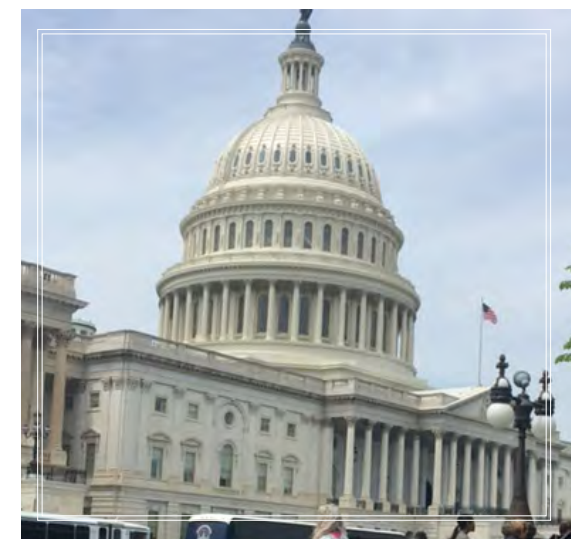




NATIONAL CONSUMERS LEAGUE

For confidence and safety in
the marketplace since 1899

2017 ANNUAL REPORT



OUR STORY

WHO WE ARE

The National Consumers League is the nation's oldest consumer advocacy organization, founded in 1899 to promote and protect the interests of consumers and workers. That mission still guides NCL today.

WHAT WE DO

NCL fights for consumers on the issues that matter most. Our flagship programs—LifeSmarts, Fraud.org, the Child Labor Coalition, and *Script Your Future*—provide vital education. We advocate for consumers and workers at the local, state, and federal levels.

WHAT YOU CAN DO

Join our community of supporters and allies! NCL's vision for a fair, safe marketplace continues, and we welcome partners to join us in achieving this goal. Together, our voice is stronger.

CONTENTS

- 4 LIFESMARTS
- 6 HEALTH POLICY
- 8 MILESTONES
- 10 FRAUD & TELECOMMUNICATIONS
- 12 FOOD POLICY
- 14 CHILD LABOR
- 16 JOIN US!
- 17 COALITIONS
- 18 FINANCIALS



THANK YOU

Dear friends of the National Consumers League,

We are honored to present you with this year's Annual Report, which tells the story of the National Consumers League—our programs, this year's milestones, the people whose lives are touched by our work, and information about our financial health. We are grateful for your interest in NCL and for your vital support, which enables us to make a real difference.

NCL has been fighting for consumers and workers since 1899, and your investment today allows us to carry out the mission our founders established so many years ago. While much has changed in the marketplace since then, many of the issues faced by Americans at our founding remain problems today: fair and honest food labeling, access to quality information and services, safety in the workplace, and predatory financial practices.

Because of your generosity, we are able to continue to pursue a fair marketplace and safe workplace. Today, we celebrate the victories we've achieved and take on the challenges that lie ahead as we work to improve the lives of consumers and workers.

We hope you enjoy this report.



Sally Greenberg
NCL Executive Director



Greg Jefferson, Sr.
NCL Board Vice Chair



Cleo Manuel Stamatatos
NCL Board Vice Chair

NCL BOARD OF DIRECTORS

Gregory Jefferson, Sr., AFL-CIO
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Americans

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Workers of America

Pastor Herrera, Jr., California State
University-Northridge

Jane King

Norma Flores López, East Coast Migrant
Head Start Project

Rod Markham, Hemsley Fraser

Bridget Martin, Bank of Labor

Susanna Montezemolo, AARP

Robyn Robbins, United Food &
Commercial Workers International Union

Bob Russo, Consumers League of
New Jersey

Service Employees International Union
United Auto Workers



LIFESMARTS

A STRONGER GENERATION AHEAD

PROBLEM

The marketplace is getting increasingly complicated for each new generation.

SOLUTION

LifeSmarts is a free educational program that gives young people the 21st Century skills they need to become informed adults. We're changing lives by empowering the next generation of consumers with real-world knowledge to navigate through life.



