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**Testimony Before the Wyoming Senate
Appropriations Committee
Regarding SF0108**

**Bette Grande, State Government Relations Manager
The Heartland Institute
February 24, 2022**

Chairman Perkins and Members of the Committee:

Thank you for allowing me to testify on SF0108 which recognizes and protects fundamental rights of the citizens and businesses in Wyoming by leveling the playing field.

My name is Bette Grande, and I am a State Government Relations Manager with The Heartland Institute an 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 will argue that it interferes with the free market or meddles in the operation of a private business. If we lived in a perfect world that may be accurate, but sadly we do not. The sources cited in my supplemental Testimony show – in their own words – that this is not a free market. And unchecked, the rights, choices and future of your citizens will be restricted.

Protecting your citizens and businesses from financial discrimination solely based on social credit or ESG score, your social media posts or political affiliation is the proper role of government.

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. Our neighbors to the north in Canada are living it also.

In your 2021 General Session you passed HB 236 to prohibit financial institutions from discriminating against lawful firearms businesses. [Operation Choke Point](#) showed us how federal agencies worked hand in hand with banks to infringe on 2nd Amendment protections. You responded.

What we face today with the ESG movement is more far reaching and much more dangerous.

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 that raised anti-trust concerns.¹

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 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’.¹ 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.² 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 - ask the truckers in Canada.

I served for 18 years in the North Dakota Legislature and have been actively involved in public policy since leaving the House and I have not witnessed 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, so far. 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.

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

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

Please also take a moment to download this free copy of Climate at a Glance for Teachers and Students

<https://climateataglance.com/>

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.

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

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

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