

**American College of
Consumer Financial Services Lawyers
Senator William Proxmire Lifetime Achievement Award**

Presented on April 8, 2017

to

James L. Brown

The American College of Consumer Financial Services Lawyers is pleased to present its Senator William Proxmire Lifetime Achievement Award to James L. Brown.

The Proxmire Award is given each year to “a person who has made significant contributions in the field of consumer financial services over that person’s career.” As a distinguished consumer advocate and a pioneer in our field of law, Jim is a highly deserving recipient of the Award

Jim has practiced financial services law for over 40 years, and during that time, he has made a strong mark on the profession and the development of the law. Jim’s career has been devoted to consumer issues and has been grounded in his long-time service to the University of Wisconsin—Milwaukee as Director of the Center for Consumer Affairs.

Jim is a native of Evanston, Indiana, and a graduate of Princeton University and the University of Wisconsin Law School. After graduation and admission to the bar, he began his active career in consumer financial services in the mid-70’s as a lawyer for the Legal Services Corporation. That position put Jim into the action when the State of Wisconsin adopted new statutory provisions covering a variety of topics related to financial services. Over the next decade, Jim worked on various amendments to the Wisconsin Consumer Act and its implementing regulations as part of an industry/consumer working group charged with shaping Wisconsin’s policy, working with a diverse group of lawyers that included the notorious Ed Heiser. The Wisconsin law was one of the first of its kind in the country and a model for much of the later federal regulatory schemes. The Wisconsin working group revamped and retooled those laws almost every two years and, as a result, Jim acquired a deep and comprehensive knowledge in this field. In addition, Jim was involved as a lead in the passage of the Wisconsin EFT law, which was one of the first in the nation.

After a four-year stint at Legal Services, Jim began his long tenure at the University of Wisconsin-Milwaukee. One of the early projects of that Center was the promotion of Wisconsin’s utility disconnect rule. This was a rule adopted by the Wisconsin Utilities Commission that effectively prohibited utility shutoffs after Nov.1 until mid-April, the first such restriction in the country. Jim stayed at the Center for Consumer Affairs until his retirement in 2010, teaching and doing applied research on a variety of consumer issues, including consumer credit, auto insurance, and arbitration. He instituted, and for many years ran, the Lemon Law Mediation Program for Ford Motor Company.

Jim was an early expert in electronic banking, serving as a Consumer Board Member of the TYME Network in Wisconsin and as a consultant to the Board of Governors of the Federal Reserve System when the FRB staff was drafting Regulation E.

Jim served as a Consumer Fellow for the Consumer Financial Services Committee from 1992 to 2014, and, in keeping with tradition for Consumer Fellows (or perhaps establishing that tradition), spoke regularly as a panelist on programs presented by that Committee. His career for the CFSC culminated in a term as Vice Chair of the CFSC when Nicki Munro served as Chair.

Jim is a former President of the American College. He has been a member of the Board of Overseers for the Institute for Civil Justice, an affiliate of the Rand Corporation for many years. He also served for more than 20 years as a member of the Board of Directors of the Consumer Federation of America. He is a long-time consumer member of the Board of Directors of the Electronic Funds Transfers Association, a trade association representing a broad coalition of electronic services providers. As an EFTA director, he has taught generations of board members (all of whom – other than Jim – are industry representatives) Jim Brown's first law of consumer financial services: "No matter what change is made in the law or in your relationship with them, the consumers always pay. The only question is who is going to give them the bad news."

Jim served as a committee member on the Coalition Against Insurance Fraud, which is affiliated with the National Association of Insurance Commissioners. He also served as a member of the Partners Council of the National Consumer Law Center and served on the Consumer Advisory Council of the Federal Reserve Board.

Since his retirement from the University of Wisconsin in 2010, Jim has worked as a private consultant and expert witness on numerous CFS cases, including card network pricing and mortgage lending cases.

Jim also serves as the Treasurer of the Haiti Project of the Episcopal Diocese of Milwaukee and a member of the Board of Directors of Aurora Family Services of Milwaukee. And he is a VERY proud Milwaukeean! Jim and Anne have been married for almost 37 years and have two wonderful daughters, Hannah and Emily. Jim often says that the proof that America is a great country is that a guy like him is lucky enough to be related to his beautiful and talented wife and daughters. He is also quite boastful that his wife Anne was elected to the Wisconsin Physical Therapy Hall of Fame a few years back.

Jim was an intercollegiate soccer player and prior to that, he was an all-state soccer player and co-captain of his undefeated, untied Illinois state championship team. He also professes to be a piano player of sorts.

Jim has provided colleagues with thoughtful and insightful advice in many areas. He is the paradigm of a consumer advocate: he has strongly held beliefs about the proper roles of businesses and consumers, but does not automatically assume that businesses always act in a manner designed to hurt their customers. Consequently, he is one of the most effective consumer advocates that we know, because he is able to provide rational, clear-headed and balanced advice along the entire spectrum of business relationships, all with the aim of making the system work fairly for both consumers and businesses.

Because of his very distinguished career and his exemplary work on behalf of consumers and the industry, and because he is a man who exemplifies the very best in our profession, Jim Brown is the 2017 winner of the Senator William Proxmire Lifetime Achievement Award.