Duncan Markovich Better Ways LLC - Branford, CT LD 859

To Chairs Senator Hickman and Representative Supica, and all esteemed members of the Veterans and Legal Affairs Committee,

I wanted to submit written testimony in support for LD 859 HP 545, LD 948 HP 613, and LD 929 HP 594 as well as opposition for LD 903 HP 392.

I opened my hemp and CBD centric cannabis education center and retail store in 2019 after leaving the banking industry as a financial advisor. The nuisances I saw between TD's Canadian cannabis banking law framework and what could be adopted here in the United State's only had the mere hurdle of our lack of federal legalization.

It was with the 2018 Federal Farm Bill and its mechanism of relegalizing hemp and its byproducts that empowered businesses like mine the important functionality and security of the banking industry to operate like any other industry in this country.

The tax implications of affording a cannabis industry to use US tax law is another important component in this conversation before you like the conundrum of the 280 E code.

Expanding banking laws here in Maine to further support and protect legally licensed and operating entities will only strengthen those business to continue doing good and allow them to further evolve with a legal framework supportive of sustainable growth.

Banking options like merchant services, lending opportunities, grants, business lines of credit and the simple peace of mind not having to worry about large cash handling security concerns will only empower the businesses within this industry you are designing now to use the same legal tools any other industry utilizes daily without such hindering restrictions.

Please also look to see how health insurance could afford medical patients payment options alongside these banking services. This is why I support LD 859 HP 545.

Even with federally legal, nonintoxicating hemp and CBD products I too have faced many marketing and advertising restrictions since opening my small business. The ability for a business to advertise freely is tethered to the very root of the first amendment in my opinion. Granted there are good instances of a restriction like making medical claims about a product not reviewed by the FDA.

But to restrict cannabis caregivers and licensed businesses when alcohol companies are able to market flavored products and flashy packaging and advertising the appeals to the youth seems rather hypocritical. I am sure there is some common ground of concerns with what can or should be advertised, but this industry is about wellness and healing so I am unsure why anyone would want to hinder such a broadcast. This is why I do not support LD 903 HP 392.

Any effort to increase the access of medical cannabis for seniors and veterans is a grand slam in my book. My personal experience of using Broad Spectrum CBD gummies to combat my naval veteran grandfather's anxiety and bouts of disassociation during the final years of his life inflicted with Dementia and Alzheimer's encourages me to wholeheartedly stand behind LD 929 HP 594.

The power this plant holds for all of us especially aiding those seeking to relinquish themselves of the yoke and side effects of pharmaceuticals is profound. Allowing senior citizens and veterans easier access for medical patient certification is simply astounding, so once again thanks for being a shining beacon for sensible cannabis policy.

The language within LD 948 HP 613 supports sustainable expansion of your great medical caregiver program especially by streamlining processes for licensing and adding further value by adding registration extension for licenses. Designing easy

pathways for continued compliance allows cannabis operators to do what they do best and focus on the plant and their craft, not the potential intricacies and pitfalls of over regulation and complicated licensing protocols.

I once again thank you for your time and consideration on these matters. I feel this committee will continue to show how the Great State of Maine is truly committed to honoring this plant and the community of people it truly serves. As an out of state cannabis activist, submitting written testimony on behalf of these bills has been much more enjoyable than what is going on down in Connecticut.

As always, I welcome any and all communication with committee members.

Duncan Markovich - Branford, CT

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Multistate Cannabis Activist and Speaker