



APR - 6 2015

Public Disclosure Commission

**WASHINGTON STATE PUBLIC DISCLOSURE COMMISSION
COMPLAINT FORM**

(See instructions on the last page.)

Description of Complaint**1. RESPONDENT:**

Identify who you are filing a complaint against and provide all contact information you have for them. Give names and titles, if any, for individuals, and the full name of any organization. Please note that the PDC does not enforce federal campaign finance laws or local ordinances.

Example #1: Joe Public, Mayor of My Town,

123 Main Street, Your Town, State, Phone: 555-123-4567, Email: unknown

Example #2: The Political Action Group (instead of P.A.G.), 123 Main Street, Your Town, State,

Phone: 555-123-4567, Email: pag@pag.org, Website: www.PAGwashington.org

Sound View Strategies 318 First Ave S. Suite 310, Seattle WA

Kelly Evans and Tracy Newman "Lobbyist Principals"

2. ALLEGED VIOLATIONS:

Explain how and when you believe the people/entities you are filing a complaint against violated RCW 42.17/RCW 42.17A or Title 390 WAC. Be as detailed as possible about dates, times, places and acts. If you can, cite which specific laws or rules you believe were violated. Attach additional pages if needed. (Note that the RCW 42.17 citation applies to conduct before 2012 and the RCW 42.17A citation applies to conduct on or after January 1, 2012.)

We believe that Sound View Strategies has been actively involved as a lobbyist for MoneyTree Lending since the beginning of the 2015 legislative session with active lobbying of elected officials in Olympia.

Evidence and Witnesses**3. EVIDENCE:**

List the documents or other evidence you have that support your complaint, if any, and attach copies to this form. If you do not have copies, provide any information you have about where you believe the documents or evidence can be found and how to obtain it. Attach additional pages if needed.

Example: Emails between Joe public and Candidate X, attached OR

Joe Public has emails from Candidate X which describe an illegal campaign donation, and Joe Public's phone number is 555-123-4567.

Failure to file an L1 with MoneyTree listed as the employer at the beginning of the 2015 legislative session or the date of the contract enclosed reflecting a January 1, 2015 date. Please see article enclosed from Seattle Times titled "Moneytree leads push to loosen state's payday-lending law" dated March 3, 2015, which highlights the fact that Sound View Strategies is clearly lobbying for the MoneyTree. Also, please see enclosed contract with Sound View Strategies and MoneyTree clearly identifying them as a legislative lobbyist. See section 3 of the contract that

details Lobbyist fee of \$8000 per month and a "wrap-up" fee of \$15,000 in addition to any monthly fee in the event the legislation at issue becomes law by the 53rd day of the 105-day regular session. Is this not a direct violation of the law? Also, noted in the article is an op-ed written by a Sound View employee and reviewed by state Rep. Larry Springer and Rep. Eric Pettigrew. As the defined "lobbyist" for MoneyTree acting in direct contract with elected officials should require registration. Obviously, Sound View Strategies has been in direct contact with Legislators during the session including Springer and Pettigrew. Finally, Sound View Strategies files an L1 after the article in the Seattle Times on March 6, 2015 that has clearly not been filed in a timely manner.

4. WITNESSES:

List the names and contact information, if known, of any witnesses or other persons who have knowledge of facts that support your complaint. Attach additional pages if needed.

Example: Jane Public was present when Candidate X spoke to me about the illegal contribution. Jane Public's address is 123 Main Street, Your Town, USA 12345, and her phone number is 555-123-4567.

unknown

Certification

In signing this complaint:

- I have provided all information, documents and other evidence of which I am aware;
- If I become aware of additional information, documents or evidence related to my complaint, I will promptly provide it to the PDC; and,
- I am providing the PDC current information on how to contact me, and will promptly update that information if it changes.
- Unless otherwise noted, I agree that PDC may use email instead of U.S. mail for all written correspondence about this complaint.

E-mail address: We wish to remain anonymous

Your name (print or type): _____

RECEIVED

Street address: _____

APR -6 2015

City, state and zip code: _____

Public Disclosure Commission

Telephone number (including area code): _____

Oath

Required for complaints against elected officials or candidates for elective office:

I certify (or declare) under penalty of perjury under the laws of the State of Washington that this complaint is complete, true and correct to the best of my knowledge and belief.*

Your signature _____

Date signed _____

Place signed (city and county)

City

County

Attachments

☒ Check here if you are attaching copies of documentary evidence or extra pages explaining your complaint.