LifeSmarts. Learn it. Live it.

LifeSmarts is NCL’s youth education and scholarship program. It gives teens the chance to compete online and in-person for prizes, and it gives educators valuable teaching resources. LifeSmarts pushes students to use critical thinking skills, introduces them to new experiences, and allows them to forge new friendships with students from across the country. LifeSmarts also improves the quality of life of students who participate, instilling confidence and leadership skills that

last a lifetime and have a ripple effect on their communities.

We thank our national partners, FBLA (Future Business Leaders of America) and FCCLA (Family, Career and Community Leaders of America). LifeSmarts also partners with agencies and organizations to run state programs, including attorneys general, Jump\$tart Coalitions, Councils on Economic Education, Better Business Bureaus, Extension Agencies, 4-H leaders, and others.

LIFESMARTS HAS REACH



125,000+

LifeSmarts student users each program year on average



50 states

+ Washington, DC
Where LifeSmarts is active



3.5 million

Consumer questions answered in online and live competition



15% increase

In student scores from pre- to post-tests



Alyssa Simoes
Crosby High School
Waterbury, Connecticut

"LifeSmarts has changed my life for the better in many ways. When I go to college next year, I expect to be well ahead of the curve. What I learned through LifeSmarts is that all of this knowledge is not just for my own personal gain. Working and learning as a team has taught us more than just skills for the competition—it's about our future. It's about becoming the next generation of informed consumers. It's about giving back to our communities and making our world a better place. Before LifeSmarts, I had never been on a plane or traveled to another state without my parents. I now look forward to studying abroad in college, and this is largely due to the confidence I've built traveling with LifeSmarts."

Visit [LifeSmarts.org](https://www.lifesmarts.org) for more.

HEALTH POLICY

DEFENDING ACCESS, CARE, QUALITY

PROBLEM

Americans are spending billions on health-care. They need safe medicines that work—that they can also afford—and help making good choices for their families.

SOLUTION

NCL advocates for safe and effective medicines, affordable care, and patient-centered delivery. We operate *Script Your Future*, a groundbreaking public awareness campaign on medication adherence, which helps consumers live longer, healthier lives.



Defending access to affordable care.

NCL continues to be actively engaged in the nationwide effort to protect the Affordable Care Act, Medicare, and Medicaid through statements, letters, and social media channels. In November 2016, NCL hosted a conference on the election's impact on the future of healthcare, exploring ways to improve access for underserved and minority populations.

Script Your Future Medication Adherence Team Challenge.

In 2017, NCL's Medication Adherence Team Challenge returned for its sixth year, challenging inter-professional teams of students from universities across the country to engage in awareness-raising activities in their communities. Each year, NCL awards the student teams—including future pharmacists, nurses, and doctors—for their ability to successfully implement creative outreach activities for local residents using *Script Your Future* tools and resources.



Championing generics.

In 2017, NCL's Sally Greenberg (above) was honored by the Association for Accessible Medicines (previously the Generic Pharmaceutical Association) with its inaugural "Champions of Access" award for our work advocating for programs and policies that keep medicines within reach, improving lives and strengthening our economy.



Jennifer and Uncle Joe Vallejo, California

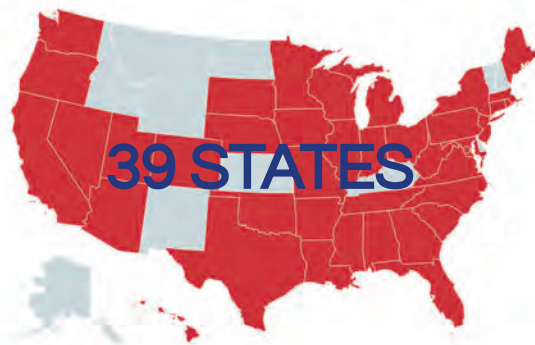
Jennifer's elderly uncle was diagnosed with Alzheimer's, and dementia was rapidly setting in. She discovered he had stopped taking medications, refilling prescriptions, and taking care of himself generally. Through friends, she learned about the Script Your Future program at the local pharmacy school at Touro University and reached out for help. She was connected with Ashley, a pharmacy student who went above and beyond to assist in providing care for Uncle Joe.

