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Speaker Hernandez, B.: "The House will be in order. Members will be in their chairs. We shall be led today by Pastor Ben Farleigh. Pastor Farleigh is the Lead Pastor of Red Brush Christian Church in Louisville, Illinois. Pastor Farleigh is the guest of Representative Wilhour. Members and guests are asked to refrain from starting their laptops, turn off all cell phones, and rise for the invocation and the Pledge of Allegiance."

Pastor Farleigh: "Father, as we have the privilege of being here today, we acknowledge that there is no one like you. You are the creator and sustainer. You are holy, righteous, and merciful. And we acknowledge you as the one seated on the throne. Lord, it's because you are the creator that we recognize you have established what's right and what's wrong. We need morals and ethics that are derived from a common standard of truth. Father, you are that truth. And so, as these men and women gather to propose ideas, to debate, to enact legislation in the best interest of the people of Illinois, I pray that they would do so while being mindful of how they got here and what your word calls them to do. Your word reminds us that the governmental authorities are here because you've established them. And as a result, I pray that they would seek to do what is right in your eyes, encouraging what is right and true, and enacting justice on what is wrong. Lord, your Son on the cross is proof that goodness and truth don't naturally exist in us. Every one of us was lost in sin, desperate for a savior. And that perfect, sinless savior, Jesus Christ, lived the life we could not, died the death we deserved, and resurrected three days later. I mean, the fact

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that you treated your perfect Son like me, a sinner, and treated me, a sinner, like your perfect Son produced humility and obedience in us to seek biblical justice, love biblical mercy, and walk humbly with you. So, Father, would you bless these men and women with courage and boldness to do what is right for the people of Illinois? Would you protect and strengthen their families, Lord? And above all, would you turn our hearts to you so that the legislation produced in this room would be pleasing to you? So, Lord, we give this day to you, this Session to you. We praise you for how you've blessed Illinois. We praise you for how you've blessed every man and woman in this place today. May we seek to honor you above all. It's in your Son's holy name that we pray, Amen."

Speaker Hernandez, B.: "We will be led in the Pledge of Allegiance today by Representative Elik."

Elik - et al: "I pledge allegiance to the flag of the United States of America and to the republic for which it stands, one nation under God, indivisible, with liberty and justice for all."

Speaker Hernandez, B.: "Roll Call for Attendance. Leader Gabel is recognized to report any excused absences on the Democratic side of the aisle."

Gabel: "Speaker, let the record show that Representatives Burke, Will Davis, Jones, and Delgado are excused today."

Speaker Hernandez, B.: "Leader Keicher is recognized to report any excused absences on the Republican side of the aisle."

Keicher: "Madam Speaker, please let the record reflect that Representative Ugaste is excuse for today."

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Speaker Hernandez, B.: "Have all recorded themselves who wish? Mr. Clerk, please take the record. There being 111 Members answering the roll call, a quorum is present. Mr. Clerk, Committee Reports. Mr. Clerk, please read the Adjournment Resolution."

Clerk Hollman: "House Joint Resolution #32, offered by Representative Gabel.

RESOLVED, BY THE HOUSE OF REPRESENTATIVES OF THE ONE HUNDRED THIRD GENERAL ASSEMBLY OF THE STATE OF Illinois, THE SENATE CONCURRING HEREIN, that when the two Houses adjourn on Thursday, April 27, 2023, the House of Representatives stands adjourned until Tuesday, May 2, 2023, or the call of the Speaker; and the Senate stands adjourned until Tuesday, May 2, 2023, or to the call of the President."

Speaker Hernandez, B.: "Leader Gabel moves for the adoption of the Adjournment Resolution. All those in favor say 'aye'; all those opposed say 'nay'. In the opinion of the 'aye' (sic-Chair), the 'ayes' have it. And the Adjournment Resolution is adopted. Mr. Clerk, Committee Reports."

