



For confidence and safety in
the marketplace since 1899



NCL ANNUAL REPORT

2016

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.

- 4 WE LISTEN
- 6 WE EDUCATE
- 8 NCL: A YEAR IN REVIEW
- 10 WE ADVOCATE
- 12 WE BUILD BRIDGES
- 14 OUR IMPACT + JOIN US!
- 15 STATEMENT OF ACTIVITIES

NCL BOARD OF DIRECTORS

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WELCOME

To our friends and members:

Thank you for your interest in the National Consumers League. Founded in 1899, we are the nation's only consumer watchdog organization charged with a dual mission of fighting for consumer and worker rights. We are proud of our 117-year tradition of lifting the voices of those who might otherwise not be heard.

Many of the issues faced by Americans at our founding in 1899 remain problems even today: fair and honest food labeling, access to quality information and services, safety in the workplace, and predatory financial practices. Our 21st Century advocacy efforts continue to evolve to keep up with an ever-complicated and changing marketplace, including emerging technologies, healthcare advances, and new scams, tricks, and traps.

This 2016 Annual Report tells the story of NCL, our mission, our issues, and the people whose lives are touched by our work. We hope you enjoy it.



Sally Greenberg
NCL Executive Director



Kenneth W. Edwards
NCL Board Chair



NCL STAFF

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LifeSmarts Outreach Coordinator

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Public Policy Associate

WE LISTEN

NCL stays in tune with American consumers and workers through our programs and original research to ensure our advocacy is focused on the issues that matter most.

DID YOU KNOW...

- > **1/3 of consumers** mistakenly believe that date labels are federally regulated?
- > Consumers toss out **40 percent** of their food?

FOOD WASTE: THE NEXT HOT CONSUMER ISSUE

Food waste has become a national epidemic—an environmental, financial, and moral problem for America. Approximately 40 percent of food in the U.S. gets tossed out, and more than 97 percent of that waste ends up in our landfills—33 million tons each year. A family of four typically throws away \$1,500 worth of food each year. In May 2016, NCL co-hosted the first-ever consumer-focused Food Waste Summit with the Keystone Policy Center. Leaders across a variety of sectors analyzed food waste reduction initiatives and identified collaborative solutions for engaging consumers. Speakers included Rep. Chellie Pingree (D-ME), EPA Deputy Administrator Stan Meiburg, and U.S. Department of Agriculture Secretary Tom Vilsack.

NCL also conducted a survey with the Harvard Law Food Policy Center and Johns Hopkins Center for a Livable Future to examine the role that expiration date labeling plays in America's food waste habits. The study confirmed the need for a clearer date labeling system and offered support for the Food Date Labeling Act, which was introduced by Rep. Pingree in May and cited NCL's research.



USDA Secretary Tom Vilsack speaking at the Food Waste Summit



(From left to right) Congresswoman Chellie Pingree (D-ME), EPA Deputy Administrator Stan Meiburg, NCL's Sally Greenberg, and Keystone Policy Center's Christine Scanlan



Script Your Future pharmacy student and patient



Olive oil production at a Corto Olive farm in California

SCRIPT YOUR FUTURE DECLARED A SUCCESS

At the conclusion of *Script Your Future*'s initial phase, research comparing adherence levels in the pilot cities before, during, and after the campaign demonstrated improvement in both communication and adherence, with patients being more likely to report they are taking their medicines better than previously.

NEW FRAUD.ORG BUILDING COMMUNITY, SERVING VICTIMS

This spring, NCL launched a new and improved Fraud.org, our flagship educational resource for consumers, educators, and law enforcement, with an enhanced user interface, a new section devoted to the data breach epidemic, and monthly Fraud Alerts. Fraud.org counsels fraud victims, provides interventions for those who suspect a loved one is being scammed, and shares data with law enforcement to track trends and criminal activity.

INVESTIGATING OLIVE OIL

In our ongoing work concerning the quality of extra virgin olive oil (EVOO) being sold at American grocery stores, and following testing we conducted in 2015, which revealed many products are not authentic, NCL staff visited Corto Olive farms in California to observe how authentic extra virgin oil is produced. The site visit helped our staff better understand where in the production process adulteration can occur and provided invaluable context for our ongoing investigation of the EVOO industry.

SYF RESEARCH FOUND...

Nearly **1 out of 5** people taking medications in the target markets say they are taking their medicines better than they were a year ago, significantly higher than in the control market.