**RCW 9A.72.040 says that "(1) A person is guilty of false swearing if he makes a false statement which he knows to be false, under an oath required or authorized by law. (2) False swearing is a misdemeanor."*

RECEIVED

APR - 6 2015

Public Disclosure Commission

Washington State Public Disclosure Commission

Instructions for Filing a Formal Complaint

➤ **When to use the formal complaint form:**

While this form is not required, its use is recommended when you want to file formal allegations of a violation of the Public Disclosure Commission (PDC) statutes or rules. You can find the PDC statutes and rules on the PDC website at www.pdc.wa.gov.

If you have information or concerns about a possible violation but do not wish to file a complaint, please contact the PDC office directly.

➤ **How to submit your complaint form to the PDC:**

- Complete all sections. If you do not have some information, please write "unknown" instead of leaving a blank space.
- Attach copies of any evidence you have - we'll contact you if we need originals.
- Sign the oath if your complaint is against an elected official or a candidate for elective office.
- Mail, fax, or email your complaint and all attachments to the PDC.

➤ **If you have more questions:**

If you have more questions about filing a complaint, see the "Frequently Asked Questions about Filing a Complaint" guide available on the PDC's website at www.pdc.wa.gov under "Enforcement and Compliance." You may also contact the PDC directly.

PDC Contact Information

MAILING ADDRESS: Washington State Public Disclosure Commission
711 Capitol Way, Room 206
PO Box 40908
Olympia, WA 98504-0908

EMAIL ADDRESS: pdc@pdc.wa.gov

PHONE: 1-877-601-2828 (toll free)

FAX: (360) 753-1112

HOURS: Monday-Friday, 8:00 a.m. – 5:00 p.m., closed on state holidays.

RECEIVED

APR - 6 2015

Public Disclosure Commission

RCW 42.17A.600

APR -6 2015

Registration of lobbyists.

Public Disclosure Commission

(1) Before lobbying, or within thirty days after being employed as a lobbyist, whichever occurs first, a lobbyist shall register by filing with the commission a lobbyist registration statement, in such detail as the commission shall prescribe, that includes the following information:

(a) The lobbyist's name, permanent business address, and any temporary residential and business addresses in Thurston county during the legislative session;

(b) The name, address and occupation or business of the lobbyist's employer;

(c) The duration of the lobbyist's employment;

(d) The compensation to be received for lobbying, the amount to be paid for expenses, and what expenses are to be reimbursed;

(e) Whether the lobbyist is employed solely as a lobbyist or whether the lobbyist is a regular employee performing services for his or her employer which include but are not limited to the influencing of legislation;

(f) The general subject or subjects to be lobbied;

(g) A written authorization from each of the lobbyist's employers confirming such employment;

(h) The name and address of the person who will have custody of the accounts, bills, receipts, books, papers, and documents required to be kept under this chapter;

(i) If the lobbyist's employer is an entity (including, but not limited to, business and trade associations) whose members include, or which as a representative entity undertakes lobbying activities for, businesses, groups, associations, or organizations, the name and address of each member of such entity or person represented by such entity whose fees, dues, payments, or other consideration paid to such entity during either of the prior two years have exceeded five hundred dollars or who is obligated to or has agreed to pay fees, dues, payments, or other consideration exceeding five hundred dollars to such entity during the current year.

(2) Any lobbyist who receives or is to receive compensation from more than one person for lobbying shall file a separate notice of representation for each person. However, if two or more persons are jointly paying or contributing to the payment of the lobbyist, the lobbyist may file a single statement detailing the name, business address, and occupation of each person paying or contributing and the respective amounts to be paid or contributed.

(3) Whenever a change, modification, or termination of the lobbyist's employment occurs, the lobbyist shall file with the commission an amended registration statement within one week of the change, modification, or termination.

(4) Each registered lobbyist shall file a new registration statement, revised as appropriate, on the second Monday in January of each odd-numbered year. Failure to do so terminates the lobbyist's registration.

[2010 c 204 § 801; 1987 c 201 § 1; 1982 c 147 § 10; 1973 c 1 § 15 (Initiative Measure No. 276, approved November 7, 1972). Formerly RCW 42.17.150.]

RCW 42.17A.655

Lobbyists' duties, restrictions — Penalties for violations.

