



ALABAMA SECURITIES COMMISSION

Investor Education and Fraud Prevention Outreach Programs

**Report of Investor Education and Fraud
Prevention Activities for Fiscal Year 2017.
(October 1, 2016 - September 30, 2017)**

ALABAMA SECURITIES COMMISSION

TABLE OF CONTENTS

	<u>Page</u>
ASC Education Corner.....	1-12
- ASC Facebook and Twitter Social Media Programs.....	1
- Investor Education for Alabamians, Working Adults and Seniors.....	1-5
- Protecting Military and Their Dependents; and Veterans.....	5-6
- High School Student and Teacher Programs	7-8
- New Partnered Program for Historical Black Colleges and Universities (HBCUs).....	8-9
- ASC Professional Training Programs.....	9
- Education Outreach Statistics and Events by Geographic Area	10-12

Visit www.asc.alabama.gov to learn valuable tips to protect yourself from securities fraud and to learn how to make an informed investment decision. Other information includes agency directory, free investor education and fraud prevention materials, news releases, administrative actions, statutes, regulations and policies, filing requirements, complaint and presentation request forms, helpful website links and more.

Investor Education and Fraud Prevention Outreach Programs

Published by the Alabama Securities Commission's

Education and Public Affairs Division

Mail: Post Office Box 304700

401 Adams Avenue, Suite 250, Montgomery, AL 36130-4700.

Telephone (334)242-2984 or 1-800-222-1253. Published December, 2013.

Investor Education and Fraud Prevention Outreach Program



*Dan Lord
Manager*

ASC EDUCATION CORNER **Promoting Investor Protection**

ASC's Education and Public Affairs Division provides timely and relevant information to help educate and protect Alabama citizens so they can make safer and more informed investment decisions. Please contact this office to schedule a free training presentation, high school field trip, or to request free materials about all facets of managing ones finances.



*Clint Niemeyer, Public
Affairs Specialist*

ASC launches active Facebook and Twitter program

The Alabama Securities Commission team has never been afraid to lead the way on new frontiers and is always looking for better ways to serve the citizens of Alabama. With the new age of technology, our Public Affairs and Education Department alongside the Information Technology (IT) Division, seized the opportunity to reach more citizens by creating Facebook and Twitter pages.

This is the second fiscal year that Faith Feaga has provided a specialized and creative approach to the ASC Facebook and Twitter pages. Faith finished her bachelor's degree and continues to work part time to support ASC social media initiatives while pursuing a graduate degree at The Bush School of Government and Public Service at Texas A&M University.



*Faith Feaga, Student-
Aide (Social Media)*

The use of social media is an excellent way to reach Alabamians, especially the millennial generation. Our goals for FY2017 were to double the following on each of the accounts. Having done so, we look forward to continued growth in our social media following and exploring other outlets such as LinkedIn.

Educating Working Adults and Seniors: ASC's Collaboration with Alabama Department of Senior Services (ADSS)

ASC is grateful for the continued association with, and support of, the Alabama Department of Senior Services (ADSS). During FY 2017, the ASC, in association with ADSS and its statewide network of Area Agencies on Aging, hosted hundreds of working Alabama adults, senior citizens and professional caregivers in celebration of World Elder Abuse Awareness Day (WEAAD) starting in June, 2017. Events were held in Dothan, Montgomery, Robertsedale, Troy and Scottsboro. Senior citizens received valuable insight and educational materials to help them and their families defend against financial fraud, exploitation and victimization, and make more informed investment decisions. The ASC worked with the Washington, D.C.-based Investor Protection Trust (IPT) to help acquire a generous grant to defray the cost of most of these events.

World Elder Abuse Awareness Day (WEAAD) started in 2006 by the International Network for the Prevention of Elder Abuse and the World Health Organization at the United Nations. The goal of WEEAD is

(Continued on next page)

Investor Education and Fraud Prevention Outreach Program

(Continued)

to increase awareness and understanding of elder abuse, so that as a community, we can work together to prevent and stop elder abuse. WEAAD is a call-to-action for us to educate each other on how to identify, address and prevent abuse!

