

STATEMENT OF ACTIVITIES

REVENUE	3,157,201
EXPENSES	2,802,040
Net Assets, Beginning of Year	1,261,867
Net Assets, End of Year	1,617,028

NCL thanks all our contributors, especially those listed below who have each given \$1,000 or more between August 1, 2013 and July 31, 2014, to support consumer education and advocacy programs.

AARP	Credit.com	National Confectioners Association
Adheris, Inc.	Digital Citizens Alliance	National Pharmaceutical Council
AFL-CIO	Direct Selling Education Foundation	NaturePedic
Allergan, Inc.	Dish Network	Nestlé USA
AllianceBernstein	Drinker Biddle & Reath, LLP	Olsson Frank Weeda Terman Matz PC
Amalgamated Bank	eBay, Inc.	Pfizer, Inc.
Amazon.com	Enterprise Holdings Inc.	Pharmaceutical Research & Manufacturers of America
American Academy of Ophthalmology	Experian	Procter & Gamble
American Association for Justice	Fan Freedom Project	Prudential
American Association of Colleges of Nursing	Fitzgerald Auto Mall	Publishers Clearing House
American Association of Colleges of Pharmacy	GoGo Inc.	Purdue Pharma LP
American Express Company	Google Inc.	Recording Industry Association of America
American Federation of Government Employees	Pastor Herrera, Jr.	Reset Public Affairs
American Federation of Teachers	The Humane Society of the United States	Respect DC
American Income Life Insurance	I.M.P. Productions	Rezvani Volin P.C.
American Medical Association	International Association of Machinists & Aerospace Workers	Rural Cellular Association
American Pharmacists Association	International Brotherhood of Boilermakers	Sanofi
Amgen	International Brotherhood of Electrical Workers	Schwab Charitable Fund
Amplify Public Affairs	International Dairy Foods Association	The Segal Company
Anonymous	Intuit	Service Employees International Union
Astellas Pharma US, Inc.	James and Hoffman	Sprout Pharmaceuticals
AstraZeneca	Johnson & Johnson	Stanislaus Food Products
AT&T	JPMorgan Chase	Teva Pharmaceuticals
Bank of America	JumpStart Washington	Time Warner Cable
Bank of Labor	K&R Industries	Nancy and Ronald Tippett
BDI Events	Kelley Drye & Warren LLP	Toyota Financial Services
Bernstein & Lipsett	Lilly USA LLC	TracFone Wireless, Inc.
Bridgestone Americas Trust Fund	MasterCard Worldwide	Underwriters Laboratories, Inc.
Buckley Sandler LLP	McLeod, Watkinson & Miller	United Auto Workers
Bumble Bee Seafoods	McNeil Consumer Health care	United Food and Commercial Workers International Union
Calibre CPA Group	Merck & Co., Inc.	United Methodist Women
CBM Credit Education Foundation	Microsoft	United Mine Workers of America
Comcast	Mobile Future	United States Telecom Association
The Commonwealth of Massachusetts Consumer Protection Fund	MSL Group Qorvis	US Airways
Communications Workers of America	National Association of Broadcasters	US Pharmacopeia
The Community Foundation	National Association of Chain Drug Stores Foundation	Verizon
Consumer Healthcare Products Association	National Association and Telecommunications Association	Visa Inc.
Council of Insurance Agents & Brokers	National Community Pharmacists Association	Western Union
		Wilkinson Barker Knauer, LLP
		Richard Zitrin



National Consumers League
For Confidence and Safety in the Marketplace Since 1899

Get to know America's consumers and workers

Across the nation, the work of the National Consumers League is making a difference in the lives of consumers and workers.

Meet some of the consumers touched by our programs at nclnet.org/our_impact.



Charlotte, Fraud victim

Florida
"Fraud.org saved me \$10,000."



Decklan, 2014 LifeSmarts Player of the Year

Pennsylvania
"Every day I run into things that I have learned about while studying for the competition—like knowing how to safely extinguish the grease fire that flared up in my family's kitchen."



Charles, Diabetes patient

Ohio
"Script Your Future saved my life."