"Ashley used her experience in medication management to help me make informed decisions on how best to help Uncle Joe. Through her guidance, I switched his pharmacy to a closer one nearby, and she worked with to help me obtain dosage packaging—a time saver that also provided peace of mind."

Visit ScriptYourFuture.org for more.

SCRIPT YOUR FUTURE'S IMPACT

Since 2011, pharmacy schools in



have participated in the Team Challenge



NCL has distributed more than

1 million

campaign wallet cards

in six languages:

English, Spanish, Chinese, Vietnamese, Hmong, and Russian

NCL: A YEAR IN REVIEW

MILESTONES

JULY 2016

NCL celebrates nutritional labeling milestone in response to announcement of voluntary labeling initiative by beer manufacturers.



SEPTEMBER

NCL honors Illinois Attorney General Lisa Madigan with the 2016 Trumpeter Award.



AUGUST

NCL prepares to launch the 23rd season of LifeSmarts, which will feature its first-ever Web app, "LifeSmarts Adventure."

NOVEMBER

On the heels of the presidential election, NCL hosts a conference in Washington, DC to examine the future of the Affordable Care Act featuring Dr. Regina Benjamin, 18th U.S. Surgeon General.



OCTOBER

NCL launches MyHealthPlan.guide to help consumers choose and use their health insurance most effectively.

JANUARY 2017

NCL launches sixth annual *Script Your Future* Medication Adherence Team Challenge, a two-month long competition among intercollegiate teams of health profession university students.



DECEMBER

In anticipation of a new tax season, NCL launches campaign to educate consumers about tax fraud.

MARCH

The 6–2 Supreme Court decision in *Czyzewski v. Jevic Holding Corporation* recognizes the rights of employees to get paid first under U.S. Bankruptcy Codes. NCL had filed an *amicus brief* supporting the workers in the case.

MAY

NCL grants first-ever Sarah Weinberg Memorial Scholarship to honor the staffer who was tragically lost in an auto accident in December 2016.



FEBRUARY

NCL helps launch a campaign urging consumers to close their accounts with Wells Fargo in protest of its illegal practices. Executive Director Sally Greenberg closes NCL's own Wells Fargo account in downtown Washington, DC to transfer funds to union-owned and operated Bank of Labor.

APRIL

Consumer Product Safety Commission (CPSC) votes to move forward on a mandatory safety standard for table saws, a major victory for NCL, which has been calling for improved standards for many years.

JUNE

NCL opposes Trump Administration plan to privatize air traffic control in an op-ed in *USA Today* and continues to lead the fight for increased air travel passenger rights.

FRAUD & TELECOMMUNICATIONS CREATING A SAFER MARKETPLACE

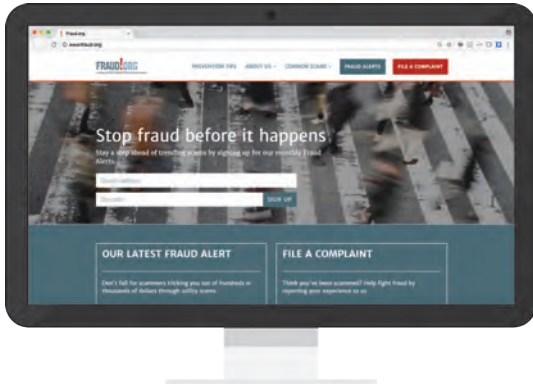


PROBLEM

Americans face increasingly complicated financial pitfalls and unscrupulous actors. Regularly occurring data breaches help fraudsters craft ever-more sophisticated tactics to entice victims. The ease of communicating and purchasing online has made transactions more convenient and—at times—riskier.

SOLUTION

NCL's work in fraud, privacy, and telecommunications aims to ensure consumers can navigate the marketplace safely, securely, and with confidence.



Leading the fight against fraud.

