



For **Confidence** and **Safety** in the **Marketplace**



# 2009 Annual Report

## WELCOME | LETTER FROM OUR NCL CHAIR AND EXECUTIVE DIRECTOR

### Dear Friend of National Consumers League,

**O**n behalf of the staff and Board of Directors of the National Consumers League, we are pleased to introduce you to the League through this 2009 Annual Report. We are proud of the League's 110-year history of fighting for the rights of consumers and workers. We are also delighted to present in this Annual Report profiles of the League's early leaders. With an excellent staff and a committed, diverse Board of Directors, the National Consumers League remains true to its original mission: to improve the lives of both consumers and workers in the United States and abroad.

The Annual Report describes the major programs of the League. This includes our work in convening the Child Labor Coalition, which brings together a diverse group of organizations to address the problem of child labor at home and around the globe. The League's robust teen consumer education and financial literacy program known as LifeSmarts, the Ultimate Consumer Challenge, continues to grow, and each year, NCL's Fraud Center responds to thousands of complaints and guides consumers in avoiding scams.

The League also coordinates the Alliance Against Fraud, convening government regulators, consumer protection and labor groups, and corporate consumer affairs professionals to collaborate in the fight against fraud.

NCL's long history of work on health care is focused today on a national medication adherence campaign. With seed money from federal health agencies and a commitment from more than 100 stakeholders, the campaign seeks to



**At the 2008 Trumpeter Awards Dinner**

From left to right: The Hon. Ann Brown, Sally Greenberg, Jane King, Connecticut Attorney General Richard Blumenthal, Trumpeter Awardee, United Food and Commercial Workers' Esther Lopez, and author Barbara Ehrenreich, Trumpeter Awardee.

improve patient compliance with prescribed medication regimes. With sufficient funding, NCL will launch a national, multi-media advertising campaign to bring awareness to "America's other drug problem," medication adherence.

The League has also taken a leadership role in building stronger relationships between consumer groups and labor unions, and has joined with fellow advocates in the consumer movement in support of important pro-consumer and worker initiatives.

### Enjoy the report, and thank you for your support!

**Jane King**  
Chair, NCL Board of Directors

**Sally Greenberg**  
Executive Director, NCL

#### **NCL Program & Policy Work**

Our work spans a wide variety of consumer issues, from Child Labor and Fraud Prevention to Health Care and Teen Consumer Literacy.

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#### **NCL & Working Families**

NCL's advocacy for consumer and labor rights spans more than a century.

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#### **NCL at a Glance**

Behind the scenes at NCL — our staff and Board of Directors, contributors, and statement of activities.

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**Fighting for Working Teens and Their Parents at Home and Around the Globe**

**D**id you know that a teen worker dies every ten days in the United States? In 2006, there were an estimated 52,600 work-related injuries and illnesses among youth 15 to 17 years of age that required treatment in hospital emergency departments — that’s a hospital visit every 10 minutes for a teen worker. The National Institute for Occupational Safety and Health estimates that 158,000 youth sustain work-related injuries and illnesses each year.

In 2009, NCL published its annual “Five Worst Jobs for Teens” report to help teenagers and their parents select safe employment. Topping the list for the third year was work in agriculture, an industry that employs an estimated 2.6 million teens aged 16 to 17 years in 2007 — a figure that does not include the 400,000 children of migrant and seasonal farmworkers who work at ages younger than 16.

NCL continues work on the “Children in the Fields” campaign to close the loopholes that allow children to

work in agriculture at ages even below 14. These kids — typically the sons and daughters of impoverished migrant and seasonal farmworkers — suffer exposure to pesticides and other hazards and experience a startling school dropout rate. The new initiative involves a grassroots education campaign with the Association of Farmworker Opportunity Programs (AFOP), our campaign partner.

NCL staff also conducted a field investigation into child labor at the notorious Agriprocessors meatpacking plant in Postville, Iowa, where more than 35 minors were working illegally. NCL also actively participates in campaigns aimed at reducing child labor around the world, including efforts to ratify the United Nations Convention on the Rights of the Child, to reduce child labor in mining in Africa, to end state-sponsored child labor in cotton harvesting in Uzbekistan, and to add \$2 billion in U.S. funds to international education efforts — which President Obama had pledged to do during his presidential campaign — with a focus on the education of girls.