IN 2015, NCL...

Processed and shared **11,000+** fraud victim complaints with our network of **100** law enforcement and consumer protection partners

WE EDUCATE

NCL is helping to ensure that the next generation of consumers and workers is prepared for the marketplace and workplace through its national educational and scholarship programs.



LifeSmarts
Learn it. Live it.

LIFESMARTS. LEARN IT. LIVE IT.

The marketplace is getting increasingly complicated for each generation. LifeSmarts is NCL's free, national consumer literacy program, which prepares the next generation of consumers and workers to make better and smarter decisions. LifeSmarts offers curricula for teachers and exciting scholarship opportunities for students—and it's changing lives.

PROTECTING TEEN WORKERS

Despite strides in legal protections and workplace safety, a child worker in the United States is injured on the job every nine minutes. In a typical year, 20-30 American children will die at work. Each year, NCL issues a warning to teen workers and their families to avoid the most dangerous forms of seasonal work with our "Five Most Dangerous Jobs for Teens" report. Our strongest warnings are about work in agriculture, jobs involving heavy-duty machinery, and traveling youth sales crews.

LAST YEAR...

Teen consumers spent **\$259 billion**

> **\$91 billion**
of which came
from wages

> **\$168 billion**
of which came
from parents

The average
annual income for a
15-17 year-old was
more than **\$4,000**



LifeSmarts alumni speaking at Nationals.



LifeSmarts California team competing



Script Your Future community engagement



Interactive food waste audit at National LifeSmarts Championship

SCRIPT YOUR FUTURE

NEXT GENERATION PATIENT-CENTERED HEALTH TEAMS

As part of the *Script Your Future* campaign, NCL hosted the 5th annual Medication Adherence Team Challenge, a competition that encourages health profession students and faculty across the nation to develop creative ideas, events, and initiatives to raise public awareness about the importance of medication adherence. The Challenge engages students training to become health professionals in ways to engender important, patient-centered approaches to health care and helps build a new generation of patient-minded health care professionals.

OPENING EYES ON ECO ISSUES

NCL teamed up with the Environmental Protection Agency and World Wildlife Fund to conduct a food waste audit at the National LifeSmarts Championship in Denver, introducing student leaders to the issue of food waste in a uniquely interactive way. By composting uneaten food collected after a meal, 90 pounds of food were diverted from landfills, and the students were given a powerful, visual demonstration. Through LifeSmarts, NCL offers its millennial participants numerous opportunities to learn about going green, energy efficiency, and other pressing environmental issues.

5TH ANNUAL SCRIPT YOUR FUTURE CHALLENGE:

- > **75** health profession schools
- > In **19** states
- > Hosting **300+** events
- > Reaching more than **2 million** consumers nationwide

NCL: A YEAR IN REVIEW

From advocating in the halls of our nation's capitol to fighting for the issues that matter on Main Street, NCL stands hard at work in the last year carrying out our 117-year-old mission. Here are some highlights from our recent work.

AUGUST 2015

FDA approves first treatment for low libido in women ✓



NCL files case against McCormick and Giant for deceptively packaging pepper to disguise price increases

SEPTEMBER

NCL defends childhood vaccinations after attacks by several Republican presidential candidates

NCL calls on FTC to monitor the business tactics of Herbalife for pyramid scheme possibilities

LifeSmarts kicks off its 22nd season of competition ✓



Sen. Amy Klobuchar (D-MN) and FTC Chairwoman Edith Ramirez accept NCL's 2015 Trumpeter Award

OCTOBER

Crown Royal becomes first distilled spirits product to provide full Serving Facts Label

NCL calls on Senate to oppose Cyber Information Sharing Act due to privacy concerns

Collapse of factory in Pakistan kills 23 adult and child workers

NOVEMBER

NCL applauds FTC's increased attention to telemarketing fraud

DECEMBER

NCL, other consumer groups criticize GM for selling cars in Latin America lacking basic safety technologies

NCL supports Rep. Chellie Pingree's (D-ME) Food Recovery Act aimed at reducing food waste

CLC co-hosts a legislative briefing on child labor in tobacco farming featuring Rep. Lucille Roybal-Allard (D-CA) and Rep. David Cicilline (D-RI)

JANUARY 2016

NCL urges Supreme Court to uphold labor union rights to collect dues from all workers who benefit from collective bargaining in *Friedrichs v. California Teachers Association*

Internet merchandise scams top NCL's annual list of most reported frauds ✓



Consumer groups urge FCC to create stronger broadband privacy and data security protections

ff has been
ork.

