



For confidence and safety in the marketplace since 1899



# 2015 Annual Report





# OUR STORY

### Our mission

The mission of the National Consumers League is to protect and promote social and economic justice for consumers and workers in the United States and abroad.

**WE LISTEN** 4

**WE EDUCATE** 6

**WE ADVOCATE** 8

**WE BUILD BRIDGES** 10

**OUR IMPACT** 12

**SUPPORT OUR WORK** 13

**STATEMENT OF ACTIVITIES** 14

**LEADERSHIP** 15



# WELCOME

### To our friends and members:

Join us in celebrating our 116<sup>th</sup> year and our rich history, with roots in the Progressive Era, of fighting for consumers and workers. In celebration, we’re campaigning for Florence Kelley, NCL’s early leader, to be the first American woman to appear on the \$10 bill. Kelley was a remarkable figure whose reformist agenda included fighting for female and child workers before labor unions recognized them, helping to found the NAACP, and laying the foundations for the 8-hour work day, the Fair Labor Standards Act, and even the Food and Drug Administration.

Even with the tremendous progress we’ve made since Kelley’s time, the issues NCL confronted more than 100 years ago persist today. Our 21<sup>st</sup> Century advocacy evolves to keep up with a complicated and changing marketplace.



This 2015 Annual Report tells the story of NCL, our mission, our issues, and the people whose lives our work touches. Today, we celebrate victories and face the challenges that lie ahead as we strive to improve the lives of consumers and workers. We hope you enjoy this report.

Ronald Collins  
NCL Board Chair

Sally Greenberg  
NCL Executive Director





# WE LISTEN

NCL actively stays in tune with American consumers and workers to ensure our advocacy is up-to-date, relevant, and effective.

## Investigating bogus claims

In 2015, in response to concerns about the quality of extra virgin olive oil (EVOO) being sold on American grocery store shelves, NCL conducted an investigation in four Washington, DC-area retailers, purchasing a variety of EVOO products. Of the 11 products sampled, six failed to meet EVOO standards when evaluated by a highly accredited Australian lab. In an exclusive with “The Dr. Oz Show,” NCL revealed the results and called on the companies whose products failed the testing to do better to ensure their products meet the standards of quality for EVOO.

As the result of concerns from Americans about the marketplace, the League has investigated the term “fresh” used on canned tomatoes; tested products labeled “100% real lemon juice” (which proved to fall far short); and, in 2013, brought lawsuits against several bakeries and national restaurant

chains for using misleading labeling, suggesting their enriched white bread products were substantially whole grain.



## Responding to growing fears

With new breaches of consumers’ personal data reported on a seemingly daily basis, NCL has intensified its work on our pioneering #DataInsecurity Project. NCL issued a 2015 Congressional Agenda on data security and launched a new publication, *The #DataInsecurity Digest*, to offer analysis on data breach news and policy. Later in 2015, NCL will launch a consumer portal about the epidemic of data breaches to keep allies, advocates, and policymakers informed about the latest developments.



## NCL monitors consumer and worker viewpoints in a variety of ways, on issues that matter

- **Fraud.org** takes complaints from and provides direct counseling to consumers about suspected and confirmed instances of Internet and telemarketing fraud.
- NCL’s involvement in the **Fan Freedom Project** has enabled us to connect with consumers about abusive ticketing practices in the live entertainment industry.
- An NCL campaign against **food waste** has enabled American consumers to get involved in reducing the 31 million tons of food wasted every year.
- LifeSmarts operates a **Student Advisory Board** and **Alumni Association** to gather input and ideas for improvements from current and former participants.
- NCL regularly conducts **research on consumer opinions** on issues ranging from airline fees, telecommunications usage, and health care.

## Fighting back against robocalls

NCL’s newly redesigned nclnet.org gives consumers a number of ways to leave feedback, send petitions, share concerns, and take action. In early 2015, when the legislation that prevents robocalls to cellphones came under attack, NCL offered consumers the chance to speak up and let the FCC know that they do not want to receive robocalls on their cellphones. In just days, hundreds of consumers had signed the petition, adding their names to the growing thousands objecting to the rollback of protections.



## LOOKING BACK

Consumer, worker advocacy milestones







# WE EDUCATE

NCL's programs are investments in the future, educating youth with messages that resound throughout their communities, and laying a foundation for a brighter, more informed generation ahead.