(1) A person required to register as a lobbyist under RCW 42.17A.600 shall substantiate financial reports required to be made under this chapter with accounts, bills, receipts, books, papers, and other necessary documents. All such documents must be obtained and preserved for a period of at least five years from the date of filing the statement containing such items and shall be made available for inspection by the commission at any time. If the terms of the lobbyist's employment contract require that these records be turned over to his or her employer, responsibility for the preservation and inspection of these records under this subsection shall be with such employer.

(2) A person required to register as a lobbyist under RCW 42.17A.600 shall not:

(a) Engage in any lobbying activity before registering as a lobbyist;

(b) Knowingly deceive or attempt to deceive a legislator regarding the facts pertaining to any pending or proposed legislation;

(c) Cause or influence the introduction of a bill or amendment to that bill for the purpose of later being employed to secure its defeat;

(d) Knowingly represent an interest adverse to his or her employer without full disclosure of the adverse interest to the employer and obtaining the employer's written consent;

(e) Exercise any undue influence, extortion, or unlawful retaliation upon any legislator due to the legislator's position or vote on any pending or proposed legislation;

(f) Enter into any agreement, arrangement, or understanding in which any portion of his or her compensation is or will be contingent upon his or her success in influencing legislation.

(3) A violation by a lobbyist of this section shall be cause for revocation of his or her registration, and may subject the lobbyist and the lobbyist's employer, if the employer aids, abets, ratifies, or confirms the violation, to other civil liabilities as provided by this chapter.

[2010 c 204 § 812; 1987 c 201 § 2; 1982 c 147 § 14; 1973 c 1 § 23 (Initiative Measure No. 276, approved November 7, 1972). Formerly RCW 42.17.230.]

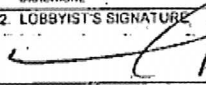
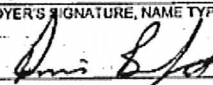
RECEIVED