FEBRUARY

NCL advocates with Sen. Blumenthal (D-CT) for fair airline fees ✓



Senate confirms FDA Commissioner Dr. Robert Califf

President Obama signs law removing a loophole that has allowed slavery-tainted goods to enter the U.S.

MARCH

Historic system-wide Metro shut-down takes place in Washington, DC; NCL encourages ride sharing services to provide fair rates in midst of the crisis

NCL asks Senate for additional consumer protection provisions to FAA Reauthorization Act

NCL joins worker allies in welcoming long-overdue OSHA silica rule

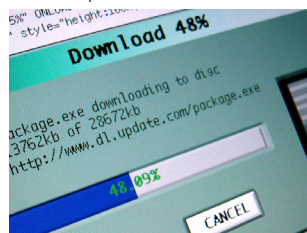
NCL launches redesigned Fraud.org ✓

FRAUD.ORG
a project of the National Consumers League

U.S. Supreme Court rules on *Friedrichs v. California Teachers Association* in favor of labor unions

APRIL

NCL issues warning about unwanted software downloads that cost Americans billions annually ✓



NCL joins consumer groups in letter calling on Sens. McConnell (R-KY) and Reid (D-NV) to support FAIR Fees Act, prohibiting ancillary airline fees

NCL welcomes new DOL standards for investment advice

Pennsylvania takes 2016 National LifeSmarts title in Denver, CO

MAY

NCL applauds Google's decision to ban payday loan ads

NCL cheers Maryland Attorney General's action to help victims of predatory schemes who sign away their monthly annuities

NCL urges Congress to pass legislation to curb growing ransomware threat

NCL praises successful conclusion of 45-day Verizon strike

JUNE

CLC co-hosts World Day Against Child Labor event with USDOL on child labor exploitation in supply chains

NCL joins campaign to protect older Americans from illegal online pharmacies

Record-setting breach of 360 billion accounts at MySpace

NCL's Greenberg testifies at FDA on OTC monograph user fees

NCL opposes anti-Lifeline bill and calls for greater access for low income phone users

JULY

FTC Chairwoman Edith Ramirez announces settlement with Herbalife, in which the company agrees to pay \$200M and restructure its multi-level marketing practices ✓



WE ADVOCATE

In Washington and beyond, NCL advocates on behalf of workers and consumers before federal government and regulators to address market and workplace inequities.

DID YOU KNOW...

> In 2014,
17.6 million

Americans were victims of identity theft, according to the Department of Justice

> Identity fraud has cost consumers
\$112 billion
over the past six years

CALLING FOR SAFER STANDARDS

For the millions of Americans who use table saws, new technology could prevent the thousands of injuries that occur each year—including 10 amputations daily. Table saw injuries are costly and cause lifelong suffering to victims and their families. Despite its effectiveness, the technology is not yet required on table saws sold in America, and NCL has been fighting for seven years to change that. In June 2016, NCL Health Policy Director Karin Bolte testified before the Consumer Product Safety Commission (CPSC), and once again urged the CPSC to adopt a mandatory safety standard.

FIGHTING THE DATA BREACH EPIDEMIC

This year, NCL's advocacy efforts calling for the adoption of a national standard on data security have included: publishing the bi-weekly *#DataInsecurity Digest*, an email newsletter monitoring news on breaches and policy updates; submitting comments to the Federal Communications Commission; calling for stronger regulations for Internet service providers; presenting at the Department of Energy on data security; and launching a new "Data Breach Headquarters" portal at Fraud.org for consumers.



Table saws cause 10 U.S. amputations daily



#DataInsecurity event



NCL partners with Sen. Markey (D-MA) to fight airline fees



NCL meets with DC Metro officials

BATTLING GOLIATH ON ENTERTAINMENT, TRANSPORTATION ISSUES

NCL continues to lead the call for live entertainment ticketing reform. In May, NCL testified before a House committee, calling the industry “rigged” against consumers and arguing for concrete consumer protections.

NCL has been busy on transportation issues:

- Working alongside traveler advocacy partners, NCL succeeded in getting important, new consumer protections added to the Senate’s Federal Aviation Administration reauthorization legislation. NCL staff criticized the proliferation of excessive airline fees at press conferences with Sen. Markey (D-MA) and Sen. Blumenthal (D-CT). The language NCL supported was not incorporated into the final legislation, but NCL continues its work on this issue.