## Building a stronger future

LifeSmarts is NCL's national consumer education program that equips young people with the 21<sup>st</sup> Century skills they need to become successful adults in today's increasingly complex, global marketplace. For more than two decades, LifeSmarts has offered curricula for teachers, fun online and live competitions, and competitive scholarship opportunities for students.

### LifeSmarts:

- ▶ Reaches 125,000 teens a year through classrooms and competition
- ▶ Is active in 42 states and DC
- ▶ Improves student performance from a C average to a B+/A- average in pre- and post-testing

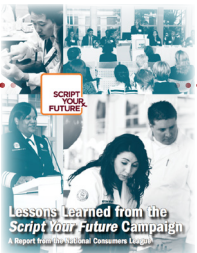


NCL report spotlights U.S. food waste problem



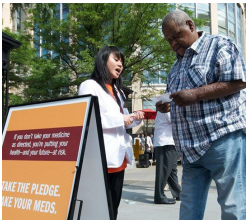
NCL partners in week-long global campaign to end child slavery

Election Day sees minimum wage, paid sick days voting victories nationwide



*Script Your Future* celebrates three years of raising medication adherence awareness

## Adherence messages changing lives



NCL's *Script Your Future* (SYF) program continues beyond its initial phase with our annual Student Challenge, which encourages pharmacy, nursing, and medical students to find innovative solutions to improve adherence. NCL and organizers in SYF affiliates across the country hear directly from consumers, caregivers, and health professionals who have been positively affected by the campaign's messages.

### Four years of SYF Challenge:

- ▶ 8,000 future health care professionals have participated
- ▶ 1,000+ events in 35 states and DC
- ▶ 40,000 patients counseled
- ▶ 14 million+ consumers reached nationwide

## Keeping teen workers safe

NCL released our annual "Five Most Dangerous Jobs for Teens" list to inform the public about perilous jobs that endanger the young people who perform them.



## Reaching consumers online



NCL hosts a number of active social media communities and TakeWithCare.org, aimed at helping young people understand the benefits and risks of over-the-counter pain medications. In the coming year, NCL will launch another web-based resource to help Americans navigate the complex and changing healthcare system, with interactive resources to guide consumers through choosing a health plan, selecting providers, and sorting through drug formularies.

NCL hosts book launch release for data breach investigative reporter Brian Krebs



NCL calls on Congress to enact stronger protections in 2015 Data Security Policy Agenda

## Stopping con artists in their tracks

For nearly 25 years, NCL has served as a leader in fighting fraud by tracking trends in consumer complaints and sharing data with law enforcement and federal agencies. NCL's widely visited Fraud.org and monthly Fraud Alerts warn consumers about the latest emerging frauds, such as phantom debt collectors, fake puppy sales, social networking scams, and sweetheart scams.

## Expert staff spreading the word

Frequent speaking engagements allow NCL staff to spread our educational messages to consumers and policymakers.

▶ **John Breyault** spoke at an NCL event, convened in partnership with *The Atlantic*, to discuss the damages caused by tax fraud.

▶ **NCL** testified before the Department of Transportation on the explosive growth in resort and airline cancellation fees.

▶ **Rebecca Burkholder** spoke at an NCL-Anthem event about how to empower consumers in the healthcare coverage market.



