

In Memoriam: Andy Spanogle (1934-2020)

The National Consumer Law Center is sad to announce the passing of John Andrew (Andy) Spanogle, Jr. on December 18, 2020 on his 86th birthday. Andy was a longstanding consumer advocate, NCLC Partners Council member, and co-chair of NCLC's Campaign for the Future.

Throughout his remarkable life, Andy was a fierce advocate for consumers: as one of the original "Nader's Raiders;" as an advocate for pro-consumer state statutes on banking, commercial, and consumer law; as a law professor at universities including the University of Maine and George Washington University Law School; and as lead author of law textbooks, including *Consumer Law*, the first casebook of its kind which helped law schools develop new consumer law courses.

Andy played a key role in establishing credit card liability limits, and in the efforts leading to the creation of the Fair Credit Billing Act and improvement of the Truth in Lending Act. He also contributed to including pro-consumer protections in common mortgage contracts and standardized credit underwriting guidelines promulgated by Fannie Mae and Freddie Mac. All consumers today benefit from the work done by Andy and other leading advocates in the early days of the modern consumer rights movement.

After retirement, Andy returned to his consumer law roots and became a leading supporter of NCLC's advocacy for consumer rights, and an attendee at Consumer Rights Litigation Conferences. Through a generous, multi-year and planned gift, Andy pledged \$1.5 million to help launch NCLC's 50th Anniversary Campaign for the Future, and help sustain NCLC's Washington, D.C. office, which is now named for him. The Spanogle Institute for Consumer Advocacy, dedicated in November 2017, helps ensure that NCLC will be a permanent voice for consumers in the nation's capital.

Through his advocacy, writing, teaching, and philanthropy, Andy impacted countless consumer law advocates, and inspired action for consumer rights and a fair and level playing field for all. NCLC is extraordinarily grateful for his leadership and support.