

ALABAMA SECURITIES COMMISSION

FALL
INVESTOR EDUCATION
NEWSLETTER



NOVEMBER 2019

THE ALABAMA SECURITIES COMMISSION'S MISSION IS
TO PROTECT INVESTORS FROM SECURITIES FRAUD AND
PRESERVE LEGITIMATE CAPITAL MARKETS IN ALABAMA.

TABLE OF CONTENTS

1. DIRECTOR'S MESSAGE

Joseph P. Borg has been the Director of the Alabama Securities Commission (ASC) since 1994 and is the only person in the North American Securities Administrators Association (NASAA) 100 year history to have been elected as the organization's president three times.

03. MEET THE TEAM

The ASC EDU & PA team celebrates a record year for providing financial education.

06.

WORLD ELDER ABUSE AWARENESS

Every year the ASC fights elder abuse by teaching seniors and caregivers to identify and report financial fraud.

08.

PROFESSIONAL EDUCATION

The ASC trains professionals in government, private and public sectors.

10. MILITARY AND FIRST RESPONDER OUTREACH

Alabama has a strong military presence and heritage. It is a privilege to assist our men and women in all uniforms. We are incredibly thankful to both groups.

14.

INVESTING IN FINANCIAL EDUCATION

ASC staff is passionate about training teachers and students to ensure Alabama's young residents receive the financial education they need to meet their future goals.

16. SUMMARIES

In Fiscal Year 2018-2019 ASC orchestrated 107 trainings to support the education initiatives outlined in this newsletter. A detailed list of the events is provided. We are eager and positioned to keep the momentum going in FY 2019-2020!



**"INVESTOR EDUCATION
IS A PRIORITY FOR THE
ALABAMA SECURITIES
COMMISSION BECAUSE, EVERY
RESIDENT WHO HEARS OUR
MESSAGE IS HOPEFULLY
ONE LESS VICTIM
OF FINANCIAL FRAUD."**

Letter From the Director

Dear Fellow Alabamians,

The mission of the Alabama Securities Commission (ASC) is to protect our citizens from securities fraud and preserve legitimate capital markets in Alabama. The ASC staff of over 60 dedicated highly trained professionals strives to uphold the mission with continued and noteworthy success. ASC staff directly impact Alabama's main street investors by upholding the law, informing and protecting citizens and, when necessary, prosecuting con artists and fraudsters.



Joseph P. Borg, Director

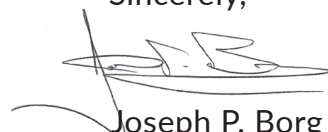
State of Alabama law requires financial professionals and most products they offer to be registered with the ASC.

This upholds the legitimacy and integrity of the financial industry by offering investors the opportunity to check the license of financial professionals and the registration of the products offered. In addition, the licensing/registration fees generate enough funds to cover agency operating costs and provide significant revenue to the state General Fund each year. The Enforcement and Legal Divisions enforce state securities laws by investigating potential instances of fraud and prosecuting financial crimes against residents of Alabama. The Education and Public Affairs Division serves as a pre-emptive measure against financial fraud by educating investors before they become victims of inappropriate sales practices or fraud.

During Fiscal Year 2018-2019, the Education and Public Affairs Division conducted over 100 events reaching more than 8,000 Alabamians. In addition to fraud prevention, this division provides training on safe and informed investing, the path to financial readiness and a variety of other financial preparedness courses. Partnerships with The Investor Protection Trust, the North American Securities Administrators Association (NASAA), Kiplinger's Personal Finance, When I'm 65, the Better Business Bureau and others allow ASC to offer multiple free and unbiased financial education materials.

In the spirit of the investor education newsletter, I would like to leave you with one final thought; before investing, call the Alabama Securities Commission at 1-800-222-1253 to check the registration of the financial professional, or investment products offered and request a free background report to ensure the person you are entrusting with your hard-earned money is trustworthy.

Sincerely,


Joseph P. Borg
Director

Promoting Investor Education

ASC's Education and Public Affairs Division provides timely and relevant information to help educate and protect citizens so they can make safe and 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.