APR -6 2015

Public Disclosure Commission

APR - 6 2015

Public Disclosure Commission

PUBLIC DISCLOSURE COMMISSION  711 CAPITOL WAY RM 206 PO BOX 40908 OLYMPIA WA 98504-0908 (360) 753-1111 TOLL FREE 1-877-601-2929		LOBBYIST REGISTRATION		L1 (12/14)	THIS SPACE FOR OFFICE USE DATE FILED PDC MAR - 5 2015																																												
1. Lobbyist Name Sound View Strategies LLC																																																	
Permanent Business Address 318 First Avenue South Suite 310																																																	
City Seattle		State WA		Zip 98104																																													
2. Temporary Thurston County address during legislative session																																																	
3. Employer's name and address (person or group for which you lobby) Moneytree, Inc.																																																	
Employer's occupation, business or description of purpose of organization Financial Services																																																	
4. Name and address of person having custody of accounts, receipts, books or other documents which substantiate lobbyist reports. (Person responsible for producing the lobbyist employer's annual L-3 report) Philip Lloyd																																																	
E-Mail Address phil@seattleco.com																																																	
5. What is your pay (compensation) for lobbying? \$ _____ per _____ (hour, day, month, year) Other: Explain: Allocation of contract amount that includes lobbying			Description of employment (check one or more boxes) ☐ Full time employee ☐ Part time or temporary employee ☐ Contractor, retainer or similar agreement ☐ Unalarmed officer or member of group ☐ Sole duty is lobbying ☒ Lobbying is only a part of other duties																																														
6. Are you reimbursed for lobbying expenses? Explain which expenses. ☐ Yes: \$ _____ per _____ ☐ Yes: I am reimbursed for expenses. ☐ No: I am not reimbursed for expenses.			Does employer pay any of your lobbying expenses directly? No If yes, explain which ones.																																														
7. How long do you expect to lobby for this organization? ☐ Permanent lobbyist ☒ Only during legislative session ☐ Other, Explain:																																																	
8. Is your employer a business or trade association or organization which lobbies on behalf of its members or a representative entity which lobbies on behalf of businesses, groups, associations, or organizations? If "yes," attach a list showing the name and address of each member or funder who has paid fees, dues or other payments over \$1,450 during either of the past two years or is expected to pay over \$1,450 this year. ☒ No ☐ Yes. However, no member or funder has paid, pays, or is expected to pay over \$1,450. ☐ Yes. The list is of pages attached																																																	
9. Does your employer have a connected, related or closely affiliated political action committee which will provide funds for you to make political contributions including purchase tickets to fund raising events? If so, list the name of that political action committee. ☒ No ☐ Yes. Name of the committee is:																																																	
10. If lobbyist is a company, partnership or similar business entity which employs others to perform actual lobbying duties, list name of each person who will lobby. (See WAC 390-20-143 and 144 for instructions.) Kelly Evans, Sandeep Kaushik, Tracy Newman																																																	
11. Areas of interest. Lobbying is most frequent before legislative committee members or state agencies concerned with following subjects: <table border="0"> <tr> <td>CODE</td> <td>SUBJECT</td> <td>CODE</td> <td>SUBJECT</td> </tr> <tr> <td>01 ☐</td> <td>Agriculture</td> <td>09 ☐</td> <td>Health Care</td> </tr> <tr> <td>02 ☐</td> <td>Business and consumer affairs</td> <td>10 ☐</td> <td>Higher education</td> </tr> <tr> <td>03 ☐</td> <td>Constitutions and elections</td> <td>11 ☐</td> <td>Human services</td> </tr> <tr> <td>04 ☐</td> <td>Education</td> <td>12 ☐</td> <td>Labor</td> </tr> <tr> <td>05 ☐</td> <td>Energy and utilities</td> <td>13 ☐</td> <td>Law and justice</td> </tr> <tr> <td>06 ☐</td> <td>Environmental affairs - natural resources - parks</td> <td>14 ☐</td> <td>Local government</td> </tr> <tr> <td>07 ☒</td> <td>Financial institutions and insurance</td> <td>15 ☐</td> <td>State government</td> </tr> <tr> <td>08 ☐</td> <td>Fiscal</td> <td>16 ☐</td> <td>Technology</td> </tr> <tr> <td></td> <td></td> <td>17 ☐</td> <td>Transportation</td> </tr> <tr> <td></td> <td></td> <td>18 ☐</td> <td>Other - Specify:</td> </tr> </table>				CODE	SUBJECT	CODE	SUBJECT	01 ☐	Agriculture	09 ☐	Health Care	02 ☐	Business and consumer affairs	10 ☐	Higher education	03 ☐	Constitutions and elections	11 ☐	Human services	04 ☐	Education	12 ☐	Labor	05 ☐	Energy and utilities	13 ☐	Law and justice	06 ☐	Environmental affairs - natural resources - parks	14 ☐	Local government	07 ☒	Financial institutions and insurance	15 ☐	State government	08 ☐	Fiscal	16 ☐	Technology			17 ☐	Transportation			18 ☐	Other - Specify:	Remarks:	
CODE	SUBJECT	CODE	SUBJECT																																														
01 ☐	Agriculture	09 ☐	Health Care																																														
02 ☐	Business and consumer affairs	10 ☐	Higher education																																														
03 ☐	Constitutions and elections	11 ☐	Human services																																														
04 ☐	Education	12 ☐	Labor																																														
05 ☐	Energy and utilities	13 ☐	Law and justice																																														
06 ☐	Environmental affairs - natural resources - parks	14 ☐	Local government																																														
07 ☒	Financial institutions and insurance	15 ☐	State government																																														
08 ☐	Fiscal	16 ☐	Technology																																														
		17 ☐	Transportation																																														
		18 ☐	Other - Specify:																																														
CERTIFICATION: I hereby certify that the above is a true, complete and correct statement.				EMPLOYER'S AUTHORIZATION: Confirming the employment authority to lobby described in this registration statement.																																													
12. LOBBYIST'S SIGNATURE 		DATE 3-5-15		EMPLOYER'S SIGNATURE, NAME TYPED OR PRINTED, AND TITLE 																																													
				DATE 3-4-15																																													

PDC Form L-1 (rev. 12/14)

NOT VALID UNLESS SIGNED BY BOTH



RECEIVED

APR -6 2015

Public Disclosure Commission

Local News

NEED SOME HELP?

Turn to our frequently asked questions for seattletimes.com

Moneytree leads push to loosen state's payday-lending law



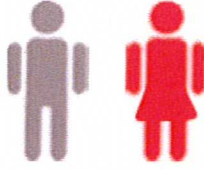
Originally published March 3, 2015 at 9:12 pm

Updated March 4, 2015 at 11:03 am



Pedestrians walk by the Moneytree branch on Third Avenue. The Seattle company is lobbying state lawmakers to overhaul the law. (Greg Gilbert/The Seattle Times)

MYTH OR FACT?



I would know if I had
high blood pressure.



Heart disease doesn't
affect **women** who are fit.

