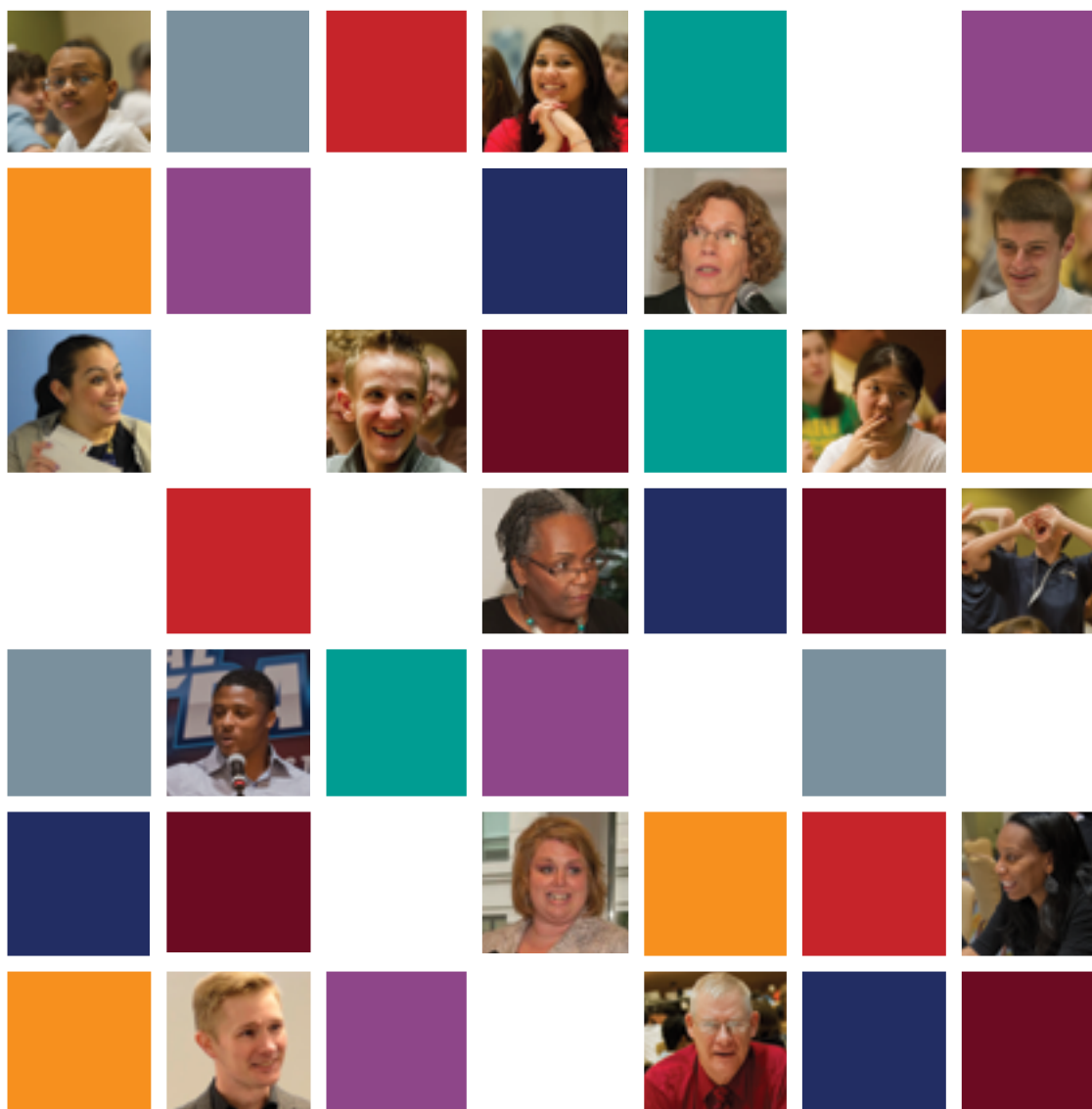


# 2013

## Annual Report



For Confidence and Safety in the Marketplace

To our friends and members:



We are pleased to celebrate another busy year for the National Consumers League. NCL's 114-year history of fighting for the rights of consumers and workers continued in 2013, and we are eager to highlight the success of some of this year's advocacy campaigns.