U.S. Rep. Bradley Byrne, together with officials from the Alabama Securities Commission (ASC), the Alabama Department of Senior Services (ADSS), South Alabama Regional Planning Commission (SARPC) and the City of Robertsdale, hosted a Community Education Program for Seniors on August 23, 2017 at PZK Hall in Robertsdale. More than 70 seniors from the Greater Baldwin County area heard comments and presentations addressing issues of importance to their long-term social, medical and financial well-being.



U.S. Representative Bradley Byrne speaking in Robertsdale

Rep. Byrne shared his unique understanding of critical issues affecting seniors, having been a lifelong resident of South Alabama, where he has been continually involved in local community initiatives through his service as a past member of the Alabama State Senate, Alabama State Board of Education, and Chancellor of Alabama's community college system.

Emily Marsal, General Counsel of ADSS, spoke on the various programs that the Alabama Department of Senior Services offered and highlighted some of the statistics which indicate a better quality of life for Seniors who are being served by these programs.

Joseph Borg, Director of ASC, spoke about the role that the Alabama Securities Commission plays in helping protect the long-term financial well-being of Alabama's seniors. Speaking about "How to Protect Yourself from Financial Fraud," Borg described the many dangers that seniors face from a multitude of illicit schemes and fraudulent sales pitches targeting their retirement savings and investments.

WEAAD-related events in Alabama also focused public attention on the Protection of Vulnerable Adults from Financial Exploitation Act (Code of Alabama, §8-6-170), authored by the ASC, with critical support from ADSS, Alabama DHR/Adult Protective Services and others. Effective July 1, 2017, the new law strives to increase protections for seniors who might suffer from diminished capacity and for other vulnerable adults, by clarifying and better aligning the responsibilities of financial professionals, regulators, law enforcement and adult protective services, regarding the reporting of suspected or confirmed senior financial exploitation.

ASC is a member of the Alabama Interagency Council for the Prevention of Elder Abuse, an organization comprised of about 30 public and private agencies and advocacy organizations, whose mission is

(Continued on next page)

Investor Education and Fraud Prevention Outreach Program

(Continued)

to strengthen partnerships that will help protect seniors and raise public awareness of elder abuse issues through education, advocacy and outreach. ASC looks forward to continuing and reinforcing its efforts with ADSS to assure that World Elder Abuse Awareness Day remains a strong and lasting movement for the protection of our state and nation's working adults and senior citizens.

Alabama Education Retirees Association (AERA)

During FY2017, the Alabama Securities Commission continued its investor education-based initiative with the Alabama Education Retirees Association (AERA). The organization is comprised of 81 local units in nine districts throughout the state, including 11 higher education units. AERA has at least one local unit in each of Alabama's 67 counties, serving a total membership of approximately 25,000 retired educators.

ASC's Education and Public Affairs Division personnel visited 7 AERA chapters during FY2017, presenting educational programs to approximately 144 retired state educators about ASC's mission, and offering well-received information about recognizing and preventing senior financial fraud and victimization. Most of the presentations this FY were in rural areas.



AERA Bill King speaks to Lauderdale Cty Chapter on 5/17/17 prior to an ASC presentation

AERA members are diverse, well-educated and dedicated former educators with many years of individual service to the students and school systems throughout Alabama. As with thousands of other previously retired or older working professionals in Alabama, they may have amassed significant savings, investments and other personal financial assets and are often faced with major financial decisions linked to their pension earnings and life savings. As such, association members could be targeted for financial fraud by criminals who may persuade them to invest their retirement assets in unsuitable, unregistered and/or illegal investment vehicles.

ARSEA/APEAL

Representing approximately 20,000 constituents, the Alabama Retired State Employees Association (ARSEA), and the Alabama Public Employees' Advocacy League (APEAL) are organizations representing state, county and municipal retirees and active employees throughout the state's 67 counties.

During FY 2017, The Alabama Securities Commission again partnered with ARSEA/APEAL to display and

(Continued on next page)

Investor Education and Fraud Prevention Outreach Program

(Continued)

speak at several chapter events (Montgomery, Monroeville, Opelika, and Selma), as well as the ARSEA/APEAL State Convention in Tuscaloosa, September 19, 2017. The ASC worked with the Washington, D.C.-based Investor Protection Trust (IPT) to help acquire a generous grant to assist ARSEA/APEAL to defray cost of these events.