White House releases Executive Order on data security

NOVEMBER

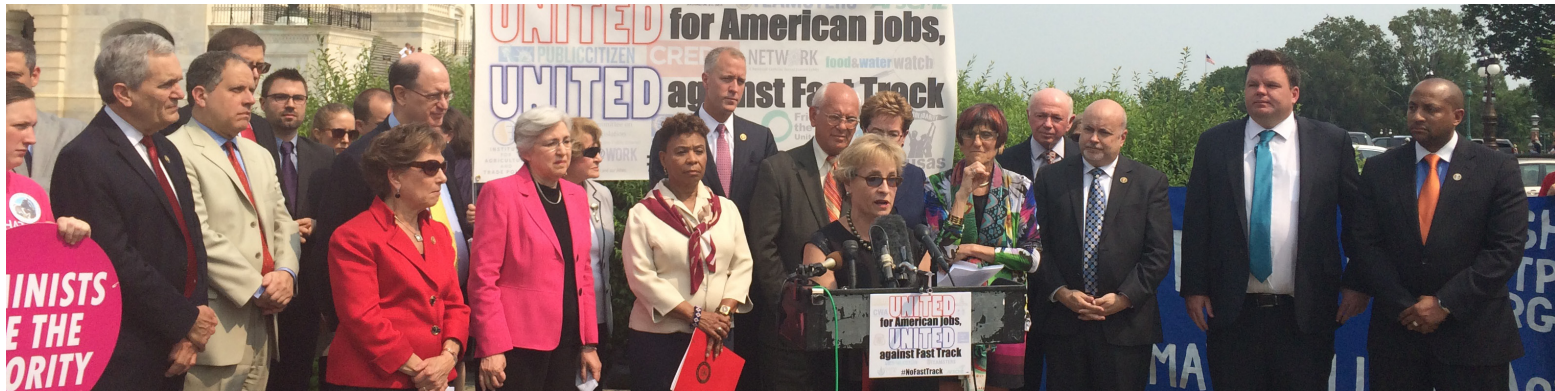
DECEMBER

In response to advocates, Marlboro bans child work under 16 in tobacco harvesting

Congress takes first steps to remove children from hazardous tobacco farming







# WE ADVOCATE

An exciting year for NCL in the advocacy arena, where we called on Congress and federal agencies to rectify marketplace and workplace inequities across a variety of issues.

## Equality of access

For decades, NCL has championed women’s health and gender equality and, in 2015, urged the Food and Drug Administration to approve the first-ever female sexual dysfunction drug. Sally Greenberg testified before the FDA in Maryland to draw attention to the inequality between male and female sexual dysfunction treatment options. To women’s advocates’ delight, the FDA made history when it announced, in August 2015, approval of the first treatment for Hypoactive Sexual Desire

Disorder in women—four long decades after the condition was first recognized in scientific journals.

## Don’t wait—vaccinate!

Continuing its work to advocate for appropriate use of vaccinations, NCL testified before the Centers for Disease Control in favor of Meningitis B vaccines being added to the routine schedule for all—not limited—consumers.

## Product safety

Greenberg testified before the Consumer Safety Product Commission on behalf of a table saw accident victim, 20-year-old Josh Ward, to push for safer standards. Existing technology could prevent the 10 amputations each day in the U.S. that result from table saw accidents.

**“This is the biggest breakthrough in women’s sexual health since the advent of ‘the Pill.’”**

-Sally Greenberg, Executive Director

## Defending America’s working families

In summer 2015, NCL rallied with worker organizations to fight the Trans-Pacific Partnership, a deal that would drive jobs overseas and hurt American workers.

In this period, NCL’s child labor advocacy focus was on tobacco fields. In June, NCL hosted a panel featuring Human Rights Watch, International Labor Rights Forum, NC Field, and the Child Labor Coalition to brief House members and the public on the dangerous and exploitative conditions for child tobacco workers and forced labor abroad.



In February, Reid Maki traveled to Richmond, VA, to speak in support of state legislation, which was ultimately voted down, to ban youth tobacco harvesting.

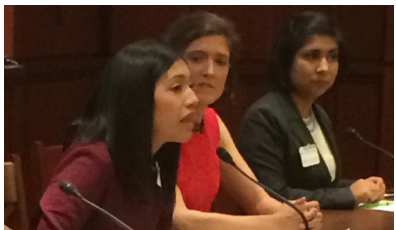
In July 2015, Maki and Greenberg visited tobacco workers in Dudley, NC, coming face-to-face with the horrific conditions in which they live and work.

NCL’s advocacy efforts also include alliances with DC-area groups that fight for increased minimum wage, pregnant worker protections, and paid sick days.



**70 million children** around the world have been removed from child labor in the last decade

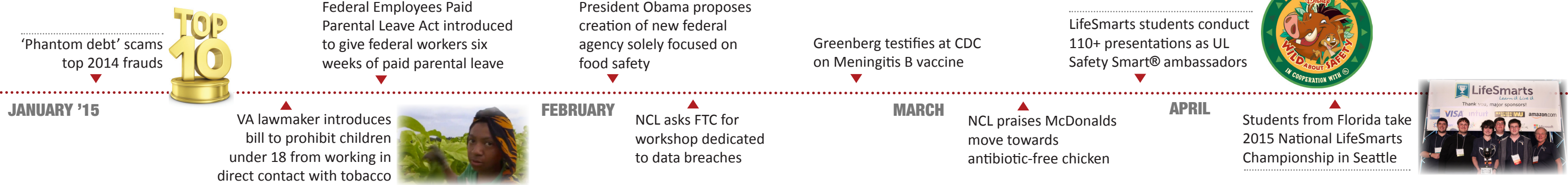
**168 million children** still remain in exploitative work



A teen tobacco worker from North Carolina shared her experiences at a Congressional briefing in honor of World Day Against Child Labor in June:

**“I knew it was wrong that there were no bathrooms. I knew it was wrong that they were spraying pesticides around us. But I couldn’t say anything.”**

-Celia Ortiz







# WE BUILD BRIDGES

NCL is uniquely positioned among organizations as a consumer- and worker-focused advocate. Our work spans a variety of sectors and allows us to join forces with allies to maximize effectiveness.

