

# ALABAMA SECURITIES COMMISSION



## *Investor Education and Fraud Prevention Outreach Program*

Report of Investor Education and Fraud Prevention Activities  
(Fiscal Year 2012, October 1, 2011 - September 30, 2012)



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Visit [www.asc.alabama.gov](http://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 Program***

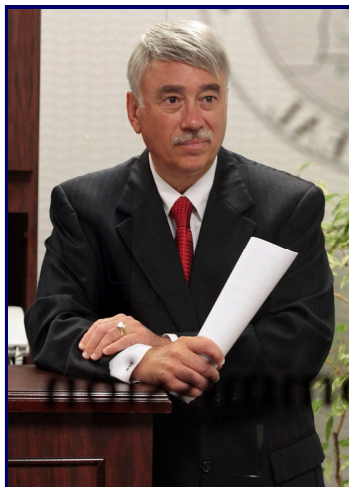
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## *Investor Education and Fraud Prevention Outreach Program*



*Joseph P. Borg*

### *Director's Message*

The Alabama Securities Commission's (ASC) provides free education programs and materials to help Alabamians make wise and safe financial decisions, with an emphasis on investment fraud prevention. Although our economy and financial systems have experienced turbulence over the past few years, there are opportunities to build, maintain and protect retirement nest eggs through informed saving and investing. The ASC, as an unwavering advocate for Alabama's "main street" investors, has forged a strong and active investor education and fraud prevention outreach program.

The Commission firmly believes that investor education and fraud prevention training can help shield Alabamians from being victimized by financial criminals. The ASC's Education and Public Affairs Division is very proactive in support of the agency's objective to inform and educate Alabamians of all ages and economic backgrounds on the many aspects of saving and investing and about making informed and prudent financial decisions.

The Education and Public Affairs Division consistently develops, upgrades, and implements top notch financial education programs that keep pace with an ever changing economy. Successful programs are promoted by combining educational resources with diverse groups and agencies. Partnerships with the Washington, D.C.-based Investor Protection Trust, Alabama Department of Senior Services, Alabama Department of Education, Alabama Jump\$tart Coalition, Alabama Cooperative Extension System, Alabama Council on Economic Education, AARP Alabama, Alabama Better Business Bureaus, among others, aided in the delivery of timely and informative programs.

Our ongoing Investor Education and Fraud Prevention Outreach Program is structured to offer timely and relevant financial education information for Alabama's youth (K-12 and college students), school teachers, working adults and retired seniors. The Education and Public Affairs Division provides these groups free financial education seminars and printed materials to help them acquire the knowledge and skills necessary to make wise and safe financial decisions.

The Division conducts an average of 70 events annually for Alabama citizens, as well as for social, civic and professional groups throughout our state. During FY 2012, the Division conducted 71 events that provided direct outreach and instruction to 5,512 citizens, ranging in age from high schools students to senior retirees. During FY2012, the Division helped acquire over \$30,000 in grant money from the Investor Protection Trust. These funds helped provide personal finance and investor education events for teachers and students in grades 7-12, as well as for senior Alabamians concerned with the protection of their life savings and making informed investment decisions.

Nationally and internationally, ASC's Education and Public Affairs Division, together with the ASC Director and key staff, participated cooperatively with the North American Securities Administrators Association (NASAA), the U.S. Securities and Exchange Commission (SEC), the Financial Industry Regulatory Authority (FINRA) and other regulatory entities to develop and promote investor education and fraud prevention programs. Alabama's programs have been utilized for the benefit of citizens in other states and countries.

## *Investor Education and Fraud Prevention Outreach Program*



*Dan Lord, Manager*

### ***ASC EDUCATION CORNER***

***Promoting Investor Protection  
Through Seminars and Free Materials***

ASC's Education and Public Affairs Division strives to provide 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 or high school field trip, and for free information concerning topics such as saving, proper use of credit, understanding financial products, investing and financial fraud prevention.



