

STATE OF NEW HAMPSHIRE

Honorarium or Expense Reimbursement Report (RSA 15-B)



Type or Print all Information Clearly:

Name: Joseph A. Foster Work Phone No. 603-271-1202
First Middle Last

Work Address: 33 Capitol Street, Concord, NH

Office/Appointment/Employment held: Attorney General

List the full name, post office address, occupation, and principal place of business, if any, of the source of any reportable honorarium or expense reimbursement. When the source is a corporation or other entity, the name and work address of the person representing the corporation or entity in making the honorarium or expense reimbursement must be provided in addition to the name of the corporation or entity.

Source of Honorarium or Expense Reimbursement:

Name of source: _____
First Middle Last

Post Office Address: _____

Occupation: _____

Principal Place of Business: _____

RECEIVED
JUN 04 2014
NEW HAMPSHIRE
DEPARTMENT OF STATE

If source is a Corporation or other Entity:

Name of Corporation or Entity: Law & Economics Center, George Mason University School of Law

Name of Corporate/Entity Representative: Karen M. Czarnecki

Work Address of Representative: 3301 Fairfax Drive, Arlington, VA 22201

Food and/or beverages consumed pursuant to RSA 15-B:6, II with value over \$25.00

Value of Honorarium: \$790 Date Received: 4/30-5/2/14 If exact value is unknown, provide an estimate of the value of the gift or honorarium and identify the value as an estimate. Exact Estimate

Value of Expense Reimbursement: \$258 Date Received: _____ A copy of the agenda or an equivalent document must be attached to this filing. Exact Estimate

Briefly describe the service or event this Honorarium or Expense Reimbursement relates to:

Speaking/moderate panel and attendance at AGEP Fourth Annual Public Policy Institute on

"I have read RSA 15-B and hereby swear or affirm that the foregoing information is true and complete to the best of my knowledge and belief."

[Signature]
Signature of Filer

6/3/14
Date Filed

9/07

RSA 15-B:9 Penalty. Any person who knowingly fails to comply with the provisions of this chapter or knowingly files a false report shall be guilty of a misdemeanor.

Return to: Secretary of State's Office, State House Room 204, Concord, NH 03301

Financial Services Regulation ("AGEP") and attendance at meeting of Attorney General Advisory Board for the Mason Attorneys General Education Program.

AGEP FOURTH ANNUAL PUBLIC POLICY INSTITUTE ON FINANCIAL SERVICES REGULATION

AGENDA

Wednesday, April 30, 2014

6:30 PM - 7:00 PM	Registration <i>Key Bridge Marriott</i>	◆
6:30 PM - 8:15 PM	Reception & Dinner <i>Key Bridge Marriott</i>	◆ □

Thursday, May 1, 2014

7:00 AM - 7:50 AM	Breakfast <i>Founders Hall Multipurpose Room 126</i>	◆
7:00 AM	Bus Departs <i>Key Bridge Marriott for George Mason University School of Law</i>	◆
7:00 AM - 7:50 AM	Conference Check-in and Registration <i>Founders Hall Gallery, George Mason University</i>	◆
8:00 AM - 8:15 AM	Welcome <i>Founders Hall Auditorium, George Mason University School of Law</i> Host: Henry N. Butler	◆
8:15 AM - 9:30 AM	Why Learning Economics is a Virtue <i>Founders Hall Auditorium, George Mason University School of Law</i> Speaker: Peter J. Boettke	◆
9:45 AM - 11:00 AM	The Economics and Regulation of the Fringe Lending Market: Payday Lending, Bank Overdraft Protection, Auto Title Loans, and Prepaid Cards <i>Founders Hall Auditorium, George Mason University School of Law</i> Reading Assignment: Clarke, Robert and Todd Zywicki. Mercatus Center George Mason University, " Payday Lending, Bank Overdraft Protection, and Fair Competition and the Consumer Financial Protection Bureau ." Last modified November 21, 2013. Instructor: Todd J. Zywicki	◆
11:15 AM - 12:30 PM	Panel Discussion: Mortgage Servicing Rules Post Settlement <i>Founders Hall Auditorium, George Mason University School of Law</i> Reading Assignment: " Special Alert: Detailed Analysis of CFPB's Mortgage Servicing Rules ." <i>BuckleySandler LLP</i> . 1-22. February 5, 2013. Panelist: Jeremiah S. Buckley , Jean Healey , Christopher J. Mayer , Ira Rheingold	◆

Moderator: [Greg Zoeller](#)

12:30 PM - 1:45 PM

Luncheon

Founders Hall Multipurpose Room, George Mason University School of Law

2:00 PM - 3:30 PM

Panel Discussion: Payday Lending

Founders Hall Auditorium, George Mason University School of Law

Readings:

Compass Principles: Center for Financial Services Association, "[The Compass Guide to Small-Dollar Credit](#)."

