



MISSOURI HOUSE OF REPRESENTATIVES
WITNESS APPEARANCE FORM

BILL NUMBER: HB 1165		DATE: 3/7/2023	
COMMITTEE: General Laws			
TESTIFYING: <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: BEN ORZESKE		PHONE NUMBER: 312-450-6621	
BUSINESS/ORGANIZATION NAME: UNIFORM LAW COMMISSION		TITLE: CHIEF COUNSEL	
ADDRESS: 111 N. WABASH AVE., SUITE 1010			
CITY: CHICAGO		STATE: IL	ZIP: 60602
EMAIL:	ATTENDANCE:	SUBMIT DATE: 3/7/2023 12:00 AM	
THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.			



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WITNESS NAME		
REGISTERED LOBBYIST:		
WITNESS NAME: DAVID KENT		PHONE NUMBER:
REPRESENTING: MISSOURI BANKERS ASSOCIATION		TITLE:
ADDRESS: 207 CAPITOL AVE.		
CITY: JEFFERSON CITY		STATE: MO
		ZIP: 65101
EMAIL:	ATTENDANCE:	SUBMIT DATE: 3/7/2023 12:00 AM
THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.		



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WITNESS NAME		
REGISTERED LOBBYIST:		
WITNESS NAME: IAN DUNLAP		PHONE NUMBER: 573-248-9238
REPRESENTING: MISSOURI CREDIT UNION ASSOCIATION		TITLE: EXECUTIVE DIRECTOR
ADDRESS: 223 MADISON STREET		
CITY: JEFFERSON CITY		STATE: MO
		ZIP: 65101
EMAIL: idunlap@mocua.coop	ATTENDANCE: Written	SUBMIT DATE: 3/7/2023 3:01 PM

THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.

The Missouri Credit Union Association is in full support of the UCC updates located within HB 1165. The Uniform Law Commission reviewed the existing Uniform Commercial Code in 2022 and has offered updates to the code that need to be passed by the state legislature in order to take effect. These updates are critical in today's environment with the advancement of technology and it's involvement in financial transactions.



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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: JILL MARIE GOLDMAN		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL: jgold100@aol.com	ATTENDANCE: Written	SUBMIT DATE: 3/4/2023 2:33 PM	
THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.			

My sister developed breast cancer and mother cervical cancer. I suffered severe migraines and sinus polyps. I believe all attributed to Coldwater creek. It was right behind our house in Wedgewood Green subdivision and I played with my sister in the creek all the time.



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WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: BRUCE A. PETROV		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL: Bpetrov54@gmail.com	ATTENDANCE: Written	SUBMIT DATE: 3/6/2023 10:07 PM
THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.		

This bill leads to limited financial freedom and should be opposed. Central power is corrupt and state and local authority is the best way to keep it at bay.



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WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: CATHY BOERO		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL: cab68203@gmail.com	ATTENDANCE: Written	SUBMIT DATE: 3/7/2023 8:31 AM
THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.		

1165 is a 103 page bill that will cause financial issues for Missouians as well as our financial institutions. Please please protect us. I work hard for my living as a teacher. Please protect what I work for.



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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: DAN WHITE		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL: thedantheman@pm.me		ATTENDANCE: Written	SUBMIT DATE: 3/6/2023 3:18 PM

THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.

I am Opposed to this Bill. Why is this bill alarming to us? The feds wants a ban on any kind of private money and implement Central Bank Digital Currency (CBDC). We know there is an agenda to end cryptocurrency as a money and to rollout a Central Bank Digital Currency (CBDC) through a backdoor in the Uniform Commercial Code (UCC) legislation. This legislation looks to be the foundation. This White paper from the New York Federal Reserve is the smoking gun document that ties the UCC to the implementation of CBDC. [https://www.newyorkfed.org/medialibrary/Microsites/fmlg/files/2020/central-bank-digital-currencies-and-lawlt's vital to understand that our FED currently has two digital currency systems in beta testing phases. FedNow- which would "eliminate time delays between transfers," and FedCoin- a new RETAIL based account offered through the FED who would hold the liability! If both are introduced, it's game over. FedCoin would completely alter our entire monetary system and banks across the country are hoping this quietly passes because the dollar is collapsing and the FDIC CANNOT insure or secure the current amounts within our economy right now. This would prevent a complete collapse in the event of another run, however it would also mean our Currency is entirely fiat and at the mercy of the Fed. In this video here we have Deputy Managing Director of the IMF sharing how central bank digital currency \(CBDC\) would allow the government to precisely control what people can and cannot spend their money on.](https://www.newyorkfed.org/medialibrary/Microsites/fmlg/files/2020/central-bank-digital-currencies-and-lawlt's%20vital%20to%20understand%20that%20our%20FED%20currently%20has%20two%20digital%20currency%20systems%20in%20beta%20testing%20phases.%20FedNow-%20which%20would%20%22eliminate%20time%20delays%20between%20transfers,%22%20and%20FedCoin-%20a%20new%20RETAIL%20based%20account%20offered%20through%20the%20FED%20who%20would%20hold%20the%20liability!%20If%20both%20are%20introduced,%20it's%20game%20over.%20FedCoin%20would%20completely%20alter%20our%20entire%20monetary%20system%20and%20banks%20across%20the%20country%20are%20hoping%20this%20quietly%20passes%20because%20the%20dollar%20is%20collapsing%20and%20the%20FDIC%20CANNOT%20insure%20or%20secure%20the%20current%20amounts%20within%20our%20economy%20right%20now.%20This%20would%20prevent%20a%20complete%20collapse%20in%20the%20event%20of%20another%20run,%20however%20it%20would%20also%20mean%20our%20Currency%20is%20entirely%20fiat%20and%20at%20the%20mercy%20of%20the%20Fed.%20In%20this%20video%20here%20we%20have%20Deputy%20Managing%20Director%20of%20the%20IMF%20sharing%20how%20central%20bank%20digital%20currency%20(CBDC)%20would%20allow%20the%20government%20to%20precisely%20control%20what%20people%20can%20and%20cannot%20spend%20their%20money%20on.%20)
<https://twitter.com/EconWithNick/status/1581332286338842624/mediaviewer>