Anna, Boys & Girls Club of East LA

California
"If they have access to [this] kind of knowledge, our kids can make intelligent decisions, instead of feeling like they have no control. LifeSmarts teaches the types of skills we want to develop as early as possible."



WELCOME

To our friends and members:

We are pleased to celebrate another busy year for the National Consumers League, America's pioneering consumer and worker advocacy organization. NCL's unique 115-year mission is dedicated to protecting and promoting the rights of both workers and consumers. This dual mission makes us unique among labor and consumer groups.

NCL has a rich tradition of fighting for the rights of consumers and workers, with roots beginning in the Progressive Era. Many of the issues faced by Americans today are similar to those our founders confronted more than a century ago: fair and honest labeling; safe food, water, and medications; basic workplace protections; and freedom from predatory financial practices. Today, our advocacy efforts continue to evolve to keep up with an increasingly complicated and quickly changing marketplace, including emerging technologies, health care advances, and new financial products and services.

At NCL, we continue to fight for the rights of those whose voices too often go unheard. **We listen** to the stories, experiences, and challenges facing consumers and workers to identify and better represent their concerns. **We educate**, providing the tools needed to make smart decisions, with an emphasis on the next generation. **We advocate** on behalf of those who cannot always speak for themselves. **We build bridges** across multiple sectors to find common ground on the most important issues facing consumers.

Some highlights from this year include:

- The 20th anniversary of LifeSmarts, our consumer literacy competition for students.
- The launch of our #DataInsecurity Project, which we took on the road to Miami, Los Angeles, and Chicago to raise awareness among policymakers of the need for safeguarding consumer privacy and data.
- Teaming up with allies for two unique symposia. The first discussed the consumer challenges faced by communities of color, and the second examined challenges for Americans living with disabilities.
- The completion of the initial phase of *Script Your Future*, our national multi-media educational effort to raise awareness of the importance of medication adherence.
- The 40th annual Trumpeter Awards, which honored FCC Commissioner Mignon Clyburn, and included the presentation of the first-ever Consumer and Labor Leadership Awards.
- The relaunch of an all-new nclnet.org website, with better functionality and new interactive advocacy tools like petitions, letters, and surveys.
- Victories in the minimum wage movement across the country, and exciting progress in Washington, DC, where NCL and allies successfully worked for increased wages and benefits for federally contracted workers and better protections against wage theft.
- An NCL/Child Labor Coalition World Day Against Child Labor briefing on Capitol Hill to highlight the plight of domestic child workers.

In this annual report, we celebrate our work and highlight the challenges that lie ahead as we strive to improve the lives of consumers and workers in the United States and abroad. We hope you enjoy this report and look forward to your future support.

Ron Collins
NCL Board Chair

Sally Greenberg
NCL Executive Director



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Executive Director

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Service Employees
International Union
United Auto Workers

Support our work.

Your donation to NCL will help sustain our programs:

- Fight to end child labor in America and abroad
- Promote safer food, better nutrition, and honest food labeling
- Give Americans the tools they need to take their medications as directed
- Inform and empower consumers so they don't fall victim to frauds and scams
- Build a new generation of savvy consumers

Visit nclnet.org/donate today!

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NCL is a private 501(c)(3) membership organization

2014 ANNUAL REPORT

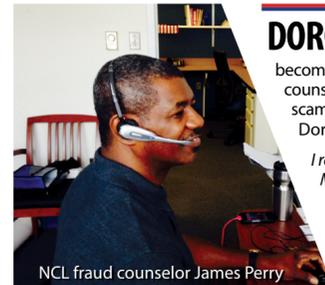
WE LISTEN

Monitoring opinions, behavior, and concerns to give consumers and workers a voice

NCL is closely in tune with consumers' and workers' needs by counseling consumers and conducting original research on attitudes, behavior, and knowledge. We form partnerships and coalitions to hear from diverse voices working to keep Americans protected. What we learn from consumers, workers, and allies informs our education and advocacy efforts so that we can best respond to constituents' needs.