CLICK HERE TO FIND OUT



**Nine Neighborhood
Locations, from
Lynnwood to Puyallup!**
www.PacMed.org

1.888.4PACMED

Now Accepting New Patients

RECEIVED

APR - 6 2015

Public Disclosure Commission

Payday lender Moneytree is lobbying state lawmakers to rewrite Washington's tough short-term lending rules.

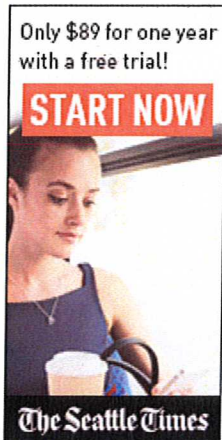
By **Jim Brunner** 

Seattle Times political reporter

Washington's payday lenders have lost three-quarters of their business in the five years since a tough new state law restricting the high-cost loans marketed to poor families took effect.

Now the industry, led by Seattle-based Moneytree, is lobbying state lawmakers to revamp the law. Lenders are backing legislation to eliminate traditional two-week

payday loans and replace them with “installment loans” that would stretch repayment out for up to a year.



RECEIVED

APR -6 2015

Public Disclosure Commission

The proposal, modeled after a Colorado law, has drawn bipartisan support and has passed committees in both chambers of the Legislature. Backers say it would be a win-win — reviving the lending business while giving consumers access to more affordable short-term credit.

But anti-poverty and consumer-advocacy groups are panning the legislation, arguing new fees would undermine the state's 2009 reforms and ensnare more people in a debt trap. “You can't say with a straight face this is good for consumers,” said Bruce Neas, an attorney for Columbia Legal Services.

Most Read Stories

- 1 Herb Alpert's 'Whipped Cream Lady' now 76, living in Longview and looking back
- 2 Newest Seahawk Jimmy Graham speaks
- 3 Jake Locker's retirement about spending time with family, father says
- 4 Boomers near retirement changing housing trends
- 5 Maxwell says Seattle "came close" to Eagles offer but "I just had to make the right decision for me"

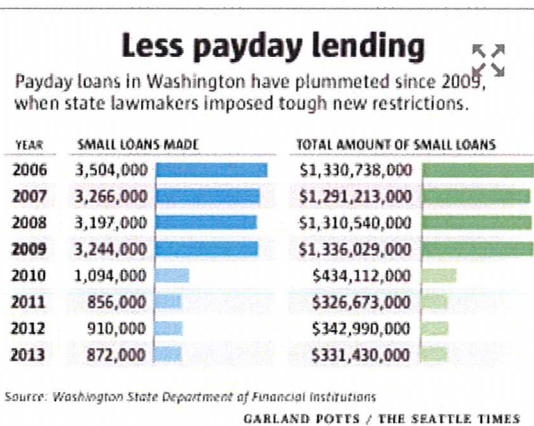
In its efforts to rewrite the law, Moneytree has sought to strengthen ties with Democrats, boosting donations to Democratic legislator campaigns in last fall's elections, and quietly employing a well-connected Seattle public-affairs firm that includes the political fundraiser for Gov. Jay Inslee and other top Democrats.

The firm, [Sound View Strategies](#), has ghostwritten an unpublished op-ed for lawmakers and has worked behind the scenes to cast the debate over the installment-loan legislation as a win-win reform to payday lending here.

Balance sought

Supporters of the bill say they're trying to strike a balance between protecting low-income consumers from ripoffs and giving them a way to obtain needed short-term credit.

"I'm not a fan of payday loans," said Sen. Marko Liias, D-Mukilteo, prime sponsor of the Senate version of the proposal. "But I think we're now at a point where we've gone so far we are cutting off some people from accessing emergency funds."



Washington's current law limits payday loans to \$700 per loan. Borrowers are charged a \$95 fee, and the entire amount typically is due in two weeks. State law also limits borrowers to a maximum eight loans a year.

Under the installment-loan proposal, contained in [House Bill 1922](#) and [Senate Bill 5899](#), customers could borrow up to \$1,000 for up to one year. A \$700 loan under that system would cost borrowers \$495 in interest and fees

if held for six months. If the loan were paid over a full year, borrowers would pay \$879 in interest and fees.

RECEIVED

APR - 6 2015

Public Disclosure Commission

Unlike payday loans, which charge fees up front, the installment loans would accrue interest over time — giving borrowers an incentive to pay them off early, backers note. For example, a \$700 loan paid back in two weeks would cost just \$38 in fees.

Moneytree CEO Dennis Bassford says he's frustrated by the opposition to the proposal, which mimics the Colorado law that has been praised by some of the same consumer advocates bashing the idea here. A similar installment-loan proposal was defeated by critics in the Washington Legislature two years ago.