## Grassroots efforts spanning the nation

In recent years, NCL has put down new roots in communities across the country to get our educational messages out through on-the-ground partnerships.

Through our LifeSmarts program, volunteer State Coordinators in 30 states conduct outreach to grow the program and administer teen competitions for their communities. State Coordinators come from a diverse set of backgrounds, including attorneys general, Jump\$tart Coalitions, Councils on Economic Education, Better Business Bureaus, Extension Agencies, 4-H leaders, and others. Their belief in and devotion to the program has helped sustain and grow LifeSmarts for 20+ years.

Strong national partnerships with FBLA (Future Business Leaders of America) and FCCLA (Family,

Career, and Community Leaders of America) make LifeSmarts available to the 500,000+ members of these student leadership organizations.

NCL's *Script Your Future* medication adherence program has also flourished thanks to the hard work of field organizers in communities across the country. With the national launch in 2011, the campaign organized activities in six pilot cities: Baltimore, Birmingham, Cincinnati, Providence, Raleigh, and Sacramento. Each pilot city has grown beyond expectations into its own self-sustaining statewide coalition of local partners with volunteers who plan activities, outreach, and interventions, staff health fairs, media events, and presentations, and bring the campaign messages directly to patients and healthcare professionals at the local level.

## Honoring bridge builders

For more than 40 years, NCL has recognized leaders who speak out for social justice. In 2014, NCL honored Richard L. Trumka, President of the AFL-CIO, with the Trumpeter Award, NCL's highest honor. Lara Granich, Director of Missouri Jobs with Justice, received the Florence Kelley Consumer Leadership Award.



## Rallying around health

In 2015, NCL launched the Health Advisory Council, a diverse, membership-based council of organizations convened to share perspectives and insights, identify common interests, and lay a foundation of support for NCL's work in health-related consumer education and advocacy. The Health Advisory Council consists of 34 members from government, private sector, and public interest organizations.

NCL Health Advisory Council

## NCL participates in numerous coalitions, advisory boards, and committees



### Child labor

ATEST—The Alliance to End Slavery and Trafficking  
Global Campaign for Education-US  
The Slave Free Commerce Coalition



### Finance and consumer issues

AT&T Consumer Advisory Panel  
Fan Freedom Project  
FCC Consumer Advisory Committee  
Future of Privacy Forum Advisory Board  
Jump\$tart  
Verizon Consumer Advisory Board



### Health

Acetaminophen Awareness Coalition  
Clear Choices  
Consumers United for Evidence-based Healthcare  
National Council on Patient Information and Education  
Patient, Consumer, and Public Health Coalition  
PROTECT Initiative: Advancing Children's Medication Safety  
Reagan-Udall Foundation



### Nutrition and food safety

Antibiotics Working Group  
Coalition for Sugar Reform  
Food Marketing Working Group  
JIFSAN Advisory Council  
Make our Food Safe Coalition  
National Alliance for Nutrition and Activity  
Poultry Coalition  
Safe Food Coalition



### Workers rights and safety

DC Minimum Wage Coalition  
DC Paid Sick Days for All Coalition  
DC Wage Theft Coalition  
Coalition for Sensible Safeguards  
FAMILY Act Coalition  
Just Pay Coalition  
Paycheck Fairness Coalition  
Pregnant Worker Coalition  
White House Working Families/Pan Issues Coalition  
Work Family Coalition



Work in tobacco harvest tops NCL's 2015 Most Dangerous Jobs for teens list

MAY

"The Dr. Oz Show" airs NCL investigation on extra virgin olive oil



CA passes law banning personal exemptions to vaccine requirements

JUNE



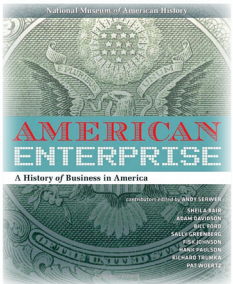
NCL decries House vote to repeal country-of-origin labeling on meat products

NCL opposes "fast-track" efforts to pass the Trans-Pacific Partnership, which would threaten American jobs

JULY



Smithsonian publishes "American Enterprise" book, with chapter authored by NCL, to accompany new exhibit



Greenberg meets with Consumer Product Safety Commission about table saw safety

US Supreme Court ruling upholds Affordable Care Act in *King v. Burwell*



# OUR IMPACT

Our work is making a difference in people’s lives across the country. Meet a few of the consumers touched by our programs.