Personal Loans 101: American Financial Services Association Education Foundation, "[Personal Loans 101: Understanding Small Dollar Loans](#)."

Traditional Loans: American Financial Services Association, "[The Traditional Installment Loans Still the Safest and Most Affordable Small Dollar Credit](#)."

The CFPB Office of Research, "[CFPB Data Point: Payday Lending](#)." Last modified March 2014.

Neil, Bhutta, Skiba Paige, and Tobacman Jeffrey. Vanderbilt Law and Economics Research Paper No. 12-30, "[Payday Loan Choice and Consequences](#)." Last modified October 11, 2012.

Panelist: [Neil Bhutta](#),

[Lauren Saunders](#),

[Mark Shurtleff](#),

[Paige Marta Skiba](#),

[Laura E. Udis](#)

Moderator: [Joseph A. Foster](#)

3:45 PM - 5:15 PM

Panel Discussion: Debt Collection

Founders Hall Auditorium, George Mason University School of Law

Reading Materials:

Fedeseyeu, Viktar. [Debt collection agencies and the supply of consumer credit](#). working paper., Research Department, Federal Reserve Bank of Philadelphia, 2013.

Hunt, Robert. "[Collecting consumer debt in america](#)." Business Review. no. Q2 (2007): 11-24.

Bartmann, William. "[A Study of the Causes of Consumer Bankruptcy](#)." *Center for Consumer Recovery*. (2014): 1-15

"[The Debt Buying Industry: A White Paper](#)." *DBA International*: 1-10. (April 4, 2014)

National Consumer Law Center, "[Guidelines for Affordable Small Dollar Loans](#)." Last modified January 2014.

Saunders, Lauren. National Consumer Law Center, "[Why 36%: The History, Use and Purpose of the 36% Interest Rate Cap](#)." Last modified April 2013.

National Consumer Law Center, "[Executive Summary: Stopping the Payday Loan Trap](#)." Last modified June 2010.

Panelist: [Bill Bartmann](#),

[Christopher T. Koegel](#),

[Thomas B. Pahl](#),

[Barbara A. Sinsley](#)

Moderator: [Samuel S. Olens](#)

5:15 PM

Bus Departs

George Mason University School of Law for the Key Bridge Marriott

Dinner on your own

Friday, May 2, 2014

7:00 AM

Bus Departs

	<p><i>Key Bridge Marriott for George Mason University School of Law</i></p> <p>Please bring your bags with you.</p>
7:00 AM - 8:20 AM	<p>Breakfast with Keynote Address: Bank Regulation: Lessons not Learned, or Forgotten</p> <p><i>Founders Hall Multipurpose Room, George Mason University School of Law</i></p> <p>Keynote Speaker: William M. Isaac</p>
8:30 AM - 9:45 AM	<p>Behavioral Economics and its Implications for Credit Card Regulatory Policies</p> <p><i>Founders Hall Auditorium, George Mason University School of Law</i></p> <p>Speaker: J. Howard Beales III</p>
10:00 AM - 11:15 AM	<p>Panel Discussion: Non-Bank Lending (Alternative Financial Products)</p> <p><i>Founders Hall Auditorium, George Mason University School of Law</i></p> <p><u>Reading Assignment:</u> Resolution BFI- Miller, Larry Rep. Business, Financial Services, and Insurance Committee, "Resolution BFI-13-14." Last modified December 07, 2012.</p> <p>American Banker - Tescher, Jennifer, and Brockland, Beth, American Banker, "A Playbook for Small-Dollar Credit." Last modified February 27, 2014.</p> <p>Panelist: Michael D. Calhoun, Sarah F. Cutrona, Bill Himpler</p> <p>Moderator: Edward D. Gehres</p>
11:30 AM - 12:45 PM	<p>Panel Discussion: Financial Products Affecting Service Members</p> <p><i>Founders Hall Auditorium, George Mason University School of Law</i></p> <p><u>Reading Assignment:</u> FINRA Investor Education Foundation, "Financial Compatibility in the United States—2012 Report of Military Findings." Last modified Nov. 11, 2013.</p> <p>Office of Servicemember Affairs, Consumer Financial Protection Bureau, "Complaints received from servicemembers, veterans, and their families." Last modified March 2014.</p> <p>Board of Governors of the Federal Reserve System, Consumer Financial Protection Bureau, Federal Deposit Insurance Corporation, National Credit Union Administration and Office of Comptroller of the Currency "Interagency Guidance on Mortgage Servicing Practices Concerning Military Homeowners with Permanent Change of Station Orders."</p> <p>Navy Federal Credit Union, "Branch Fact Sheet." Last modified April 28, 2014.</p> <p>Panelist: J. Cutler Dawson, Melissa J. Halsey, Kathleen B. Moakler, Grant T. Swinger</p> <p>Moderator: Clarine Nardi Riddle</p>
12:45 PM	<p>Adjourn</p> <p>Boxed Lunches will be provided</p>