

Return of Organization Exempt From Income Tax
 Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except black lung benefit trust or private foundation)

OMB No 1545-0047
2004
 Open to Public Inspection

The organization may have to use a copy of this return to satisfy state reporting requirements.

A For the 2004 calendar year, or tax year beginning April 1, 2004, and ending March 31, 2005

B Check if applicable:
 Address change
 Name change
 Initial return
 Final return
 Amended return
 Application pending

C Name of organization: **San Francisco Consumer Action, Inc.**
 Number and street (or P O box if mail is not delivered to street address) Room/suite: **221 Main St. 480**
 City or town, state or country, and ZIP + 4: **San Francisco, CA 94105**

D Employer identification number: **23 7172908**

E Telephone number: **(415) 777-9648**

F Accounting method: Cash Accrual
 Other (specify) ▶

G Website: ▶ **www.consumer-action.org**

H and **I** are not applicable to section 527 organizations
H(a) Is this a group return for affiliates? Yes No
H(b) If "Yes," enter number of affiliates ▶
H(c) Are all affiliates included? Yes No
 (If "No," attach a list See instructions.)
H(d) Is this a separate return filed by an organization covered by a group ruling? Yes No

I Group Exemption Number ▶

J Organization type (check only one) ▶ 501(c) (3) ◀ (insert no) 4947(a)(1) or 527

K Check here if the organization's gross receipts are normally not more than \$25,000. The organization need not file a return with the IRS, but if the organization received a Form 990 Package in the mail, it should file a return without financial data. Some states require a complete return.

L Gross receipts: Add lines 6b, 8b, 9b, and 10b to line 12 ▶ **1,467,661.51**

M Check if the organization is not required to attach Sch. B (Form 990, 990-EZ, or 990-PF)

Part I Revenue, Expenses, and Changes in Net Assets or Fund Balances (See page 18 of the instructions.)

Revenue	1 Contributions, gifts, grants, and similar amounts received:		
	a Direct public support	1a	1,443,950.52
	b Indirect public support	1b	
	c Government contributions (grants)	1c	
	d Total (add lines 1a through 1c) (cash \$ 1,443,950.52 noncash \$)	1d	1,443,950.52
	2 Program service revenue including government fees and contracts (from Part VII, line 93)	2	1,606.75
	3 Membership dues and assessments	3	8,311.50
	4 Interest on savings and temporary cash investments	4	1,526.81
	5 Dividends and interest from securities	5	6,754.49
	6a Gross rents	6a	
	b Less: rental expenses	6b	
	c Net rental income or (loss) (subtract line 6b from line 6a)	6c	
7 Other investment income (describe ▶ sale of stock)	7	5,511.44	
8a Gross amount from sales of assets other than inventory	8a		
b Less: cost or other basis and sales expenses	8b		
c Gain or (loss) (attach schedule)	8c		
d Net gain or (loss) (combine line 8c, columns (A) and (B))	8d		
9 Special events and activities (attach schedule). If any amount is from gaming, check here <input type="checkbox"/>			
a Gross revenue (not including \$ of contributions reported on line 1a)	9a		
b Less: direct expenses other than fundraising expenses	9b		
c Net income or (loss) from special events (subtract line 9b from line 9a)	9c		
10a Gross sales of inventory, less returns and allowances	10a		
b Less: cost of goods sold	10b		
c Gross profit or (loss) from sales of inventory (attach schedule) (subtract line 10b from line 10a)	10c		
11 Other revenue (from Part VII, line 103)	11		
12 Total revenue (add lines 1d, 2, 3, 4, 5, 6c, 7, 8d, 9c, 10c, and 11)	12	1,467,661.51	
Expenses	13 Program services (from line 44, column (B))	13	1,213,675.04
	14 Management and general (from line 44, column (C))	14	217,459.70
	15 Fundraising (from line 44, column (D))	15	18,728.19
	16 Payments to affiliates (attach schedule)	16	
	17 Total expenses (add lines 16 and 44, column (A))	17	1,449,862.93
Net Assets	18 Excess or (deficit) for the year (subtract line 17 from line 12)	18	17,798.58
	19 Net assets or fund balances at beginning of year (from line 73, column (A))	19	318,151.77
	20 Other changes in net assets or fund balances (attach explanation)	20	427,530.14
	21 Net assets or fund balances at end of year (combine lines 18, 19, and 20)	21	763,480.49

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Part II Statement of Functional Expenses

All organizations must complete column (A). Columns (B), (C), and (D) are required for section 501(c)(3) and (4) organizations and section 4947(a)(1) nonexempt charitable trusts but optional for others. (See page 22 of the instructions)

Do not include amounts reported on line 6b, 8b, 9b, 10b, or 16 of Part I		(A) Total	(B) Program services	(C) Management and general	(D) Fundraising
22	Grants and allocations (attach schedule) (cash \$ _____ noncash \$ _____)	22			
23	Specific assistance to individuals (attach schedule)	23			
24	Benefits paid to or for members (attach schedule)	24			
25	Compensation of officers, directors, etc.	25	91,485.00	71,266.00	14,154.00
26	Other salaries and wages	26	528,786.00	438,611.00	83,769.00
27	Pension plan contributions	27	30,532.00	25,671.90	4,860.10
28	Other employee benefits	28	83,492.09	69,990.16	13,501.93
29	Payroll taxes	29	52,895.53	44,004.08	8,891.45
30	Professional fundraising fees	30			
31	Accounting fees	31	8,938.70		8,938.70
32	Legal fees	32			
33	Supplies	33	10,568.24	4,019.73	6,336.93
34	Telephone	34	13,901.68	11,300.00	2,601.68
35	Postage and shipping	35	33,471.99	30,477.35	2,826.24
36	Occupancy	36	118,265.05	96,192.00	18,683.78
37	Equipment rental and maintenance	37	2,757.39		2,757.39
38	Printing and publications	38	91,035.35	89,418.49	1,316.31
39	Travel	39	31,947.83	26,234.10	3,859.04
40	Conferences, conventions, and meetings	40	122,796.98	121,886.98	910.00
41	Interest	41			
42	Depreciation, depletion, etc. (attach schedule)	42	5,855.53	709.00	5,146.53
43	Other expenses not covered above (itemize). a Other	43a	35,643.70	18,846.45	16,764.55
	b Translation	43b	20,281.54	20,281.54	
	c Contract Services	43c	122,000.00	122,000.00	
	d Computer Services	43d	43,542.51	21,747.51	21,795.00
	e Consultants	43e	1,665.82	1,018.75	347.07
44	Total functional expenses (add lines 22 through 43) Organizations completing columns (B)-(D), carry these totals to lines 13-15 .	44	1,449,862.93	1,213,675.04	217,459.70