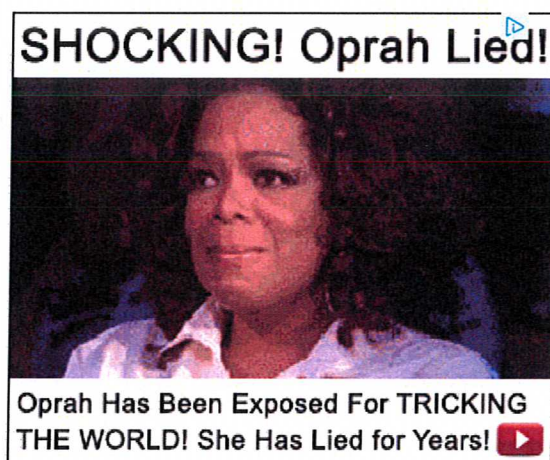
Moneytree has branches in Colorado. Bassford says he didn't support the Colorado law when it was imposed five years ago, but has come to see many borrowers prefer the stretched-out installment loans, compared with short-term payday loans where the entire balance comes due in a couple weeks.

"I learned in Colorado that our consumers like the affordability," he said in an interview, adding the entire industry may shift to the installment model.

In Washington, meanwhile, Bassford says consumers hate the payday-loan system and its eight-loan limit. In testimony to a Senate committee recently, he blasted the limit as "paternalistic rationing" and said it is leading some consumers to seek out illegal online lenders.

Lenders wounded

There is no doubt Washington's restrictive law has damaged the business of Moneytree and other payday lenders.



RECEIVED

APR -6 2015

Public Disclosure Commission

Total payday loans here have plummeted from more than \$1.3 billion in 2009 to \$331 million in 2013, the last year for which figures are available, according to the state

Department of Financial Institutions. The number of payday-lending stores has shrunk from 494 to 174 over that period.

Critics of the industry say that's proof of success. They no longer hear endless complaints from low-income consumers trapped in a vicious cycle — taking out one loan to pay off a previous one, and eventually racking up thousands of dollars in debt.

“Back then it was the ‘trail of tears’ is what I called it,” said Senate Minority Leader Sharon Nelson, D-Maury Island, a leading backer of the 2009 law. “Why would we as a state want to go ahead and create another debt trap?”

Last week, state Attorney General Bob Ferguson came out against the proposal in a letter to legislators, saying Washington's payday-lending system includes important safeguards for consumers “and does not need to be overhauled.”

The installment-loan proposals in Washington also have been opposed by national consumer-advocacy groups, including The Pew Charitable Trusts.

Pew's opposition here has irritated bill backers, who point out the group has praised the Colorado system as an improvement for that state — and even a model for national regulations.



RECEIVED

APR -6 2015

Public Disclosure Commission

But Pew's Nick Bourke said that doesn't mean Washington should rush to follow Colorado's lead. The bills here would “lead to worse outcomes for consumers” compared with the current law, he wrote in an email, suggesting the state wait until the federal Consumer Financial Protection Bureau adopts national regulations as a guideline.

Critics of the installment-loan proposals note Washington's system already includes an installment option as an “offramp” for borrowers who struggle with payday loans.

Borrowers can convert a \$700 loan to a six-month installment plan with equal payments while still only paying the \$95 loan fee. Under the proposals in Olympia, a six-month installment loan could cost up to \$495 in fees and interest.

Supporters of the legislation note that only 12 percent of borrowers here use that existing installment option. Instead, many continue to repeatedly take out the short-term payday loans, with nearly one in five taking the maximum eight loans per year.

New focus on Dems

As part of the push toward an installment-loan system in Washington, Moneytree and allies have sought to improve their standing with Democrats.

In last fall's elections, Moneytree executives and other industry donors upped their contributions to Democratic legislative candidates — giving nearly \$48,000, almost three times the amount donated by the industry to Democrats in the previous four years, according to data from the National Institute on Money in State Politics.

RECEIVED

APR -6 2015

Public Disclosure Commission

Overall, the industry still favored Republicans, donating \$58,000 to the campaigns of GOP legislative candidates last year.

Meanwhile, Moneytree also hired Sound View Strategies, the well-connected Democratic public-affairs firm, to work with its own lobbyists.

The company was retained for an \$8,000-a-month "lobbyist's fee," according to a copy of the firm's contract obtained by The Seattle Times. It also included a \$15,000 "wrapping up fee" if the legislation was approved by March 5.