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WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: DOROTHY WEISS		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL: dhunter@truevine.net	ATTENDANCE: Written	SUBMIT DATE: 3/6/2023 3:21 PM
THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.		

I oppose this bill because it is the ground work for establishing central bank digital currency. CBDC will lead to a loss of freedom and government control over how individuals spend their money. This has no place in America or in our state.



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WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: JEN BARKER		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL: hellojenhere@gmail.com	ATTENDANCE: Written	SUBMIT DATE: 3/6/2023 2:15 PM

THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.

The feds wants a ban on any kind of private money and implement Central Bank Digital Currency (CBDC). We know there is an agenda to end cryptocurrency as a money and to rollout a Central Bank Digital Currency (CBDC) through a backdoor in the Uniform Commercial Code (UCC) legislation. This legislation looks to be the foundation. This White paper from the New York Federal Reserve is the smoking gun document that ties the UCC to the implementation of CBDC.
[https://www.newyorkfed.org/medialibrary/Microsites/fmlg/files/2020/central-bank-digital-currencies-and-lawlts-vital-to-understand-that-our-FED-currently-has-two-digital-currency-systems-in-beta-testing-phases-FedNow-which-would-eliminate-time-delays-between-transfers-and-FedCoin-a-new-RETAIL-based-account-offered-through-the-FED-who-would-hold-the-liability-If-both-are-introduced-its-game-over-FedCoin-would-completely-alter-our-entire-monetary-system-and-banks-across-the-country-are-hoping-this-quietly-passes-because-the-dollar-is-collapsing-and-the-FDIC-CANNOT-insure-or-secure-the-current-amounts-within-our-economy-right-now-This-would-prevent-a-complete-collapse-in-the-event-of-another-run-however-it-would-also-mean-our-Currency-is-entirely-fiat-and-at-the-mercy-of-the-Fed-In-this-video-here-we-have-Deputy-Managing-Director-of-the-IMF-sharing-how-central-bank-digital-currency-\(CBDC\)-would-allow-the-government-to-precisely-control-what-people-can-and-cannot-spend-their-money-on-https://twitter.com/EconWithNick/status/1581332286338842624/mediaviewer](https://www.newyorkfed.org/medialibrary/Microsites/fmlg/files/2020/central-bank-digital-currencies-and-lawlts-vital-to-understand-that-our-FED-currently-has-two-digital-currency-systems-in-beta-testing-phases-FedNow-which-would-eliminate-time-delays-between-transfers-and-FedCoin-a-new-RETAIL-based-account-offered-through-the-FED-who-would-hold-the-liability-If-both-are-introduced-its-game-over-FedCoin-would-completely-alter-our-entire-monetary-system-and-banks-across-the-country-are-hoping-this-quietly-passes-because-the-dollar-is-collapsing-and-the-FDIC-CANNOT-insure-or-secure-the-current-amounts-within-our-economy-right-now-This-would-prevent-a-complete-collapse-in-the-event-of-another-run-however-it-would-also-mean-our-Currency-is-entirely-fiat-and-at-the-mercy-of-the-Fed-In-this-video-here-we-have-Deputy-Managing-Director-of-the-IMF-sharing-how-central-bank-digital-currency-(CBDC)-would-allow-the-government-to-precisely-control-what-people-can-and-cannot-spend-their-money-on-https://twitter.com/EconWithNick/status/1581332286338842624/mediaviewer)



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WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: JUDITH MOOREFIELD		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL: jlrmoorefi@aol.com	ATTENDANCE: Written	SUBMIT DATE: 3/7/2023 11:08 AM
THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.		