Joint Costs. Check if you are following SOP 98-2.

Are any joint costs from a combined educational campaign and fundraising solicitation reported in (B) Program services? Yes No
 If "Yes," enter (i) the aggregate amount of these joint costs \$ _____; (ii) the amount allocated to Program services \$ _____; (iii) the amount allocated to Management and general \$ _____; and (iv) the amount allocated to Fundraising \$ _____

Part III Statement of Program Service Accomplishments (See page 25 of the instructions.)

What is the organization's primary exempt purpose? Consumer education and advocacy	Program Service Expenses (Required for 501(c)(3) and (4) orgs., and 4947(a)(1) trusts, but optional for others.)
a See Attached Page _____ _____ _____ (Grants and allocations \$ _____)	1,213,675.04
b _____ _____ _____ (Grants and allocations \$ _____)	
c _____ _____ _____ (Grants and allocations \$ _____)	
d _____ _____ _____ (Grants and allocations \$ _____)	
e Other program services (attach schedule) (Grants and allocations \$ _____)	
f Total of Program Service Expenses (should equal line 44, column (B), Program services).	1,213,675.04

Part IV-A Reconciliation of Revenue per Audited Financial Statements with Revenue per Return (See page 27 of the instructions.)

Part IV-B Reconciliation of Expenses per Audited Financial Statements with Expenses per Return

a	Total revenue, gains, and other support per audited financial statements . . . ▶	a	1,490,519.12
b	Amounts included on line a but not on line 12, Form 990:		
(1)	Net unrealized gains on investments . . . \$ 357.61		
(2)	Donated services and use of facilities \$ 9,000.00		
(3)	Recoveries of prior year grants . . . \$		
(4)	Other (specify): Project Contributions \$ 13,500.00		
	Add amounts on lines (1) through (4) ▶	b	22,857.61
c	Line a minus line b ▶	c	1,467,661.51
d	Amounts included on line 12, Form 990 but not on line a :		
(1)	Investment expenses not included on line 6b, Form 990. . . \$		
(2)	Other (specify): \$		
	Add amounts on lines (1) and (2) ▶	d	0
e	Total revenue per line 12, Form 990 (line c plus line d). ▶	e	1,467,661.51

a	Total expenses and losses per audited financial statements . . . ▶	a	1,472,362.93
b	Amounts included on line a but not on line 17, Form 990:		
(1)	Donated services and use of facilities \$ 9,000.00		
(2)	Prior year adjustments reported on line 20, Form 990. . . . \$		
(3)	Losses reported on line 20, Form 990. . . \$		
(4)	Other (specify): Project Contributions \$ 13,500.00		
	Add amounts on lines (1) through (4) ▶	b	22,500.00
c	Line a minus line b ▶	c	1,449,862.93
d	Amounts included on line 17, Form 990 but not on line a :		
(1)	Investment expenses not included on line 6b, Form 990 . . . \$		
(2)	Other (specify): \$		
	Add amounts on lines (1) and (2) ▶	d	0
e	Total expenses per line 17, Form 990 (line c plus line d). ▶	e	1,449,862.93

Part V List of Officers, Directors, Trustees, and Key Employees (List each one even if not compensated; see page 27 of the instructions.)

(A) Name and address	(B) Title and average hours per week devoted to position	(C) Compensation (if not paid, enter -0-.)	(D) Contributions to employee benefit plans & deferred compensation	(E) Expense account and other allowances
Gene Coleman 221 Main St. # 480, San Francisco, CA 94105	President	0	0	None
Ken McEldowney 221 Main St. # 480, San Francisco, CA 94105	Secretary	91,485	4,575	None
Molly Hopp 221 Main St. # 480, San Francisco, CA 94105	Treasurer	0	0	None

75 Did any officer, director, trustee, or key employee receive aggregate compensation of more than \$100,000 from your organization and all related organizations, of which more than \$10,000 was provided by the related organizations? Yes No
If "Yes," attach schedule—see page 28 of the instructions.

Part VI Other Information (See page 28 of the instructions.)