*Clint Niemeyer, Public  
Affairs Specialist*

### **Investor Education and Fraud Prevention Outreach for Senior Alabamians**

During FY 2012, ASC's Education and Public Affairs Division continued its successful and informative outreach program. This popular program promoted effective financial, investor, and fraud protection education to teens, working adults and seniors. Extra effort was put forth during this fiscal year to provide investor and fraud prevention education to citizens ages 50 and above. Seniors in the United States and Alabama are a prime target for financial fraud as they hold an estimated \$14 trillion in assets. The ASC has joined with the Alabama Attorney General's Office, the Alabama Department of Senior Services, the Department of Human Resources and many other state agencies to conduct outreach events throughout Alabama and to help draft new legislation\* that will provide improved protection against financial crimes targeting Alabama seniors age 60 and above. The Alabama Securities Act provides strong protection for seniors if the crime involves securities, but the Commission recognized the need for stronger laws to protect citizens from other financial crimes. The ASC is the champion of Alabama's main street investor and our education program helps expose deceptive and illegal practices by promoting financial literacy and by the development of the discipline necessary to recognize and thwart tactics used by con artists to victimize our citizens. The Education and Public Affairs Division sets a high bar for the development and delivery of practicable, insightful information that serves as a first line of defense against financial crimes that can devastate senior Alabamians' long-term financial independence. The following paragraphs illustrate the division's continued close collaboration with senior advocacy groups, law enforcement and others to promote investor education and fraud prevention during the past fiscal year.

#### **ASC's Education and Public Affairs Division partnerships to reach working adults and seniors**

**Alabama Department of Senior Services (ADSS).** The ASC collaborated with the ADSS statewide network of Area Agencies on Aging to reach hundreds of seniors and to provide timely, relevant presentations and printed material designed to help them recognize the problems associated with financial fraud and how to safeguard themselves and their families from fraudulent practices. ASC collaborated with ADSS and the Alabama Elder Justice Alliance to promote the World Elder Abuse Awareness campaign starting in July 2012.

**ACES Estate Planning Seminars.** ASC teamed with the Alabama Cooperative Extension System (ACES) to continue hosting Estate Planning Seminars for Alabama citizens who are nearing retirement or who have previously retired. Seminars included speakers from the Education and Public Affairs Division who shared valuable information about unsuitable investment "opportunities," how investment fraud begins, factors involved in making informed financial decisions, and the warning signs of scams, among others.

\* Companion bills SB29 and HB45, "Protecting Alabama's Elders Act."

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## *Investor Education and Fraud Prevention Outreach Program*

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**2012 Senior Expos:** For many years, ASC has participated in two large Senior Expo events: The Huntsville Senior Expo at the Von Braun Civic Center and the Jackson County Senior Expo at the Goose Pond Civic Center near Scottsboro. These popular, highly anticipated events host several thousand seniors from across north Alabama to observe and inquire about the numerous products, services and information resources tailored to them from various professional service providers. ASC Education and Public Affairs Division personnel were on-site to greet and answer individuals' questions and to distribute important personal finance, investor education and fraud prevention materials to hundreds of seniors throughout the day-long events.

**Alabama Retired State Employees Association (ARSEA).** Continuing a successful partnership, ASC staff attended and spoke at several ARSEA chapter meetings in FY2012. ARSEA boasts a membership of more than 25,000 retired former state government employees and members typically have significant savings, pensions and investments. ASC has received an excellent response from ARSEA members wishing to check out the registration of investment professionals or products being offered or to request more information.

**Elder Investment Fraud and Financial Exploitation (EIFFE) Campaign.** ASC worked side by side with the Washington, D.C.-based Investor Protection Trust (IPT), the National Adult Protective Services Association, the American Academy of Family Physicians and other senior health advocacy organizations to help promote this important campaign. The campaign has helped deliver insightful investor education to physicians and medical support personnel at University of Alabama at Birmingham, regarding financial abuse and exploitation of their elderly patients and clients.