**STOPCHILDLABOR | Celebrating 20 Years of the Child Labor Coalition**

**T**he National Consumers League coordinates the Child Labor Coalition (CLC), formed in 1989. The CLC promotes the fundamental principle that no child, regardless of race, sex, nationality, religion, economic status, place of residence, or occupation, should be exploited, and works to influence public policy on child labor issues by informing policymakers, consumers, and businesses of the need for strengthened protections.

In recent years, the CLC has expanded to include: Human Rights Watch, the International Labor Right Forum, the Solidarity Center, World Vision, and UNICEF USA.

The CLC is co-chaired by NCL’s Sally Greenberg and Antonia Cortese, Executive Vice-President, American Federation of Teachers. It is coordinated by NCL’s Reid Maki, Director of Social Responsibility and Child Labor.

**2009 Child Labor Coalition Members**

- |  |  |  |
|--|--|--|
| AFL-CIO  | International Brotherhood of Teamsters                       | National Migrant and Seasonal Head Start Association |
| American Federation of School Administrators   | International Center on Child Labor & Education              | RUGMARK Foundation USA                               |
| American Federation of Teachers                | International Initiative to End Child Labor                  | The Ramsay Merriam Fund                              |
| Association of Farmworker Opportunity Programs | International Labor Rights Forum                             | United Food & Commercial Workers International Union |
| Calvert Group Ltd.                             | Kids Campaign Against Child Labor                            | United Methodist Church, Women’s Division            |
| Church Women United                            | Migrant Legal Action Program                                 | United States Fund for UNICEF                        |
| Communications Workers of America              | National Association of State Directors of Migrant Education | Walden Asset Management                              |
| Connecticut Department of Labor                | National Consumers League                                    | World Vision   |
| Farmworker Justice                             | National Education Association                               |  |
| Human Rights Watch                             |  |  |

# NCLS' FRAUD CENTER | NATIONAL CONSUMERS LEAGUE PROGRAMS

## NCL's Fraud Center: Saving \$Millions — for Consumers and Business

Established in 1992 by the National Consumers League to fight the growing menace of telemarketing fraud, the National Fraud Information Center was expanded in 1996 to offer consumers advice on avoiding fraud in cyberspace and route reports of suspected Internet fraud to law enforcement.

Between our award-winning [Fraud.org](http://Fraud.org) Web site and telephone complaints, annual visits to NCL's Fraud Center topped 1.3 million in 2008. NCL has been a leader in identifying new scams, helping consumers to avoid them and law enforcement to investigate and prosecute swindlers and scammers.

NCL's Fraud Center is the best one-stop resource for learning about and reporting Internet and telemarketing scams. Daily fraud reports go out

directly to enforcement agencies — the FTC, U.S. Postal Service, Attorneys General, and others. Our popular Web site gets more than 100,000 unique visits each month.

NCL staff testified before Congress three times in the past year on the impact of fraud on consumers, including recession-fueled fraud, deceptive advertising, and prepaid calling card fraud. NCL is planning a "Fraud Forum" in partnership with AARP, exploring the frauds currently targeting consumers and raising the conversation about fraud to a national level.

NCL coordinates the Alliance Against Fraud, a national coalition to promote information-sharing and joint education projects

among business, non-profits, government, and labor groups.