		Yes	No
76	Did the organization engage in any activity not previously reported to the IRS? If "Yes," attach a detailed description of each activity.		✓
77	Were any changes made in the organizing or governing documents but not reported to the IRS? If "Yes," attach a conformed copy of the changes.		✓
78a	Did the organization have unrelated business gross income of \$1,000 or more during the year covered by this return?		✓
b	If "Yes," has it filed a tax return on Form 990-T for this year?		
79	Was there a liquidation, dissolution, termination, or substantial contraction during the year? If "Yes," attach a statement		✓
80a	Is the organization related (other than by association with a statewide or nationwide organization) through common membership, governing bodies, trustees, officers, etc., to any other exempt or nonexempt organization?		✓
b	If "Yes," enter the name of the organization and check whether it is <input type="checkbox"/> exempt or <input type="checkbox"/> nonexempt		
81a	Enter direct and indirect political expenditures. See line 81 instructions	81a	
b	Did the organization file Form 1120-POL for this year?	81b	✓
82a	Did the organization receive donated services or the use of materials, equipment, or facilities at no charge or at substantially less than fair rental value?	82a	✓
b	If "Yes," you may indicate the value of these items here. Do not include this amount as revenue in Part I or as an expense in Part II. (See instructions in Part III)	82b	9,000.00
83a	Did the organization comply with the public inspection requirements for returns and exemption applications?	83a	✓
b	Did the organization comply with the disclosure requirements relating to quid pro quo contributions?	83b	✓
84a	Did the organization solicit any contributions or gifts that were not tax deductible?	84a	✓
b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?	84b	
85	501(c)(4), (5), or (6) organizations. a Were substantially all dues nondeductible by members?	85a	
b	Did the organization make only in-house lobbying expenditures of \$2,000 or less? If "Yes" was answered to either 85a or 85b, do not complete 85c through 85h below unless the organization received a waiver for proxy tax owed for the prior year	85b	
c	Dues, assessments, and similar amounts from members.	85c	
d	Section 162(e) lobbying and political expenditures.	85d	
e	Aggregate nondeductible amount of section 6033(e)(1)(A) dues notices.	85e	
f	Taxable amount of lobbying and political expenditures (line 85d less 85e)	85f	
g	Does the organization elect to pay the section 6033(e) tax on the amount on line 85f?	85g	
h	If section 6033(e)(1)(A) dues notices were sent, does the organization agree to add the amount on line 85f to its reasonable estimate of dues allocable to nondeductible lobbying and political expenditures for the following tax year?	85h	
86	501(c)(7) orgs. Enter: a Initiation fees and capital contributions included on line 12.	86a	
b	Gross receipts, included on line 12, for public use of club facilities	86b	
87	501(c)(12) orgs. Enter: a Gross income from members or shareholders	87a	
b	Gross income from other sources. (Do not net amounts due or paid to other sources against amounts due or received from them.)	87b	
88	At any time during the year, did the organization own a 50% or greater interest in a taxable corporation or partnership, or an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? If "Yes," complete Part IX	88	✓
89a	501(c)(3) organizations. Enter: Amount of tax imposed on the organization during the year under section 4911 <input type="text" value="0"/> ; section 4912 <input type="text" value="0"/> ; section 4955 <input type="text" value="0"/>		
b	501(c)(3) and 501(c)(4) orgs. Did the organization engage in any section 4958 excess benefit transaction during the year or did it become aware of an excess benefit transaction from a prior year? If "Yes," attach a statement explaining each transaction	89b	✓
c	Enter: Amount of tax imposed on the organization managers or disqualified persons during the year under sections 4912, 4955, and 4958		0
d	Enter: Amount of tax on line 89c, above, reimbursed by the organization		0
90a	List the states with which a copy of this return is filed <input type="text" value="California"/>		
b	Number of employees employed in the pay period that includes March 12, 2004 (See instructions.)	90b	19
91	The books are in care of <input type="text" value="Michael Heffer, c/o Consumer Action"/> Telephone no. <input type="text" value="(415) 777-9648"/> Located at <input type="text" value="221 Main St., # 480, San Francisco, CA 94105"/> ZIP + 4 <input type="text"/>		
92	Section 4947(a)(1) nonexempt charitable trusts filing Form 990 in lieu of Form 1041—Check here <input type="checkbox"/> and enter the amount of tax-exempt interest received or accrued during the tax year <input type="text" value="92"/>		

Part VII Analysis of Income-Producing Activities (See page 33 of the instructions.)

Note: Enter gross amounts unless otherwise indicated.

	Unrelated business income		Excluded by section 512, 513, or 514		(E) Related or exempt function income
	(A) Business code	(B) Amount	(C) Exclusion code	(D) Amount	
93 Program service revenue:					
a Sale of educational materials					1,606.75
b					
c					
d					
e					
f Medicare/Medicaid payments					
g Fees and contracts from government agencies					
94 Membership dues and assessments					8,311.50
95 Interest on savings and temporary cash investments			14	1,526.81	
96 Dividends and interest from securities			14	6,754.49	
97 Net rental income or (loss) from real estate:					
a debt-financed property					
b not debt-financed property					
98 Net rental income or (loss) from personal property					
99 Other investment income			18	5,511.44	
100 Gain or (loss) from sales of assets other than inventory					
101 Net income or (loss) from special events					
102 Gross profit or (loss) from sales of inventory					
103 Other revenue: a					
b					
c					
d					
e					
104 Subtotal (add columns (B), (D), and (E))				13,792.74	9,918.25
105 Total (add line 104, columns (B), (D), and (E))					23,710.99

Note: Line 105 plus line 1d, Part I, should equal the amount on line 12, Part I.

Part VIII Relationship of Activities to the Accomplishment of Exempt Purposes (See page 34 of the instructions.)

Line No.	Explain how each activity for which income is reported in column (E) of Part VII contributed importantly to the accomplishment of the organization's exempt purposes (other than by providing funds for such purposes).
93a	Sale of educational materials enabled us to reach more people with information, beyond those targeted by our grants.
94	Membership dues helped us to establish a base of support in the community and to reach more people with our information.

Part IX Information Regarding Taxable Subsidiaries and Disregarded Entities (See page 34 of the instructions.)

(A) Name, address, and EIN of corporation, partnership, or disregarded entity	(B) Percentage of ownership interest	(C) Nature of activities	(D) Total income	(E) End-of-year assets
	%			
	%			
	%			
	%			

Part X Information Regarding Transfers Associated with Personal Benefit Contracts (See page 34 of the instructions.)

- (a) Did the organization, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? Yes No
- (b) Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract? Yes No
- Note: If "Yes" to (b), file Form 8870 and Form 4720 (see instructions).

