



U.S. House of Representatives COMMITTEE ON ETHICS

Employee Post-Travel Disclosure Form

Original Amendment

This form is for disclosing the receipt of travel expenses from private sources for travel taken in connection with official duties. This form does not eliminate the need to report privately-funded travel on the annual *Financial Disclosure Statements* of those employees required to file them. In accordance with House Rule 25, clause 5, you must complete this form and file it with the Clerk of the House, B-81 Cannon House Office Building, within 15 days after travel is completed. Please *do not* file this form with the Committee on Ethics.

NOTE: Willful or knowing misrepresentations on this form may be subject to criminal prosecution pursuant to 18 U.S.C. § 1001.

1. Name of Traveler: Bill Rockwood Jr.
2. a. Name of Accompanying Relative: _____ OR None
 b. Relationship to Traveler: Spouse Child Other (specify): _____
3. a. Dates: Departure: 06/09/2019 Return: 06/12/2019
 b. Dates at Personal Expense, if any: _____ OR None
4. Departure City: Washington DC Destination: Bretton Woods, NH Return City: Washington DC
5. Sponsor(s), Who Paid for the Trip: Consumers' Research
6. Describe Meetings and Events Attended: Conference on financial technology. Sat on a panel for blockchain technologies and then was a participant on the other meetings/panels
7. Attached to this form are *each* of the following, signify that each item is attached by checking the corresponding box:
 - a. a completed *Sponsor Post-Travel Disclosure Form*;
 - b. the *Primary Trip Sponsor Form* completed by the trip sponsor *prior* to the trip, including all attachments and the *Grantmaking or Non-Grantmaking Sponsor Forms*;
 - c. page 2 of the completed *Traveler Form* submitted by the employee; and
 - d. the letter from the Committee on Ethics approving my participation on this trip.
8. a. I represent that I participated in each of the activities reflected in the attached sponsor's agenda.
Signify statement is true by checking the box:
 b. If not, explain: _____

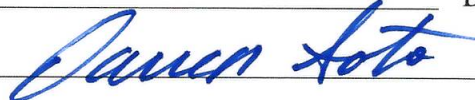
LEGISLATIVE RESOURCE CENTER
2019 JUL 17 PM 1:33
OFFICE OF THE CLERK OF THE HOUSE OF REPRESENTATIVES

I certify that the information contained on this form is true, complete, and correct to the best of my knowledge.

Signature of Traveler: _____ Date: 07/16/2019

I authorized this travel in advance. I have determined that all of the expenses listed on the attached *Sponsor Post-Travel Disclosure Form* were necessary and that the travel was in connection with the employee's official duties and would not create the appearance that the employee is using public office for private gain.

Name of Supervising Member: Darren Soto Date: 07/16/2019

Signature of Supervising Member: 



U.S. House of Representatives

COMMITTEE ON ETHICS

Sponsor Post-Travel Disclosure Form

Original Amendment

This form must be completed by an officer of any organization that served as the primary trip sponsor in providing travel expenses or reimbursement for travel expenses to House Members, officers, or employees under House Rule 25, clause 5. A completed copy of the form must be provided to each House Member, officer, or employee who participated on the trip *within ten days of their return*. You must answer all questions, and check all boxes, on this form for your submission to comply with House rules and the Committee's travel regulations. Failure to comply with this requirement may result in the denial of future requests to sponsor trips and/or subject the current traveler to disciplinary action or a requirement to repay the trip expenses.

NOTE: Willful or knowing misrepresentations on this form may be subject to criminal prosecution pursuant to 18 U.S.C. § 1001.

1. Sponsor(s) who paid for the trip: Consumers' Research

2. Travel Destination(s): Bretton Woods, NH

3. Date of Departure: 6/9/2019 Date of Return: 6/12/2019

4. Name(s) of Traveler(s): Bill Rockwood

Note: You may list more than one traveler on a form only if *all* information is *identical* for each person listed.

5. Actual amount of expenses paid on behalf of, or reimbursed to, each individual named in Question 4:

	Total Transportation Expenses	Total Lodging Expenses	Total Meal Expenses	Total Other Expenses (dollar amount per item and description)
Traveler	\$398.59	\$282	\$192.5	\$114.96 Technology fees - wifi/ video display/projector
Accompanying Family Member	N/A	N/A	N/A	N/A

6. All expenses connected to the trip were for actual costs incurred and not a *per diem* or lump sum payment. Signify statement is true by checking box:

I certify that the information contained in this form is true, complete, and correct to the best of my knowledge.