As a result of the ASC presentations members learned of the many aspects of financial fraud and victimization that could threaten their retirement nest eggs. ASC staff offered insightful and informative printed material concerning the most persistent and dangerous investor threats, and how best to recognize, avoid and combat predatory financial scams. ASC's objective was to enhance ARSEA/APEAL members' overall financial knowledge so that they can make informed investment decisions and invest their money wisely and safely, thus maximizing their retirement resources.

ASC's Investor Education and Fraud Prevention Outreach program has received excellent responses from ARSEA/APEAL members representing their Alabama chapters. Members report that they now feel better informed and have the tools to make safer and wiser investment decisions.

Better Business Bureau of North Alabama

For the past 14 years, ASC has actively partnered with the Better Business Bureau (BBB) of North Alabama and its mission to educate and protect Alabamians from dishonest business practices and financial fraud. Throughout this time, ASC personnel participated in the BBB's fraud prevention events held throughout North Alabama. BBB marketing efforts attracted working adults and retirees to the seminars to learn about the latest issues that could affect their financial security. Over 550 citizens attended 5 fraud prevention events held in Huntsville, Decatur and Cullman areas. To help defray the cost of these events the ASC assisted BBB of North Alabama to apply for and receive grants from the Investor Protection Trust in Washington, D.C.



Elizabeth Garcia, President of BBB for North, AL partners with ASC to address members of a local AARP club at the Senior Center in Huntsville

Some of the fraud prevention events were organized around expert panels consisting of representatives from the BBB of North Alabama; the Alabama Securities Commission; the Alabama Attorney General's Consumer Affairs Division; the U.S. Postal Inspection Service; U.S. Federal Trade Commission; local law enforcement agencies, local financial institutions, and others.

Representatives of each agency spoke of their respective fields of expertise, their responsibilities and how their agencies worked cooperatively to combat consumer fraud and other financial crimes that target Alabama's citizens. Topics included insightful information by panel members about offers of potentially unsuitable investment "opportunities," frauds associated with unregistered investment offerings, lottery and

(Continued on next page)

Investor Education and Fraud Prevention Outreach Program

(Continued)

sweepstakes schemes, the warning signs of financial fraud, and suspicious and illegal offerings through the U.S. mail, among others. Panel members fielded a variety of questions from audience members about issues of particular concern and how best to thwart illegal tactics used by con artists who might attempt to victimize them, either in person, via email, phone or through social media. Panel representatives also provided, free of charge, a wealth of printed educational material for consumers' reference and use.

ASC Military Outreach Programs & Special Website Area

Director Borg says, "Inquiries from any military personnel, in any status (active, reserve, guard or veterans), or from their dependents, will get our immediate attention to help provide information or to investigate complaints and concerns as necessary."

ASC staff have the experience to understand financial challenges of the military community. Nine ASC staff members have a total of over 170 years (combined) of honorable service in the United States military to protect the freedom of the United States; some supported or deployed during recent U.S. defense initiatives. The Deputy Director of Enforcement was a Staff Judge Advocate with more than 30 years experience in military law. The Manager of Education and Public Affairs has more than 20 years experience in the administration of military education programs and one Special Agent was a U.S. Army Reserve Command Sergeant Major who deployed to the middle east and oversaw the welfare of thousands of troops. Others have varied experience in a variety of military fields of expertise.



Maxwell Air Force Base, AL

ASC has a special website area for military and their dependents: "Protect Alabama Troops" (PATS) was launched June 16, 2009 and is an information-based resource, accessible on ASC's web page, www.asc.alabama.gov. The site consists of appropriate, practical news, tips and advice for Alabama's active-duty, guard and reserve military, as well as retired military and veterans. The site is specifically designed to assist them and their family members to make informed investment decisions and avoid becoming victims of financial fraud before, during and after deployment and in the transition to retired military or civilian life.



Redstone Test Center at the Redstone Arsenal in Huntsville

ASC provides investor education seminars and free information: Upon request, the ASC will provide free financial education seminars, about safe and wise investing, to any military installation/unit in Alabama. Top-notch personal finance and investor education materials published by Kiplinger's Personal Finance and ASC, were made available to anyone affiliated with the military in Alabama.