The contract was between Moneytree and two Sound View partners: Kelly Evans, a longtime Democratic campaign operative who managed former Gov. Chris Gregoire's

2008 re-election campaign; and Tracy Newman, the campaign fundraiser for Inslee, Ferguson and others.

Their duties could include "all activities normally associated with state legislative lobbying" such as briefing the governor's office and "advocacy to certain legislators, regulators and their staffs," the contract says.

Newman and Evans didn't respond to requests for interviews about their work. But another firm partner, Sandeep Kaushik, confirmed the contract was authentic.

RECEIVED

APR -6 2015

Public Disclosure Commission

The firm's involvement has not swayed Inslee, whose office said Tuesday the governor opposes the bills as written. Citing Ferguson's letter, Inslee spokesman David Postman said the state's 2009 law is working as intended.

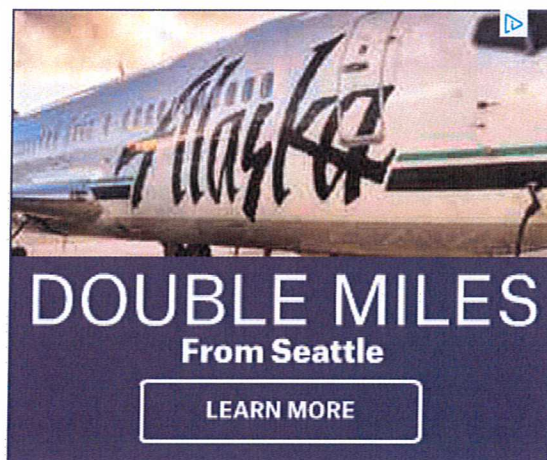
Kaushik helped write an op-ed favoring the legislation submitted to The Seattle Times that was signed by state Rep. Larry Springer, D-Kirkland, and Rep. Eric Pettigrew, D-Seattle. A copy of the op-ed, which has not been published, listed Kaushik as author in the file's Microsoft Word metadata. He confirmed he wrote an initial draft, which was edited and signed by the lawmakers.

As of this week, Sound View had not registered as a lobbyist with the state Public Disclosure Commission (PDC). Kaushik said the firm has followed the law and has primarily acted as a behind-the-scenes adviser as opposed to directly lobbying lawmakers. He said the company likely will file with the PDC soon out of an abundance of caution.

PDC spokeswoman Lori Anderson said the contract itself did not require an immediate filing but that the firm should register if its lobbying activities exceeded four days of work.

Springer said he's worked with the industry since the proposal first emerged two years ago. He said despite those who may be suspicious of lenders' motives, their plan has merit and could be a better system for everyone.

Some critics raising a stink about the legislation appear to want nothing less than the elimination of the payday lenders, he suggested.



RECEIVED

APR - 6 2015

Public Disclosure Commission

"The people who are advocating on behalf of the low-income population — I respect that advocacy a lot," Springer said. "However there seems to be a lack of recognition or acceptance on their part that some lending system needs to be there."

With both bills headed for possible floor votes soon, Springer said Tuesday he's been working to address the concerns of critics and may introduce changes to the bill that would cut costs to borrowers by as much as half.

Jim Brunner: 206-515-5628 or jbrunner@seattletimes.com. On Twitter [@Jim_Brunner](https://twitter.com/Jim_Brunner)



 [View 131 Comments](#)

[<](#)
[Previous Story](#)

Political paralysis is new normal

APR - 6 2015

Legislative Representation Agreement
Sound View Strategies

Public Disclosure Commission

This Agreement is entered into this date by and between Sound View Strategies, LLC (hereinafter "Lobbyist"), doing business at 318 First Ave. S., Suite 310, Seattle, WA 98104, and Moneytree, Inc., (hereinafter "Company") with offices at 6720 Fort Dent Way, Suite 230, Seattle, WA 98188.