Contact by email: Dan.Lord@asc.alabama.gov,
Nick.Vonderau@asc.alabama.gov or Faith.Feaga@asc.alabama.gov

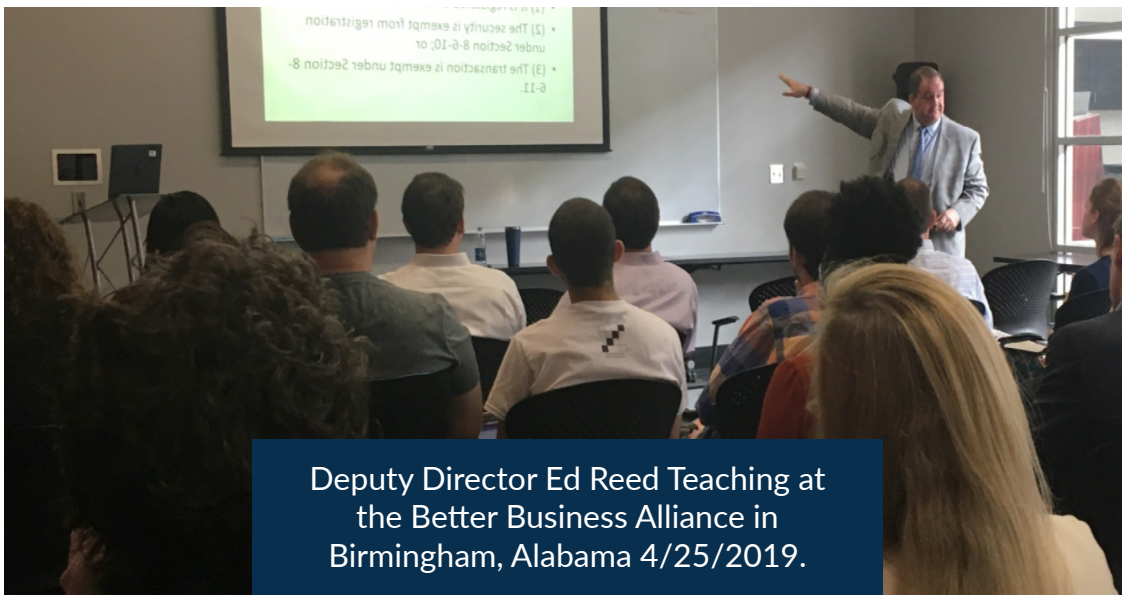
EDU & PA Manager Dan Lord teaching students at Tuskegee University on 11/6/18.



Director Joseph P. Borg teaching lawyers in Birmingham on 3/19/19.



Deputy Director Ed Reed Teaching at the Better Business Alliance in Birmingham, Alabama 4/25/2019.



Meet the Education & Public Affairs Team



Dan Lord,
Manager



Nick Vonderau,
Marketing Specialist



Faith Feaga,
Public Information
Specialist

Message from Our Team

ASC has orchestrated an all time record number of events during Fiscal Year 2018-2019. Over 8,000 residents have learned about effectively protecting their assets, making safe and informed investment decisions and beginning a path to financial readiness. This achievement is directly attributed to the active involvement from our Director, senior staff and other professional staff. This team is well trained and armed with expertise to provide current financial education to all facets of our great society in Alabama. We are delighted to announce that Faith Feaga joined the division as a full time employee as of June 2019.

We are dedicated to bringing top notch financial education and fraud prevention programs and supporting materials to Alabamians in rural and urban communities.

Often, people are surprised at our willingness to travel to towns that others might overlook. However, all residents of this state are deserving of the financial resources and education they need to assist them in accomplishing their financial goals and to protect their assets.



SNAP SHOT

**IN THIS FISCAL YEAR ALONE, OVER 100
EDUCATION SEMINARS HAVE BEEN
CONDUCTED AROUND THE STATE AND OVER
8,000 ALABAMIANS RECEIVED THE
TOOLS THEY NEED TO MAKE SAFE AND
INFORMED INVESTMENT DECISIONS.**

Tech Connect!