### NCL's FRAUD CENTER

#### Top 10 Scams of 2008

1. Fake Check Scams
2. Internet: General Merchandise
3. Prizes/Sweepstakes/Free Gifts
4. Phishing/Spoofing
5. Nigerian Money Offers
6. Internet: Online Auctions
7. Advance Fee Loans, Credit Arrangers
8. Lotteries/Lottery Ticket Buying Clubs
9. Friendship & Sweetheart Swindles
10. Bogus Magazine Sales

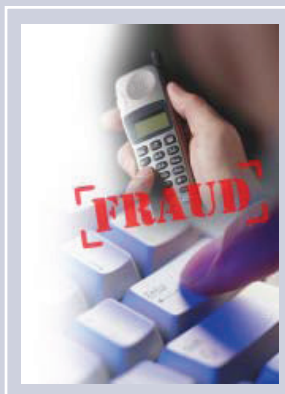
## NCL'S FRAUD CENTER | Making a Difference in the Fight Against Fraud

*I would like to express to you our heartfelt thanks for your help. ... I am enclosing the letter which we received from the Attorney General Office in Kansas, Consumer-Antitrust Division, after your intervention. It was really a great relief to see that somebody is really concerned about those unethical business practices.*

— Libuse R., Vista, California

*My first notification [of the scam] was from NCL. From the continued volume I received from NCL, I knew I had something big on my hands and I had better move real fast — which I did!*

— Judith G., US Postal Inspector, California



*The content of these reports [from NCL's Fraud Center] is such that I can obtain search warrants without having to speak directly with the victim. The time saved means the difference between stopping the company from continuing to victimize or allowing the crime to continue.*

— Jacqueline M., Edmonton Police Services, Alberta, Canada

*It should be noted that the information provided by your counselor saved me \$2,000. Also the information provided in your*

*[follow-up] letter is so valuable.*

— Donald. S., Electra, Texas

**Advocating for Consumer and Worker Health**

Since the 1930s, when NCL's Josephine Roche authored the first universal health care proposal, NCL has been dedicated to achieving quality improvements to our health care system. Today, NCL is at the forefront of advocating for comprehensive health reform with legislation that is patient-centered and cost-efficient. NCL is the leading consumer voice on emphasizing the importance of including dental care in health care reform, especially for children and lower income Americans.

**Adherence: 'America's Other Drug Problem'**

With planning support from the Department of Health and Human Services' Agency for Healthcare Research and Quality, NCL is in the midst of a national, multi-media campaign to increase patient awareness of the importance of adherence to physician-prescribed medication.

NCL has convened more than 100 stakeholders to collaborate on this groundbreaking, comprehensive consumer education campaign to improve poor medication adherence, often referred to as America's "other drug problem."

**Advocacy and Testimony: Representing the Consumer Voice**

Representing the interests of consumers before the federal government, NCL staff testified at a Food and Drug Administration hearing on the use of pediatric over-the-counter cough and cold medications. NCL also testified at an FDA Advisory Committee reviewing the safe use of acetaminophen. NCL serves as a representative on a number of health-related committees, including for the government, private-public partnerships, and corporate advisory boards, and Sally Greenberg serves on a committee that counsels FDA on how to communicate risks and benefits of the products it regulates.

**Stakeholder Forum: Retail Health Clinics**

In 2008, NCL convened policymakers, advocates, and business to examine the growth of retail health clinics, or "minute clinics," that have emerged in recent years, attracting consumers with their convenience and lower service fees. The forum also explored quality of care, staffing, and the impact on the traditional doctor-patient relationship. Along with a forum report, NCL developed tips for consumers considering a visit to such a clinic.

**PUBLIC EDUCATION | Helping Consumers Make Healthy Decisions**

NCL continues to identify gaps in consumer knowledge, risk behaviors, and educational opportunities through survey research and targeted consumer education outreach. The League is currently planning a national education campaign to promote the safe use of acetaminophen and other over-the-counter pain relievers, particularly among teenagers. NCL continues to educate consumers about the safe use of oral blood thinners through its Web site, [www.mybloodthinner.org](http://www.mybloodthinner.org), and through presentations in a variety of forums.

NCL recently launched outreach to inform consumers of therapeutic substitution, a practice in which a brand-name alternative to the prescribed medication is dispensed. NCL provided online resources to help educate about therapeutic substitution, empowering them to ask their health care providers the necessary questions to ensure that their best interests drive such decisions.



**Getting the Message Out**

NCL's Sally Greenberg appears here on a *Good Morning America* segment about therapeutic substitution.