- In 2015, NCL joined with three national advocacy organizations to call on auto manufacturer General Motors (GM) to address the glaring absence of basic safety equipment, including air bags, in GM cars sold in Latin America and other developing countries.

- In NCL’s own backyard, Washington, DC, where the Metrorail system has experienced unprecedented breakdowns, safety breaches, and crumbling infrastructure, despite the highest fares in the nation, NCL has called for the implementation of an advisory board and an ombudsman to ensure improved consumer experiences and passenger safety. A team of NCL advocates met with Metro officials in 2016 to voice concerns on behalf of consumers.

DID YOU KNOW...

- > In 2015, NCL had **5,000** media mentions and a potential **18 billion** impressions
- > NCL Executive Director Sally Greenberg is a registered *Huffington Post* blogger
- > NCL’s social media communities include more than **25K** Facebook fans and **15K** Twitter followers

WE BUILD BRIDGES

NCL's mission encompasses a variety of sectors and issues, enabling us to forge diverse partnerships and collaborations.



DID YOU KNOW...

- > **168 million** children remain in exploitative work worldwide
- > **85 million** children are performing hazardous labor worldwide
- > **300,000-500,000** children are toiling in American fields

HEALTH ADVISORY COUNCIL

In its second year, NCL's Health Advisory Council brings together a diverse group of nearly three dozen members to share perspectives and insights, identify common interests, and lay a foundation of support for health-related consumer education and advocacy. The Council provides a network for the exchange of ideas, dialogue, and opportunities for collaboration.

ALLIANCE AGAINST FRAUD

For 20+ years, NCL has coordinated the Alliance, convening members from government, law enforcement, advocacy, and business, with the goal of reducing the fraud that cause consumers to lose billions of dollars each year. AAF meetings enable members to discuss new trends in fraud and share strategies for fighting back.

CHILD LABOR COALITION (CLC)

In 1989, NCL helped launch the CLC to fight child labor and protect teen workers; today NCL co-chairs and coordinates the 37-member coalition. The CLC hosts film screenings, organizes congressional briefings, and presents at conference workshops, including one at the Nobel Peace Prize Forum. The CLC and its members also helped lead the successful fight to restore a \$50 million appropriation for U.S. government-funded child labor reduction programs abroad.



FDA's Califf speaks to NCL Health Advisory Council at December meeting



NCL leads the fight against child labor

HONORING BRIDGE BUILDERS

In October 2015, NCL gathered friends and supporters from nonprofit organizations, industry, and government to honor leaders in consumer and worker advocacy at the 42nd annual Trumpeter Awards. FTC Chairwoman Edith Ramirez and Sen. Amy Klobuchar (D-MN) were presented the 2015 Trumpeter Awards by former Trumpeter recipients Sen. Richard Blumenthal (D-CT) and FCC Commissioner Mignon Clyburn. International Union Vice President for Civil Rights, Diversity, and Immigration of UNITE HERE! María Elena Durazo received the Florence Kelley Consumer Leadership Award.



Sen. Klobuchar (D-MN) accepts Trumpeter Award



Sen. Blumenthal (D-CT) presents Trumpeter Award to FTC Chairwoman Ramirez

NCL REPRESENTS

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

CHILD LABOR

ATEST—The Alliance to End Slavery and Trafficking
Global Campaign for Education-US
The Campaign for US Ratification of the Convention on the Rights of the Child
The Cotton Campaign

FINANCE AND CONSUMER ISSUES

American National Standards Institute
AT&T Consumer Advisory Panel
Coalition Against Insurance Fraud
Fan Freedom
FCC Consumer Advisory Committee (NCL chairs)
Future of Privacy Forum Advisory Board
Jump\$tart Coalition for Personal Financial Literacy
Verizon Consumer Advisory Board

WORKERS' RIGHTS AND 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

HEALTH

Acetaminophen Awareness Coalition
Alliance for a Stronger FDA
Clear Choices Campaign
Coalition for Better Care
Consumer Partnership for eHealth
Consumers United for Evidence-Based Healthcare
Medicare Advantage Care Coordination (MACC) Task Force
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 a Healthy America
PROTECT Initiative: Advancing Children's Medication Safety
Reagan-Udall Foundation
U.S. Pharmacopeial Delegate

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

OUR IMPACT

Our work is making a difference in consumers' lives across the country. Meet one of the people who have been touched by our programs. Visit nclnet.org/our_impact for more stories.