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Please Sign Here

Kenneth
Signature of officer

01/10/07
Date

Date	Check if self-employed <input type="checkbox"/>	Preparer's SSN or PTIN (See Gen. Inst. W)
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SCHEDULE A
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Organization Exempt Under Section 501(c)(3)

(Except Private Foundation) and Section 501(e), 501(f), 501(k),
501(n), or Section 4947(a)(1) Nonexempt Charitable Trust

Supplementary Information—(See separate instructions.)

▶ **MUST be completed by the above organizations and attached to their Form 990 or 990-EZ**

OMB No 1545-0047

2004

Name of the organization

San Francisco Consumer Action, Inc.

Employer identification number

23 : 7172908

Part I Compensation of the Five Highest Paid Employees Other Than Officers, Directors, and Trustees
(See page 1 of the instructions. List each one. If there are none, enter "None.")

(a) Name and address of each employee paid more than \$50,000	(b) Title and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans & deferred compensation	(e) Expense account and other allowances
Linda Sherry POB 1762, Washington, DC 20013	Project Director, 35 hours	64,235.00	3,211.00	None
Cher McIntyre 523 West 6th St., Los Angeles, CA 90014	Project Director, 35 hours	64,277.00	2,767.00	None
Kathy LI 221 Main St., # 480, San Francisco, CA 94105	Project Director, 35 hours	66,790.00	3,340.00	None
Total number of other employees paid over \$50,000 ▶	0			

Part II Compensation of the Five Highest Paid Independent Contractors for Professional Services
(See page 2 of the instructions. List each one (whether individuals or firms). If there are none, enter "None.")

(a) Name and address of each independent contractor paid more than \$50,000	(b) Type of service	(c) Compensation
None		
Total number of others receiving over \$50,000 for professional services ▶	0	

Part III Statements About Activities (See page 2 of the instructions.)

	Yes	No
1 During the year, has the organization attempted to influence national, state, or local legislation, including any attempt to influence public opinion on a legislative matter or referendum? If "Yes," enter the total expenses paid or incurred in connection with the lobbying activities ▶ \$ <u>9,000</u> (Must equal amounts on line 38, Part VI-A, or line i of Part VI-B.) Organizations that made an election under section 501(h) by filing Form 5768 must complete Part VI-A. Other organizations checking "Yes" must complete Part VI-B AND attach a statement giving a detailed description of the lobbying activities.	✓	
2 During the year, has the organization, either directly or indirectly, engaged in any of the following acts with any substantial contributors, trustees, directors, officers, creators, key employees, or members of their families, or with any taxable organization with which any such person is affiliated as an officer, director, trustee, majority owner, or principal beneficiary? (If the answer to any question is "Yes," attach a detailed statement explaining the transactions.)		
a Sale, exchange, or leasing of property?		✓
b Lending of money or other extension of credit?		✓
c Furnishing of goods, services, or facilities?		✓
d Payment of compensation (or payment or reimbursement of expenses if more than \$1,000)?		
e Transfer of any part of its income or assets?		✓
3a Do you make grants for scholarships, fellowships, student loans, etc.? (If "Yes," attach an explanation of how you determine that recipients qualify to receive payments.)		✓
b Do you have a section 403(b) annuity plan for your employees?		✓
4a Did you maintain any separate account for participating donors where donors have the right to provide advice on the use or distribution of funds?		✓
b Do you provide credit counseling, debt management, credit repair, or debt negotiation services?		✓

Part IV Reason for Non-Private Foundation Status (See pages 3 through 6 of the instructions.)

The organization is not a private foundation because it is: (Please check only **ONE** applicable box.)

- 5** A church, convention of churches, or association of churches. Section 170(b)(1)(A)(i).
- 6** A school. Section 170(b)(1)(A)(ii). (Also complete Part V.)
- 7** A hospital or a cooperative hospital service organization. Section 170(b)(1)(A)(iii).
- 8** A Federal, state, or local government or governmental unit. Section 170(b)(1)(A)(v).
- 9** A medical research organization operated in conjunction with a hospital. Section 170(b)(1)(A)(iii). Enter the hospital's name, city, and state ▶
- 10** An organization operated for the benefit of a college or university owned or operated by a governmental unit. Section 170(b)(1)(A)(iv). (Also complete the **Support Schedule** in Part IV-A.)
- 11a** An organization that normally receives a substantial part of its support from a governmental unit or from the general public. Section 170(b)(1)(A)(vi). (Also complete the **Support Schedule** in Part IV-A.)
- 11b** A community trust. Section 170(b)(1)(A)(vi). (Also complete the **Support Schedule** in Part IV-A.)
- 12** An organization that normally receives: **(1) more than 33 1/3%** of its support from contributions, membership fees, and gross receipts from activities related to its charitable, etc., functions—subject to certain exceptions, and **(2) no more than 33 1/3%** of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975. See section 509(a)(2). (Also complete the **Support Schedule** in Part IV-A.)
- 13** An organization that is not controlled by any disqualified persons (other than foundation managers) and supports organizations described in: **(1)** lines 5 through 12 above; or **(2)** section 501(c)(4), (5), or (6), if they meet the test of section 509(a)(2) (See section 509(a)(3).)

Provide the following information about the supported organizations. (See page 5 of the instructions.)

(a) Name(s) of supported organization(s)	(b) Line number from above

- 14** An organization organized and operated to test for public safety. Section 509(a)(4). (See page 5 of the instructions.)

Part IV-A Support Schedule (Complete only if you checked a box on line 10, 11, or 12.) *Use cash method of accounting.*

Note: You may use the worksheet in the instructions for converting from the accrual to the cash method of accounting.