## NCL & WORKING FAMILIES | MORE THAN A CENTURY OF ADVOCACY

### Committed to Improving the Lives of Working Families

Throughout its history, NCL has been committed to improving the lives of working families. NCL's early leaders drafted the nation's first minimum wage law in 1912 to protect women and children, the most severely exploited workers. NCL was among the first to champion the cause of child labor, campaigning for laws to protect against children working for long hours and pauper's wages. These leaders also created the "White Label," designating products made under fair working conditions. They promoted the Pure Food and Drug Act and the Meat Inspection Act, and they advocated for the creation of a federal Children's Bureau and federal child labor regulations. NCL led the fight for social security, unemployment benefits, and women's compensation. NCL also fought for the rights of African American workers in the early 20th century. (See more on NCL's history of fighting for social reform and other Progressive-era issues in the sidebar at right.)

NCL's later leaders, including Eleanor Roosevelt and consumer and labor rights advocate Esther Peterson, fought for national health insurance and a 40-hour work week.

### Honoring History

Upon the 100<sup>th</sup> anniversary of the landmark Supreme Court case, *Muller v. Oregon*, NCL hosted an historic gathering at Georgetown University Law School in Washington, DC, bringing together labor leaders, labor historians, and gender discrimination lawyers to commemorate this case, which permitted states to set a 10-hour workday for women — and, as the first "Brandeis Brief" (at NCL's urging, then-attorney Louis Brandeis argued the case for the state of Oregon), contributed to both the history of the American legal system and to social reform.

### NCL & Labor Allies: Partnering for Worker Interests

In recent years, NCL has continued its tradition of fighting for the rights of working families, partnering with labor allies and other consumer groups to unite on issues of mutual concern for consumers and workers. NCL gathered support from consumer groups and whistleblower organizations to urge Congress to support the Employee Free Choice Act, labor's number one legislative priority.

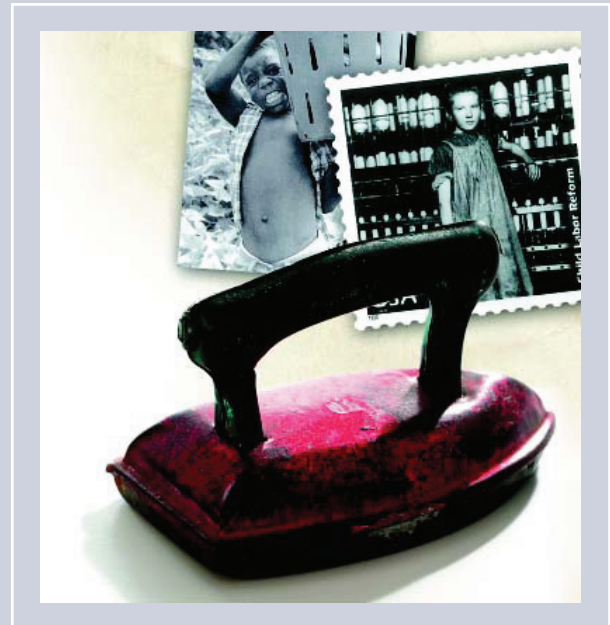
In 2009, NCL created a new brochure for workers entitled, "DENIED: Five Steps for Appealing a Health Claim Your Insurance Won't Cover," outlining a step-by-step guide on how to challenge a rejected health insurance claim. The brochure was distributed to presidents of the AFL-CIO, a long-time

ally of NCL and Board representative (along with several other labor unions) on NCL's Board of Directors.



### Making History Today

President Obama addresses representatives from consumer groups, including NCL's Sally Greenberg, at the White House Rose Garden, signing credit card reform legislation into law.



## Florence Kelley

### First General Secretary of NCL, 1899-1933

**F**lorence Kelley, NCL's first leader, ran the League from 1899 to 1933. At the founding meeting of the NCL, she proposed the Consumers' White Label, which became the NCL's main means of advancing the passage and enforcement of state labor laws. United States Supreme Court Justice Felix Frankfurter said about Kelley: She "had probably the largest single share in shaping the social history of the U.S. during the first 30 years of the century."