### **ASC Military Outreach Programs and 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:** During this period, nine ASC staff members totaled more than 160 years of honorable service for the United States military to protect the freedom of the United States and 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 is a U.S. Army Reserve Command Sergeant Major who deployed to the middle east and oversaw the welfare of thousands of troops. All others have varied experience in a variety of military fields of expertise.

**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](http://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.

**ASC staff provided special training to survivors of recently fallen soldiers:** During FY 2012 ASC staff provided two specially tailored programs in conjunction with the Department of Defense, Survivor

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## *Investor Education and Fraud Prevention Outreach Program*

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Outreach Services at Ft. Rucker to help survivors of fallen soldiers make informed decisions to manage inherited money and protect themselves from deceptive marketing programs and investment fraud.

**ASC provided investor education seminars and free information:** Soldiers, dependents, civilian personnel (civil service and contracted) at Redstone Arsenal and Maxwell Air Force Base, received free financial education seminars with an emphasis on informed investing and fraud prevention. Top-notch personal finance and investor education materials published by Kiplinger's Personal Finance, the Lightbulb Press, Inc. and ASC, were made available, upon request, to anyone affiliated with the military in Alabama.

**Military personnel and their dependants are invited 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.

### **ASC Contributions to Middle and High School Students and Teachers Youth and Student Programs**

The ASC's Education Office is an active member of the Alabama Jump\$tart Coalition, the Alabama Council on Economic Education, partners with the Alabama Cooperative Extension System and works with other business, government and nonprofit agencies to promote financial literacy programs aimed at public and private middle, high school, and college students. ASC offers two professionally developed financial literacy publications to state educators for classroom use. Basics of Savings and Investing is a teaching guide used in various business, math and social studies classes in grades 7-12. Additionally, high school economics teachers can obtain Personal Finance in the Economics Classroom to augment financial literacy instruction.

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 schedules a tour of the Capitol so students can learn more about the Alabama legislative process. 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.



**TARRANT HIGH SCHOOL STUDENTS (APRIL 11, 2012)**

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## *Investor Education and Fraud Prevention Outreach Program*

### **Train the Teacher Programs**

ASC assisted in a grant, from the Investor Protection Trust, in support of the "Day of Financial Literacy" Luncheon hosted by the Alabama Jump\$tart Coalition at the BJCC in Birmingham, June 13, 2012 during the Alabama Association of Career and Technical Education Conference (AACTE). Guest Speaker at the luncheon was Ms. Dubis Correal, Office of Financial Education, Consumer Financial Protection Bureau, Washington DC. Over 250 teachers benefited from free financial education curriculum and resource materials for Alabama Classrooms.



**2012 Economic Extravaganza**, January 17, 2012, held at the Madison County Professional Development Center was conducted by the Alabama Council on Economic Education (ACEE) in cooperation with the Alabama State Department of Education, The Boeing Company, Investor Protection Trust, and the Alabama Securities Commission.

The ASC assisted ACEE to acquire grant funding from the Investor Protection Trust to support financial education



initiatives for teachers grades 7-12 in Alabama. ASC provided a professional trainer and free materials at many of these events. The highly qualified and experienced instructor in the picture is Wanda McAbee the Program Director for ACEE.

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# *Investor Education and Fraud Prevention Outreach Program*

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## **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. National investor education includes the development of investor education outreach programs by experts from Alabama and other state agencies who are involved in the regulation of the securities industry.

One notable example of professional training for law enforcement was ASC's participation in the Alabama Association of Chiefs of Police (AACOP) Summer Conference 2012. This conference was attended by over 300 Chiefs of Police and law enforcement officials from across Alabama. ASC participation in this conference provided information that will assist police officers throughout Alabama to identify, report, investigate and help prosecute securities crime.