### ‘Script Your Future saved my life.’

Due to the bad economy, Cincinnati resident Charles, 45, lost his business—and health insurance. A diabetic, Charles was unable to afford his medication, and he stopped taking it, making him seriously ill and putting his life at risk. With the help of *Script Your Future* tools, as well as free medications provided through a campaign partner, Charles was able to regain his health. The medication is helping to control his blood sugar.

“Everything *Script Your Future* has done for me has literally kept me alive. Had they not helped me get back on track with my medication, I wouldn’t be here today.”



### Money-saving interventions

In James’ 15 years counseling fraud victims as a Fraud.org staffer, he has seen it all: “A lot of what we do is fraud prevention and information-sharing with law enforcement, but I also hear directly from consumers as well. Grandparents who fell for a scam trying to help out a grandkid in trouble. People who lost their retirement funds to investment scams. Online daters whose hearts and wallets have been preyed upon by a romance scammer.

“The best calls are from someone who is suspicious of an offer before they’ve acted on it, and I have a chance to intervene and help them avoid falling victim. Or someone who we can actually work with to recover lost funds. Helping consumers devastated by fraud is what I love most about my job.”



### LifeSmarts teaching real life lessons

North Dakota high school senior Kelsey was driving in an intense storm when her car hydroplaned. Most other teenagers may not have known what to do in this perilous situation, but Kelsey remembered what she had learned in LifeSmarts: stay calm, take her foot off of the accelerator, and steer to an open area. She safely avoided a fateful accident that day.

“LifeSmarts has taught me important lessons that are applicable to everyday life. It helps me and others know what to do. We know our rights, and can cash in on them. The safety aspect of the program can even save lives.”

# SUPPORT OUR WORK

There are many ways to get involved and help NCL make a difference.

### Join our community

Sign up online for our email alerts on consumer issues, emerging scams, LifeSmarts, child labor, and more! Follow us on Twitter, Facebook, and LinkedIn. You can find links to these communities at [nclnet.org](http://nclnet.org).



### #GIVINGTUESDAY™

Each year, NCL participates in Giving Tuesday, a national day of giving to help kick off the holiday season. Consumers annually spend billions of dollars on Black Friday, and Giving Tuesday helps direct attention to deserving American charities like NCL. On Giving Tuesday, NCL asks consumers to direct their charitable giving to support our programs.



Fraud.org hosts 100,000+ unique visitors every month and takes in thousands of consumer complaints, which are shared with a network of nearly 100 law enforcement partners. Fraud.org has helped millions of consumers protect themselves and loved ones against malicious scams.



Since 2011, *Script Your Future* has been raising awareness of the importance of medication adherence in people with chronic conditions and their support and provider networks. City-based pilot coalitions have expanded to statewide initiatives, and millions of patients have been reached with messages and materials.



NCL co-founded and staffs the Child Labor Coalition, which, for 25+ years, has been a leader in the fight to reduce child labor. As a result of the work of the CLC and other advocates, 70 million children around the world have been removed from child labor in the last decade.



LifeSmarts equips young people with the 21<sup>st</sup> Century skills they need to become successful adults in our complex marketplace. LifeSmarts reaches 125,000 teens a year online and in classrooms nationwide and is active in 42 states and Washington, DC via curricula for teachers and competitive scholarship opportunities for students.



NCL is a non-profit 501(c)(3) organization, and every donation is tax deductible. (Tax ID# 530-242-038). Your contribution allows NCL to continue our efforts for workers and consumers across the nation. For more information, please contact NCL’s Amy Sonderman, Vice President, Strategic Alliances and Development, (202) 207-2829.



STATEMENT OF ACTIVITIES

LEADERSHIP

Revenue: \$4,810,432

Expenses: \$2,858,460

Net Assets, Beginning of Year: \$1,617,028

Net Assets, End of Year: \$3,569,000

NCL thanks all our contributors, especially those listed below who have each given \$1,000 or more between August 1, 2014 and July 31, 2015 to support our consumer education and advocacy programs.

AARP

AFL-CIO

Allergan, Inc.