NCL serves a vital function, listening to and amplifying the voices of consumers and workers to create change. Our advocacy efforts can be seen in the supermarket, where consumers rely on honest labeling; on phone bills, where phony third-party charges cost cellphone users \$730 million a year; in food processing plants, where a new proposed regulation threatens workers with longer hours and less pay; and at farms across the country, where children are working in the fields and picking our fruits and vegetables. Too often, consumers' and workers' voices are muted by those with unlimited money and resources. At NCL, we continue to fight for the rights of those whose voices frequently are not considered and not heard.

Some highlights from this year include:

- Beginning a new Safety Smart!™ Ambassador program with Underwriters Laboratory at the biggest-ever LifeSmarts National Championship in Atlanta. (Page 8)
- Relaunching an all-new Fraud.org, allowing consumers to more easily share their stories of fraud. (Page 12)
- Protesting for worker health and retirement benefits at a United Mine Workers of America rally in St. Louis in a show of solidarity with our labor allies. (Page 10)
- Celebrating the second anniversary of *Script Your Future*, NCL's national campaign that aims to raise awareness about medication adherence. (Page 7)
- Shining a spotlight on conditions for garment factory workers in Bangladesh with our "10 cents" social media campaign, after a factory building collapse killed more than 1,100 workers. (Page 10)
- Meeting with regulators to support better labeling of alcohol products. (Page 6)
- Taking to the streets during Washington, DC's Restaurant Week to educate patrons about working conditions in the industry. NCL released a survey revealing consumers' support for improved conditions during our "Kitchen Ethical" event. (Page 10)
- Rallying outside of the Uzbekistan embassy to pressure the country's government to institute new child labor protections in its cotton fields. (Page 11)

Please enjoy this annual report and continue to support our work.



Sally Greenberg  
NCL Executive Director

Ron Collins  
NCL Board Chair

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# Year in Review

## August 2012

NCL staff takes to the streets during Washington, DC's Restaurant Week to educate restaurant patrons about wages and benefits for workers in the industry.

NCL expresses opposition to FCC regarding Verizon-SpectrumCo merger.

## September

NCL hosts live online Google Hangout with expert panelists about pros and cons of personal online financial management tools.

LifeSmarts launches 19<sup>th</sup> season for the 2012-2013 academic year.

NCL announces support for "It Can Wait," an anti-texting consumer education campaign on the dangers of distracted driving.



Six new states were added to LifeSmarts this year, making 2013 the biggest ever LifeSmarts championship.

## October

NCL joins amicus brief with SEIU, National Partnership for Women and Families to Supreme Court on behalf of the lowest-paid workers.

NCL calls on Congress to enact overdue regulation of compounding pharmacies.

NCL testifies before the DC Committee on Public Services and Consumer Affairs in support of consumer protection legislation.

NCL honors UMWA President Cecil E. Roberts with the 2012 Trumpeter Award.

## November

NCL goes on record supporting Hostess Brand worker strike; company ultimately declares bankruptcy, liquidates assets, and awards executive bonuses.

NCL applauds USDA for rejection of the questionable food labeling system NuVal.

NCL hosts inaugural Consumer Issues Symposium on Capitol Hill to examine priorities of the 113<sup>th</sup> Congress.

The NCL-supported Cotton Campaign passes an important milestone in the fight to protect children in Uzbekistan from forced child labor: more than 100 companies have signed a pledge to avoid purchasing Uzbek cotton.



NCL supports the United Mine Workers of America at a rally in St. Louis.

## December

NCL issues support for Location Privacy Protection Act of 2011.

In response to NCL's urging, David Sunflower Seeds reverses deceptive sodium labeling practices.

## January 2013

NCL praises departing Secretary of Labor and former Trumpeter honoree Hilda Solis for contributions to America's working families.

NCL Board of Directors adopts historic policy in support of immigration reform.

NCL releases survey revealing consumers support improved conditions for restaurant workers at "Kitchen Ethical" event in Washington, DC.



NCL took to the streets of DC to educate residents about conditions for restaurant workers during Restaurant Week.

## February

National consumer groups call on President, Congress to support strong consumer agenda.

National Consumers League launches all-new Fraud.org.

## March

NCL calls on FTC to investigate allegations against Herbalife.

LifeSmarts staff completes 10-state tour adding a half dozen new states to the LifeSmarts program.

NCL holds protest outside of the Embassy of Uzbekistan to pressure the country to reexamine child labor practices in cotton farming.

NCL hosts Senate briefing on payroll fraud.



