TD Bank

**Crystal Brown**

**Robert Bryan**  
Wealth Investment Services  
Team Manager, Citi

**Travis Camp**  
CFO & VP, W.W. Gay

**Rezell Carbert**  
Integration Program Manager,  
Crowley

**Lauren DeAlexandris**  
Head of Rail Car  
Management, CSX

## EMERITUS MEMBERS

**Mike Clements**  
Clements Publishing

**Fred McGinnis**  
Retired Owner, McGinnis & Associates

*Board Members as of June 30, 2025*



# OUR TEAM

At the core of our success is a team of experienced professionals with deep roots in education and youth development. Their expertise, combined with a shared passion for JA's mission, fuels our impact every day. We've built strong, trusted relationships with corporate partners who are deeply engaged in supporting our community. What sets our team apart is the genuine sense of purpose, collaboration, and care we bring to our work—creating a close-knit, mission-driven culture committed to empowering the next generation.



**Shannon Italia**

President



**Tiffany Guthrie**

VP of Programs & Partnerships



**Jerri McInturff**

Director of Education



**Kat Espinosa**

Sr. Director of Operations



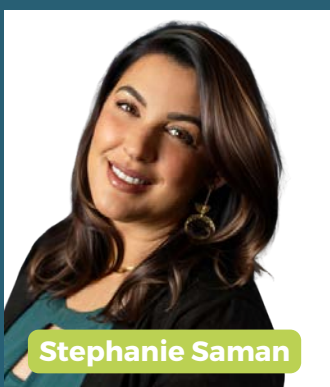
**Jordan Ravenscraft**

Sr. Program Manager



**Annie Greenwood**

Marketing Manager



**Stephanie Saman**

Sr. Events Manager



**Lillie Blizzard**

Program Manager



Junior Achievement of North Florida, Inc.®  
4049 Woodcock Drive, Suite 200  
Jacksonville, FL 32207

**(904) 398-9944 | [janfl.org](http://janfl.org)**