Calendar year (or fiscal year beginning in) ▶	(a) 2003	(b) 2002	(c) 2001	(d) 2000	(e) Total
15 Gifts, grants, and contributions received. (Do not include unusual grants. See line 28)	1,385,734	1,344,791	1,343,584	1,628,038	5,702,147
16 Membership fees received	8,198	10,347	14,051	14,473	47,069
17 Gross receipts from admissions, merchandise sold or services performed, or furnishing of facilities in any activity that is related to the organization's charitable, etc., purpose	291	1,031	1,273	2,694	5,289
18 Gross income from interest, dividends, amounts received from payments on securities loans (section 512(a)(5)), rents, royalties, and unrelated business taxable income (less section 511 taxes) from businesses acquired by the organization after June 30, 1975	4,262	6,861	10,752	17,652	39,527
19 Net income from unrelated business activities not included in line 18.					
20 Tax revenues levied for the organization's benefit and either paid to it or expended on its behalf					
21 The value of services or facilities furnished to the organization by a governmental unit without charge. Do not include the value of services or facilities generally furnished to the public without charge.					
22 Other income. Attach a schedule Do not include gain or (loss) from sale of capital assets					
23 Total of lines 15 through 22	1,398,485	1,363,030	1,369,654	1,662,857	5,794,032
24 Line 23 minus line 17	1,398,194	1,361,999	1,368,381	1,660,163	5,788,743
25 Enter 1% of line 23	13,985	13,630	13,697	16,629	
26 Organizations described on lines 10 or 11: a Enter 2% of amount in column (e), line 24 ▶					26a 115,775
b Prepare a list for your records to show the name of and amount contributed by each person (other than a governmental unit or publicly supported organization) whose total gifts for 2000 through 2003 exceeded the amount shown in line 26a. Do not file this list with your return. Enter the total of all these excess amounts ▶					26b 0
c Total support for section 509(a)(1) test: Enter line 24, column (e) ▶					26c 5,788,743
d Add: Amounts from column (e) for lines: 18 <u>39,527</u> 19 <u>0</u> ▶					26d 39,527
22 <u>0</u> 26b <u>0</u> ▶					26e 5,749,216
e Public support (line 26c minus line 26d total) ▶					26e 5,749,216
f Public support percentage (line 26e (numerator) divided by line 26c (denominator)) ▶					26f 99.31 %
27 Organizations described on line 12: a For amounts included in lines 15, 16, and 17 that were received from a "disqualified person," prepare a list for your records to show the name of, and total amounts received in each year from, each "disqualified person." Do not file this list with your return. Enter the sum of such amounts for each year: (2003) (2002) (2001) (2000) b For any amount included in line 17 that was received from each person (other than "disqualified persons"), prepare a list for your records to show the name of, and amount received for each year, that was more than the larger of (1) the amount on line 25 for the year or (2) \$5,000 (Include in the list organizations described in lines 5 through 11, as well as individuals.) Do not file this list with your return. After computing the difference between the amount received and the larger amount described in (1) or (2), enter the sum of these differences (the excess amounts) for each year. (2003) (2002) (2001) (2000) c Add. Amounts from column (e) for lines: 15 _____ 16 _____ 17 _____ 20 _____ 21 _____ ▶					27c
d Add: Line 27a total, _____ and line 27b total ▶					27d
e Public support (line 27c total minus line 27d total) ▶					27e
f Total support for section 509(a)(2) test: Enter amount from line 23, column (e) ▶					27f
g Public support percentage (line 27e (numerator) divided by line 27f (denominator)) ▶					27g %
h Investment income percentage (line 18, column (e) (numerator) divided by line 27f (denominator)). ▶					27h %
28 Unusual Grants: For an organization described in line 10, 11, or 12 that received any unusual grants during 2000 through 2003, prepare a list for your records to show, for each year, the name of the contributor, the date and amount of the grant, and a brief description of the nature of the grant. Do not file this list with your return. Do not include these grants in line 15.					

M4

Part VI-A Lobbying Expenditures by Electing Public Charities (See page 9 of the instructions.)
 (To be completed **ONLY** by an eligible organization that filed Form 5768)

Check **a** if the organization belongs to an affiliated group Check **b** if you checked "a" and "limited control" provisions apply

Limits on Lobbying Expenditures		(a) Affiliated group totals	(b) To be completed for ALL electing organizations
(The term "expenditures" means amounts paid or incurred.)			
36	Total lobbying expenditures to influence public opinion (grassroots lobbying)	36	
37	Total lobbying expenditures to influence a legislative body (direct lobbying)	37	
38	Total lobbying expenditures (add lines 36 and 37)	38	
39	Other exempt purpose expenditures	39	
40	Total exempt purpose expenditures (add lines 38 and 39)	40	
41	Lobbying nontaxable amount. Enter the amount from the following table— If the amount on line 40 is— The lobbying nontaxable amount is— Not over \$500,000 20% of the amount on line 40 Over \$500,000 but not over \$1,000,000 . . . \$100,000 plus 15% of the excess over \$500,000 Over \$1,000,000 but not over \$1,500,000 . . \$175,000 plus 10% of the excess over \$1,000,000 Over \$1,500,000 but not over \$17,000,000. \$225,000 plus 5% of the excess over \$1,500,000 Over \$17,000,000 \$1,000,000	41	
42	Grassroots nontaxable amount (enter 25% of line 41).	42	
43	Subtract line 42 from line 36. Enter -0- if line 42 is more than line 36.	43	
44	Subtract line 41 from line 38. Enter -0- if line 41 is more than line 38.	44	

Caution: If there is an amount on either line 43 or line 44, you must file Form 4720.

4-Year Averaging Period Under Section 501(h)

(Some organizations that made a section 501(h) election do not have to complete all of the five columns below.
 See the instructions for lines 45 through 50 on page 11 of the instructions.)