ASC provides investor education seminars and free information: Upon request, the ASC will provide free financial education seminars, about safe and wise investing, to any military installation/unit in Alabama. Top-notch personal finance and investor education materials published by Kiplinger's Personal Finance and ASC, were made available to anyone affiliated with the military in Alabama.

(Continued on next page)

Investor Education and Fraud Prevention Outreach Program

(Continued)

Military personnel, their dependents, and Veterans are welcome to call on ASC

All military personnel and their dependents who are considering investment opportunities are encouraged to contact the ASC, toll-free, **1-800-222-1253**, with inquiries about the registration status of financial products, licensing requirements for those individuals or companies offering or selling financial products or services to military families in Alabama, to lodge a complaint, to report suspected fraud or to receive consumer information.



Army Aviation Training at Ft. Rucker - UH-72A Lakota

Alabama Veterans Face a Serious Threat: Financial Scammers

After valiantly serving and protecting our country, Alabama veterans, like their counterparts throughout the United States, are facing a damaging threat from a dangerous enemy. Increasingly, Alabama veterans are prominent targets for unscrupulous salespersons or con artists who use aggressive and often illegal sales practices to entice the veteran to spend their pensions or hard-earned savings.

A recent AARP study confirmed that one in three victims of financial fraud in the United States are military veterans. Another disturbing statistic from the U.S. Federal Trade Commission's Consumer Sentinel notes that there has been a 65 percent increase in fraud complaints from veterans over the past five years.

There are many instances involving retirees from different areas of the military who have used their past armed services associations to scam fellow veterans out of their life savings. This type of scam is referred to as "affinity fraud." Military affinity fraud occurs when people manipulate the close connection between veterans, including active-duty personnel, to promote and sell unsuitable or fraudulent investment products. Regardless of the depth of the relationship or bond, always check to see if that person, as well as the product being offered, is properly registered with the ASC. Even if you fought beside another soldier, sailor or airman in a combat circumstance that was life-threatening, in the future, you should check if that person, as well as the product being offered, is properly registered with the ASC.

Alabama veterans have not been immune to fraudsters' efforts, as cases investigated and prosecuted by the Alabama Securities Commission (ASC) can attest. An 86 year-old retired U.S. Air Force pilot and a 91 year-old retired World War II U.S. Navy veteran lost several hundred thousand dollars in a bogus investment opportunity offered by a former North Alabama attorney. An ASC investigation revealed that both veterans were offered promissory notes in exchange for their money which was to be invested in real estate and medical technology ventures with returns to be paid at a specified time. The veterans were also promised returns from 8-12 percent on their investments. However, the financial analysis concluded that the culprit used the majority of investor funds to pay previous investors in a Ponzi-type scheme and for his personal benefit. Upon investigation by the ASC's Enforcement Division and subsequent prosecution by the agency's Legal Division, the defendant pled guilty to three counts of Securities Fraud, was sentenced to 20 years imprisonment, split to serve five years in the state penitentiary, and ordered to pay more than \$4 million in restitution to multiple victims.

VISIT THE ASC DURING YOUR HIGH SCHOOL FIELD TRIP

High School students and teachers from all over Alabama are welcome to visit the Commission at no cost other than to provide their own transportation and lunch. Typical field trips last about four hours and include more than two hours of investor education and information about how ASC regulates the securities industry in Alabama. Also, ASC can schedule a tour of the Capitol or State Archives, upon request, so students can learn more about the Alabama legislative process or the State's history. High School teachers may call 1-800-222-1253 and ask for the Education and Public Affairs Division to schedule a tailor-made field trip.

Alabama Jump\$Start Coalition



The "Day of Financial Literacy" luncheon (picture at left) was hosted by the Alabama Jump\$Start Coalition (AJC) at the BJCC in Birmingham, August 2, 2017, during the Alabama Association of Career and Technical Education (AACTE) Professional Development Conference. The key note speaker at the luncheon was Tim Ranzetta, Founder & Director, Next Gen Finance. More than 200 teachers benefited from free financial education curricula, resource materials for Alabama classrooms, and a lunch sponsored by numerous business and other agencies to include an ASC assisted grant from the Investor Protection Trust.