NCL relaunches Fraud.org to create a better user experience for consumers at an event hosted by Google.

## April

NCL calls on FDA to investigate misleading labels on Martin's "100% Whole Wheat Potato Bread."

Florida takes 2013 national LifeSmarts title in Atlanta.

NCL's Rebecca Burkholder speaks at TEDMED event at JFK Center for Performing Arts in Washington, DC.

NCL's Sally Greenberg "arrested" at United Mine Workers of America rally in St. Louis.

## May

*Script Your Future* announces winners of 2013 Student Medication Adherence Challenge.

Decision by the Department of the Treasury to allow voluntary serving facts statements on alcoholic beverages welcomed by advocates.

NCL launches 10 cents campaign to raise awareness of low costs needed to protect workers in Bangladesh garment industry.



Winners of the *Script Your Future* Student Adherence Challenge receive their awards in Washington, DC.

## June

The Child Labor Coalition applauds Rep. Lucille Roybal-Allard (D-CA) for introducing the Children's Act for Responsible Employment on World Day Against Child Labor, June 12.

CLC hosts first-ever child labor film festival in Washington, DC.

Sally Greenberg testifies before the New York City Council at a hearing on ticketing in the entertainment industry.

## July

Outgoing Surgeon General Dr. Regina Benjamin joins NCL at event commemorating second anniversary of *Script Your Future* launch.

NCL calls on Washington, DC Mayor Vincent Gray to sign the "Large Retailer Accountability Act" to provide a livable wage for workers at the District's largest retailers after a favorable vote of the DC City Council.



Steven Keen, director of *Fisher of Kids*, speaks to audience at the first-ever Child Labor Coalition short film festival.



Fighting for transparent labeling for consumers

In the past year, NCL has gone after misleading and deceptive labeling across numerous product categories, including dairy, baked goods, and alcohol—and has celebrated a handful of victories as a result.

Alcohol facts labeling victory

While nutrition labeling is mandatory on most food and beverages, alcoholic beverages get a pass, and NCL advocates think that's wrong. In spring 2013, NCL and other groups declared partial victory after the Tax and Trade Bureau (TTB) at the Department of the Treasury announced it would permit—for the first time—voluntary serving facts statements on alcoholic beverages. Consumer groups view this as an opportunity to work with industry to get helpful labels at last. While advocates would ultimately prefer mandatory labeling, this is a great start; history has shown that consumers want and will actively use nutritional labeling.

Lobbying for healthy farm bill

In the previous year, NCL has also worked to ensure that the massive farm bill legislation, governing everything from commodity prices to conservation, not result in drastic reduction of food stamp benefits to needy families. This program is known today as the Supplemental Nutrition Assistance Program. SNAP is considered the most effective of the social safety net programs. It helps families put food on the table and in recent years has served more Americans than ever. At a rally on Capitol Hill, NCL joined farmers and advocates, and Sally Greenberg spoke about the importance of maintaining funding for the nutrition title in the farm bill.



In September 2012, NCL staff took to Capitol Hill to urge a swift passage of the farm bill.

Big changes at the supermarket



Getting real about sodium content

In December, NCL staff picked up a bag of David Sunflower Seeds and looked at the label on the back—surprised and delighted to see a new, more expanded nutritional panel. The previous year, NCL had written to regulators about misleading information on the David packaging. At the time, the product's sodium content labeling was inconsistent with the way consumers eat the seeds. Packaging instructions told consumers to crack seeds open in their mouths, but the sodium content included only that from the kernel itself, not the salt-coated shells. NCL expressed concerns that the labeling was both deceptive and misleading—and a serious concern for those whose risk factors mandate moderate or low sodium intake. NCL commends David for expanding its label to include more accurate information on the product line.

A sweet feat for milk labeling

This spring, NCL came out against efforts by producers of artificially-sweetened chocolate milk to sidestep the FDA's requirement of labeling the products as "low-calorie." The producers feared that the label is a turn-off for kids.

Alcohol + caffeine = danger

The decision issued by TTB came in response to earlier government action against the labeling of Four Loko, a popular alcoholic beverage that originally included caffeine—a product subject to NCL scrutiny after reports of related hospitalizations of college students. After indications that the U.S. Food and Drug Administration was planning to take action, Four Loko's makers reformulated the product to remove the caffeine. However, even without the caffeine, advocates were concerned about the product, and the government reached an agreement with manufacturers to seek permission from regulators to include an alcohol facts panel on their product—a step in the right direction.