Kelley was born into a prominent abolitionist family that supported the "free produce" movement of the 1850s, to discourage the purchase of goods made from slave labor. Kelley sought a new social contract for industrial workers, including a living wage, no child labor, and an 8-hour day.

Kelley's greatest contribution to consumer issues was to show how the interests of consumers are ultimately linked to the "social rights" of working people, especially the right to a living wage. Kelley introduced state minimum wage legislation in the United States, beginning with Massachusetts in 1912, which became the basis for the federal minimum wage laws in the Fair Labor Standards Act of 1938.



## Josephine Roche

### NCL President, 1938-1944

**J**osephine Roche led the NCL beginning in 1938. Upon taking over the NCL presidency, her passion was to gain passage of a national health care program. Roche was, at the time of her election, chair of the Interdepartmental Committee to Coordinate Health and Welfare Activities, an agency in FDR's New Deal government. As chair, Roche had overseen the development of a national health plan, which — in early 1939 — was presented to Congress as the Wagner Health Bill. NCL was interested in health insurance and, in fact, pushed not only for the Wagner Bill but for a stronger version of it.

World War II, however, undermined Roosevelt's ability to expand the New Deal, and in 1938 a more conservative Congress was elected. NCL fought to preserve cherished government programs, like the Fair Labor Standards Act, rather than expand labor or healthcare protections.

During WWII and after, Roche and the NCL worked to preserve labor standards, to create national health care, and to assure full employment. Also, the NCL began to work for racial justice. During the war, the League supported a permanent Fair Employment Practices Commission to ensure that government contracts were awarded only to employers who did not discriminate on the basis of race.



# LIFESMARTS | NATIONAL CONSUMERS LEAGUE PROGRAMS

## NCL Challenges the NeXt Generation to Be Savvy Consumers and Workers

LifeSmarts is the National Consumers League’s fast, fun, national consumer education competition, preparing today’s teens to be tomorrow’s informed, responsible consumers and employees. LifeSmarts



### At the LifeSmarts 2009 National Championship

Top to bottom: The 2009 Champions from Wisconsin accept their trophy from MSNBC’s Herb Weisbaum | NCL’s Sally Greenberg with LifeSmarts sponsors | Sister teams meet and greet | North Dakota teammates in a challenging round of competition.

operates in more than 30 states, with the program providing both in-classroom curriculum and afterschool competitive opportunities.

Recently celebrating our 15<sup>th</sup> season, LifeSmarts has been steadily expanding under the leadership of NCL, with more than 23,000 students competing in 2008-2009. Our dynamic [www.lifesmarts.org](http://www.lifesmarts.org) competition site is viewed annually by 40,000 students, teachers, parents, and volunteers, and being used by more than 100,000 students in classrooms incorporating LifeSmarts curriculum into the academic experience.

LifeSmarts begins online, where students and coaches form teams, use a myriad of educational resources, and practice by answering questions on personal finance, health and safety, consumer

rights and responsibilities, technology, and the environment. Top teams compete at the state level for a spot at the annual National LifeSmarts Championship each spring.

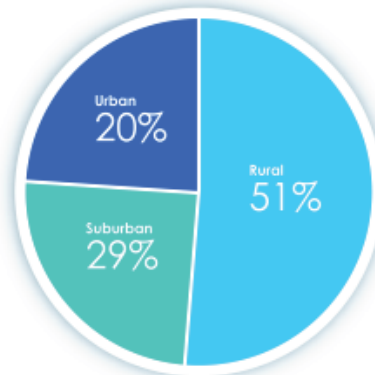
In 2009, the excitement of the National Championship came to St. Louis, Missouri, where 30 teams went head-to-head in a double-elimination competition. Wisconsin’s Oconto High School emerged as the National Championship team. Adding to the excitement, US Telecom’s [NextGenWeb.org](http://NextGenWeb.org) streamed the final day of competition for supporters back home to watch the action live, with more than 1,100 views, one of which was a packed high school auditorium in Oconto, Wisconsin.