Calendar year (or fiscal year beginning in) ▶	Lobbying Expenditures During 4-Year Averaging Period				
	(a) 2004	(b) 2003	(c) 2002	(d) 2001	(e) Total
45 Lobbying nontaxable amount					
46 Lobbying ceiling amount (150% of line 45(e))					
47 Total lobbying expenditures					
48 Grassroots nontaxable amount					
49 Grassroots ceiling amount (150% of line 48(e))					
50 Grassroots lobbying expenditures					

Part VI-B Lobbying Activity by Nonelecting Public Charities

(For reporting only by organizations that did not complete Part VI-A) (See page 11 of the instructions.)

During the year, did the organization attempt to influence national, state or local legislation, including any attempt to influence public opinion on a legislative matter or referendum, through the use of

	Yes	No	Amount
a Volunteers	✓		
b Paid staff or management (Include compensation in expenses reported on lines c through h.)	✓		
c Media advertisements	✓		
d Mailings to members, legislators, or the public	✓		7,200
e Publications, or published or broadcast statements	✓		
f Grants to other organizations for lobbying purposes	✓		
g Direct contact with legislators, their staffs, government officials, or a legislative body.	✓		1,800
h Rallies, demonstrations, seminars, conventions, speeches, lectures, or any other means	✓		
i Total lobbying expenditures (Add lines c through h.)			9,000

If "Yes" to any of the above, also attach a statement giving a detailed description of the lobbying activities.

Form **4562**

Department of the Treasury
Internal Revenue Service

Depreciation and Amortization
(Including Information on Listed Property)

▶ See separate instructions. ▶ Attach to your tax return.

OMB No 1545-0172

2004

Attachment
Sequence No **67**

Name(s) shown on return

San Francisco Consumer Action, Inc.

Business or activity to which this form relates

Identifying number
23-7172908

Part I Election To Expense Certain Property Under Section 179

Note: If you have any listed property, complete Part V before you complete Part I.

1	Maximum amount. See page 2 of the instructions for a higher limit for certain businesses	1	\$102,000
2	Total cost of section 179 property placed in service (see page 3 of the instructions)	2	
3	Threshold cost of section 179 property before reduction in limitation	3	\$410,000
4	Reduction in limitation. Subtract line 3 from line 2. If zero or less, enter -0-	4	
5	Dollar limitation for tax year. Subtract line 4 from line 1. If zero or less, enter -0-. If married filing separately, see page 3 of the instructions.	5	
6	(a) Description of property	(b) Cost (business use only)	(c) Elected cost
7	Listed property. Enter the amount from line 29	7	
8	Total elected cost of section 179 property. Add amounts in column (c), lines 6 and 7	8	
9	Tentative deduction. Enter the smaller of line 5 or line 8.	9	
10	Carryover of disallowed deduction from line 13 of your 2003 Form 4562	10	
11	Business income limitation. Enter the smaller of business income (not less than zero) or line 5 (see instructions)	11	
12	Section 179 expense deduction. Add lines 9 and 10, but do not enter more than line 11	12	
13	Carryover of disallowed deduction to 2005. Add lines 9 and 10, less line 12 ▶	13	

Note: Do not use Part II or Part III below for listed property. Instead, use Part V.

Part II Special Depreciation Allowance and Other Depreciation (Do not include listed property.)

14	Special depreciation allowance for qualified property (other than listed property) placed in service during the tax year (see page 3 of the instructions)	14	
15	Property subject to section 168(f)(1) election (see page 4 of the instructions)	15	
16	Other depreciation (including ACRS) (see page 4 of the instructions)	16	

Part III MACRS Depreciation (Do not include listed property.) (See page 5 of the instructions.)

Section A

17	MACRS deductions for assets placed in service in tax years beginning before 2004	17	
18	If you are electing under section 168(i)(4) to group any assets placed in service during the tax year into one or more general asset accounts, check here		<input type="checkbox"/>

Section B—Assets Placed in Service During 2004 Tax Year Using the General Depreciation System

(a) Classification of property	(b) Month and year placed in service	(c) Basis for depreciation (business/investment use only—see instructions)	(d) Recovery period	(e) Convention	(f) Method	(g) Depreciation deduction
19a 3-year property						
b 5-year property						
c 7-year property						
d 10-year property						
e 15-year property						
f 20-year property						
g 25-year property			25 yrs.		S/L	
h Residential rental property			27.5 yrs.	MM	S/L	
i Nonresidential real property			39 yrs.	MM	S/L	
				MM	S/L	

Section C—Assets Placed in Service During 2004 Tax Year Using the Alternative Depreciation System

20a	Class life				S/L	
b	12-year		12 yrs.		S/L	
c	40-year		40 yrs.	MM	S/L	

Part IV Summary (see page 8 of the instructions)

21	Listed property. Enter amount from line 28	21	5,855.53
22	Total. Add amounts from line 12, lines 14 through 17, lines 19 and 20 in column (g), and line 21. Enter here and on the appropriate lines of your return. Partnerships and S corporations—see instr.	22	5,855.53
23	For assets shown above and placed in service during the current year, enter the portion of the basis attributable to section 263A costs	23	

For Paperwork Reduction Act Notice, see separate instructions.

Cat No 12906N

Form **4562** (2004)

Part V Listed Property (Include automobiles, certain other vehicles, cellular telephones, certain computers, and property used for entertainment, recreation, or amusement.)

Note: For any vehicle for which you are using the standard mileage rate or deducting lease expense, complete only 24a, 24b, columns (a) through (c) of Section A, all of Section B, and Section C if applicable

Section A—Depreciation and Other Information (Caution: See page 9 of the instructions for limits for passenger automobiles.)