Did you know you can connect with the Alabama Securities Commission (ASC) on Facebook and Twitter? Research has demonstrated that information retention is enhanced when there are multiple teaching sessions and examples are audience specific. The ASC social media presence is an avenue for creating additional interactions with the citizens of Alabama and through specialized content creation, the agency is able to provide tailored information to citizens who follow social media. In so doing, the agency's mission of protecting investors and preserving legitimate capital markets in our state is furthered.



**ARE YOU AS READY FOR RETIREMENT
AS YOU ARE FOR KICKOFF?**

**VISIT ASC.ALABAMA.GOV FOR FREE
INVESTOR EDUCATION MATERIALS**



Connect on Facebook & Twitter!

@ALABAMASECURITIESCOMMISSION

@ALSECCOMMISSION

ASC Fights Elder Abuse!

The Alabama Securities Commission (ASC) is proud to conduct many events for seniors throughout the year. One of the main events is World Elder Abuse Awareness Day on June 15th. The ASC participated in 11 events throughout Alabama during the summer months to inform seniors, professional caregivers, law enforcement officials, government officials and financial professionals on how to identify, prevent and report financial exploitation.

Shockingly, elder abuse is a widespread problem in our country. Studies show that financial

fraud targeting seniors costs about \$2.6 billion every year. According to an Investor Protection Trust study (2016), 6.8 million seniors get taken advantage of each year.

“Senior financial exploitation is a growing problem in our nation. Many in our elderly population are vulnerable due to social isolation and distance from family, caregiver and other support networks,” Director Joseph P. Borg said. “Taking the time to understand the warning signs and the steps that can be taken to report financial abuse are key to prevention.”

70%

Of U.S. wealth is held by seniors

2.6

Billion

Yearly cost of frauds targeting seniors

6.8

million

Seniors get taken advantage of each year



Director Joseph P. Borg teaching local citizens at the Andalusia First Baptist Church.

Dialing Against Deception

DEPUTY DIRECTOR ENFORCEMENT AMANDA SENN HELPS HOST TELEPHONE FRAUD BANK.

AARP organized two fraud hot lines for citizens on live television. The first fraud hotline was hosted by WSFA in Montgomery, AL on May 15th and the



WSFA John O'Connor Interviews Deputy Amanda Senn

Participating organizations: AARP, ASC, Alabama Attorney General's Office, Montgomery District Attorney's Office, CrimeStoppers, Better Business Bureau of North Alabama, Madison County Sheriff's Office, Madison Police Department, Top of Alabama Regional Council of Governments and more...

second was with WAFF in Huntsville, AL on July 10th. The viewers called in with questions and concerns about a variety of scams. The consistent message was never give out personal information to people that contact you via telephone, email or social media.

Alabamians who have questions about fraud are encouraged to contact the Education and Public Affairs Division of the The Alabama Securities Commission (ASC). Additionally, citizens can contact the Commission to check the license of a financial professional and the registration of securities they are considering purchasing. This service and providing industry background reports on financial professionals are all offered free of charge to Alabamians.

ASC Events for Professionals



ASC DIRECTOR JOSEPH P. BORG PROVIDING VALUABLE INFORMATION TO FINANCIAL PROFESSIONALS IN THE GULF REGION

Director Borg spoke to members of the National Association of Insurance and Financial Advisors (NAIFA), Alabama Chapter, at the Sales, Success & Strategy conference on May 2, 2019 in Gulf Shores, AL. He covered NASAA enforcement actions, cyber security, elaborate ponzi schemes, affinity fraud and ways to safeguard clients. Director Borg discussed churning and reverse churning. Churning is the practice of a broker over trading in a client's account for the purpose of generating commissions. Placing a customer in a fee-based account when there is little to no activity to justify the fee is reverse churning.

Women's Outreach Programs



In partnership with the Montgomery County Bar Women's Section, ASC hosted a financial lunch-and-learn for women on August 8, 2019. Professional investment advisor Sommer Morris spoke about the increasingly prominent role women play in today's economic market and workplace. She emphasized the importance of taking responsibility for your wealth management and provided valuable information on what it means to have a balanced financial portfolio.