Martin's 'Famous' labeling myth

A potato bread product manufactured by Martin's 'Famous' Pastry Shoppe, Inc., is being labeled as "100% Whole Wheat," with the goal of appealing to a whole wheat-minded health crowd. NCL wrote a letter of concern to Martin's expressing concerns that the whole wheat label is misleading for consumers, and the company promised to consult counsel and let us know their findings.

Encouraging Americans to be their best advocates

In 2013, NCL continued its leadership on *Script Your Future*, America's groundbreaking national campaign to raise awareness about the importance of medication adherence.

Since NCL embarked on the project more than five years ago, and with the work of our campaign's field organizers on the ground in markets across the country, *Script Your Future* has built strong coalitions to tackle the problem of poor adherence in these six communities, and innovate the way health care professionals interact with patients. In 2013, *Script Your Future* partners held the second Medication Adherence Team Challenge. The competition

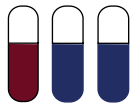
gave health professional students, including pharmacy, medicine, nursing, and other professions, the opportunity to collaborate on creative solutions and outreach in their communities to raise awareness about medication adherence using campaign materials. The Challenge is engaging the younger generation of health care professionals in effectively educating patients about taking their medications as directed.



Script Your Future has six target markets across the country. They are located in Sacramento, CA; Cincinnati, OH; Providence, RI; Raleigh, NC; Baltimore, MD; and Birmingham, AL.



3 out of 4 people do not take their medication as directed



1 out of 3 people never fill their prescription

125,000

people die every year due to non-adherence



The 18<sup>th</sup> Surgeon General, Dr. Regina Benjamin, was the keynote speaker at Script Your Future's second anniversary event.

Diverse advocacy efforts in health care

In an attempt to improve safe use of prescription medications, both the House and Senate have proposed bills to crack down on compounding pharmacies. These pharmacies provide medicines for patients with special medical needs that cannot be met by FDA-approved drugs. However, compounding processes can introduce new risk into the health care system, as evidenced by the deadly meningitis outbreak of contaminated injectable steroids in late 2012. While these pharmacies provide a vital service, hundreds of patients learned the hard way that there are large regulatory gaps that put patients at risk. NCL wrote to Congress and the FDA in support of legislation to close those gaps, which include weak state regulation and lack of FDA jurisdiction.

In March, NCL joined leaders in the healthcare spectrum at the Building a Healthier Future Summit to address the issues facing America's health, primarily obesity. The Summit, organized by the

Partnership for a Healthier America, featured the First Lady Michelle Obama as the keynote speaker.

In April, Rebecca Burkholder, NCL's Vice President of Health Policy, attended the TEDMED conference at the Kennedy Center in Washington, DC, and participated in the Great Challenges program, focusing on the role of the patient. TEDMED aims to help spur innovation about how we think about medicine and find creative solutions to the problems that plague the health care system.

NCL continues to serve on several advisory boards, including Guidelines International Network Steering Group, and an advisory board for the Institute of Medicine Evidence Communication Innovation Collaborative. Also, NCL recently joined a panel charged with developing guidelines for patients with Bells Palsy for the American Association of Otolaryngologists.



# LifeSmarts

Learn it. Live it.

NCL’s LifeSmarts program gives teens and tweens across the country the opportunity to compete and test their consumer knowledge, and lays the foundation for their ability to navigate the marketplace as successful adults.

A year of rapid expansion

This year, the 19<sup>th</sup> annual competition marked the biggest-ever national tournament with 38 teams competing. Teams representing 35 states, the District of Columbia, and two student organizations (new LifeSmarts partners Future Business Leaders of America and Family, Career,

and Community Leaders of America) competed in Atlanta for the title of national champion. After four days of intense competition, Florida beat out Rhode Island for the crown.

In the 2012-2013 program year, LifeSmarts saw an exciting period of rapid expansion, with new coordinators established in six first-time states. LifeSmarts staff has successfully incorporated a new recruitment tool: LifeSmarts Training Camps. Students in Denver, Atlanta, and the District of Columbia took part in a day-long introduction to LifeSmarts content through games, activities, and practice competition. The LifeSmarts Training Camps help inspire enthusiasm for learning important consumer literacy skills through teamwork and fun, and each camp results in a wave of sign-ups by new adult and student participants.