ASC and other AJC members provided financial education seminars to teachers before or after the luncheon. ASC staff is proud to be a member of the AJC and to assist in the operation of this event to provide financial and investor education to high school teachers from all over Alabama.

Alabama Future Business Leaders of America (FBLA) Students and Advisors

In FBLA high school students explore college and career opportunities through a number of cocurricular educational programs. Members take part in academic competitions, networking events with accomplished business professionals at conferences, and community service projects. Plus, members have exclusive access to scholarships from a select group of academic institutions.

The ASC partnered with the FBLA and made investor education presentations at four district meetings in FY2017. About 480 high school students at district meetings in Birmingham and Mobile received investor education & financial training. At the annual FBLA conference in Birmingham at the BJCC on April 4, 2017 the ASC made an investor education presentation to over 2,300 high school students and their advisors. ASC helped FBLA receive a grant from the Investor Protection Trust, Washington D.C., to defray the cost of these events.

(Continued on next page)

Investor Education and Fraud Prevention Outreach Program

(Continued)

Distributive Education Clubs of America (DECA) Students and Advisors

DECA prepares emerging leaders and entrepreneurs in marketing, finance, hospitality and management. The high school student members of DECA are smart, dedicated individuals already actively involved in preparing for successful careers in marketing, finance, hospitality and management. The ASC helped DECA receive a generous grant from the Investor Protection Trust to defray the conference costs. ASC made an investor education presentation to over 500 high school students and advisors at the annual DECA conference in Birmingham at the BJCC on February 2, 2017



Dan Lord, ASC Education and Public Affairs Manager presents.

ASC Launches Partnered Investor Education Program for Historical Black Colleges and Universities (HBCUs)

According to the U.S. Department of Education: HBCUs are a source of accomplishment and great pride for the African American community as well as the entire nation. The Higher Education Act of 1965, as amended, defines an HBCU as: "...any historically black college or university that was established prior to 1964, whose principal mission was, and is, the education of black Americans, and that is accredited by a nationally recognized accrediting agency or association determined by the Secretary [of Education] to be a reliable authority as to the quality of training offered or is, according to such an agency or association, making reasonable progress toward accreditation." HBCUs offer all students, regardless of race, an opportunity to develop their skills and talents. These institutions train young people who go on to serve domestically and internationally in the professions as entrepreneurs and in the public and private sectors.

"Mind Over Money Skills" Investor Education Seminar



Theodore R. Daniels, Presenter



Daniel G. Lord, Presenter

Date: Tuesday, April 13, 2017

Location: Room 117 NSB

Time: 12:30pm



Funded by a grant
from the Investor
Protection Trust
www.investorprotection.org



SFE&PD
Society for
Financial Education
and Professional
Development, Inc.

Organized by: Alabama A&M University, Department of
Accounting and Finance, College of Business and Public Affairs

(Continued on next page)

Investor Education and Fraud Prevention Outreach Program

(Continued)

There are 102 HBCUs in the United States according to The National Center for Education Statistics. Alabama proudly hosts 12 HBCUs, more than any other state..

This year ASC partnered with the Society for Financial Education and Professional Development, Inc. (SFE&PD) and the Investor Protection Trust (IPT), both from Washington D.C., to provide investor education events at three HBCUs in Alabama. The IPT will provide funds in support of three events, during this FY and early FY2018, one event took place at Alabama A&M University in Huntsville in April 2017.

ASC Professional Training Programs

Upon request, ASC provides training to a number of professional organizations including enforcement agencies. Many of these presentations qualify for continued professional education credit. Also, ASC staff is involved in national education initiatives to identify and prosecute financial crime and implement programs to empower citizens to make safe and wise investment decisions. One example is ASC's participation with the Financial Industry Regulatory Authority (FINRA) to teach enforcement professionals, from the Birmingham area, about investigating white collar in November 2016.

ASC Partners with the National Association of Social Workers (NASW) to Promote Investor Education to Social Workers in Alabama.



ASC assisted the NASW to receive a generous grant from the Investor Protection Trust, based in Washington D.C., to defray the cost of their conference and provide investor education to attendees. This event was held at the University of Alabama, Capstone Convention Center, April 24, 2017. The ASC provided five seminars to attendees. Also, ASC provided free investor education and fraud prevention materials to over 200 conference attendees. This was a great opportunity to train professional social workers, nurses, counselors, speech pathologists, occupational therapists and others who work with citizens of Alabama.