In today's fast paced world, it seems like the only consistent thing is change. The constant moving parts can leave you feeling drained or exhilarated. In our opinion, one of the most exciting changes is seeing women empowered and armed with the financial knowledge they need to pursue their personal and financial goals. Beginning in 2020, the Alabama Securities Commission (ASC) will launch a women's financial empowerment program. As we construct the program and build it to the unique needs of women in Alabama, our anticipation for the generations of women who will benefit from this program is increasing. Be on the lookout for a news release announcing the program's start in early 2020, with our showcase logo (top right).

Military



“INQUIRIES FROM ANY MILITARY PERSONNEL, IN ANY STATUS (ACTIVE, RESERVE, GUARD AND VETERANS), OR THEIR DEPENDENTS, WILL GET OUR IMMEDIATE ATTENTION TO HELP PROVIDE INFORMATION OR TO INVESTIGATE COMPLAINTS AND CONCERNS AS NECESSARY”

- DIRECTOR JOSEPH P. BORG

Alabama Securities Commission (ASC) staff have the experience to understand financial challenges of the military community. Nine ASC staff members have a total of 109 years (combined) of honorable service in the United States Armed Forces.

ASC’s 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 practical news, tips and advice for Alabama’s military, retired military veterans and their dependents. The site is specifically designed to assist with making informed investment decisions and avoiding becoming a victim of financial fraud at any stage in the military life cycle.

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, are made available to anyone affiliated with the military in Alabama.

Millbrook & First Responders

Special Agents Mitchell and Harrison presenting to first responders, social workers and law enforcement in Millbrook, Alabama.



The Alabama Securities Commission (ASC) was an honored partner with the Middle Alabama Area Agency on Aging (M4A) and the Investor Protection Trust to provide Alabama's first responders, social workers and law enforcement officers training in Millbrook, AL. ASC staff discussed identifying, investigating and prosecuting financial crimes.

ASC Associate Counsel Leslie Worrell, discussed pertinent Alabama law in regards to elder justice. ASC Special Agents Mitchell and Harris discussed tips for investigating the crimes. They urged those involved with investigations to follow the money and use professional partners, like the ASC, to assist with complex financial investigations.

During this fiscal year the ASC also conducted a similar program in Bessemer, Alabama. ASC will continue to promote this type of training throughout Alabama in 2020.

Investing in Financial Education



ASC provides financial training to over 500 students and faculty advisors at Distributive Education Clubs of America (DECA) conference in Birmingham, Alabama on February 20, 2019.

The Alabama Securities Commission (ASC) Public Affairs & Education Division provides education and materials to teachers to help them incorporate financial and investor education into the classroom. In addition, during FY 2018-2019, investor education was provided in person to 1,505 high school and college students. One major objective is to motivate students to begin investing now, while time is on their side.

Investing in Financial Education

Marketing Specialist Nick Vondereau presenting to 500 students.



Helping Students Make Safe & Informed Financial Decisions

Alabama Securities Commission (ASC) was invited to speak to Thompson High School students in Alabaster, Alabama by Principal Wesley Hester and Ken Snow (Information Technology Professor). ASC Public Affairs and Education Division staff Dan Lord (Manager) and Nick Vondereau (Marketing Specialist) gave presentations tailored to the high school students. Approximately, 500 students attended the event.

Lord taught the students the importance of starting to plan for their retirement at an early age. He explained to the students that they have time on their side and "The Rule of 72." Vondereau told the students their first investment should actually be themselves. He encouraged students to be smart with their financial aid and only borrow what they need for education because one day they will have to pay it back- with interest!

The Alabama Securities Commission (ASC) is a long time board member and supporter of the Alabama Jump\$tart Coalition. During events, ASC staff provides information on the importance of incorporating personal finance and investor education into high school student curriculum. By training teachers, ASC is able to reach many more students than just visiting one classroom at a time. The ASC frequently partners with Jump\$tart to provide teacher training all over the state.

ASC Education and Public Affairs Manager Dan Lord, Leslie Jones, Consumer Financial Protection Bureau (CFPB) and approximately 200 Career and Technical Education Teachers with other AJC members.