Teen financial literacy: "With LifeSmarts, I have learned more about our world than I could have ever known as a junior in high school without it. It's not often that a 15-year-old can help their parents with taxes, but it's a reality for me and many other students who participate in this program. If it weren't for LifeSmarts, I wouldn't be where I am today. This program has changed my life for the better in still-unmeasurable ways."

—Alyssa S., Connecticut LifeSmarts student

JOIN US!

There are many ways to help NCL make a difference.

Sign up for our email alerts on consumer issues, emerging scams, LifeSmarts, child labor, and more! Follow us on Twitter, Facebook, and LinkedIn. Give generously to support the work of our programs. Your donation will help us to:

- Fight to end child labor in America and abroad
- Promote safer food, better nutrition, and accurate food labeling
- Give Americans the support 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

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 Amy Sonderman, Vice President, Strategic Alliances and Development, (202) 207-2829.



Alyssa and her LifeSmarts teammates



NCL staff

STATEMENT OF ACTIVITIES

Revenue: \$3,205,735

Expenses: \$2,481,781

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

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

NCL thanks all our contributors, especially those listed below who gave \$1,000 or more between August 1, 2015 and July 31, 2016 to support our consumer education and advocacy programs.

AARP
AFL-CIO
Akin, Gump, Strauss, Hauer & Feld, LLP
Allergan, Inc.
AllianceBernstein L.P.
Amalgamated Bank
Amazon.com
American Academy of Ophthalmology
American Association of Justice
American Car Rental Association
American Center for International Labor Solidarity
American Express
American Federation of Teachers, AFL-CIO
American Nurses Association
American Pharmacists Association
America's Health Insurance Plans
Arthur and Charlotte Zitrin Foundation
Astellas Pharma US LLC
AstraZeneca Pharmaceuticals LP
AT&T
Bank of America
Bank of Labor
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Bumble Bee Seafoods
Calibre CPA Group
CBM Credit Education Foundation, Inc.
Celgene Corporation
Comcast
Commonwealth of Virginia

Communications Workers of America
Consumer Healthcare Products Association
Corto Olive, LP
Council of Insurance Agents & Brokers
Credit Abuse Education Foundation, Inc.
CTIA - The Wireless Association
Digital Citizens Alliance
DISH Network, LLC
Edelman
Eli Lilly and Company
Enterprise Holdings, Inc.
Experian
Fan Freedom
Fitzgerald Auto Mall
Rick and Beth Frank
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Google, Inc.
Pastor Herrera, Jr.
Hyatt Regency Washington
International Brotherhood of Boilermakers
International Brotherhood of Electrical Workers
International Brotherhood of Teamsters
International Dairy Foods Association
International Labor Rights Forum
Intuit
James & Hoffman, P.C.
Jewish Communal Fund

Johnson & Johnson
Kelley Drye & Warren LLP
Kipnes Crowley Group, LLC
LifeLock
Lilly USA, LLC
McNeil Consumer Healthcare
Merck & Co., Inc.
Microsoft Corporation
Mobile Future
MSLGROUP
National Association of Chain Drug Stores Foundation
National Association of Ticket Brokers
National Community Pharmacists Association
National Confectioners Association
National Settlement Consultants, Inc.
National Structured Settlements Trade Association
Naturepedic
Nestlé Corporate Affairs
Novo Nordisk
Office of the Attorney General
Olsson Frank Weeda Terman Matz PC
Pacific Life
PayPal
Pfizer
Pharmaceutical Research and Manufacturers of America
Procter & Gamble
Prudential
Publishers Clearing House
Recording Industry Association of America

Reset Public Affairs
Ringler Associates, Inc.
Segal Consulting
Service Employees International Union
Esther Shapiro
SKDKnickerbocker Communications
Stanislaus Food Products
Stones' Phones
Maureen Thompson
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T-Mobile US, Inc.
TracFone Wireless, Inc.
Bryan N. Tramont
ULLICO, Inc.
Umberto Romano and Clorinda Romano Foundation, Inc.
Underwriters Laboratories, Inc.
United Auto Workers National Community Action Program
United Food & Commercial Workers International Union
United Mine Workers of America
United States Fund for UNICEF
University of Buffalo
U.S. Food and Drug Administration
U.S. Pharmacopeial Convention
Virginia Credit Union
Virginia Housing Development Authority
Washington State Employees Credit Union
Western Union Financial Services
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