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## **ASC EDUCATION AND PUBLIC AFFAIRS DIVISION (ED & PA)** **Investor Education Presentations/Events/Meetings** **(Fiscal Year 2012, from 10/1/11 - 9/30/12)**

<u>Date</u>	<u>Place</u>	<u>#</u>	<u>Audience Type</u>
09/26/12	Huntsville, AL at the downtown Holiday Inn	170	Retired state employees attending the ARSEA annual conference
09/20/12	Birmingham, AL at the Federal Reserve	40	Licensed investment advisors - Financial Planning Association
09/18/12	Huntsville, AL at the VBC South Hall	100	Senior Expo attendees from the Madison County area
09/13/12	Birmingham, AL at the Army Reserve Center	30	Two events: Financial training for survivors of deceased soldiers
09/08/12	Eclectic, AL at the Warehouse during "Trade Days"	60	Citizens from the surrounding community
09/07/12	Hoover, AL at the Hoover Senior Center	100	Elder abuse and fraud prevention town hall
08/20/12	Huntsville, AL at the Brookdale Place Jones Farm	50	Senior citizen residents
08/18/12	Hoover, AL at Our Lady of Sorrows Catholic Church	50	Professional training for medical nurses and caregivers
08/16/12	Hoover, AL at the Gallery Woods Ret. Community	40	Senior citizen residents
08/09/12	Birmingham, AL at the UAB School of Business	80	Alabama Chapter of the Certified Fraud Examiners
08/09/12	Redstone Arsenal, AL at the Missile Defense Agency	30	Civil service and contracted personnel
08/07/12	Birmingham, AL at the Federal Reserve	70	Jump\$tart Coalition partnership to train educators
08/02/12	Pelham, AL at the City Library	60	Partner with ACES to reach Seniors from the local community
07/30/12	Orange Beach at the Erie Meyer Civic Center	325	Police Chiefs and other law enforcement officials
07/26/12	Wadley at the Southern Union State College	15	Members of the Rotary Club
07/09/12	Montgomery, AL at the RSA Plaza	28	Montgomery American Business Women's Association (AWBA)
06/27/12	Auburn University, AL at Cooperative Extension System	3	Education leaders to plan 35 outreach events in Alabama
06/19/12	Montgomery, AL at Univ. of S. Alabama, Faculty Club	90	Senior citizens from surrounding area - Elder Justice Alliance

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## *Investor Education and Fraud Prevention Outreach Program*

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<u>Date</u>	<u>Place</u>	<u>#</u>	<u>Audience Type</u>
06/15/12	Montgomery, AL at the Public Library on Monticello	90	Senior citizens from surrounding area - Elder Justice Alliance
06/13/12	Huntsville, AL at the Redstone Federal Credit Union	85	Senior citizens from surrounding area - Elder Justice Alliance
06/13/12	Birmingham, AL at the BJCC teachers conference	300	Provide financial training to high school teachers from Alabama
06/12/12	Birmingham, AL at the Federal Reserve	100	Provide financial training to high school teachers from Alabama