Many exciting program expansions and strategic partnerships are in the works, including the recent launch of LifeSmarts Junior Varsity, which brings LifeSmarts into middle school classrooms. Participants can now follow LifeSmarts on Facebook and Twitter.

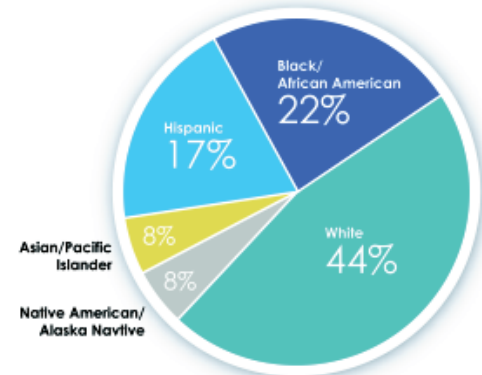
LifeSmarts’ success is largely due to the volunteer coordinators across the country who work with students and teachers in their states, and to generous sponsor contributions. NCL has added a new partnership with the Vermont Jump\$tart program, establishing a first-ever coordinator in Vermont. A new partnership with Family, Career and Community Leaders of America (FCCLA) will bring LifeSmarts to its 220,000 student members, and NCL is also working with Western Union to develop new fraud education content and expand the LifeSmarts Virtual Classroom.

### LIFESMARTS | Reaching Teens Across the Country

#### GEOGRAPHY



#### DIVERSITY



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**Robert Harris**

**Daniel Hebert** | NH Jump\$tart Coalition

**Mary Heslin** | Heslin Consulting

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**Patricia Royer**

**Bob Russo** | Consumers League of New Jersey

**Samuel Simon** | Amplify Public Affairs

**Jenifer Simpson** | American Association of People with Disabilities

**Cleo Manuel Stamatos**

**Susan Washington** | AFL-CIO

**Frances West** | MM Associates, Ltd.

**Seth Woods**

**Jing Jian Xiao** | University of Rhode Island

**NCL Staff**

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**Mimi Johnson**, *Health Policy Associate*

**Terry Kush**, *Director of Operations and Finance*

**Reid Maki**, *Director of Social Responsibility and Child Labor*



**Carol McKay**, *Vice President of Communications*

**Ingrid Montero**, *Development Associate*

**James Perry**, *Consumer Services Coordinator*

**Theresa Smith**, *Office Manager*

**Brandi Williams**, *LifeSmarts Program Assistant*

## 2009 CONTRIBUTORS | NCL AT A GLANCE

NCL thanks these contributors who have each given \$1,000 or more between Jan. 1, 2008, and Sept. 1, 2009, to support our consumer education and advocacy programs.