Amazon.com

American Association of Colleges of Pharmacy

American Association of Justice

American Car Rental Association

American Center for International Labor Solidarity

American Federation of Government Employees

American Federation of Teachers, AFL-CIO

American Medical Association

American Pharmacists Association

Anthem Insurance

Astellas Pharma US, Inc.

AstraZeneca Pharmaceuticals

AT&T

Bank of America

Beef Products Incorporated

Berlin Rosen, Ltd.

Biotechnology Industry Organization

Moses & Paula Boyd

California Endowment

Campaign Communication Solutions, Inc.

Caregiver Action Network

Comcast

Communications Workers of America

Community Merchants USA

Computershare

Consumer Healthcare Products Association

Council for Affordable Health Coverage

Dezenhall Resources

Diageo

DIRECTV

Dish Network

Eli Lilly and Company

Enterprise Holdings Inc.

Experian

Fan Freedom Project

Finn Partners

Fitzgerald Auto Mall

Nancy Glick

GoGo Inc.

David Goodfriend

Google

Pastor Herrera, Jr.

IBM

International Alliance of Theatrical State Employees

International Association of Machinists & Aerospace Workers

International Brotherhood of Electrical Workers

International Brotherhood of Teamsters

International Dairy Foods Association

International Union of Painters and Allied Trades

Intuit

James & Hoffman, P.C.

Johnson & Johnson

JPMorgan Chase & Co

K & R Industries

KeyBank National Association

In Re Living Social Marketing and Sales Practice Litigation Cy Pres Settlement Fund

McLeod, Watkinson & Miller

Merck & Co., Inc.

Microsoft Corporation

National Association of Broadcasters

National Association of Chain Drug Stores Foundation

National Association of Letter Carriers

National Community Pharmacists Association

National Educational Association

National Pharmaceutical Council

Naturepedic

Nestlé USA

Novo Nordisk

Pfizer

Pharmaceutical Research and Manufacturers of America

Procter & Gamble

Prudential

Quest Diagnostics

Ramsey Merriam Fund

Recording Industry Association of America

Reset Public Affairs

Rust Consulting, Inc.

Sanofi

Service Employees International Union

SKD Knickerbocker Communications

Stanislaus Food Products

The Hastings Group

Nancy Tippet

Toyota Financial Services

TracFone Wireless

U.S. Pharmacopeia Convention

Unilever

United Food and Commercial Workers International Union

United Methodist Women

United Mine Workers of America

United Steelworkers

Verizon

Visa Inc.

Washington State Employee Credit Union

Wells Fargo Bank

Western Union Financial Services

Wilkinson Barker Knauer, LLP

<b>NCL Board of Directors</b>		
<b>Ronald Collins</b> Chair	Ronald Airhart	Greg Jefferson
<b>Cleo Manuel Stamatos</b> Vice Chair	Jodie Bernstein	Roger Johnson
<b>Esther Shapiro</b> Honorary Chair	Moses Boyd	Jane King
<b>Debra Berlyn</b> Secretary	Joan Bray	Esther Lopez
<b>Susan K. Weinstock</b> Treasurer	Hilary Doe	Keith Mestrich
<b>Jack Blum</b> Counsel	Kenneth W. Edwards	Bob Russo
	Richard Fiesta	Service Employees International Union
	Pastor Herrera, Jr.	United Auto Workers
<b>NCL Staff</b>		
<b>Sally Greenberg</b> Executive Director		
<b>John Breyault</b> Vice President, Public Policy, Telecommunications & Fraud		<b>Sebastian Ramirez</b> Executive Assistant
<b>Rebecca Burkholder</b> Vice President, Health Policy		<b>Theresa Smith</b> Office Manager
<b>Lisa Hertzberg</b> LifeSmarts Program Director		<b>Amy Sonderman</b> Vice President, Strategic Partnerships and Development
<b>Cindy Hoang</b> Communications Associate		<b>Seth Woods</b> LifeSmarts Outreach Coordinator
<b>Terry Kush</b> Managing Director		
<b>Kamay Lafalaise</b> Health Policy Associate		
<b>Reid Maki</b> Director, Child Labor Issues Coordinator, Child Labor Coalition		
<b>Carol McKay</b> Vice President, Communications		
<b>Rashaud Nixon</b> LifeSmarts Program Associate		
<b>James Perry</b> Consumer Services Coordinator		





**Contact us**

1701 K Street, NW, Suite 1200

Washington, DC 20006

Telephone: (202) 835-3323

Fax: (202) 835-0747

Web: [www.nclnet.org](http://www.nclnet.org)