NCL operates Fraud.org, America's go-to resource for consumers, educators, and law enforcement on fraud education and prevention. Through monthly Fraud Alerts and direct counseling, NCL provides interventions for those who suspect a loved one is being scammed and shares data with law enforcement to track

trends and criminal activity. In 2017, NCL rolled out major educational efforts on tax fraud education and prevention, as well as on fraudulent coding bootcamps, a rapidly growing industry offering technical training for career-seeking consumers.

Battling the breach epidemic.

Data breaches make the news on a near-daily basis, and at a cost of \$7.35 million per breach. NCL has led the fight for a national data security standard, calling on the Federal Communications Commission (FCC), Federal Trade Commission (FTC), and Congress for stronger data security and breach notification regulations. We publish The #DataInsecurity Digest, a biweekly e-newsletter offering analysis on the latest breaches and policy updates. We appear in the news media to discuss the impact of data breaches on consumers' vulnerability to fraud.

A LEADER IN FRAUD PREVENTION

Fraud.org is a high-quality resource for those trying to avoid scammers and those trying to catch them.

FRAUD!ORG

75,000+

Complaints taken by Fraud.org from consumers about suspected incidents of fraud in the last decade



200+

Law enforcement agencies subscribing to NCL's fraud alert system

Top 5 states where complaints come from:



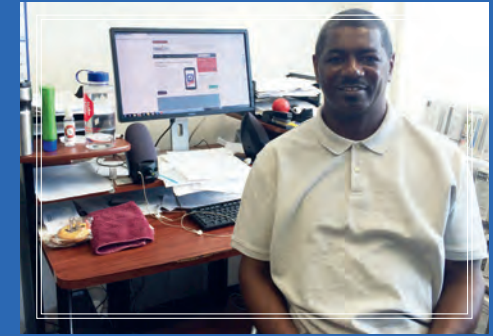
CALIFORNIA

PENNSYLVANIA

TEXAS

FLORIDA

NEW YORK



Ask James
Veteran staffer James Perry (above) regularly counsels hundreds of consumers via phone and email exchanges like this one:

*Hello James,
I received an invite to be a mystery shopper. I was sent a cashier's check to deposit to my account and instructed to go to Western Union to wire most of the money to a person in Manila, Philippines. I get to keep a sum for my salary and to cover the wire charges. Am I being scammed?
Thanks, Kevin*

**Dear Kevin,
Do not wire any money. You are being scammed. You can confirm the check is fake by calling the issuing bank. Please call me at (202) 835-3323 and I can explain more about how this scam works.
James Perry, Fraud.org**

*James,
I called the bank on the check and they told me it is fraudulent. I then called my bank to inform them. There is peace in my home again.
Thank you for your quick response and God bless you for the work you do to help us from making mistakes of this nature.
Kevin*

Visit Fraud.org for more.

FOOD POLICY

CARING FOR AMERICA'S FOOD SUPPLY



PROBLEM

The food marketplace for consumers is quickly changing, and it's difficult to keep up with the latest claims and reports about nutrition and food safety. And America is in the midst of a food waste crisis, despite 42 million Americans living in food-insecure households.

SOLUTION

NCL helps consumers make sense of product labeling in order to make good decisions for their families and keeps companies accountable for the claims they make on food packaging. In addition, NCL's innovative work in food waste reduction is inspiring a younger generation to become a part of the solution.



Creating a generation of leaders on food waste. NCL launched the Food Waste Audit Challenge, asking high school students to conduct audits in their cafeterias to investigate the problem. At the 2017 National LifeSmarts Championship, students shared their experiences (*above*) and helped recover food with the Food Recovery Network. NCL is helping a new generation of student leaders to understand the complexities of our food waste problem and challenging them to identify solutions in their communities.

Defending consumers' rights to accurate labeling. In June 2017, NCL joined with the Center for Science in the Public Interest and lawyers for Earthjustice in challenging the government's delay in implementing a rule requiring chain restaurants, supermarkets, convenience stores, and other food retail establishments to post calorie counts for prepared food and beverages.