AARP	Diageo	Ortho McNeil Janssen Pharmaceuticals
Access Business Group LLC	Direct Marketing Association	Pfizer Inc.
Adheris Inc.	Direct Selling Education Foundation	Pharmaceutical Research and Manufacturers of America
Aetna	Distilled Spirits Council of US	Private Public Solutions, LLC
AFL-CIO	Edelman	Procter & Gamble
Alticor	Edison Electric Institute	Publishers Clearing House
American Academy of Ophthalmology	Edison International	Quaker Oats Company
American Association of Colleges of Pharmacy	Enterprise Holdings	Quixtar
American Century Investments	EPCglobal	Raben Group
American Council of Life Insurers	Michael Eriksen	Caroline Ramsay Merriam
American Express	Experian	RealNetworks, Inc.
American Federation of Teachers	Fidelity Charitable Gift Fund	Reckitt Benckiser
American Income Life Insurance Company	Fitzgerald Auto Mall	Recording Industry Association of America
American Pharmacists Association	Generic Pharmaceutical Association	Ruder Finn, Inc.
Amplify Public Affairs, LLC	GlaxoSmithKline	sanofi-aventis U.S.
Amway	Google, Inc.	Schering-Plough Corporation
Anonymous	International Association of Machinists and Aerospace Workers	Schreiber Foods
AOL LLC	International Brotherhood of Teamsters	Service Employees International Union
Association of Farmworker Opportunity Programs	Issue Dynamics, Inc.	Esther Shapiro
Assurant Health Foundation	James & Hoffman, P.C.	Southern California Edison
AstraZeneca	Jefferson County Committee on Economic Opportunity	Southwestern Company
AT&T	Jim Beam Brands Co	Sturdevant Law Firm
Barr Laboratories	Jane King	Toro
Bernstein & Lipsett, P.C.	Kirby McLnerney LLP	Toyota Financial Services
Best Buy Children's Foundation	Liz Claiborne Inc.	Toyota Motor Credit Corporation
BFS Retail & Commercial	Mars, Incorporated	Toy Industry Association
Jack and Carole Blum	Mary Kay, Inc.	Toys "R" Us, Inc.
BPI Technology, Inc.	McNeil Consumer Healthcare	TracFone Wireless Inc.
Bridgestone / Firestone Trust Fund	Merck/Schering-Plough	Trillium Asset Management Corporation
Honorable Ann W. Brown	Merscorp, Inc.	United Auto Workers
CARFAX, Inc.	Microsoft	United Food and Commercial Workers International Union
Catalina Health Resource	Minneapolis Foundation	Underwriters Laboratories Inc.
CBM Credit Education Foundation Inc	Monsanto Company	US Pharmacopeial Convention
Consumer Electronics Association Charitable Gift Fund	National Association of Chain Drug Stores Foundation	US Telecom Association
Communications Workers of America	National Education Association	Verizon
Community Foundation of the National Capital Area	National Farmers Union	Vertrue Inc.
Consumer Healthcare Products Association	Nestlé USA	Visa USA
Consumers for Competitive Choice	Novartis	Weil, Gotshal & Manges LLP
Consumers League of Ohio	National Rural Electric Cooperative Association	Western Union
CVS	Office of the Comptroller of the Currency	Women's Division, United Methodist Church
Dezenhall Resources Ltd.	Olsson Frank Weeda Terman Bode Matz PC	Wyeth Pharmaceuticals

## NCL AT A GLANCE | STATEMENT OF ACTIVITIES

For the year ended December 31, 2007

	Unrestricted	Temporarily Restricted	Permanently Restricted	Total
<b>REVENUE</b>				
Membership Dues	\$ 19,420	\$ -	\$ -	\$ 19,420
Contributions & Grants	34,827	1,334,407	-	1,369,234
Honoraria	12,500	-	-	12,500
Publications & Subscriptions	4,034	-	-	4,034
Trumpeter	379,371	-	-	379,371
Interest Income	2,633	-	73	2,706
Miscellaneous Income	227	-	-	227
Government Grants	-	175,000	-	175,000
Net Assets Released from Restrictions	1,578,582	(1,578,582)	-	-
Total Revenue	\$ 2,031,594	\$ (69,175)	\$ 73	\$ 1,962,492
 <b>EXPENSES</b>				
Administration	\$ 274,783	\$ -	\$ -	\$ 274,783
Development	248,905	-	-	248,905
Public Education	1,225,764	-	-	1,225,764
Fraud Center	300,688	-	-	300,688
Fair Labor	117,389	-	-	117,389
Special Events	70,667	-	-	70,667
Total Expenses	\$ 2,238,196	\$ -	\$ -	\$ 2,238,196
 CHANGE IN NET ASSETS	 \$ (206,602)	 \$ (69,175)	 \$ 73	 \$ (275,704)
NET ASSETS AT				
BEGINNING OF YEAR	<u>228,168</u>	<u>74,234</u>	<u>12,284</u>	<u>314,686</u>
<b>NET ASSETS AT END OF YEAR</b>	<b><u>\$ 21,566</u></b>	<b><u>\$ 5,059</u></b>	<b><u>\$ 12,357</u></b>	<b><u>\$ 38,982</u></b>

*Financial statements for 2007 have been audited by the CPA firm Aronhalt, Stringer & Company. 2008 audit is not yet completed.*



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