Fed up: Calling for airline industry reform

Rising cancellation fees, unaffordable refundable tickets, and misleading marketing have become hallmarks of the airline industry's growing drive to profit from life's unpredictable events and a major headache for consumers. Last fall, NCL issued a report calling for Congressional hearings to examine sky-high flight change fees charged by the airlines and the false marketing of often useless flight insurance. Senator Jay Rockefeller (D-WV), chair of the Senate Commerce, Science and Transportation Committee, recently wrote to the airlines asking for the kind of information Congress needs to determine whether consumer protection reforms are necessary. NCL released a report examining airline insurance led to coverage in the *Washington Post*, the *Chicago Tribune*, *USA Today*, and the *Los Angeles Times*.



NCL fraud counselor James Perry

Dispelling the vaccine misconceptions putting communities at risk

According to 2013 research by NCL, 33 percent of parents with children under 18 think vaccines cause autism. Anti-vaccination rhetoric has spread rapidly in recent years, causing some parents to forego vaccinating their children, thereby exposing whole communities to serious and even deadly illnesses. A 2013-14 campaign by NCL highlighted this concerning trend and educated consumers on the overwhelming benefits of vaccines.

#DataInsecurity campaign

In spring 2014, NCL surveyed consumers to reveal a dramatic decrease in retailer trust as the result of numerous headline-making data breaches. In cities across the country, NCL convened consumer advocates, business leaders, and high-profile public officials such as Illinois Attorney General Lisa Madigan, to discuss consumer fears and demand reforms, better notifications, and the use of state-of-the-art methods to protect our data.

FACT

In 2013, 1,300 data breaches compromised 257 million consumers' records.

DOROTHY'S STORY

Every year, NCL's fraud team fields thousands of calls from consumers who either have become—or run the risk of becoming—victims of fraud. Through direct counseling and Fraud.org resources, NCL educates consumers about common scams in the marketplace, and saves potential victims thousands of dollars. Dorothy, a consumer from Illinois, shared her story with our fraud team:

I received a phone call telling me I had won a million dollars, plus a new Mercedes Benz. Before I could collect my prize, I needed to pay the IRS taxes. I was instructed about how to pay the taxes with a prepaid card, which I was supposed to supply to the woman who had informed me of my winnings. I gave her the first \$140 payment, and then she asked for \$9,000. That was when I felt something was not right. I found your site and read about these scams. When she called back the next day, I turned my phone off.

WE EDUCATE

Providing tools and information to help consumers make smart decisions

For 115 years, NCL has given consumers and workers the tools and information they need to make smart decisions for their families' health, to protect their money, and to stay safe in the workplace. Through publications, programs, speaking opportunities, and new and traditional media, NCL is helping Americans become their own best advocates.

In 2014, LifeSmarts celebrates 20 years of helping teens become responsible adults

LifeSmarts equips students, through in-person and online competition, with the skills they need to enter the real world as smart consumers.

REACH

3 million questions answered at LifeSmarts.org

125,000 students competed nationwide

42 state champion teams

The Safety Smart Ambassador Program,™ a partnership with UL, gives in-classroom teaching and leadership experience on environmental and safety lessons to high school-aged students.

LifeSmarts partners with veteran TV and print consumer reporter "The ConsumerMan"™ Herb Weisbaum to release monthly videos that provide in-depth features on personal finance as well as consumer safety and health.



2014 Script Your Future student adherence team challenge

Through its annual student challenge, *Script Your Future* encourages pharmacy, nursing, and medical students to convey the importance of medication adherence in communities nationwide. The competitive event challenges these students to find innovative solutions to improve adherence, testing messages and strategies and sharing results. Through this program, the campaign is putting the patient at the center of health care for the next generation of medical professionals.



Fraud prevention and education

Since 1992, NCL has been helping to fight fraud by relaying consumer complaints to law enforcement at the local, state, and federal levels. NCL's widely visited Fraud.org website and monthly Fraud Alerts to 10,000+ subscribers educate consumers on spotting and avoiding emerging scams.



WE ADVOCATE

Fighting for protections from fraud, unfair employment practices, and anti-consumer policies

When we speak with a united voice, consumers and workers have the power to make change, and that is NCL's specialty: advocating for those who cannot speak for themselves. Through coalition-building, lobbying, testifying, and using the legal process, we bring consumer and worker interests to the attention of policymakers.