OPENING EYES TO FOOD WASTE

30 schools participated in a food waste audit in 2017. In one meal, students from across the country gathered:



465 pounds
of unopened food



956 pounds
of liquid waste



2,893 pounds
of food waste



Noa Jordan
Central High School
Tuscaloosa, Alabama

Noa, who helped conduct a week-long food waste audit in her Alabama high school, was disturbed when she learned how much good, uneaten food her fellow classmates were throwing away.

"We were really shocked and disappointed. We expected less than half of the waste we found. Our school wasted 550 pounds of food in the week that we conducted the audit, or an average of 110 pounds a day. With that amount of food, we could save about 500 South City high-needs people from undernourishment in a day."

Noa and her partners plan to continue to work with school administrators to educate Central High School students about food waste and to conduct food wastes audits annually to raise awareness among students.



CHILD LABOR COALITION STRONGER WITH ALLIES

PROBLEM

An estimated 168 million children are trapped in child labor around the world—many work full-time and more than half in jobs considered dangerous or unhealthy.

SOLUTION

The CLC is a 38-member strong coalition of organizations committed to eliminating child labor globally. Due to efforts by advocates like the CLC and its members, the number of child laborers has been reduced by 78 million in the last 16 years.



Educating and agitating.

Founded in 1989, our Child Labor Coalition (CLC) strives to reduce exploitative child labor in the United States and abroad by raising awareness, advocating before legislators, and by providing a forum for other nongovernmental organizations to collaborate on ending child labor. Consumers might be surprised to learn that child labor is involved in many of the products we use in daily life: clothes, shoes, jewelry, electronic goods, toys, and food are only a few of the 134 goods that the U.S. Department of Labor has identified as being produced with forced or child labor in 70 countries. A new video (above)

released by the CLC in 2016 has quickly gained 25,000+ views, helping consumers understand the prevalence of child labor in the manufacturing of goods we all enjoy. The CLC is active on social media, where it raises awareness among American consumers about the shocking scourge of modern child labor.

CLC on Capitol Hill.

The CLC hosted a standing-room-only briefing on Capitol Hill with Nobel Peace Prize Laureate Kailash Satyarthi for World Day Against Child Labour in June 2017 to raise awareness about child labor among Hill staffers (left).



**Zulema
17 years old
Essay contest winner**

Zulema, a high school junior who migrates with her family to follow growing cycles, talks about how disruptive farmwork is for her goal of seeking an education to break out of agriculture.

"I usually struggle when I change schools, because my classes are all very advanced by the time I arrive in the middle of the school year. I get very stressed out about my grades dropping while continuing to work on the side. Not many individuals understand my lifestyle, but I must do what is needed in order to provide for my family."

Each year, CLC member Association of Farmworker Opportunity Programs hosts an essay and art contest to gain insight into the plight of America's most vulnerable workers.

Visit StopChildLabor.org for more.

OUR VISION: KIDS IN SCHOOLS, NOT FACTORIES



168 million

children remain in exploitative work worldwide

400,000+

children toil in America's agriculture fields

85 million

children perform hazardous labor globally

78 million

children removed from child labor since 2000 due to successful advocacy!

JOIN US IN PARTNERSHIP



NCL is grateful to our many allies who join us in taking on some of the most challenging issues facing consumers. Diverse collaborations help us lift a unified voice. There are many opportunities to partner with us.

Alliance Against Fraud

For more than 20 years, NCL has coordinated the Alliance Against Fraud, a group of government, law enforcement, and advocates united around the common goal of fighting fraud. Alliance meetings offer opportunities for discussion about trends and collaboration on solutions. For information, contact John Breyault, johnb@nclnet.org.

Child Labor Coalition (CLC)

In 1989, NCL helped launch the CLC to ameliorate the worst forms of child labor and to protect teen workers from health and safety hazards. Today, NCL co-chairs and coordinates the 38-member coalition, which meets regularly. Contact Reid Maki, reidm@nclnet.org.