INVESTING **IN EDUCATION**

"FOR EVERY ONE TEACHER WE REACH, THOUSANDS OF STUDENTS WILL BE ABLE TO IMPROVE THEIR ECONOMIC SITUATION."

**- ASC PUBLIC AFFAIRS & EDUCATION
MANAGER DAN LORD**



This fiscal year, the Alabama Securities Commission (ASC) orchestrated or participated in 107 investor education events; the most ever in a one year period! With so many events, it would be difficult to provide a synopsis on everyone of them. So, the Public Affairs and Education Division chose a few that best highlight this year's accomplishments. The ASC's annual report, typically, is published early in the calendar year. In the education section of that document, even more events will be highlighted and the ASC hopes this news update increases your awareness and excitement to learn more about the Division's achievements in Fiscal Year 2018-2019.

The following pages provide the date, place, number of people in attendance and the audience type for all of our events during Fiscal Year 2018- 2019.

Best,

ASC Public Affairs and Education Division Staff

Investor Education and Fraud Prevention Outreach Programs



Edu & PA Manager Dan Lord and Director Joseph P. Borg discussing future outreach initiatives.

<u>Date</u>	<u>Place</u>	<u>#</u>	<u>Audience Type</u>
9/24-25/19	Gulf Shores, AL at Gulf State Park	200	Members of ARSEA*/APEAL* at the annual meeting
9/24/19	Gadsden, AL at Gadsden Museum of Art	20	Etowah County teachers
9/23/19	Vestavia Hills, AL at Shades Mtn. Baptist Church	150	Community outreach to seniors
9/20/19	Camden, AL at Gee's Bend Ferry	30	Local chapter members of the ASHL*
9/20/19	Montgomery, AL at Crampton Bowl	250	Seniors attending ACES* Successful Aging Initiative Expo
9/18/19	Moulton, AL at Western Sirloin	41	N.BBB* Lunch and Learn
9/17/19	Huntsville, AL at Von Braun Center	250	HMCSS* Senior Lifestyle Expo
9/11/19	Albertville, AL at Catfish Cabin	20	Marshall County Retiree Association members
9/9/19	Birmingham, AL at JCBOE*	50	JCBOE Retiree Association members
8/29/19	Huntsville, AL at Redstone FCU*	100	Huntsville Chapter of AFWA*
8/29/19	Oxford, AL at Oxford House	20	Community outreach to seniors
8/28/19	Montgomery, AL at AOPS*	17	Certified Victim Service Officers
8/20/19	Montgomery, AL at ASC*	20	Members of the MCBA* Womens Section
8/18/19	Trussville, AL at First Baptist Church	100	Community outreach to seniors
8/7-8/2019	Montgomery, AL at ASC	54	Training event for law enforcement officials
07/31/19	Decatur, AL at Entrepreneurial Center	35	Community outreach to seniors and business
07/30/19	Birmingham, AL at BJCC*	200	Jump\$tart Teachers Conference
07/30/19	Center Point, AL at Victory City Church	90	Community outreach to seniors
07/26/19	Montgomery, AL at Capital City Club	6	River Region Round-table
07/19/19	Birmingham, AL at Bressler, Amory and Ross	24	Attorneys of Bressler, Amory and Ross law firm
07/18/19	Huntsville, AL at Jackson Center	25	AARP* and N. BBB round-table discussion
07/10/19	Huntsville, AL at WAFF television studio	*V	Viewers of WAFF Fraud Hotline
06/27/19	Huntsville, AL at HMCSS	10	N. BBB and Bancorp South local seniors
6/27/19	Montgomery, AL at RSA Activity Center	220	MCDAO* EJTF* community outreach to seniors
6/25/19	Opelika, AL at EAMC* Resource Center	68	LRCOG* caregivers conference
6/21/19	Huntsville, AL at Willowbrook Church	300	TARCOG* community outreach to seniors
6/20/19	Prattville, AL at Marriott Conf. Center	45	49th Annual Alabama County Government Institute
6/19/19	Tuscaloosa, AL at University of Alabama	170	WARC* community outreach to seniors
6/19/19	Gadsden, AL at Downtown Civic Center	180	COA* of Etowah County outreach to seniors
6/18/19	Millbrook, AL at Civic Center	100	M4A* training for first responders from River Region
6/13/19	Montgomery, AL at Wynlakes Country Club	165	ASCPA* 100th Annual Meeting
6/13/19	Birmingham, AL at United Way	60	UWAAA* of Jefferson County outreach to seniors
6/13/19	Wetumpka, AL at Civic Center	120	CAAC* Caregiver Conference
6/12/19	Florence, AL at University of North Alabama	20	University of N. Alabama Social Worker Alumni Club
6/8/19	Huntsville, AL at Huntsville Senior Center	20	HPCUG* monthly meeting
6/3/19	Decatur, AL at CAPNA*	140	NARCOG* Fraud Summit for the Decatur, AL area
5/21/19	Daphne, AL at Daphne City Hall	110	SARPC* community outreach to seniors
5/21/19	Birmingham, AL at Birmingham Urban League	12	HOPE* & BBRC* community outreach
5/21/19	Birmingham AL, at Park Place Apartments	25	HOPE & BBRC community outreach to seniors
5/20/19	Pelham, AL at Pelham Civic Center	75	M4A community outreach to seniors
5/15/19	Montgomery, AL at WSEA television studio	*V	Viewers of WSEA Fraud Hotline