Mini LifeSmarts Training Camps were also held at fall FBLA meetings to engage members of this new LifeSmarts partner. Engaging student leadership organizations is crucial for the continuing growth of the LifeSmarts program. This year, more than 200 FBLA teams competed online, and in June, the top 18 teams participated in a championship tournament at the FBLA national conference.



42  
states have  
LifeSmarts  
competitors

250  
teams took  
part in live  
competition

250K  
students  
competed  
nationwide

3 million  
quiz questions  
answered  
online

Introducing the Safety Smart!™ Ambassador program

At the national championship in Atlanta, LifeSmarts unveiled the Safety Smart!™ Ambassador program, a community service opportunity for students to teach lessons about health and safety to younger children using fun teaching materials from Disney. Thanks to a partnership with Underwriters Laboratories (UL), high school students can use the tools to give back to the community and earn volunteer credit for senior projects or other requirements by teaching lessons about fitness and going green to the next generation of consumer savvy students.

*It was really fun to just interact with the kids, and I was really surprised by how much they already knew.*

- Erin, 11<sup>th</sup> grade  
Willow River, Minnesota  
on the Safety Smart program

Changes at LifeSmarts.org

In fall 2013, NCL unveiled the new LifeSmarts.org. The site is more user-friendly and interactive than ever, featuring an improved interface to make navigation easier, better integration with social media tools, and new resources for students, coaches, and coordinators to help them connect with the program.



A special congratulations to our Coach of the Year, Lois Johnson; Student of the Year, Leslie Ogu; and Coordinator of the Year, Gwen Worlds. (Pictured left to right)





Workers, advocates fight for better conditions



Low-wage workers that are employed by federal contractors held a series of strikes in Washington, DC to demand higher wages.



10 cents campaign

In the wake of perhaps the deadliest-ever garment factory disaster in April 2013 in Bangladesh, NCL launched the 10 cents social media campaign, to educate American consumers about the dangerous factory conditions for the workers overseas who risk their lives going to work to produce Americans’ t-shirts and jeans. The campaign asked consumers to pledge that they would pay ten cents more per garment to improve factory safety, and received national media attention.

NCL’s mission of fighting for both consumers and workers makes it unique among advocacy organizations. Through its Special Project on Wage Theft and its continued work with organized labor and other worker groups, NCL advances the fight for workers and their families across the country.

Shining light on restaurant industry

In research conducted by NCL, 92 percent of consumers believe that it’s important that restaurant servers and cooks do not serve or cook while sick. But given research that 90 percent of restaurant workers do not have paid sick days, there is a major disconnect between consumer expectations and industry realities.

At a January 2013 event in Washington, DC, in partnership with Restaurant Opportunity Centers, NCL hosted panels of restaurant owners, workers, and advocates who spoke of the commonplace conditions that would horrify many restaurant patrons. These workers shed light on wage theft abuses and other widespread anti-worker policies in the industry, including the lack of paid sick days and the federal tipped minimum wage of just \$2.13 an hour, which has not increased in 22 years.

A living wage for big box workers

In July, NCL urged Washington, DC Mayor Vincent Gray to sign into law new legislation passed by the DC City Council, the “Large Retailer Accountability Act,” requiring companies that do more than \$1 billion in sales, and have not entered into collective bargaining agreements with employees, to pay employees a living wage of \$12.50 an hour. NCL also worked with community and worker organizations to strengthen the District’s paid sick days policies.

Proposed poultry rule bad news

NCL has been a strong partner, alongside United Food and Commercial Workers, National Council of La Raza, and other groups, in the fight against a new poultry rule being proffered by the USDA that



In April, Sally Greenberg joined with the United Mine Workers of America and the Communications Workers of America at a rally against Patriot Coal in St. Louis. At the historic rally of 6,000+ union members and supporters, Greenberg and many labor leaders were arrested while calling for justice for the 22,500 miners who, after performing dangerous labor for decades, were stripped of their health and retirement benefits.

would increase the inspection line speed of poultry, putting both workers and consumers at risk. The rule would allow plants to speed up inspection to 175 birds per minute—faster than the blink of an eye—and to replace federal inspectors with private ones. Allies have mobilized consumers collecting nearly 200,000 petition signers and letters to USDA, thus far preventing the rule from being finalized.