24a Do you have evidence to support the business/investment use claimed? Yes No **24b** If "Yes," is the evidence written? Yes No

(a) Type of property (list vehicles first)	(b) Date placed in service	(c) Business/investment use percentage	(d) Cost or other basis	(e) Basis for depreciation (business/investment use only)	(f) Recovery period	(g) Method/Convention	(h) Depreciation deduction	(i) Elected section 179 cost
25 Special depreciation allowance for qualified listed property placed in service during the tax year and used more than 50% in a qualified business use (see page 8 of the instructions)							25	
26 Property used more than 50% in a qualified business use (see page 8 of the instructions):								
Computers/Print.	12/99-3/05	100 %	28,127.99		5	SL/HY	5,477.53	
Furniture	10/02	100 %	1,891.64		5	SL/HY	378.00	
		%						
27 Property used 50% or less in a qualified business use (see page 8 of the instructions):								
		%				S/L -		
		%				S/L -		
		%				S/L -		
28 Add amounts in column (h), lines 25 through 27. Enter here and on line 21, page 1.							28	5,855.53
29 Add amounts in column (i), line 26. Enter here and on line 7, page 1.								29

Section B—Information on Use of Vehicles

Complete this section for vehicles used by a sole proprietor, partner, or other "more than 5% owner," or related person. If you provided vehicles to your employees, first answer the questions in Section C to see if you meet an exception to completing this section for those vehicles

	(a) Vehicle 1		(b) Vehicle 2		(c) Vehicle 3		(d) Vehicle 4		(e) Vehicle 5		(f) Vehicle 6	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
30 Total business/investment miles driven during the year (do not include commuting miles—See page 2 of the instructions)												
31 Total commuting miles driven during the year												
32 Total other personal (noncommuting) miles driven												
33 Total miles driven during the year. Add lines 30 through 32												
34 Was the vehicle available for personal use during off-duty hours?												
35 Was the vehicle used primarily by a more than 5% owner or related person?												
36 Is another vehicle available for personal use?												

Section C—Questions for Employers Who Provide Vehicles for Use by Their Employees

Answer these questions to determine if you meet an exception to completing Section B for vehicles used by employees who are not more than 5% owners or related persons (see page 10 of the instructions).

	Yes	No
37 Do you maintain a written policy statement that prohibits all personal use of vehicles, including commuting, by your employees?		
38 Do you maintain a written policy statement that prohibits personal use of vehicles, except commuting, by your employees? See page 10 of the instructions for vehicles used by corporate officers, directors, or 1% or more owners		
39 Do you treat all use of vehicles by employees as personal use?		
40 Do you provide more than five vehicles to your employees, obtain information from your employees about the use of the vehicles, and retain the information received?		
41 Do you meet the requirements concerning qualified automobile demonstration use? (See page 10 of the instructions.)		

Note: If your answer to 37, 38, 39, 40, or 41 is "Yes," do not complete Section B for the covered vehicles.

Part VI Amortization

(a) Description of costs	(b) Date amortization begins	(c) Amortizable amount	(d) Code section	(e) Amortization period or percentage	(f) Amortization for this year
42 Amortization of costs that begins during your 2004 tax year (see page 11 of the instructions).					
43 Amortization of costs that began before your 2004 tax year.					43
44 Total. Add amounts in column (f). See page 12 of the instructions for where to report.					44

Form 4562 2004 Consumer Action 23-7172908

Depreciation Schedule, as of 3/31/05

Equipment	Date of Purchase	Check # or CD #	Serial #	Original Cost	2005 Deprec.	Accum. Deprec.
emac	Mar-05	4833	#2150907045548	1,009.88	101.00	101.00
emac	Jul-04	4434	G8426KZRQJB	1,063.04	213.00	213.00
emac	"	"	G8427913QJB	1,063.04	213.00	213.00
emac	Mar-04	4167	YM347A84PPA	1,036.00	208.00	312.00
ibook laptop	Aug-03	3778	UV3283W6-PBM-ff	1,853.94	372.00	558.00
emac	Jun-03	3685	G831809MPDL	1,651.97	330.00	495.00
emac	"	"	G83172GQPDL	"	"	"
furniture	Oct-02	3269	N/A	1,891.64	378.00	890.00
powerbook	Oct-02	3283	QT2372APLP4	2,785.84	558.00	1,395.00
emac	Sep-02	3229	G82313BVLRX	1,274.98	256.00	640.00
router	Dec-01	2827	8656164	1,250.00	250.00	875.00
imac	Nov-01	2760	RN1395K7-LFD	1,575.21	316.00	1,106.00
imac	Oct-01	2717	RN13725TLFD	1,575.21	316.00	1,106.00
printer	Jun-01	991	USBGG00325	1,254.27	250.00	875.00
imac	Dec-00	2270	YMO32ATZJWQ	978.50	194.50	978.50
powermac	May-00	1933	XB0151Y1-HSE	1,555.50	466.50	1,555.50
tape drive	Nov-99	1686	1911165	1,006.88	102.88	1,006.88
imac	Nov-99	1666	SG9421B4H90	4,193.15	422.15	4,193.15
imac	"	"	PT9437KGGGE	"	"	"
imac	"	"	PT9436KGGGE	"	"	"
imac	May-99	1407	XB9172VQG3H	1,480.86	148.78	1,480.86
powermac	Nov-98	1188	SG84409ED8X	2,491.92		2,491.92
printer	Oct-98	1132	USNC170768	1,824.94		1,824.94
imac	Oct-98	1149	XB836S74DFN	1,684.37		1,684.37
imac	"	"	XA833L74DFN	1,684.37		1,684.37
powermac	Feb-97	5276	XB6510L78VW	5,884.61		5,884.61
printer	Aug-95	4645	1137950225X	2,170.85		2,170.85
powermac	May-95	4430	XB512002Z4TZ	3,606.54		3,606.54
phone syst.	May-95	266,271	DKSUB16	2,779.60		2,779.60
powermac	Nov-94	4161	XC44168V3WQ	3,414.78		3,414.78
printer	Oct-94	4068	32379401389	1,702.00		1,702.00
phone syst.	Mar-90	CD 104	8910-3721	6,898.92		6,898.92
phone syst.	Aug-89	CD 90	8910-3721	2,265.00		2,265.00
phone syst.	Dec-88	CD 82	8910-3721	2,509.98		2,509.98
Accelerated dep.				0.00	759.72	0.00
Totals				67,417.79	5,855.53	56,911.77

**Part VI-B: Lobbying Activity by Nonelecting Public Charities:
Description of lobbying activities:**

Consumer Action took positions on the legislation listed below, and contacted legislators and their staffs by phone and by mail.