Investor Education and Fraud Prevention Outreach Programs



Senior Securities Analyst James McDowell briefs county government officials on cyber security and blockchain.

<u>Date</u>	<u>Place</u>	<u>#</u>	<u>Audience Type</u>
5/14/19	Montgomery, AL at ASC	46	MCBA attorneys attend education seminar
5/9/19	Montgomery, AL at ASC	35	I.T. professionals "7X24" meeting
5/8/19	Atmore, AL at Porch Creek Indian Reservation	65	Senior members of the Poarch Band of Creek Indians
5/2/19	Gulf Shores, AL at Gulf State Park	65	NAIFA* members at annual conference
4/30/19	Birmingham, AL at Princeton Tower	65	HOPE & BBRC community outreach to seniors
4/25/19	Birmingham, AL at Innovation Depot	35	Young business entrepreneurs
4/25/19	Montgomery, AL at Down the St. Café	10	Good Morning Kiwanis Club members
4/24/19	Union Town, AL at Community Rec. Ctr	20	AERA* retired teachers
4/23/19	Pleasant Grove, AL at Arbors at Ellington	15	HOPE & BBRC community outreach to seniors
4/22/19	Birmingham, AL at UAB Hill Student Center	100	ACEE* teachers and students awards banquet
4/17/19	Selma, AL at Dallas Cty. Family Resource Ctr.	45	Partner with ATRC* to train professional caregivers
4/15/19	Atmore, AL at Porch Creek Indian Reserv.	8	Train financial teachers and caregivers
4/11/19	Addison, Texas at Renaissance Hotel	100	NASAA* members received ASC investor edu. materials
4/11/19	Montgomery, AL at ASC	40	Senior Safe training audience
4/11/19	Huntsville, AL at Alabama A&M University	65	College students (Partner with IPT* and SFEPD*)
4/10/19	Centre, AL at Lanny's Restaurant	25	AERA retired teachers
4/9/19	Prattville, AL at Prattmont Baptist Church	20	Community outreach to seniors
4/5/19	Tuskegee, AL at Municipal Complex	85	Partner with SCADC* to teach professional caregivers
4/2/19	Alabaster, AL at Thompson High School	500	High school students
3/26/19	Bessemer, AL at Bessemer Civic Center	175	M4A training for first responders from Birmingham area
3/26/19	Hayneville, AL at Jackson Steele Elementary	9	Jackson Steele elementary teachers
3/21/19	Montgomery, AL at ASC	7	Consult with FINRA* representatives on senior outreach
3/21/19	Tuscaloosa, AL at Alabama One Credit Union	45	Senior Citizens from the Tuscaloosa, AL area
3/19/19	Montgomery, AL at ASC	10	Stanhope Elmore High School field trip to the ASC
3/19/19	Birmingham, AL at Birmingham Bar Assoc.	100	Lawyers from the Birmingham, AL area
3/11/19	Wetumpka, AL at Coaches Corner Restaurant	20	Members of the Wetumpka Lions Club
3/8/19	Boaz, AL at Veterans of Foreign Wars Bldg.	120	Alabama DHR* professional caregivers
3/7/19	Montgomery, AL at Beulah Baptist Church	45	Town hall for seniors from local community
3/5/19	Daphne, AL at Eastern Shore Baptist Church	85	Prime-Timers senior citizen club
2/28/19	Andalusia, AL at First Baptist Church	130	Citizens from Andalusia, AL & surrounding areas
2/27/19	Montgomery, AL at Huntingdon College	18	Huntingdon college students
2/26/19	Florence, AL at TVA* Credit Union	20	Members of the Florence Investment Club