Payroll fraud

In March 2013, in partnership with U.S. Senator Sherrod Brown (D-OH), NCL hosted a U.S. Senate briefing on Capitol Hill featuring a panel of worker advocates, state agency staff, and industry experts to raise awareness and discuss the ever growing problem of payroll fraud with Members and staff.

Advocating for our most vulnerable workers

The National Consumers League’s founders were dedicated to eradicating child labor in the United States, and our work today continues on that path with a focus on international, as well as domestic, child labor.

215 million children are trapped in child labor globally

400,000+ children work in fields in the United States

6 million children worldwide are considered to be slaves

NCL is the primary funder and a co-chair of the Child Labor Coalition (CLC), which it co-founded in 1989. The CLC is an international leader in the field of child labor advocacy; the group’s 30 members (*see inset*) represent child labor, child rights, human rights, and labor organizations and are committed to protecting children from exploitative and dangerous child work in the U.S. and abroad.

In the past year, the CLC focused much of its efforts on Congress and the Department of Labor to protect children from hazards on farms, where rates of injury are especially high. The coalition continued to press Congress to enact the Children’s Act for Responsible Employment (CARE Act), which was reintroduced in 2013, to protect children by removing the current loopholes that make youth work in agriculture so dangerous.

Partnering with the Cotton Campaign in March 2013, the CLC helped organize a protest at the Embassy of Uzbekistan to highlight the government’s complacency regarding the hundreds of thousands of children who work in cotton fields. Advocacy directed at the U.S. State Department achieved success in June, when it downgraded Uzbekistan to a “Tier III” trafficking ranking—the lowest possible category. This demotion in status will likely create heightened pressure on the Uzbek government to reform its labor policies.



Christina, age 9, picks onions in the fields in Batesville, Texas.

The CLC also provided logistical support for an international conference on child labor in agriculture organized by an advocacy partner, the Global March Against Child Labour in Washington, DC.



The CLC commemorated World Day Against Child Labor in June with a first-ever child labor international film festival in Washington, DC featuring several short films. Three filmmakers and a young child laborer featured in one of the films addressed attendees at the forum held at the Goethe Institut.

Join the conversation!

The CLC (@ChildLaborCLC) has become the most vocal anti-child-labor voice on Twitter, and it recently enhanced StopChildLabor.org with a new portal to help visitors learn about corporate responses to child labor—good and bad—so they can make informed purchasing decisions.

2013 Child Labor Coalition members

- American Federation of School Administrators

American Federation of Teachers

Association of Farmworker Opportunity Programs

Bank Information Center\*

Communications Workers of America

Farmworker Justice

First Focus

Free the Slaves\*

GoodWeave

Human Rights Watch
- Injury Control Research Center, West Virginia University

International Center on Child Labor and Education

International Brotherhood of Teamsters

International Initiative to End Child Labor

International Labor Rights Forum

Media Voices for Children

Migrant Legal Action Program

National Association of State Directors of Migrant Education

National Consumers League

National Education Association

National Migrant and Seasonal Head Start Association

The Ramsay Merriam Fund

- Solidarity Center, AFL-CIO

United Food and Commercial Workers

International Union

United Methodist Church, Board of Church and Society

United Methodist Women

United Mine Workers of America\*

United States Fund for UNICEF

Walden Asset Management

World Vision

\* New members





*To live means to buy,  
to buy means to have power,  
to have power means to have responsibility.*

- Florence Kelley, first general secretary, National Consumers League

Protecting consumers for more than two decades

This year, NCL conducted a redesign of Fraud.org, a Hermes Creative Gold Award-winning site. An updated graphic interface, improved search function, and redesigned complaint submission system made the relaunch a success. Fraud.org serves as an invaluable resource to inform consumers about scams and provide the necessary tools to help consumers and law enforcement recover losses. The **Alliance Against Fraud**, a coalition NCL launched in 1992 to unite government, business, non-profit, and labor communities in the fight against scams, got an infusion of energy this year as well.

25 million  
Americans  
are victims of  
fraud every  
year

Billions  
of dollars are  
lost to scam  
artists annually  
in the U.S.

Tech, telecom, ticketing

NCL continued to actively promote consumer protections in the technology and telecommunications space in 2013. Staff worked vigorously to raise awareness about cramming—unauthorized phone bill charges. In comments filed at the Federal Trade Commission, NCL reported that wireless cramming alone costs consumers \$887 million annually. NCL’s work has helped elevate the discussion to the national level.