Signature: Russell Outhuse Date: 10 July 2019

Name: Russell Outhuse Title: Officer of the Board

Organization: Consumers' Research

I am an officer of the above-named organization. Signify statement is true by checking box:

Address: 1801 F St. NW Washington, DC 20006

Telephone: (202)898-0542 Email: bbrunson@consumersresearch.org

Committee staff may contact the above-named individual if additional information is required.

If you have questions regarding your completion of this form, please contact the Committee on Ethics at 202-225-7103.



U.S. House of Representatives

COMMITTEE ON ETHICS

TRAVELER FORM

1. Name of Traveler: Bill Rockwood (William F. Rockwood, Jr.)

2. Sponsor(s) who will be paying for the trip: Consumers' Research

3. Travel Destination(s): Bretton Woods, NH

4. a. Date of Departure: 06/09/2019 Date of Return: 06/12/2019

b. Will you be extending the trip at your personal expense? Yes No

If yes, list dates at personal expense: _____

5. a. Will you be accompanied by a family member at the sponsor's expense? Yes No If yes:

(1) Name of Accompanying Family Member: _____

(2) Relationship to Traveler: Spouse Child Other (specify): _____

(3) Accompanying Family Member is at least 18 years of age: Yes No

6. a. Did the trip sponsor answer "Yes" to Question 8(c) on the *Primary Trip Sponsor Form* (i.e., travel is sponsored by an entity that employs a registered federal lobbyist or a foreign agent)? Yes No

b. If yes, and you are requesting lodging for two nights, explain why the second night is warranted:

7. *Primary Trip Sponsor Form* is attached, including agenda, invitee list, and any other attachments and contributing sponsor forms: Yes No

NOTE: The agenda should show the traveler's individual schedule, including departure and arrival times and identify the specific events in which the traveler will be participating.

8. Explain why participation in the trip is connected to the traveler's individual official or representational duties. Staff should include their job title and how the activities on the itinerary relate to their duties.

Job title: Financial + Technology Policy Adviser

My boss is a co-chair of the Congressional Blockchain Caucus & we are active in the policy area. Invited for my individual blockchain expertise.

9. Is the traveler aware of any registered federal lobbyists or foreign agents involved planning, organizing, requesting, or arranging the trip? Yes No

10. For staff travelers, to be completed by your employing Member:

ADVANCED AUTHORIZATION OF EMPLOYEE TRAVEL

I hereby authorize the individual named above, an employee of the U.S. House of Representatives who works under my direct supervision, to accept expenses for the trip described in this request. I have determined that the above-described travel is in connection with my employee's official duties and that acceptance of these expenses will not create the appearance that the employee is using public office for private gain.

Signature of Employing Member: 

Date 05/10/2019



U.S. House of Representatives

COMMITTEE ON ETHICS

Primary Trip Sponsor Form

This form should be completed by private entities offering to provide travel or reimbursement for travel to House Members, officers, or employees under House Rule 25, clause 5. A completed copy of the form (and any attachments) should be provided to each invited House Member, officer, or employee, who will then forward it to the Committee together with a *Traveler Form* at least 30 days before the start date of the trip. The trip sponsor should *NOT* submit the form directly to the Committee. The Committee website (ethics.house.gov) provides detailed instructions for filling out the form.

NOTE: Willful or knowing misrepresentations on this form may be subject to criminal prosecution pursuant to 18 U.S.C. § 1001. Failure to comply with the Committee's Travel Regulations may also lead to the denial of permission to sponsor future trips.