Investor Education and Fraud Prevention Outreach Programs



Deputy Director Amanda Senn briefing members of the Alabama Silver Haired Legislature.

<u>Date</u>	<u>Place</u>	<u>#</u>	<u>Audience Type</u>
2/20/19	Orange Beach, AL at Perdido Beach Resort	45	ASCW* Conference
2/20/19	Birmingham, AL at BJCC	400	DECA* Conference for Alabama high school students
2/12/19	Cullman, AL at Chamber of Commerce	55	Fraud Summit for Cullman, AL & surrounding areas
2/7/19	Montgomery, AL at AL Center for Commerce	29	ADSS* professional staff training
2/5/19	Wetumpka, AL at Rotary Club Meeting Room	38	Wetumpka Rotary Club
2/5/19	Orange Beach, AL at Island House Hotel	40	AARB* conference
1/25/19	Marion, AL at Lottie's Restaurant	54	AAUW* Marion Chapter, women college graduates
1/10/19	Gadsden, AL at Civic Center	40	AERA members (retired teachers)
12/17/18	Andalusia, AL at First Baptist Church	8	Planning meeting for 2019 Andalusia outreach event
12/13/18	Montgomery, AL at Commerce Center	14	ADSS Senior Medicare Patrol training
12/12/18	Montgomery, AL at ASC	*V	WHNT TV Huntsville live interview
12/12/18	Florence, AL at Florence Coliseum	100	N. BBB, NACOLG* & ADSS caregiver training seminar
12/7/18	Huntsville, AL at Copper House	120	Huntsville-Madison County Bar Association
12/6/18	Cullman, AL at St. Johns Evangelical Church	60	Cullman Rotary Club
12/4/18	Montgomery, AL at Capital City Club	25	Stock Talks group
12/3/18	Montgomery, AL at Lakeview Baptist Church	100	Somerset Homeowners Association annual meeting
11/30/18	Trussville, AL at Senior Center	30	Partner with former Rep. DeMarco to reach seniors
11/29/18	Montgomery, AL at Federal Court House	30	MCBA and FBA* Bench and Bar Conference
11/15/18	Montgomery, AL at ASC	21	ADSS and Council for Prevention of Elder Abuse
11/14/18	Florence, AL at Lauderdale Cty Board of Edu.	25	AERA retired teachers
11/14/18	Chatom, AL at Scott House	29	AERA retired teachers
11/8/18	Montgomery, AL at Public Library Service	23	ARSEA Taylor Road Chapter, senior citizens
11/6/18	Tuskegee, AL at Tuskegee University	38	Students at Tuskegee University
11/2/18	Montgomery, AL at Wynlakes Country Club	210	Accountants, Montgomery Branch of AGA*
10/30/18	Montgomery, AL at Drury Inn	70	ASHL annual meeting
10/18/18	Hayneville, AL at Orchard Park Apartments	11	Residents at the Orchard Park Apartments
10/16/18	Atlanta, GA at Georgia State University	5	Citizen outreach & edu. planning meeting with IPT
10/12/18	Hayneville, AL at Lowndes Cty Courthouse	18	AERA members (retired teachers)
10/9/18	Guntersville, AL at Senior Center	105	N. BBB, TARCOG and ASC Scam Jam for local seniors
10/4/18	Boaz, AL at Snead State Community College	240	FBLA* high school students and advisors
10/4/18	Moulton, AL at First UMC*	32	N. BBB, NARCOG and ASC Scam Jam for local seniors
10/2/18	Hoover, AL at Hoover Public Library	30	FPA* of North Alabama Training Forum
10/2/18	Decatur, AL at Calhoun Community College	180	FBLA high school students and advisors
10/1/18	Huntsville, AL at Redstone FCU	105	N. BBB, TARCOG and ASC Scam Jam for local seniors