ASC's Close Partnership with National White Collar Crime Center (NW3C)

The Alabama Securities Commission has cultivated a valuable and powerful collaborative partnership with the National White Collar Crime Center (NW3C). ASC continues to participate and contribute to NWC3 initiatives and training programs. ASC Director, Joseph Borg has served as a member of NW3C's Board of Directors. For more than three decades, NW3C has provided a nationwide support system for law enforcement and regulatory agencies involved in the investigation, prosecution and prevention of economic and high-tech crime.

(Continued)

Investor Education and Fraud Prevention Outreach Program

ASC EDUCATION AND PUBLIC AFFAIRS DIVISION (ED & PA) Financial Literacy, Investor, and Fraud Prevention Education Presentations/Meetings

Date	Place	#	Audience Type
9/28/17	Birmingham, AL at Lawson State Community College	180	High school students at an FBLA* regional meeting
9/19/17	Tuscaloosa, AL at the Capstone Convention Center	100	Display and attend the ARSEA* annual conference
9/15/17	Valley, AL at Cotton Duck Meeting Center	39	Members of Chambers County AERA*
9/14/17	Scottsboro, AL at the Jackson Cty Council on Aging	75	Partner with Area Agency on Aging to reach seniors and caregivers
9/14/17	Mobile, AL at The University South Alabama	300	High school students at an FBLA regional meeting
9/7/17	Huntsville, Alabama at the Senior Citizen Center	38	Partner with the BBB* of N. AL to reach AARP* members
9/6/17	Huntsville, Alabama at the BBB of N. AL office	2	Meeting with the President of BBB North AL to plan events
8/31/17	Pell City, Alabama at the First Baptist Church	35	Partner with Asst. DA, Clair County, to reach senior citizens
8/23/17	Robertsdale, AL at the PZK Hall	72	Senior and Caregivers from the Baldwin County area
8/17/17	Huntsville, AL at the Latham Methodist Church	60	The Elderberries senior citizen club
8/14/17	Montgomery, AL at the WSFA TV studio	NA	Citizens call-in to TV panel, partner with AARP & WSFA TV
8/12/17	Selma, AL at Ebenezer Baptist Church	15	Church leaders from surrounding counties and area
8/11/17	Dothan, AL at Wiregrass Rehabilitation Center	120	Seniors and caregivers from the Dothan County area
8/4/17	Cullman, AL at the Beach Center	220	Partner with the BBB of N. AL to reach seniors from local area
8/2/17	Birmingham, AL at the BJCC Convention Center	200	High School teachers at Career and Technical Edu. conference
7/19/17	Montevallo, AL at the American Village	25	Caregivers & organizations helping seniors in Shelby County
7/8/17	Huntsville, AL at the Huntsville Senior Center	45	Senior citizens and members of NARFE*
6/28/17	Montgomery, AL at Mental Health America	15	Citizens with mental health conditions who live independently
6/23/17	Montgomery, AL at Alabama Public Library Service	60	Partner with the Central AL Aging Consortium to train caregivers
6/22/17	Troy, AL at New Beginning Adult Day Health	42	Partner with S. Central AL Dev. Comm. to train senior caregivers
6/21/17	Ft. Rucker, AL at the Military Family Services Center	2	Discuss and plan military financial education initiatives
6/20/17	New Brockton at the Coffee County Baptist Assoc.	60	Woman who are senior citizens and widows
6/16/17	Huntsville, AL at the Redstone Fed CU Atrium	125	Partner with the BBB of N. AL to reach caregivers and seniors
6/15/17	Selma, AL at Trinity Lutheran Church	50	Partner with Dallas County DHR to reach senior citizens
6/14/17	Jasper, AL at the Jasper Civic Center	90	Partner with M4A* to teach caregivers outreach to veterans
6/2/17	Birmingham, AL at the UAB Business School	7	Partner with ACEE* to teach public school teachers
6/1/17	Montgomery, AL at Troy Univ. Montgomery	8	Partner with ACEE to teach public school teachers
5/23/17	Orlando, Florida at the Marriot Hotel	8	NASAA* consulting project group - investor education
5/20/17	Birmingham, AL at UAB Hill Student Center	60	Alabama Money Expo 2017 to reach citizens
5/19/17	Opelika, AL at the Saugahatchee Country Club	80	Dir. Borg receives Bailey award and speaks to AURA*
5/17/17	Florence, AL at Lauderdale Cty. Board of Edu. Annex	18	Retired teachers at an AERA meeting