1. Sponsor who will be paying for the trip: Consumers' Research
2. I represent that the trip will not be financed, in whole or in part, by a registered federal lobbyist or foreign agent.
Signify that the statement is true by checking box:
3. **Check only one.** I represent that:
 - a. The primary trip sponsor has not accepted from any other source, funds intended directly or indirectly to finance any aspect of the trip: OR
 - b. The trip is arranged without regard to congressional participation and the primary trip sponsor has accepted funds only from entities that will receive a tangible benefit in exchange for those funds: OR
 - c. The primary trip sponsor has accepted funds from other source(s) intended directly or indirectly to finance all or part of this trip and has enclosed disclosure forms from each of those entities.
If "c" is checked, list the names of the additional sponsors: _____
4. Provide names and titles of ALL House Members *and* employees you are inviting. For each House invitee, provide an explanation of why the individual was invited (include additional pages if necessary): Inv. for blockchain expertise
Bill Rockwood, Soto (FL); Landon Zinda, Emmer (MN); Tyler Haymore, Budd (NC); Andres Chovil, Gabbard (HI)
5. Is travel being offered to an accompanying family member of the House invitee(s)? Yes No
6. Date of Departure: 06/09/2019 Date of Return: 06/12/2019
7. a. City of departure: Washington, DC
b. Destination(s): Bretton Woods, NH
c. City of return: Washington, DC
8. **Check only one.** I represent that:
 - a. The sponsor of the trip is an institution of higher education within the meaning of section 101 of the Higher Education Act of 1965: OR
 - b. The sponsor of the trip does not retain or employ a registered federal lobbyist or foreign agent: OR
 - c. The sponsor employs or retains a registered federal lobbyist or foreign agent, but the trip is for attendance at a one-day event *and* lobbyist / foreign agent involvement in planning, organizing, requesting, or arranging the trip was *de minimis* under the Committee's travel regulations.
9. **Check only one of the following:**
 - a. I checked 8(a) or (b) above:
 - b. I checked 8(c) above but am not offering any lodging:
 - c. I checked 8(c) above and am offering lodging and meals for one night: OR
 - d. I checked 8(c) above and am offering lodging and meals for two nights: If you checked this box, explain why the second night of lodging is warranted: _____



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10. Attached is a detailed agenda of the activities House invitees will be participating in during the travel (i.e., an hourly description of planned activities for trip invitees). *Indicate agenda is attached by checking box:*
11. **Check only one of the following:**
 a. I represent that a registered federal lobbyist or foreign agent will not accompany House Members or employees on any segment of the trip. *Signify that the statement is true by checking box:* OR
 b. *Not Applicable.* Trip sponsor is a U.S. institution of higher education:
12. For **each** sponsor required to submit a sponsor form, describe the sponsor's interest in the subject matter of the trip **and** its role in organizing and/or conducting the trip:
Consumers' Research, an educational 501(c)(3) non-profit organization with no registered lobbyists on staff, will be the primary event organizer and sponsor. CR has been supporting education efforts on financial technology for several years and is hosting this event to foster a better understanding of consumer protection in FinTech.
13. **Answer parts a and b. Answer part c if necessary:**
 a. Mode of travel: Air Rail Bus Car Other (specify: _____)
 b. Class of travel: Coach Business First Charter Other (specify: _____)
 c. If travel will be first class, or by chartered or private aircraft, explain why such travel is warranted:

14. I represent that the expenditures related to local area travel during the trip will be unrelated to personal or recreational activities of the invitee(s). *Signify that the statement is true by checking box:*
15. **Check only one.** I represent that either:
 a. The trip involves an event that is arranged or organized *without regard* to congressional participation and that meals provided to congressional participants are similar to those provided to or purchased by other event attendees: OR
 b. The trip involves events that are arranged specifically *with regard* to congressional participation:
 If "b" is checked:
 1) Detail the cost *per day* of meals (approximate cost may be provided): _____

 2) Provide the reason for selecting the location of the event or trip: _____

16. Name, nightly cost, and reasons for selecting each hotel or other lodging facility:
 Hotel Name: Omni Mount Washington City: Bretton Woods, NH Cost Per Night: \$94
 Reason(s) for Selecting: Association with the 1944 Bretton Woods Conference
 Hotel Name: _____ City: _____ Cost Per Night: _____
 Reason(s) for Selecting: _____
 Hotel Name: _____ City: _____ Cost Per Night: _____
 Reason(s) for Selecting: _____
17. I represent that all expenses connected to the trip will be for actual costs incurred and not a per diem or lump sum payment. *Signify that the statement is true by checking box:*



