



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 426</b>		DATE: <b>2/6/2025</b>
COMMITTEE: <b>Pensions</b>		
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>INDIVIDUAL:</b>		
WITNESS NAME: <b>ARNIE C. "HONEST-ABE" DIENOFF-STATE PUBLIC ADVOCATE</b>		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE:      ZIP:
EMAIL: <b>arniedienoff@yahoo.com</b>	ATTENDANCE: <b>In-Person</b>	SUBMIT DATE: <b>2/6/2025 11:44 PM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		

**I am in Support of this Bill. There should be zero Tax on Pensions. No Tax!**



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<b>WITNESS NAME</b>			
<b>INDIVIDUAL:</b>			
WITNESS NAME: <b>JAMES R. MACMURDO</b>		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL: <b>jmacmurdoil@aol.com</b>		ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>2/4/2025 2:14 PM</b>

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

Good afternoon. My wife and I have been lifelong residents of IL, we're 72 years old. We've been property owners in Missouri for 31 years in the Lake area, and would love to relocate permanently there. Our problem is income taxes. In Illinois, my wife's pension, my Social Security, and our Required Minimum Distributions from our IRAs are not taxed. While we realize Missouri no longer taxes SS receipts, were we to relocate in 2025 to the Lake area, according to our CPA, our Missouri state income tax obligation on her pension and our RMDs would exceed \$20,000. For that reason, we are actively looking to relocate to Iowa -- which now mirrors Illinois's retiree income tax policy, or to Tennessee -- which has no state income tax. Were Missouri to adopt either of these states policies in regard to retiree income, we would move to Missouri in the proverbial heart-beat. Please note that as a group, retirees have the highest level of disposable income to spend in their communities. We have been long-time supporters of locally owned business in MO and would like to do so to an even greater degree. Some states, such as Iowa and Tennessee, have figured this out and adopted statutes that attract retirees. We know of at least 6 couples from the DeKalb/Sycamore area of northern IL where we reside who have moved to Iowa since 2024. Like us, they want to escape this fiscal nightmare that Illinois has become, but are either unable or unwilling to sacrifice their retirement income to income taxes in other states. We strongly encourage Missouri to join these other neighboring states in removing income taxes from retirees.