Note: Key for asterisked acronyms is on page 12

(Continued on next page)

Investor Education and Fraud Prevention Outreach Program

(Continued)

Date	Place	#	Audience Type
5/16/17	Evergreen, AL at the Marshall Middle School	8	Retired teachers at an AERA meeting
5/9/17	Montgomery, AL at Elmcroft Senior Living	10	Senior citizens in an independent living facility
5/8/17	Montgomery, AL at the Monticello Library	80	Partner with ADSS* & CAAC* to teach caregivers
5/1/17	Decatur, AL at the City Center Village	45	Partner with the BBB of N. AL to reach senior citizens
5/1/17	Decatur, AL at the Community Action Center	125	Partner with the BBB of N. AL to reach caregivers and seniors
4/24/17	Tuscaloosa, AL at the Bryant Conference Center	230	National Association of Social Workers - Alabama
4/18/17	Selma, AL at the Morningstar Baptist Church	22	Retired teachers at an AERA meeting
4/17/17	Selma, AL at Carl Morgan Convention Center	36	Retired state employees at an ARSEA meeting
4/13/17	Huntsville, AL at Alabama A&M University	30	Partner with SFE&PD* and IPT to teach college students
4/7/17	Auburn, AL at WQSI-FM	**	Radio Talk Show in Auburn, AL WQSI-FM
4/7/17	Birmingham, AL at the BJCC Convention Ctr.	2300	High school students at the FBLA conference
3/28/17	Columbus, OH at an Investor Edu. conference	75	Director Borg speaks to NASAA about informing seniors
3/17/17	Opelika, AL at the Opelika Sportsplex	38	Retired state employees at an ARSEA meeting
3/16/17	Livingston, AL at the Sumter County Material Center	25	Retired teachers at an AERA meeting
3/13/17	Cullman, AL at Rumors Deli	14	Nat. Active and Ret. Federal Employees Association (NARFE)
3/6/17	Monroeville, AL at the Waterworks	52	Retired state employees at an ARSEA meeting
2/28/17	Hoover, AL at the Hoover Senior Center	150	Senior outreach program for local community
2/22/17	Birmingham, AL at the BJCC Convention Ctr.	500	DECA* high school students from all over Alabama
2/16/17	Montgomery, AL at BeneChoice Companies	52	CEO Roundtable - local business owners
2/11/17	Bessemer, AL at the New Jerusalem Baptist Church	35	Delta Sigma Theta Sorority, Inc. event for community
2/10/17	Birmingham, AL at the UAB Hill Student Center	12	Teachers, caregivers, community social workers
2/8/17	Eutaw, AL at Greene Co. Board of Education	28	Retired teachers at an AERA meeting
2/6/17	Montgomery, AL at the Embassy Suites Hotel	60	Alabama Council of Assoc. Executives (ACAE)
2/1/17	Montgomery, AL at the Alabama Securities Comm.	35	Governor Appointed Small Business Advisory Committee
1/23/17	Birmingham, AL at Independent Presbyterian Church	35	Local church men's club
1/14/17	Huntsville, AL at the Senior Citizen Center	50	Huntsville Seniors Computer Club
1/4/17	Albertville, AL at Catfish Cabin	18	Retired teachers at an AERA meeting
12/8/16	Montgomery, AL at the Capitol City Club	50	Montgomery Area Assoc. of Government Accountants
11/16/16	Cropwell, AL at Celebrations	120	Partner with M4A and AARP* to reach senior citizens
11/16/16	Birmingham, AL at Alabama Power on 6th Ave.	45	Partner with FINRA and NWC3* to train police and detectives
11/16/16	Viewed by audience throughout Alabama	**	Citizens of Alabama watching "When I'm 65" on APTV*
11/15/16	Huntsville, AL at the Embassy Suites	65	Partner with Edward Jones to teach financial professionals
11/10/16	Greensboro, AL at the Hale Cty Board of Education	25	Retired teachers at an AERA meeting
11/6/16	Viewed by audience throughout Alabama	**	Citizens of Alabama watching "When I'm 65" on APTV

Note: Key for asterisked acronyms is on page 12.