U.S. House of Representatives
COMMITTEE ON ETHICS

18. Total Expenses for each Participant:

<input type="checkbox"/> Actual Amounts <input checked="" type="checkbox"/> Good Faith Estimates	Total Transportation Expenses per Participant	Total Lodging Expenses per Participant	Total Meal Expenses per Participant
For each Member, Officer, or Employee	\$350	\$282	\$204
For each Accompanying Family Member			

	Other Expenses (dollar amount per item)	Identify Specific Nature of "Other" Expenses (e.g., taxi, parking, registration fee, etc.)
For each Member, Officer, or Employee	\$0	
For each Accompanying Family Member		

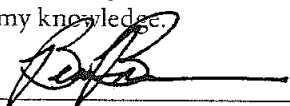
NOTE: Willful or knowing misrepresentations on this form may be subject to criminal prosecution pursuant to 18 U.S.C. § 1001.

19. Check only one:

- a. I certify that I am an officer of the organization listed below: OR
 b. Not Applicable. Trip sponsor is an individual or a U.S. institution of higher education.

20. I certify that I am not a registered federal lobbyist or foreign agent for any sponsor of this trip.

21. I certify by my signature that the information contained in this form is true, complete, and correct to the best of my knowledge.

Signature:  Date: 5/7/2019

Name: Beau Brunson

Title: Senior Policy Advisor

Organization: Consumers' Research

Address: 1801 F Street NW, 3rd, Washington, DC 20006

Telephone: (202)898-0542

Email: bbrunson@consumersresearch.org

If there are any questions regarding this form, please contact the Committee at the following address:

Committee on Ethics
 U.S. House of Representatives
 1015 Longworth House Office Building, Washington, D.C. 20515
 Phone: 202-225-7103 General Fax: 202-225-7392

Theodore E. Deutch, Florida
Chairman
Kenny Marchant, Texas
Ranking Member

Grace Meng, New York
Susan Wild, Pennsylvania
Dean Phillips, Minnesota
Anthony Brown, Maryland

John Ratcliffe, Texas
George Holding, North Carolina
Jackie Walorski, Indiana
Michael Guest, Mississippi



ONE HUNDRED SIXTEENTH CONGRESS

U.S. House of Representatives

COMMITTEE ON ETHICS

Thomas A. Rust
Staff Director and Chief Counsel

David W. Arrojo
Counsel to the Chairman

Christopher A. Doneso
Counsel to the Ranking Member

1015 Longworth House Office Building
Washington, D.C. 20515-6328
Telephone (202) 225-7103
Facsimile (202) 225-7392

June 4, 2019

Mr. William "Bill" Rockwood, Jr.
Office of the Honorable Darren Soto
1507 Longworth House Office Building
Washington, DC 20515

Dear Mr. Rockwood:

Pursuant to House Rule 25, clause 5(d)(2), the Committee on Ethics hereby approves your proposed trip to Bretton Woods, New Hampshire, scheduled for June 9 to 12, 2019, sponsored by Consumers' Research.

You must complete an Employee Post-Travel Disclosure Form (which your employing Member must also sign) and file it, together with a Sponsor Post-Travel Disclosure Form completed by the trip sponsor, with the Clerk of the House within 15 days after your return from travel. As part of that filing, you are also required to attach a copy of this letter and both the Traveler and Primary Trip Sponsor Forms (including attachments) you previously submitted to the Committee in seeking pre-approval for this trip. If you are required to file an annual Financial Disclosure Statement, you must also report all travel expenses totaling more than \$390 from a single source on the "Travel" schedule of your annual Financial Disclosure Statement covering this calendar year. Finally, Travel Regulation § 404(d) also requires you to keep a copy of all request forms and supporting information provided to the Committee for three subsequent Congresses from the date of travel.

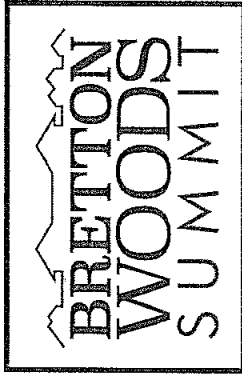
If you have any further questions, please contact the Committee's Office of Advice and Education at extension 5-7103.