05/30/12	Gardendale, AL at the Gardendale High School	15	Train high school teacher's to incorporate financial education
05/23/12	Madison Wisconsin at the DFI Division of Securities	15	By invitation develop investor education outreach in WI and AL
05/22/12	Greenville, AL at Beeland Park	25	Members of the Kiwanis Club
05/10/12	Huntsville, AL at the Eagles Club	28	Members of the Kiwanis Club
05/10/12	Troy, AL at the New Beginning Adult Center	25	Caregiver & Elder Abuse Symposium
05/09/12	Cullman, AL at the Cullman Electric Coop	20	Partner with BBB of N. AL to reach business professionals
05/03/12	Birmingham, AL at the Federal Reserve	20	ACEE Education Advisory Counsel with Superintendent Bice
04/27/12	Eufaula, AL at the Lakepoint Resort State Park	66	Retired state employees (ARSEA) District 8 chapter meeting
04/24/12	Montgomery, AL at the State Capitol	7	Facts on Saving and Investing proclaim with Governor Bentley
04/20/12	Pell City, AL at Pell City Civic Center	58	Partner with ACES to reach Seniors from the local community
04/19/12	Uniontown, AL at the Uniontown High School	60	Teaching personal financial education to high school students
04/16/12	Livingston, AL at the Community Center	31	Retired state employees (ARSEA) District 8 chapter meeting
04/14/12	Montgomery, AL at the Baptist South Hospital	20	Medical billing and coding students-EIFFE presentation
04/13/12	Cullman, AL at the All Steak Restaurant	64	Retired State employees (ARSEA) District 17 meeting
04/12/12	Birmingham, AL at the BJCC during FBLA conference	90	Students from various Alabama schools grades 7-9
04/11/12	Montgomery, AL at the ASC training center	38	High school students from Tarrant High School, Birmingham, AL
03/29/12	Atmore, AL at Wind Creek Hotel Restaurant	65	Retired State employees (ARSEA) District 6 meeting
03/26/12	Birmingham Renaissance Ross Bridge Resort	155	Retired State employees (ARSEA) District 1 & 13 meeting
03/23/12	Union Springs, AL-City/County Senior center	74	Senior citizens from Bullock and surrounding counties
03/22/12	Decatur, AL at Entrepreneurial Center	30	Partner with BBB of N. AL to reach business professionals
03/08/12	Demopolis, AL at Mr. G's Restaurant	16	Provide financial training to area high school teachers
03/08/12	Florence, AL at the Keystone Business Center	13	Professional adults and business owners
03/01/12	Huntsville, AL at the Westin Hotel - Research Park	30	Alabama public school teachers and educators
02/29/12	Redstone Arsenal at the Community Center	100	Military and government personnel from Redstone community
02/28/12	Montgomery, AL at the Picadilli Cafeteria	60	Senior citizens - members of the Montgomery Club
02/22/12	Maxwell Air Force Base at the Family Support Center	30	Military personnel and their dependents