Based upon the mutual promises contained herein, and other good and valuable consideration, the parties identified above, intending to be bound hereby, enter into the following Agreement:

1. **Services** The Lobbyist shall provide government relations and public affairs consulting services to the Company including all activities normally associated with state legislative lobbying, as specifically authorized by the Company after consultation with the Company's Director of Governmental Affairs. Services include, but are not limited to: briefing the Governor and his office; representation at legislative hearings; advocacy to certain legislators, regulators and their staffs on Company positions on issues of interest to the Company; planning and coordinating meetings and receptions for the Company with legislators and regulators; regular contact with the Director of Governmental Affairs and Company staff he designates as necessary for direction and specific authority to act on issues; contact and interaction with lobbyists of other interest groups and industry trade associations on behalf of the Company on legislative and regulatory issues; preparation and filing of reports to the Public Disclosure Commission; and, reports to the Company as requested by the Director of Government Affairs.
2. **Term of Agreement** This Agreement shall take effect on January 1, 2015 and shall expire on the earlier of either: (a) the end of the last month of the 2015 Washington State legislative session, including any special sessions, or (b) the date of enactment of an installment loan bill (collectively the "Term"). Either party may terminate this Agreement upon 30 days written notice to the other.
3. **Lobbyist Fee** The Lobbyist shall be paid a fee for the above enumerated services. The Lobbyist's fee shall be \$8,000 per month ("Monthly Fee") for each month during the Term of the Agreement. In the event the legislation at issue becomes law by the 53rd day of the 105-day regular session, the Lobbyist shall be paid a wrap-up fee of \$15,000 in addition to any Monthly Fee. The Monthly Fee shall be paid at the end of each month covered by this Agreement. The Monthly Fee shall cover all expenses of the Lobbyist incurred for work on behalf of the Company.
4. **Expenses** The Lobbyist shall be responsible for all expenses incurred except as provided for in section 2 of this Agreement, or unless authorized by the Company.
5. **Personal Services** The services to be performed by the Lobbyist will be performed personally by Tracy Newman and/or Kelly Evans ("Lobbyist Principals") and not by any other individual, unless approved by the Company.

APR -6 2015

Public Disclosure Commission

6. **Lobbyist Registration** The Lobbyist and Lobbyist Principals each will register with the Public Disclosure Commission and other required entities as a lobbyist for the Company as soon as their activities for Moneytree constitute "lobbying" under RCW 42.17A.005(3) and shall remain registered until this Agreement has expired, is extended, or terminated.
7. **Non Exclusive** This Agreement is for the non-exclusive use of the Lobbyist's services. Nothing contained herein shall prevent the Lobbyist from contracting to provide lobbying or other services to other clients on a non-exclusive basis, subject to the Conflict of Interest provision herein.
8. **Conflict of Interest** Both the Lobbyist and the Company shall use their best efforts to identify and notify each other of any potential conflicts of interest between the Company and any other client of the Lobbyist. The Lobbyist shall notify the Company in writing of any new potential clients that may conflict with this Agreement during the Term of the Agreement. Should a conflict of interest arise between the Lobbyist and any other potential client, the Company may either terminate this Agreement or request the Lobbyist not contract with the potential client. The Company shall have veto power over any agreement the Lobbyist may enter into with any other company or group with interests adverse to the Company.
9. **Independent Contractor** The Lobbyist and the Company have entered into this Agreement with the mutual understanding that the Lobbyist is an independent contractor and not an employee of the Company. Nothing contained in this Agreement shall be construed to make the Lobbyist an employee, partner, or joint venture of the Company for any purpose. The Lobbyist warrants that it is free to enter into this Agreement and is not a party to any restrictive contract or agreement limiting its present or future right to contract with the Company. The Lobbyist agrees to hold the Company harmless from any and all suits and claims arising out of any such preexisting restrictive agreement. The Lobbyist understands and agrees that it is solely responsible for complying with state and federal requirements as they relate to taxes, Social Security contributions and any other requirements placed upon self-employed persons.
10. **Practice of Law** The Lobbyist is retained by the Company for the purpose of consultation, advice and lobbying advocacy on legislative and regulatory issues as they arise and as authorized by the Company. The Lobbyist is specifically not retained to provide legal advice to the Company and the Lobbyist shall not be required to perform any additional activity for the Company which constitutes the practice of law.
11. **Entire Agreement** This Agreement contains the entire Agreement between the parties and supersedes any and all other Agreements, negotiations or discussions. This Agreement may be altered only by a written document signed by the parties to this Agreement.
12. **Construction** This Agreement shall be construed and interpreted according to the laws of the State of Washington in effect at the time.

APR - 6 2015

Public Disclosure Commission

IN WITNESS WHEREOF the parties have set the hands as of the date below.

LOBBYIST**COMPANY**

Moneytree, Inc.



Sound View Strategies, LLC by
____ Kelly Evans _____, its ____ Partner ____

Dennis Bassford, CEO

Date _____ 1/14/15 _____

Date _____