Sincerely,

Theodore E. Deutch
Chairman

Kenny Marchant
Ranking Member

TED/KM:jeb



OMNI MOUNT WASHINGTON RESORT
 310 Mount Washington Hotel Rd, Bretton Woods, NH 03575
 Sunday, June 9, 2019 – Wednesday, June 12, 2019

AGENDA

TIME	DESCRIPTION	LOCATION
ARRIVAL: SUNDAY, JUNE 9, 2019		
4:00 - 7:00 PM	Registration & Check-in	Great Hall
7:00 - 9:00 PM	Welcome Reception Speaker: Tom Miller, Mississippi State University - How Small Dollar Loans Work	Veranda
DAY 1: MONDAY, JUNE 10, 2019		
8:00 - 9:00 AM	Breakfast	Jefferson Room

TIME	DESCRIPTION	LOCATION
9:00 - 10:00 AM	<p>Opening Remarks & Introductions</p> <p>"The Innovation Dilemma: Can we still protect consumers in modern markets?" Beau Brunson, Senior Policy Advisor – Consumers' Research</p> <p>Intros & Ice Breakers</p>	Reagan Room
10:00 - 11:00 AM	<p>Session 1a (panel discussion): Consumer Welfare in the 21st Century</p> <ul style="list-style-type: none"> The 2008 financial crisis changed how regulators oversee the financial services industry. Around that same time, the smartphones craze was just starting: Apple launched the first-generation iPhone just over a year before the crash of Lehman Brothers. While regulators have been trying to learn from the hard lessons of 2008 to prevent another financial meltdown, technology has completely changed how American consumers interact with financial products. The goal of this panel is to examine the role consumer technology plays in the modern financial system. <p>Moderator: Beau Brunson, Consumers' Research</p> <p>Panelists:</p> <ul style="list-style-type: none"> Kyle Burgess, Deloitte (Confirmed) Janice Pappalardo, FTC (Invited) Tom Miller, Mississippi State University (Confirmed) 	Reagan Room
11:00 - 12:30PM	<p>Session 1b (working groups): Session 1a follow-on working group session to identify and discuss existing research, major challenges, common ground, potential solutions, and topics requiring further discussion or study</p>	Reagan Room & Adams Room
12:30 - 1:30 PM	Lunch	Jefferson Room

TIME	DESCRIPTION	LOCATION
1:30 - 2:30 PM	<p>Session 2a (panel discussion): Balancing Consumer Privacy with Portability</p> <ul style="list-style-type: none"> Target, Yahoo, JP Morgan Chase, Equifax, OPM. Consumer data is big business and a tempting target for cyber criminals. In recent years, literally billions of consumers have had their personal data stolen by online hackers. Failed company policies bear some of the blame. Some attacks may have been orchestrated by foreign governments. Regardless of how they happen, ultimately, it is the consumer that pays the cost of a data breach. This panel will examine the role companies and regulators play to ensure that consumer data is protected. <p>Moderator: Brian Knight, Mercatus Center (Invited)</p> <p>Panelists:</p> <ul style="list-style-type: none"> Gerald Tsai, San Francisco Federal Reserve (Invited) Frank Van Gansbeke, Bancor (Invited) Jennifer Huddleston, Mercatus (Invited) Representative from FDIC (Invited) 	Reagan Room
2:30 - 4:00 PM	<p>Session 2b (working groups): Session 2a follow-on working group session to identify and discuss existing research, major challenges, common ground, potential solutions, and topics requiring further discussion or study</p>	Reagan Room & Adams Room
4:00 - 4:15 PM	Break	Reagan Room



TIME	DESCRIPTION	LOCATION
4:15 - 5:15 PM	<p>Session 3a (panel discussion): The Year of the Sandbox</p> <ul style="list-style-type: none"> Over the past year, the ideas behind the regulatory sandbox are spreading around the country. Arizona and Wyoming have both established regulatory sandboxes. The mayor of Washington, D. C., has taken formal steps to begin exploring whether regulatory sandboxes could benefit the capital. Meanwhile, the CFPB, under the direction of Paul Watkins, a former deputy attorney general in Arizona, is looking to expand its No Action Letter program and create an innovative product sandbox. The goal of this panel is to discuss the opportunities and challenges of moving toward a more permissible regulatory structure in balancing the opportunities technology brings to financial services with the necessity of consumer protection. <p>Moderator: Joe Conway, Consumers' Research</p> <p>Panelists:</p> <ul style="list-style-type: none"> Dan Quan (Invited) Brian Knight, Mercatus (Confirmed) Scott Schuh, WVU (Confirmed) Representative from CFPB (Invited) 	
5:15 - 6:00 PM	Break	South Veranda
6:00 - 7:00 PM	Reception	South Veranda
7:00 - 8:00 PM	Dinner	South Veranda
Speaker: Kyle Burgess - Blockchain: Where does industry go from here?		
DAY 2: TUESDAY, JUNE 11, 2019		
:00 - 9:00 AM	Breakfast	Reagan Room