How outrageous that this bill is even proposed! Do you really think it's acceptable to allow "government" to have control on what people can and cannot spend their money? How about we start controlling your expenditures? Why does anyone, especially "Republicans", think they can continue to push tyrannical control upon the people of whom you are charged with the responsibility to protect and represent? This bill is beyond unacceptable...it is fascism, communism. If you support this kind of a bill then you are acting in a treasonous way and should be ousted from office and/or transported to China where your ideas originate and are promoted. If you are not on China's payroll, then STOP HB 1165!



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WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: JUDY SOFKA		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL: jsofka@yahoo.com	ATTENDANCE: Written	SUBMIT DATE: 3/7/2023 2:09 AM

THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.

I OPPOSE HB1165! This bill is alarming because the feds wants a ban on any kind of private money and implement Central Bank Digital Currency (CBDC). We know there is an agenda to end cryptocurrency as a money and to rollout a Central Bank Digital Currency (CBDC) through a backdoor in the Uniform Commercial Code (UCC) legislation.



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WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: KATE SICKLES		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL: katesickles@hotmail.com	ATTENDANCE: Written	SUBMIT DATE: 3/6/2023 4:26 PM
THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.		

I do not want the central bank digital currency (CBDC) to be implemented in the state of Missouri. It would allow the government to precisely control what people can and cannot spend their money on based on arbitrary facts which go against our freedoms. Please vote NO on this bill to protect Missourians.



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WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: LESA MOESCH		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL: cattlegal87@gmail.com	ATTENDANCE: Written	SUBMIT DATE: 3/6/2023 8:22 PM
THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.		

We CANNOT allow a digital monetary system. When government controls all access to the purchasing capability of its citizens, freedom of those citizens is at the direct mercy of the government. Our freedom will be over and the chance of civil unrest will be highly probable.



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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: LORI BOURGEOIS		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL: lbourgeois32@gmail.com		ATTENDANCE: Written	SUBMIT DATE: 3/7/2023 10:05 AM
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WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: MARY C SCHOONVELD		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL: cmftzone@gmail.com	ATTENDANCE: Written	SUBMIT DATE: 3/7/2023 3:54 PM

THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.

**This bill would allow complete control of all currency to the federal government, it must be defeated!
The People would be slaves**



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WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: MARY MURPHY		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL: mmurphy49@reagan.com	ATTENDANCE: Written	SUBMIT DATE: 3/7/2023 11:14 AM
THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.		

This bill is not healthy for the state of Missouri or the entire USA! It is an attempt by big government and the uni-party to destroy American citizens' freedom and an effort to eventually control where and how we make choices in spending our hard earned money. A precursor to ID, certificate of vaccination -rank choice voting & destroying the second amendment- Please do not buy into the rhetoric provided in this bill-vote NO!



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WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: MEGAN GUILLEN		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL: guillenfamily2015@gmail.com	ATTENDANCE: Written	SUBMIT DATE: 3/6/2023 6:47 PM

THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.

Please vote in opposition to this. This is building a foundation for CBDC.



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WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: MICHELE SMITH		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL: lsonsmom10@protonmail.com	ATTENDANCE: Written	SUBMIT DATE: 3/7/2023 9:55 PM
THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.		

I oppose HB 1165. This bill would lay the groundwork for Central Bank Digital Currency, which would be the end of privacy and control over our money.



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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: RACHEL DECKERD		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL: rkweber35@yahoo.com		ATTENDANCE: Written	SUBMIT DATE: 3/7/2023 11:51 AM

THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.
Many concerns regarding digital currency within this hill.



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WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: RAY CLARK		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL: rcc1234567@yahoo.com	ATTENDANCE: Written	SUBMIT DATE: 3/6/2023 6:12 PM
THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.		

We don't need a back door for a Central Bank currency, what we need is sound fiscal policy. Balance the budget, promote economic development, stop sending jobs overseas, etc. Please kill this bill.



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WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: SHERI KUNIN		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL: hosselkus5@gmail.com	ATTENDANCE: Written	SUBMIT DATE: 3/7/2023 11:38 AM
THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.		

I stand in opposition of this bill. This bill is changing the language on the UCC for the Feds digital money. This bill is not transparent and the people of Missouri have a right to know the full details of what is being passed. The fact that is UCC change is happening in 20 States at the same time and being pushed loose and fast is disgusting. You all were elected to vote the will of the people. The people do not know this changes the language as a back door for further infringements and freedoms. Shame on Mr Hicks for this bill. Shame on all of you who support this change.



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WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: VANESSA FARNSWORTH		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL: vanessafarnsworth@msn.com	ATTENDANCE: Written	SUBMIT DATE: 3/6/2023 5:15 PM
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WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: ARNIE C. "HONEST-ABE" DIENOFF-STATE PUBLIC ADVOCATE		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL: arniedienoff@yahoo.com	ATTENDANCE: Written	SUBMIT DATE: 3/7/2023 11:59 PM
THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.		

Is this Bill for Missouri Consumer or Special-Interest Financial Institutions and Banks? This Bill Needs to be Reviewed by House Attorneys, The General Counsel for the Commerce and insurance Department and the Attorney General's Office.