In 2012, NCL held its first-ever Google Hangout on Air, which featured a discussion about the use of online personal financial management tools with representatives from consumer, technology, and banking organizations. The event proved to be of interest to many consumers, judging from the more than 200,000 people seeing tweets during the discussion.

NCL continues to fight for a fair and transparent live event marketplace, as trends in the industry have increasingly restricted consumers from buying, gifting, and reselling tickets. Reports have found that, in recent years, sales giants such as Ticketmaster strictly limit the number of tickets available to consumers, sometimes holding back as much as 90 percent. These tickets frequently show up on the secondary market for double, triple, or even quadruple face value. Such anti-consumer practices make attending live entertainment an impossibility for many. In the last year, NCL’s John Breyault and Sally Greenberg have testified before a handful of state and local legislatures about the unfair marketplace consumers face when trying to buy live event tickets. In New York City, for example, Greenberg testified before the City Council, as it considered legislation to make the notoriously opaque industry more transparent.

Sign up for fraud alerts at **Fraud.org** to receive monthly updates about the latest scams and how to avoid them.

Charlotte P.

\$10,000 saved with the help of Fraud.org

In January, Charlotte thought she’d found the perfect work-at-home job. She’d been hired to manage an online store set up by a company going by the name of “USA Supreme Technology.” When Charlotte was asked to provide her credit card number, she did so.



Her credit card was quickly charged \$10,000. Charlotte called Fraud.org, and counselors coached her on how to dispute charges with her credit card company, which she was able to do successfully. Later, the scammers attempted to debit \$7,000 from her bank account, but were blocked from doing so.

Consumer, worker interests intertwined by unique advocacy mission

Established in 1899, the National Consumers League is the nation’s pioneering consumer and worker advocacy organization. For more than a century, NCL has followed its founding principles: that consumers should be aware of the working conditions under which products are made and that consumers are the “ultimate employers.”

NCL’s unique mission is two-fold: promoting and protecting the interests of both workers and consumers. NCL was chartered during the Progressive Era, when muckraking writers like Upton Sinclair and Ida Tarbell exposed dangerous and corrupt industry practices, and photographers like Jacob Riis documented the atrocious living and working conditions of the urban poor. Other famous organizations founded during the Progressive Era include NAACP, the Urban League, the Anti-Defamation League, and the League of Women Voters.

Among NCL’s early achievements:

- Championed by Florence Kelley, NCL established a White Label to be displayed in stores that maintained healthful conditions and fair labor practices. This project encouraged consumers to stay informed about where they shopped and support businesses who treated their workers fairly.
- Promoted the Pure Food and Drug Act, the first federal law that regulated food and drugs, and the Federal Meat Inspection Act, which certified meat was processed and slaughtered under sanitary conditions.
- Brought to the Supreme Court the landmark case of *Muller v. Oregon*, a ruling that upheld the right of states to set maximum hours laws for women workers (at 60 hours a week!). The case was argued and won by Louis Brandeis, a renown Boston lawyer whose sister-in-law, Josephine Goldmark, was an NCL activist and associate of Kelley. This case contained the first-ever “Brandeis Brief,” offering only a few pages of law but more than 100 pages of social evidence that long working hours were detrimental to women’s health.
- Advocated for the creation of the United States Children’s Bureau, a federal agency tasked with ensuring and investigating all matters pertaining to the welfare of children.
- Fought for the passage of the Sheppard-Towner Maternity and Infancy Protection Act, the first piece of federal legislation that allocated funds for health care providing support for maternity and child care.



For more than 100 years, NCL has fought for workers’ rights. Despite great progress, there is still much work to be done.

Over the last 114 years, NCL has fought to protect workers and ensure basic quality and safety standards for consumer products. We still have much work to do. In the 21<sup>st</sup> Century, workers face issues both new and old: wage theft, unsafe conditions, insufficient benefits, and unjust pay. Consumers must navigate a marketplace rife with unsafe products, Internet and telemarketing scams, and rampant false and deceptive labeling.

We rely on federal agencies to protect consumers and workers, but when they will not or cannot step in, NCL and our allies use advocacy and the courts to protect the rights of workers and consumers.

While we continue to work to protect consumers and workers in the marketplace, our mission has expanded to include raising awareness about the importance of medication adherence, working to promote student financial literacy, and tracking new scams.