TIME	DESCRIPTION	LOCATION
9:00 - 10:30 AM	Recap of Day 1 Sessions & Key Takeaways (plenary discussion): Review and discuss session-specific and thematic takeaways from previous day's sessions. Identify any overlooked issues, research gaps, or potential solutions.	Reagan Room & Adams Room
10:30 - 12:00PM	Session 3b (working groups): Session 3a follow-on working group session to identify and discuss existing research, major challenges, common ground, potential solutions, and topics requiring further discussion or study	Pick up across from Reagan Room
12:00 - 1:00 PM	Packed Lunch	
1:00 - 3:00 PM	Extended Break/Personal Time	Reagan Room

DRAFT

TIME	DESCRIPTION	LOCATION
3:00 - 4:00 PM	<p>Session 4a (panel discussion): Can Blockchain Technology Change How We Think About Money</p> <ul style="list-style-type: none"> The initial hype is over. The ICO craze has ended. Now it's time to get to work. Regulators at the state and federal level are beginning to see the impact that blockchain technology could have on business and regulations in the near future. States around the country are adopting blockchain legislative frameworks and even skeptical companies like JP Morgan Chase are finding ways to use the technology for anything from supply chain management to faster payment processing. In Congress, blockchain technology is seemingly one of the few issues legislators have been able to work with each other on across party lines, fostering a legislative environment friendly to the technology. The goal of this panel is to move beyond the promises of blockchain technology and examine the real-world legislative needs to move the technology forward. <p>Moderator: Kyle Burgess, Deloitte</p> <p>Panelists:</p> <ul style="list-style-type: none"> Landon Zinda, Rep. Emmer Bill Rockwood, Rep. DeSoto Tyler Haymore, Rep. Budd Andres Chovil, Rep. Gabbard 	Reagan Room & Adams Room
4:00 - 5:30 PM	<p>Session 4b (working groups): Session 4a follow-on working group session to identify and discuss existing research, major challenges, common ground, potential solutions, and topics requiring further discussion or study</p>	Princess Lounge
5:30 - 6:00 PM	Break	
6:00 - 7:00 PM	Reception	Dartmouth Room
7:00 - 8:00 PM	Dinner	Dartmouth Room
	Speaker: Scott Schuh, WVU - The Future of Money	

TIME	DESCRIPTION	LOCATION
DAY 3: WEDNESDAY, JUNE 12, 2019		
7:30 - 9:00 AM	Breakfast	Reagan Room
9:00 - 10:00 AM	Recap of Day 2 Sessions & Key Takeaways (plenary discussion): Review and discuss session-specific and thematic takeaways from previous day's sessions. Identify any overlooked issues, research gaps, or potential solutions.	Reagan Room
10:00 - 11:00 AM	Session 5a (plenary discussion): Synthesize individual session learning into "big picture" learning. What thematic consumer wellbeing challenges have been uncovered? Are there "big picture" issues that cause these challenges or do they exist in vacuum?	Reagan & Adams Room
11:00 - 12:00 PM	Session 5b (working groups): Session 5a follow-up working group session. Is there common ground among differing perspectives on "big picture" consumers wellbeing challenges? What are some potential solutions to addressing thematic consumer wellbeing challenges?	Reagan Room
12:00 - 12:30 PM	Session 6 (plenary discussion): Wrap-up and conclusion Present and discuss key takeaways from all sessions. Which areas need further study? Which areas need further discussion? What are some potential themes and topics to explore at the 2019 Brettton-Woods Summit?	Reagan Room

Bretton Woods Summit Chatham House Rules: Participants are free to use the information received during the workshop, but neither the identity nor the affiliation of the speaker(s) may be revealed or attributed, unless permission to do so is granted by the speaker.