For confidence and safety in the marketplace since 1899

2015 Annual Report
Join us in celebrating our 116th year and our rich history, with roots in the Progressive Era, of fighting for consumers and workers. In celebration, we’re campaigning for Florence Kelley, NCL’s early leader, to be the first American woman to appear on the $10 bill. Kelley was a remarkable figure whose reformist agenda included fighting for female and child workers before labor unions recognized them, helping to found the NAACP, and laying the foundations for the 8-hour work day, the Fair Labor Standards Act, and even the Food and Drug Administration.

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

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

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

Investigating bogus claims

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

As the result of concerns from Americans about the marketplace, the League has investigated the term “fresh” used on canned tomatoes; tested products labeled “100% real lemon juice” (which proved to fall far short); and, in 2013, brought lawsuits against several bakeries and national restaurant chains for using misleading labeling, suggesting their enriched white bread products were substantially whole grain.

Responding to growing fears

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

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

- Fraud.org takes complaints from and provides direct counseling to consumers about suspected and confirmed instances of Internet and telemarketing fraud.
- NCL’s involvement in the Fan Freedom Project has enabled us to connect with consumers about abusive ticketing practices in the live entertainment industry.
- An NCL campaign against food waste has enabled American consumers to get involved in reducing the 30.1 million tons of food wasted every year.
- LifeSmarts operates a Student Advisory Board and Alumni Association to gather input and ideas for improvements from current and former participants.
- NCL regularly conducts research on consumer opinions on issues ranging from airline fees, telecommunications usage, and health care.

Fighting back against robocalls

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

Looking Back

Consumer, worker advocacy milestones

- NCL releases consumer guide to buying fall concert and sports tickets online
- NCL applauds Sen. Rockefeller (D-WV) for investigating airline fees
- NCL heralds FCC vote to end Sports Blackout Rule
- LifeSmarts opens 21st season
- House members ask DOL to classify tobacco harvesting as “hazardous oppressive labor” and to ban minors
- Top three U.S. soda makers announce goal to reduce calories consumed from sweetened beverages 20% by 2015
- Massive JPMorgan Chase data breach affects 76 million households, 7 million small businesses
- Child labor crusader and former Trumpeter awardee Kailash Satyarthi receives 2014 Nobel Peace Prize

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WE EDUCATE

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

Building a stronger future

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

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

Adherence messages changing lives

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

Four years of SYF Challenge:
- 8,000 future health care professionals have participated
- 1,000+ events in 35 states and DC
- 40,000 patients counseled
- 14 million+ consumers reached nationwide

Keeping teen workers safe

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

Reaching consumers online

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

Expert staff spreading the word

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

- John Breyault spoke at an NCL event, convened in partnership with The Atlantic, to discuss the damages caused by tax fraud.
- NCL testified before the Department of Transportation on the explosive growth in resort and airline cancellation fees.
- Rebecca Burkholder spoke at an NCL-Anthem event about how to empower consumers in the healthcare coverage market.

Stopping con artists in their tracks

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

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

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

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

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

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

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

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

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

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

- Celia Ortiz

Federal Employees Paid Parental Leave Act introduced to give federal workers six weeks of paid parental leave

President Obama proposes creation of new federal agency solely focused on food safety

Greenberg testifies at CDC on Meningitis B vaccine

LifeSmarts students conduct 110+ presentations as UL Safety Smart® ambassadors

Students from Florida take 2015 National LifeSmarts Championship in Seattle

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Phantom debt’ scams top 2014 frauds

VA lawmaker introduces bill to prohibit children under 18 from working in direct contact with tobacco

NCL asks FTC for workshop dedicated to data breaches

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Grassroots efforts spanning the nation

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

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

Strong national partnerships with FBLA (Future Business Leaders of America) and FCCLA (Family, Career, and Community Leaders of America) make LifeSmarts available to the 500,000+ members of these student leadership organizations.

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

NCL participates in numerous coalitions, advisory boards, and committees

- **Child labor**
  - ATEST—The Alliance to End Slavery and Trafficking
  - Global Campaign for Education-US
- **Finance and consumer issues**
  - AT&T Consumer Advisory Panel
  - Fan Freedom Project
  - FCC Consumer Advisory Committee
  - Future of Privacy Forum Advisory Board
  - Jump$tart
  - Verizon Consumer Advisory Board
- **Health**
  - Acetaminophen Awareness Coalition
  - Clear Choices
  - Consumers United for Evidence-based Healthcare
  - National Council on Patient Information and Education
  - Patient, Consumer, and Public Health Coalition
  - PROTECT Initiative: Advancing Children’s Medication Safety
  - Reagan-Udall Foundation
- **Nutrition and food safety**
  - Antibiotics Working Group
  - Coalition for Sugar Reform
  - Food Marketing Working Group
  - JIFSAN Advisory Council
  - Make Our Food Safe Coalition
  - National Alliance for Nutrition and Activity
  - Poultry Coalition
  - Safe Food Coalition
- **Workers rights and safety**
  - DC Minimum Wage Coalition
  - DC Paid Sick Days for All Coalition
  - DC Wage Theft Coalition
  - Coalition for Sensible Safeguards
  - FAMILY Act Coalition
  - Just Pay Coalition
  - Paycheck Fairness Coalition
  - Pregnant Worker Coalition
  - White House Working Families/Pan Issues Coalition
  - Work Family Coalition

Honoring bridge builders

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

Rallying around health

In 2015, NCL launched the Health Advisory Council, a diverse, membership-based council of organizations convened to share perspectives and insights, identify common interests, and lay a foundation of support for NCL’s work in health-related consumer education and advocacy. The Health Advisory Council consists of 34 members from government, private sector, and public interest organizations.
Due to the bad economy, Cincinnati resident Charles, 45, lost his business—and health insurance. A diabetic, Charles was unable to afford his medication, and he stopped taking it, making him seriously ill and putting his life at risk. With the help of Script Your Future tools, as well as free medications provided through a campaign partner, Charles was able to regain his health. The medication is helping to control his blood sugar.

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

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

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

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

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

Revenue: $4,810,432
Expenses: $2,858,460

Net Assets, Beginning of Year: $1,617,028
Net Assets, End of Year: $3,569,000

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

AARP
AFL-CIO
Allergan, Inc.
Amazon.com
American Association of Colleges of Pharmacy
American Association of Justice
American Car Rental Association
American Center for International Labor Solidarity
American Federation of Government Employees
American Federation of Teachers, AFL-CIO
American Medical Association
American Pharmacists Association
Anthem Insurance
Astellas Pharma US, Inc.
AstraZeneca Pharmaceuticals
AT&T
Bank of America
Beef Products Incorporated
Berlin Rosen, Ltd.
Biotechnology Industry Organization
Moses & Paula Boyd
California Endowment
Campaign Communication Solutions, Inc.
Caregiver Action Network
Comcast
Communications Workers of America
Community Merchants USA
Computershare
Consumer Healthcare Products Association
Council for Affordable Health Coverage
Dezenhall Resources
Diageo
DIRECTV
Dish Network

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LEADERSHIP

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Service Employees International Union
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