California: (S) = Support; (O) = Oppose

AB 68 (Montanez) Car Buyer's Bill of Rights (S)
AB 901 (Ridley-Thomas) Mortgage and predatory lending (S)
AB 1069 (Montanez) Possession of counterfeit devices (S)
AB 1493 (Pavley) Global warming/pollution (S)
AB 1229 (Nation) Vehicle labeling (S)
AB 1640 (Saldana) Insurance claims information/claims/loss databases (S)
AB 1694 (Leno) Consumer credit reporting/notification of new accounts (S)
SB 13 (Bowen) SSNs and researchers (prior consent) (S)
SB 20 (Escutia) Expansion of low cost auto insurance program (S)
SB 402 (Campbell) Telecommunications consent standard (O)
SB 440 (Speier) Non-discrimination when exercising privacy rights (S)
SB 550 (Speier) Bank account numbers (S)
SB 569 (Torlakson) CSU and UC; disclosure of alumni names (O)
SB 603 (Ortiz) Credit history/insurance rates (S)
SB 682 (Simitian) Identity Information Protection Act (S)
SB 637 (Speier) Used cars/consumer rights (O)
SB 790 (Speier) Predatory mortgage practices (S)
SB 833 (Bowen) Opt-in/junk faxes (S)
SB 839 (Poochigian) Selling, transferring personal identifying information without consent (S)
SB 860 (Bowen) Government agencies/service fees paid by credit card (S)
SB 1016 (Bowen) DL or SSN on voter registration (S)
SB 1068 (Bowen, Escutia) Telecommunications Consumer Protection (S)

Federal Measures:

S.115 (Feinstein) Notification of Personal Risk to Data Act (S)
S. 5 (Feinstein) Class Action Fairness Act (O)
S. 499 (Dodd) Credit Card Accountability, Responsibility & Disclosure (S)
HR 799 (Maloney) Consumer Checking Account Fairness Act (S)

New York State:

SB 5665 (Bruno) Universal Default (S)

Part V: List of Officers and Directors**Additional Board Members:**

A. Name and address	B. Title/Hours per week	C. Compensation	D. Contributions to Benefit Plans	E. Expense Account
Chris Bjorklund 221 Main St., Suite 480 San Francisco, CA 94105	Board Member, 1 hour	-0-	-0-	None
Pastor Herrera, Jr. 221 Main St., Suite 480 San Francisco, CA 94105	Board Member, 1 hour	-0-	-0-	None
Sue Hestor 221 Main St., Suite 480 San Francisco, CA 94105	Board Member, 1 hour	-0-	-0-	None
Kay Pachtner 221 Main St., Suite 480 San Francisco, CA 94105	Board Member, 1 hour	-0-	-0-	None
Jim Conran 221 Main St., Suite 480 San Francisco, CA 94105	Board Member, 1 hour	-0-	-0-	None
Lisa Yep Salinas 221 Main St., Suite 480 San Francisco, CA 94105	Board Member, 1 hour	-0-	-0-	None
Patricia Sturdevant 221 Main St., Suite 480 San Francisco, CA 94105	Board Member, 1 hour	-0-	-0-	None
Candace Acevedo 221 Main St., Suite 480 San Francisco, CA 94105	Board Member, 1 hour	-0-	-0-	None
Trish Butler 221 Main St., Suite 480 San Francisco, CA 94105	Board Member, 1 hour	-0-	-0-	None

Form 990 2004 Consumer Action 23-7172908

Part I, Line 20: Other Changes in Net Assets:

Temporarily Restricted Funds:	\$427,172.53
Net Depreciation of investments: (unrealized gain in value of securities)	<u>\$357.61</u>
Total, Other Changes in Net Assets:	\$427,530.14

Part IV, Line 54: Investments—Securities:

964 shares of IBM common stock, fair market value:	\$88,090.32
Vanguard VINX mutual fund, fair market value:	<u>\$18,492.45</u>
Total, Securities:	\$106,582.77

Part IV, Line 56: Investments—Other:

Vanguard Money Market Fund, value:	\$107,132.87
Banc America Securities, Money Market Fund, value:	<u>\$317,271.12</u>
Total, Other Investments:	\$424,403.99

Part III: Statement of Program Service Accomplishments

Consumer Action conducted educational programs, producing and distributing over one million free educational publications about consumer topics through non-profit agencies around the country. Consumer Action also presented free trainings, workshops and other public events, through these projects:

-The MoneyWise Project produced and distributed free brochures about basic banking services and held workshops to train people about conducting banking education. It paid \$122,000 in stipends to non-profit agencies that assisted with this project.

Total Expenses: \$830,500

-The Bank of America Consumer Education Fund (BACEF) Project produced and distributed free educational materials on a wide range of banking services and products.

Expenses: \$130,000

-The Healthy Children Organizing Project worked with parents, doctors and government officials to eliminate the problem of environmental poisoning of young children in San Francisco.

Expenses: \$90,821.63

-The National Consumer Resource Center produced and distributed around the country free educational materials on different topics, translated into several languages.

Expenses: \$60,353.41

-The Privacy Project developed free educational materials about privacy, and worked on legislation concerning privacy rights.

Expenses: \$41,000

-The Telephone Education project produced free educational materials about phone services.

Expenses: \$15,000

-The Credit Card Education Project produced free educational information about obtaining and using credit cards.

Expenses: \$46,000

Total: \$1,213,675.04