Health Advisory Council

NCL's Health Advisory Council brings together a diverse group of three dozen members to share perspectives, identify opportunities, and provide support for NCL's work in health policy. Contact Karin Bolte, karinb@nclnet.org.


Donate online at nclnet.org/donate

Your secure online donation to NCL will help us carry out our mission to create a fair market-place and a safe workplace for all Americans.

Support the Trumpeter Awards

For more than 40 years, NCL has hosted the annual Trumpeter Awards Dinner and Reception to celebrate consumer and worker advocacy and to help raise funds for our programs. To learn more, visit nclnet.org/trumpeter_awards.

Find us online!

 nclnet.org

 [@ncl_tweets](https://twitter.com/ncl_tweets)

 [/nationalconsumersleague](https://facebook.com/nationalconsumersleague)

Sign up to receive monthly Fraud Alerts from NCL at fraud.org/alerts

Join the CLC listserv by sending an email to reidm@nclnet.org

NCL is a non-profit 501(c)(3) organization, and every donation is tax deductible. (Tax ID# 53-0242038). Your contribution allows NCL to continue our efforts for workers and consumers across the nation. For more information, please contact NCL's Senior Director of Development Lee Granados at leeg@nclnet.org or (202) 207-2829.

COALITIONS



NCL serves on a wide variety of coalitions, boards, and advisory committees, providing the consumer and worker perspective.

CHILD LABOR

Global Campaign for Education–US
The Cotton Campaign
The Campaign for US Ratification of the
Convention on the Rights of the Child

WORKERS' RIGHTS & SAFETY

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

NUTRITION & FOOD SAFETY

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

FINANCE & CONSUMER ISSUES

AT&T Consumer Advisory Panel
Coalition Against Insurance Fraud
Curb Automobile Rental Taxes (CART)
Electronic Tax Administration Advisory
Committee, Internal Revenue Service
Fan Freedom

FCC Consumer Advisory Committee
Future of Privacy Forum Advisory Board
Jump\$tart
Verizon Consumer Advisory Board
We DO Count Coalition

HEALTH

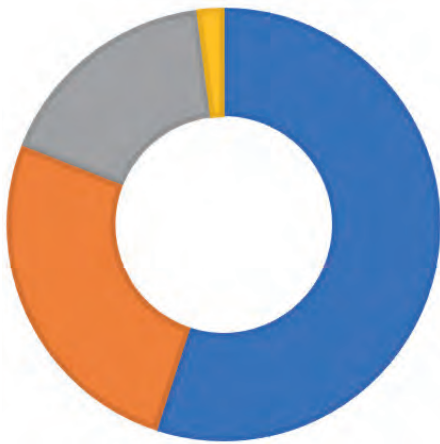
Acetaminophen Awareness Coalition
Alliance for a Stronger FDA
Alliance for Safe Online Pharmacies
(Observer member)
Clear Choices Campaign
Coalition for Better Care
Consumer Partnership for eHealth
Consumers United for Evidence-based Healthcare
Dietary Supplements Quality Collaborative
Medicare Advantage Care Coordination (MACC)
Task Force
Modern Medicaid Alliance
National Coalition on Health Care
National Council on Patient Information and
Education
National Quality Forum
Patient Access to Pharmacists' Care Coalition
Patient, Consumer, and Public Health Coalition
Prescriptions for Affordability
Prescriptions for a Healthy America
PROTECT Initiative: Advancing Children's
Medication Safety
Protect Our Care Coalition
Reagan–Udall Foundation
USP Delegate

2016 FINANCIALS

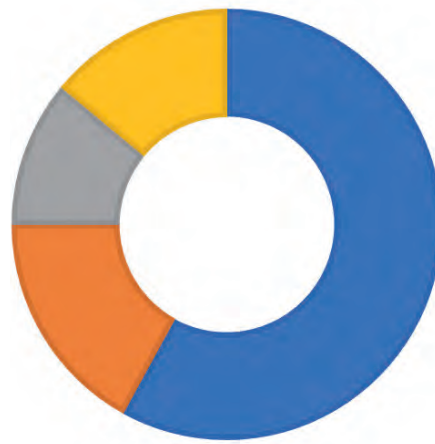
Revenue: \$2,959,544
Expenses: \$2,415,953