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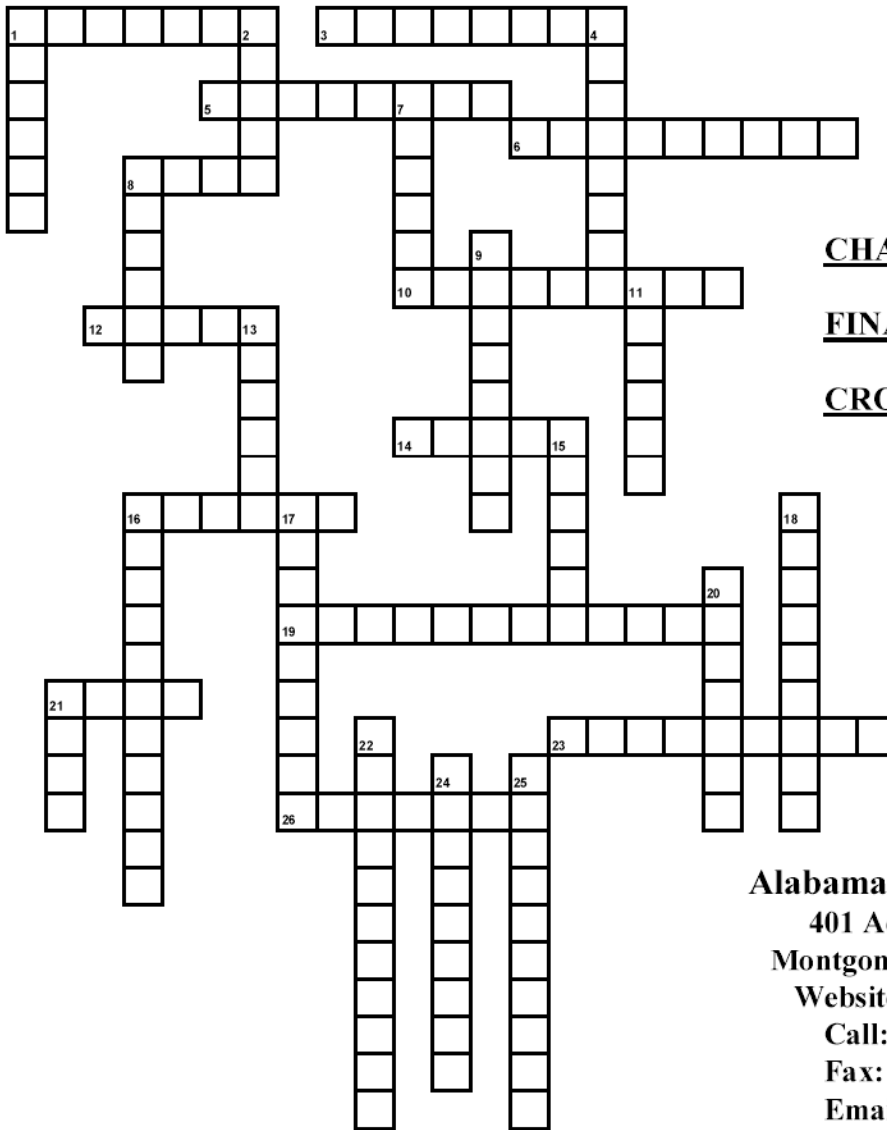
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<u>Date</u>	<u>Place</u>	<u>#</u>	<u>Audience Type</u>
02/15/12	Montgomery, AL at Auburn University Montgomery	20	College students from the Montgomery area ASIS program
02/15/12	Baltimore, MD - NASAA investor education outreach	8	Group of experts to develop investor education programs
01/26/12	Scottsboro, AL at the Goosepond Convention Center	850	Jackson County and area senior citizens
01/19/12	Birmingham, AL at the University of Alabama	30	EEIFE presentation to medical professionals
01/18/12	Montgomery, AL at Faulkner Univ.	5	College students with Montgomery ASIS
01/18/12	Huntsville, AL University of Alabama	70	Beta Alpha PSI - business students
01/17/12	Huntsville, AL at Madison Co. Prof. Development Ctr.	25	Public school business teachers grades 7-12
01/17/12	Montgomery, AL Council On Aging (MACOA)	80	Senior citizens from the local community
12/15/11	Ft. Rucker, AL at the Army Community Service Center	5	Meet with officials to establish investor education programs
12/07/11	Shorter, AL at the S. Central AL. Development Comm.	28	Caregiver & Elder Abuse Symposium
12/05/11	Montgomery, AL at the Virginia College	65	Medical billing and coding students-EEIFE presentation
12/03/11	Birmingham, AL at the YMCA Youth Center	70	High school general assembly - students and teachers
11/30/11	Brookwood, AL at the Brookwood High School	500	High school general assembly - students and teachers
11/21/11	Montgomery, AL at Montgomery Catholic Prep. School	150	Students in the 7th and 8th grades
11/16/11	Tuskegee, AL at the AL Cooperative Extension System	25	Partner with ACES to reach Seniors from the local community
11/15/11	Huntsville, AL at the Dynetics Company	40	Partner with BBB of N. AL to reach business professionals
11/10/11	Huntsville, AL at the Holiday Inn - Research Park	45	Continuing Professional Education for CPAs
11/03/11	Ft. Lauderdale, FL at the Embassy Suites	90	Participate in the Investor Education school funded by NASAA
10/21/11	Birmingham, AL at the United Way of Central Alabama	25	Develop financial outreach initiatives in Alabama
10/18/11	Birmingham, AL at the Vulcan Materials Company	20	Develop investor education outreach initiatives
10/13/11	Birmingham, AL at University of Alabama Birmingham	15	EEIFE presentation to medical professionals
10/01/11	Birmingham, AL at the Galleria Mall in Riverchase	20	Financial Planning Association community event