(Continued on next page)

Investor Education and Fraud Prevention Outreach Program

(Continued)

11/1/16	Mountain Brook, AL at Grand Bohemian Hotel	100	Speak to financial professionals at event sponsored by Ameriprise
10/28/16	Decatur, AL at the Community Action Partnership	60	Partner with BBB of N. AL and AARP to reach prof. social workers
10/27/16	Montgomery, AL at the Gordon Persons building	30	AL Examiners of Public Accounts training conference
10/27/16	Montgomery, AL at Dalraida UMC*	25	Retired state employees at an ARSEA meeting
10/25/16	Hoover, AL at the Channel ABC 33/40 TV Station	**	Television call-in program with AARP, police, etc. for the public
10/25/16	Columbiana, AL at the UMC of Columbiana	90	Partner with M4A and AARP to reach senior citizens
10/18/16	Hoover, AL at the Hoover Public Library	130	Partner with FPA* N. AL to promote informed investing to citizens
10/18/16	Santa Fe, NM at the EIFFE* Prevention Program	20	IPT* - Consult & learn on national programs protecting seniors
10/14/16	Guntersville, AL at BancorpSouth	70	Speak at GAP* meetings to protect seniors in local area
10/7/16	Vestavia Hills, AL at the Vestavia Country Club	23	Speak to members of the Civitan club

Explanation of asterisked items:	
*AARP = American Association of Retired Persons	*FINRA = Financial Industry Regulatory Authority
*ACEE = Alabama Council on Economic Education	*FPA = Financial Planning Association
*ADSS = Alabama Department of Senior Services	*GAP = Marshall County Guardianship Program, Inc.
*AERA = Alabama Education Retirees Association	*IPT = Investor Protection Trust, Washington, DC
*ARSEA = Alabama Retired State Employee's Association	*M4A = Middle Alabama Area Agency on Aging
*AURA = Auburn University Retiree Association	*NARFE = National Active and Retired Federal Employees Assoc.
*BBB = Better Business Bureau	*NASAA = North American Securities Administrators Association
*CAAC = Central Alabama Aging Consortium	*NW3C = National White Collar Crime Center
*CPA = Certified Public Accountant	*SFE&PD = Society for Financial Edu. & Professional Development
*DECA = Distributive Education Clubs of America	*UMC = United Methodist Church
*EIFFE - Elder Investment Fraud & Financial Exploitation	**Exact viewing numbers not available
*FBLA = Future Business Leaders of Alabama	

**DURING FISCAL YEAR 2017 THE ALABAMA SECURITIES COMMISSON
CONDUCTED 75 INVESTOR EDUCATION AND FRAUD PREVENTION
OUTREACH SEMINARS OR MEETINGS REACHING 7,069 CITIZENS.**



ALABAMA SECURITIES COMMISSION

401 ADAMS AVENUE, SUITE 280
MAIL: POST OFFICE BOX 304700
MONTGOMERY, ALABAMA 36130-4700
TELEPHONE (334) 242-2984
1-800-222-1253
FAX (334) 242-0240
E-MAIL asc@asc.alabama.gov

JOSEPH P. BORG
Director

EDWIN L. REED
Deputy Director
Administration

STEPHEN P. FEAGA
Deputy Director
Enforcement

AMANDA W. SENN
General Counsel

COMMISSIONERS

JAMES L. HART
CHAIRMAN
Certified Public
Accountant

STEVEN T. MARSHALL
Attorney General

MIKE HILL
Superintendent of Banks

JIM L. RIDLING
Commissioner of
Insurance

MARLENE M. McCAIN
Certified Public
Accountant

S. DAGNAL ROWE
Attorney at Law

R. AUSTIN HUFFAKER, Jr.
Attorney at Law



Visit the ASC website at www.asc.alabama.gov
to protect yourself from securities fraud and to
learn how to make an informed investment decision.

View:

News Releases
Administrative Orders
Previous News Letters
Education Materials
Statutes, Regulations and Policy
and much more...