Net Assets, Beginning of Year: \$4,292,954
Net Assets, End of Year: \$4,836,545

REVENUE



EXPENSES



EXPENSES BY PROGRAM



■ Programs	55%
■ Trumpeter	26%
■ Public Education	17%
■ General Operations	2%

■ Programs	58%
■ Fundraising	17%
■ General Operations	14%
■ Public Education	11%

■ LifeSmarts	37%
■ Health Policy	25%
■ Fraud & Telecomm	20%
■ Child Labor & Labor	11%
■ Food Policy	7%

NCL thanks all our contributors, especially those listed below who gave \$1,000 or more between January 1, 2016 and December 31, 2016 to support our consumer education and advocacy programs.

AARP
AFL-CIO
Akin Gump Strauss Hauer & Feld, LLP
Allergan
Amazon
American Academy of Ophthalmology
American Association for Justice
American Car Rental Association
American Express Company
American Federation of Teachers,
AFL-CIO
American Hotel & Lodging Association
American Income Life Insurance
Company
American Medical Association
American Optometric Association
American Pharmacists Association
American Society of Health System
Pharmacists
America's Health Insurance Plans
Arthur and Charlotte Zitri
Foundation
Association for Accessible Medicines
Association of Farmworker
Opportunity Programs
Astellas Pharma US LLC
AstraZeneca
AT&T
Bank of America
Bank of Labor
Beef Products Inc.
Beer Institute
Berkshire Hathaway Life Insurance
Company of Nebraska
Bernstein & Lipsett
Jack A. Blum
Bumble Bee Foods
Calibre CPA Group
CBM Credit Education Foundation
Celgene Corporation
Charter Communications
Comcast Corporation
Communications Workers of America
Consumer Healthcare Products
Association
Credit Abuse Resistance Education
CTIA
Davis Polk & Wardwell LLP
Dezenhall Resources, Ltd.
Diageo
Digital Citizens Alliance
DISH Network
DraftKings, Inc.
Edelman
Eli Lilly and Company
Enterprise Holdings, Inc.
Esquire Bank
Experian
Fan Freedom
Fitzgerald Auto Malls
Rick and Beth Frank
Frontier Communications
Global Strategy Group
Google
Pastor Herrera, Jr.
Integrated Financial Settlements, Inc.
International Brotherhood of
Boilermakers
International Brotherhood of
Electrical Workers
International Brotherhood of
Teamsters
International Dairy Foods Association
International Labor Rights Forum
Intuit
James & Hoffman
Johnson & Johnson
JPMorgan Chase & Co.
Lifelock
Merck
MSLGROUP
National Association of Broadcasters
National Association of Chain Drug
Stores Foundation
National Association of Ticket Brokers
National Community Pharmacists
Association
National Confectioners Association
National Education Association
National Structured Settlements
Trade Association
Naturepedic
NFP Structured Settlements
Novo Nordisk
PayPal
Pfizer
Pharmaceutical Research and
Manufacturers of America
Podesta Group
Procter & Gamble
Prudential
Publishers Clearing House
Recording Industry Association of
America
Reset Public Affairs
Ringler Associates, Inc.
Service Employees International
Union
The Settlement Alliance
Esther Shapiro
SKDKnickerbocker Communications
Solidarity Center
The Community Foundation for The
National Capital Region
The Pink Ceiling
TracFone Wireless, Inc.
Uber Technologies, Inc.
Underwriters Laboratories Inc.
UNICEF USA
Union Insurance Group, Inc.
United Food & Commercial Workers
International Union
United Mine Workers of America
U.S. Pharmacopeial Convention
Verizon Communications
Washington State Employees Credit
Union
Waterville Advisors
Western Skies Strategies
Western Union
Wilkinson Barker Knauer, LLP
World Wildlife Fund
Jonathan Yarowsky



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