**DURING FISCAL YEAR 2012 THE ALABAMA SECURITIES COMMISSION CONDUCTED 71 INVESTOR EDUCATION AND FRAUD PREVENTION OUTREACH SEMINARS OR MEETINGS REACHING 5,512 CITIZENS.**





**CHALLENGE YOUR**  
**FINANCIAL SKILLS**  
**CROSSWORD PUZZLE**

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**401 Adams Avenue, Suite 280**  
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**DOWN**

- 1 Amount of goods producer makes available at a certain time
- 2 A share of ownership in a company
- 4 Price of a bond below face value
- 7 Items owned
- 8 Total increase or decrease of an investments value
- 9 Goals to be reached in more than a year (2 words)
- 11 Beliefs that govern an individual or communities actions
- 13 Quantity of goods consumers purchase in a given period
- 15 Type of fraud
- 16 Money made from selling stock for more than purchase price (2 words)
- 17 Motivator, encourager
- 18 Money owed
- 20 Price of a bond above face value
- 21 Type of market when securities prices are going up
- 22 Money lost when selling stock for less than purchase price (2 words)
- 24 Rise in price of goods that lowers purchasing power
- 25 Investment instruments such as stocks or bonds

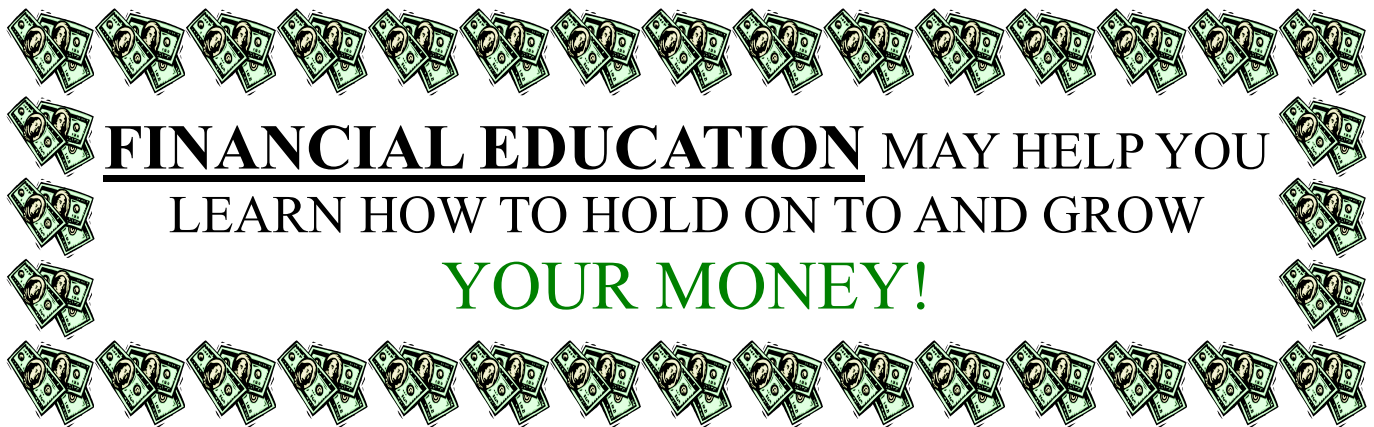
**ACROSS**

- 1 Income withheld from current spending for future use
- 3 Payment to an investor from corporation's earnings
- 5 What a home loan is called
- 6 Value of a bond stated on a certificate (2 words)
- 8 Possibility that a stock will lose value
- 10 Goals to be reached within a year (2 words)
- 12 Art of deceiving a victim by misrepresenting the truth
- 14 Goals that must be met
- 16 Enjoying things now, while paying for them later
- 19 An individual who maintains a business
- 21 Type of market when securities prices are going down
- 23 Ability to convert to cash
- 26 Outflow of money

**FOR ANSWERS CONTACT:**

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**YOUR MONEY  
HAS WINGS AND  
CAN FLY AWAY!**



**FINANCIAL EDUCATION MAY HELP YOU  
LEARN HOW TO HOLD ON TO AND GROW  
YOUR MONEY!**



ASC provides free educational materials and training seminars for youth, working adults and seniors to help pursue a safe and wise pathway to investing and financial success.

Call the ASC office of Education and Public Affairs at 1-800-222-1253 to request information or schedule training. Visit the ASC website for all types of information concerning financial education, securities fraud prevention, investor alerts, enforcement actions and much more:

[www.asc.alabama.gov](http://www.asc.alabama.gov)



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