We look forward to continuing to build on our history, and we will remain steadfast in our dedication to improving workers’ lives and shielding consumers from unsafe products, unfair trade practices, and financial rip-offs. Here’s to our second century of advocacy!

Board of Directors

Chair, **Ron Collins**, Communications Workers of America  
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Secretary, **Debra Berlyn**, Consumer Policy Solutions  
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**Bob Russo**, Consumers League of New Jersey  
**Samuel A. Simon**, Intersections International  
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**James Perry**, Consumer Services Coordinator  
**Theresa Smith**, Office Manager  
**Amy Sonderman**, Director of Partnerships and Development  
**Seth Woods**, LifeSmarts Outreach Coordinator



TOTAL REVENUE .....	\$2,383,266
TOTAL EXPENSES .....	\$2,510,583
Net Assets, Beginning of Year .....	\$1,389,184
Net Assets, End of Year .....	\$1,261,867

NCL thanks all our contributors, especially those listed below who have each given \$1,000 or more between August 1, 2012, and July 31, 2013, to support our consumer education and advocacy programs.

AARP	Communications Workers of America	International Dairy Foods Association	Public Welfare Foundation
Adheris, Inc.	Community Health Network	International Union of Bricklayers and Allied Craftworkers	Publishers Clearing House
Amazon.com	Consumer Healthcare Products Association	Intuit	Purdue Pharma LP
American Academy of Ophthalmology	Credit.com	James & Hoffman, P.C.	Red Bull
American Association for Justice	Cuneo Gilbert & LaDuca, LLP	Johnson & Johnson	Sanofi
American Association of Colleges of Pharmacy	Dewey Square Group, LLC	Jump\$tart Washington	Service Employees International Union
American College of Physicians	Diageo	K&R Industries	Samuel A. Simon
American Express	Digital Citizens Alliance	Kelley Drye & Warren LLP	SKDKnickerbocker Communications
American Federation of Teachers	Direct Selling Education Foundation	Kirby McInerney LLP	Sprint Nextel Corporation
American Friends of the Yitzhak Rabin Center	DirecTV	Laborers' International Union of North America	Stanislaus Food Products
American Income Life Insurance Company	eBay, Inc.	M+R Strategic Services	Stones Phones
American Medical Association	Barbara Easterling	MasterCard Worldwide	Sullivan & Sullivan, LLP
American Pharmacists Association	Eli Lilly & Company	McNeil Consumer Healthcare	Teva Pharmaceuticals
Amplify Public Affairs	Enterprise Holdings	Merck & Co., Inc.	Thermo Fisher Scientific
Anonymous	Experian	Microsoft	T-Mobile
Association of Medical Device Reprocessors	Family Wize Community Service Partnership, Inc.	MSL Group	Toyota Financial Services
Astellas Pharma US, Inc.	Fan Freedom Project	MWW Group	TracFone Wireless, Inc.
AstraZeneca	Feinberg Rozen LLP	National Association of Broadcasters	Trillium Asset Management Corporation
AT&T	GO! Creative, LLC	National Association of Chain Drug Stores Foundation	U.S. Pharmacopeial Convention
Bank of America	Gogo LLC	National Community Pharmacists Association	Ullico Inc.
Bank of Labor	Google Inc.	National Confectioners Association	Underwriters Laboratories Inc.
BerlinRosen Public Affairs	Healthcare Distribution Management Association	National Fisheries Institute	United Auto Workers
Bernstein & Lipsett	Pastor Herrera, Jr.	NeedyMeds	United Food and Commercial Workers International Union
Jack A. Blum	Horizon Actuarial Services	Nestlé USA	United Mine Workers of America
Boehringer Ingelheim Pharmaceuticals, Inc.	The Humane Society of the United States	Novartis Pharmaceuticals Corporation	United Mine Workers of America Local Union 1825
Bridgestone Americas Trust Fund	Integrated Solutions Group, Inc.	Olsson Frank Weeda Terman Matz PC	United Mine Workers of America Local Union 1473
BuckleySandler LLP	International Alliance of Theatrical Stage Employees	Pfizer, Inc.	Verizon Communications
California Cling Peach Board	International Association of Machinists and Aerospace Workers	Pharmaceutical Research & Manufacturers of America	Visa
CARFAX	International Brotherhood of Electrical Workers	Procter & Gamble	Washington State Employees Credit Union
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