

CREW Cuts

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CREW Releases Payday Lenders Pay Up - First Ever Study on the Payday Loan Industry's Efforts to Gain Influence in Washington

On April 23rd, CREW released [Payday Lenders Pay Up](#) - a first-of-its-kind look at the payday loan industry's response to congressional efforts to regulate the industry's notorious predatory lending practices.

Legislative initiatives aimed at curbing the industry's abuses include a bill passed in 2006 capping the short term loan interest rate lenders can charge members of the military at 36%, and a Senate bill introduced in February 2009 that would apply this same cap across the board. As a result, payday lenders have dramatically stepped up both their campaign contributions to key members of Congress and their overall lobbying expenditures.

CREW found the industry doubled its lobbying expenses from \$2 million in the 109th Congress to over \$4 million in the 110th, and doubled campaign contributions over the past three election cycles. CREW's study lists the top 15 recipients of the industry's contributions. In first place is the chairman of the Senate's Subcommittee on Financial Institutions, Sen. Tim Johnson (D-SD), with over \$47,000 in payday lender contributions in the 2008 election cycle. Rep Luis Gutierrez (D-IL), chairman of the House Subcommittee on Financial Institutions, and the author of a much-criticized payday reform bill, ranked 11th on the list, taking in over \$18,000 during the same period.

By increasing their efforts to influence members of Congress, payday lenders are predictably joining the ranks of defense contractors and other industries that attempt to skirt congressional oversight by buying influence.

[Learn more](#)

[Read the report](#)

[Read the National Journal article](#)

[Sign CREW's petition to demand payday lending reform](#)

CREW Asks Oversight Committee to Rework Proposed Federal and Presidential Records Acts Bill

On April 21st, CREW sent a letter to the chairman of the House Oversight Committee, urging several changes to the Electronic Message Preservation Act (EMPA) - a bill that would amend the Federal Records Act (FRA) and Presidential Records Act (PRA). CREW has extensive experience in electronic records issues, having sued the Bush administration and various executive agencies over their failure to comply with records laws. As written, the EMPA falls short of effectively enforcing these laws and retains the same loopholes and vague language that allowed records keeping lapses to occur in the first place.

CREW recommends establishing penalties for agencies or presidential administrations that fail to comply with records laws, and suggests these entities establish electronic records keeping systems in two, not the proposed four, years. CREW also suggests the EMPA create comprehensive benchmarks in the electronic records training that agencies must receive.

CREW is calling on Congress to elevate the importance of electronic records preservation and to ensure that the National Archives and Records Administration, the archivist and all agency officials take a more proactive role in the process. Additionally, CREW feels it is critical that the EMPA provide private groups with the right to sue to ensure compliance with the law.

Federal and presidential records are a part of our nation's history and belong to the American people. Congress must ensure they are



CREW Asks for Investigation into Rep. Harman and DOJ Officials

On April 20th, CREW sent a letter to the Office of Congressional Ethics (OCE) to investigate Rep. Jane Harman (D-CA) after [Congressional Quarterly](#) reported the existence of a tape on which Rep. Harman offers to influence a Justice Department investigation into two former American Israeli Public Affairs Committee (AIPAC) employees in exchange for AIPAC's help in securing her the chairmanship of the House Intelligence Committee. CREW also asked the Department of Justice's Office of Professional Responsibility to investigate why the criminal investigation into Rep. Harman was dropped.

CREW's call that Rep. Harman be investigated for attempted bribery, violating rules regarding ongoing investigations, and acting in a manner that does not reflect creditably on the House was denied by the OCE on April 29th. The OCE sent a [letter](#) to CREW explaining that they could not investigate incidents that may have occurred before 2008. CREW cannot file a complaint with the House Ethics Committee because the committee only accepts complaints from members of Congress.

Although it seems there is currently no avenue for a congressional investigation into Rep. Harman, CREW looks forward to the DOJ's explanation of its decision to end the Harman investigation.

[Learn more](#)

[Read CREW's letter to the OCE](#)

[Read CREW's letter to the OPR](#)

[Read the OCE's letter to CREW](#)

[Read the Mother Jones article](#)

CREW Urges Investigation into FDIC Contract Awarded to CB Richard Ellis

On April 27th, CREW sent a letter to the Inspector General (IG) of the Federal Deposit Insurance Corporation (FDIC), requesting an immediate investigation into a contract the agency awarded to the CB Richard Ellis Group (CBRE), a commercial real estate corporation run by Sen. Dianne Feinstein's (D-CA) husband, Richard Blum.

The contract, awarded in November 2008, allows CBRE to sell foreclosed properties the FDIC inherits from failed banks. CBRE has little experience selling foreclosed properties, and according to a report in the Washington Times, the corporation is enjoying unusually high administrative, management and commission fees as part of the contract. Due to the uncommonly favorable contract terms, CBRE's lack of experience, the possible intervention of Sen. Feinstein, and the massive amount of taxpayer dollars at stake, CREW asked the FDIC's IG to investigate the contract to determine if it was properly awarded.

[Learn more](#)

[Read CREW's letter](#)

Read the [Washington Times](#) articles about the [CBRE contract](#) and [CREW's complaint](#)

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[Read CREW's letter to Chairman Towns](#)

[Read CREW's analysis of last year's "El Preservation Act"](#)

[Read CREW's Record Chaos report on electronic records keeping](#)

CREW Continues the Fig Lobbyist Restriction Rule Executives Keep Unfettered without Accountability

Last month, CREW joined the American and the American League of Lobbyists (Administration to end an overly-restrictive ban between registered lobbyists and govern Recovery Act funding requests. Though ban is titled, "Ensuring Transparency in Communications," the end result of this transparency.

While the memo prohibits all telephone a communication between registered lobby nothing to address other, unregistered in influence the Recovery Act decision mal such as mayors, bank vice presidents, o to receive these funds, may still wield po without adhering to the stringent rules the Rather than increasing transparency and instead invites unregulated individuals - e Congress - to request Recovery Act fund

CREW is also concerned that the ban in guaranteed right to petition the governme

To achieve real transparency, CREW, th name and business affiliation of any indi government official for Recovery Act Fur the name of the official contacted, the de subject of the contact.

[Learn more](#)

[Read the April 9th memorandum and CR revisions](#)

[Read The Washington Post article on th](#)

[Read The Wall Street Journal article on ban](#)