Explanation of asterisked items

- AAA = Area Agency on Aging
- AAUW = American Association of University Women
- ASCPA = Alabama Society of Certified Public Accountants
- AGA = Association of Government Accountants
- AARB = Alabama Association of Regulatory Boards
- AARP = American Association of Retired Persons
- ACEE = Alabama Council on Economic Edu.
- ACES = Alabama Cooperative Extension System
- ADSS = Alabama Dept. of Senior Services
- AERA = Alabama Education Retirees Association
- AFWA = Accounting & Financial Women's Alliance
- AOPS = Alabama Office of Prosecution Services
- APEAL = Alabama Public Employees' Advocacy League
- ASC = Alabama Securities Commission
- ASCPA = Alabama Society of Certified Public Accountants
- ASCW = Alabama Conference of Social Work
- ASHL = Alabama Silver Haired Legislators
- ARSEA = Alabama Retired State Employees' Assoc.
- ATRC = Alabama Tombigbee Regional Commission
- BBRC = Birmingham Business Resource Center
- BJCC = Birmingham-Jefferson Convention Complex
- CAAC = Central Alabama Aging Consortium
- CAPNA = Community Action Partnership of North AL
- COA = Council on Aging
- DECA = Distributive Education Clubs of America
- DHR = Department of Human Resources
- EAMC = East Alabama Medical Center
- EJTF = Elder Justice Task Force
- FBA = Federal Bar Association
- FBLA = Future Business Leaders of America
- FCU = Federal Credit Union
- FINRA = Financial Industry Regulatory Authority
- FPA = Financial Planning Association
- HMCSS = Huntsville- Madison County Senior Center
- HOPE = Operation Hope
- HPCUG = Huntsville PC User Group
- IPT = Investor Protection Trust, Washington, DC
- JCBOE = Jefferson County Board of Education
- LRCOG = Lee-Russel Council of Governments
- M4A = Middle Alabama Area Agency on Aging
- MCBA = Montgomery County Bar Association
- MCDAO = Montgomery County District Attorney's Office
- NACOLG = The Northwest Alabama Council of Local Governments
- NARCOG= N. Central Alabama Regional Council of Local Governments
- NAIFA = National Association of Insurance and Financial Advisors
- NASAA = North American Securities Administrators Association
- N. BBB = North Alabama Better Business Bureau
- SARPC = South Alabama Regional Planning Commission
- SCADC= South Central Alabama Development Commission
- SFEPD = Society for Financial Edu. and Professional Development
- TARCOG = Top of Alabama Regional Council of Governments
- TVA = Tennessee Valley Authority
- UMC = United Methodist Church
- UWAAA = United Way Area Agency on Aging
- *V=Viewers not counted in total number trained
- WARC = West Alabama Regional Commission

Number of Events for FY 2018 - 2019 by Category

Seniors

Events for Seniors & Retirees

Total number of events: 45

Professionals

Events for Professional Organizations
& Professional Trainings

Total number of events: 43

Education

Events for Students &
Teacher Trainings

Total number of events: 11

Community

Community Events

Total number of events: 8



ALABAMA SECURITIES COMMISSION
445 DEXTER AVENUE, SUITE 12000
MONTGOMERY, ALABAMA 36104

MAIL: POST OFFICE BOX 304700
MONTGOMERY, AL 36130-4700

TELEPHONE (334) 242-2984

1-800-222-1253

FAX (334) 242-0240

E-MAIL asc@asc.alabama.gov

For questions or comments regarding this publication please contact
Faith Feaga Public Information Specialist at
334-353-7628 or by email at faith.feaga@asc.alabama.gov.