

Senator Curry, Representative Gere and distinguished members of the Housing and Economic Development Committee.

I am Douglas Rooks of Augusta, and I am here to testify in favor of LD 1159, “An Act to Prohibit Businesses from Refusing to Accept Cash for In-person Payments.”

I believe this bill honors an important legal and Constitutional principle. We are much aware of the need for equal access to our political system, to health care and to education.

Access to our financial system is equally important, but this is what some Maine businesses and governmental entities – doubtless unintentionally – are denying to our citizens, residents and visitors.

An estimated 13,000 Maine households don’t have bank accounts, and thus aren’t likely to have credit or debit cards either. How about they supposed to patronize Maine businesses that don’t accept cash?

As you might expect, these households are mostly poor, and from groups that have long endured discriminatory treatment. Yes, some businesses large and small may find it inconvenient to accept cash – and you will undoubtedly hear this argument today – but we must face the reality that a “no cash” practice shuts out those who cannot use cards, or simply prefer cash because of its simplicity, privacy, and reliability.

As we also know, every time a card is used, it siphons a percentage from Maine businesses and customers that would be better retained at home, benefiting our communities and state.

The best testimony I can offer is right on the dollar bill – all the bills – that most of us still carry around. It says, and I quote, “This note is legal tender for all debts, public and private.”

Historically, it was a decades-long fight to achieve acceptance of “greenbacks.” I suggest this committee vote to ensure that cash remains “legal tender” in Maine, honoring equal access to the commercial system we’ve enjoyed for all of our 236 years as a nation, and 205 years as a state.

I’d be happy to answer any questions, and I do hope that you have some.