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## Testimony Before the Arizona House Commerce Committee Regarding HB 2656

**Bette Grande, State Government Relations Manager**  
**The Heartland Institute**  
**February 15, 2022**

Chairman Weninger and Members of the Committee:

Thank you for holding a hearing on HB 2656 which would recognize and protect fundamental rights of the citizens and businesses in Arizona, to level the playing field.

My name is Bette Grande, and I am a State Government Relations Manager with The Heartland Institute. The Heartland Institute is a 37-year-old independent, national, nonprofit organization whose mission is to discover, develop, and promote free-market solutions to social and economic problems. Heartland is headquartered in Illinois and focuses on providing national, state, and local elected officials with reliable and timely research and analysis on important policy issues.

This Bill addresses a growing and insidious undermining threat to the freedom of speech, freedom of association and the private financial decisions of your constituents and the private businesses in your state. Opponents of this legislation say these concerns are a conspiracy theory, but there is far too much evidence today to dismiss the growing infringements.

As well stated in Subsection D. of the Bill, the use of social credit and/or ESG scores threatens the rights and proper privileges of Arizona citizens, and it is a matter of statewide concern. Just two years ago it would have been hard to imagine that citizens' access to banking, insurance, travel, goods, and services would be restricted in any way, but today we do not have to imagine it, we are seeing it and living it.

I first learned of China's social credit system a few years ago. The choices, actions, and interactions of individuals in China are closely monitored and scored based on arbitrary and subjective standards and goals set by the government. At the

time I thought this type of thing would never come to our country, but it has.

Even in our weakened form of federalism and state autonomy, the government cannot fully control the behavior, choices, and actions of citizens – though it does exert far more control than many of us realize and prefer. The growing threat to individual freedom and liberty is not coming from the government alone, but from the collusion between government and large corporations.

More and more we see large businesses, money-center banks, insurance companies, and airlines, implementing efforts to steer the economic choices of citizens with the nodding approval and privilege provided to them by government. For those who question the use of the word collusion, the supplement to my testimony provides resources and links, including a [Bloomberg article](#) on insurance industry efforts along these lines raise anti-trust concerns.<sup>1</sup>

This is not China, we have safeguards against that, but if access to banking, to credit cards, to loans, to travel, and other goods and services is restricted by some top-down subjective measuring stick – how is that any different than state-imposed restrictions? The result for the individual citizen is the same.

Individual citizens and local independent businesses cannot fight the combination of large financial and business entities and government pursuing ESG and Net-Zero 2050 initiatives. It is up to the states, preferably a number of states standing united, to level the playing field and protect the rights and liberties of your citizens and businesses.

In the book *The Great Reset*, my colleague at The Heartland Institute, Justin Haskins, with Glenn Beck, document that monitoring social media, the ESG (Environmental, Social, Governance) movement, social credit scores, and Net-Zero 2050 – are all interconnected. The result is less choice, less freedom, and a further dimming of the American Dream for the average citizen.

This is not some bogeyman from the future; it is here now. In 2019, an article by the [World Economic Forum](#) introduced a credit card that will track the carbon footprint of your spending and cut off spending once you reach an arbitrary ‘carbon limit’.<sup>1</sup> If you want to understand how the social credit system works, that is it.

Less than a year ago [CBS' Market Watch](#) ran an article stating that Mastercard will let you track the climate impact of your spending.<sup>2</sup> The use of the words “let you” is ironic because all of this is for our own good of course, but you can see where this is going. Your personal data and spending habits are already being tracked, taking the next step is not so hard.

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<sup>1</sup> <https://www.bloomberg.com/news/articles/2022-01-19/net-zero-insurance-coal-exit-plans-impeded-by-antitrust-laws>

<sup>2</sup> <https://www.weforum.org/agenda/2019/05/this-credit-card-has-a-carbon-emission-spending-limit/>

<sup>3</sup> <https://www.marketwatch.com/story/mastercard-will-let-you-track-the-climate-impact-of-your-spending-habits-11618229211>

HB 2656 may well be the best way to protect the freedom and choices for citizens and businesses of Arizona from subjective standards on how they should live their lives. It will also protect local small businesses and local independent banks from the coercion and leverage of their suppliers and correspondent relationships.

I served for 18 years in the North Dakota Legislature, but I never saw such an insidious overture to undermine our freedom, choices, and liberty as I see today. In North Dakota our energy and agriculture sectors are the direct targets. Call it what you will, but the impact on the lives of your constituents from the collusion of large businesses and the federal government cannot be ignored.

Thank you for your time and attention. If you have any questions please contact, I can be reached at [bgrande@heartland.org](mailto:bgrande@heartland.org).

For more information about The Heartland Institute's work, please visit our websites at [www.heartland.org](http://www.heartland.org) or <http://heartland.org>.

Further information and resources from Heartland Institute and be found at <https://climaterealism.com/>

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Climate-at-a-Glance condenses frequently argued climate issues into one- or two-page "at-a-glance" summaries. Bullet-points at the top provide quick, memorable information. Short summaries of a paragraph or two provide additional depth. Many summaries include powerful visual graphs. Embedded links verify the information. Heartland will regularly add new summaries.