The CLC: A quarter-century of advocacy, growth

In 2014, the 33-member Child Labor Coalition, co-founded and co-chaired by NCL, celebrates 25 years of fighting to reduce child labor and promoting the health, safety, and education of young workers. New global estimates show substantial progress: a decrease of 70 million in the number of child laborers in the last decade. Still, 168 million children toil in terrible and often dangerous work conditions.

Maribel Corona, 15, is one such youth worker. She told us her story in an annual farmworker youth essay contest judged by members of the CLC.

Making a difference for DC workers

NCL actively advocates for low-wage workers in the nation's capital. We participate in rallies, engage with coalitions, and hold Congressional briefings. In 2014, DC announced a minimum wage increase and easier access to the courts for victims of wage theft. In March, we heard testimony from Gabriella Ramos, who works in the food service industry.

Advocating before Congress

NCL staff regularly testifies before Congress and submits comments to federal agencies. Sally Greenberg, NCL's executive director, testified before the U.S. Senate Judiciary Subcommittee on Privacy, Technology, and the Law to support consumer protections on sharing of location information.

MARIBEL

I couldn't take the heat anymore. My head was pounding from the massive headache that I had. My face was boiling; it felt as if my cheeks were going to explode. My back was aching. My legs were sore. My fingers were even numb. Every bone in my body was in pain.

GABRIELLA

I often worked over 40 hours a week and did not get paid for the overtime hours. When I asked my employer why I was not receiving overtime, they told me it was a company policy. A couple of times, I complained about not getting the overtime pay that I was owed. The owner told me 'you don't like it, you can leave.'

SALLY

Privacy is the cornerstone of consumer protection and a fundamental human right. Consumers must have the right to consent—or not—to have this information collected and to know with whom it is being shared and for what purpose.



WE BUILD BRIDGES

Bringing together diverse groups to tackle the most pressing consumer and worker issues

With its two-fold mission, NCL is uniquely positioned among consumer and worker advocacy groups to identify issues of overlapping concern across disparate groups. NCL is an advocate and a bridge-builder, convening partnerships among unlikely partners, both private and public, across business, government, and labor.

The 2013 Trumpeter Award

NCL's highest honor, was given to Mignon Clyburn, then-acting chairwoman of the Federal Communications Commission. Retiring Senators Jay Rockefeller (D-WV) and Tom Harkin (D-IA) were awarded with the first-ever NCL Consumer and Labor Leadership Awards.

This February, NCL partnered with the Joint Center for Political and Economic Studies and the Center for Responsible Lending to discuss consumer issues that disproportionately affect communities of color at an event featuring Senator Elizabeth Warren (D-MA).

In summer 2014, in collaboration with the American Association of People with Disabilities, an NCL symposium examined unique consumer issues faced by Americans with disabilities.

In 2014, the Child Labor Coalition joined CLC member Human Rights Watch in a campaign to get child laborers out of American tobacco fields.

For more than 20 years, NCL has coordinated the Alliance Against Fraud, convening a broad group of participants around the common goal of addressing the proliferation of fraud.



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

- Acetaminophen Awareness Coalition
- Antibiotics Working Group
- AT&T Consumer Advisory Panel
- Coalition for Sugar Reform
- DC Minimum Wage Coalition
- DC Paid Sick Days for All Coalition
- DC Wage Theft Coalition
- FAMILY Act Coalition
- Fan Freedom Project
- FCC Consumer Advisory Committee
- Federal Coalition for Sensible Safeguards
- JIFSAN Advisory Council
- Make our Food Safe Coalition
- National Alliance for Nutrition and Activity
- National Council on Patient Information and Education
- Patient, Consumer, and Public Health Coalition
- Paycheck Fairness Coalition
- Poultry Coalition
- Pregnant Worker Fairness Coalition
- Safe Food Coalition
- TEDMED Great Challenges
- White House Working Families/Pan Issues Coalition

The Communications Workers of America is proud to endorse the National Consumers League as a strong advocate for the rights and well being of working families for over a century.
— Larry Cohen, President
Communications Workers of America

LOOKING BACK

A year of wins for consumer and worker advocates