Clerk Hollman: "Committee Reports. Representative Delgado, Chairperson from the Committee on Immigration & Human Rights reports the following committee action on April 26, 2023: do pass Short Debate is Senate Bill 1817; recommends be adopted is Floor Amendment(s) 1 to House Bill 3222. Representative Scherer, Chairperson from the Committee on Elementary & Secondary Education: Administration, Licensing & Charter Schools reports the following committee action on April 26, 2023: do pass Short Debate is Senate Bill 1351, Senate Bill 1488, Senate Bill 1993, Senate Bill 2031, Senate Bill 2218,

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Senate Bill 2323, Senate Bill 2337, Senate Bill 2340; and do pass as amended Short Debate is Senate Bill 1994. Representative Evans, Chairperson from the Committee on Labor & Commerce reports the following committee action taken April 26, 2023: do pass Short Debate is Senate Bill 1515, Senate Bill 1782, Senate Bill 2017, Senate Bill 2034; do pass as amended Short Debate is Senate Bill 2228. Representative Walker, Chairperson from the Committee on State Government Administration reports the following committee action April 26, 2023: do pass Short Debate is Senate Bill 684, Senate Bill 1623, Senate Bill 1790, Senate Bill 1875, Senate Bill 1935, Senate Bill 2146, Senate Bill 2192, Senate Bill 2247; and recommends be adopted is House Resolution 189. Representative Stuart, Chairperson from the Committee on Higher Education reports the following committee action April 26, 2023: do pass Short Debate is Senate Bill 1590, Senate Bill 1907, Senate Bill 2240, Senate Bill 2288; and recommends be adopted is House Resolution 180 and House Resolution 190. Representative Jawaharial Williams, Chairperson from the Committee on Prescription Drug Affordability reports the following committee action April 26, 2023: do pass Short Debate is Senate Bill 1344. Representative Gong-Gershowitz, Chairperson from the Committee on Judiciary - Civil reports the following committee action April 27, 2023: do pass as amended Short Debate is Senate Bill 195; and recommends be adopted is Floor Amendment(s) 1 to House... correction, Floor Amendment(s) 1 to Senate Bill 380 and Floor Amendment(s) 2 to Senate Bill 1748. The Chairperson from the Committee on Police & Fire reports the following committee action taken on April

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27, 2023: do pass Short Debate is Senate Bill 1750, Senate Bill 1754; do pass as amended Short Debate is Senate Bill 1250. Representative Cassidy, Chairperson from the Committee on Restorative Justice reports the following committee action April 27, 2023: do pass Short Debate is Senate Bill 2175. Representative Stava-Murray, Chairperson from the Committee on Public Health reports the following committee action April 27, 2023: do pass Short Debate is Senate Bill 1715. Representative LaPointe, Chairperson from the Committee on Mental Health & Addiction reports the following committee action April 27, 2023: do pass Short Debate is Senate Bill 724, Senate Bill 1674, and Senate Bill 1709. Representative Tarver, Chairperson from the Committee on Counties & Townships reports the following committee action April 27, 2023: do pass Short Debate is Senate Bill 1460 and Senate Bill 1997. Representative Kifowit, Chairperson with the Committee on Personnel & Pensions reports the following committee action taken on April 27, 2023: do pass Short Debate is Senate Bill 734, Senate Bill 1115, and Senate Bill 1235, Senate Bill 1468, Senate Bill 1646, Senate Bill 1648, Senate Bill 2100, and Senate Bill 2152; do pass Standard Debate is Senate Bill 1924. Representative Didech, Chairperson from the Committee on Gaming reports the following committee action April 27, 2023: do pass Short Debate is Senate Bill 327 and Senate Bill 1508."

Speaker Hernandez, B.: "Representative Moylan, for what reason do you seek recognition?"

Moylan: "Ladies and Gentlemen, we have a special announcement. In my desk, this trophy is ours. Tuesday, 5 p.m., we will rule

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the Senate. And it's up to every player, every player to get there early. Get your hands, get your bats, 'cause we got to beat them into submission. We won it last year, and we want to win it this year. Ladies and Gentlemen, let's send the Senate a message, they can't mess with the House."

Speaker Hernandez, B.: "Representative Coffey, for what reason do you seek recognition?"

Coffey: "Madam Speaker, point of personal privilege."

Speaker Hernandez, B.: "Please proceed."

Coffey: "If I could have your attention. On the Democratic side of the aisle, I've got a student from Glenwood High School here today. Could you stand up? I rise today to recognize Braelynn Finley, a high school student here in the 95th District at Glenwood High School. Braelynn is in a Glenwood High School Hall of Fame for speech and debate. Braelynn currently ranks third in Glenwood's speech and debate history with 1,921 points. Braelynn currently ranks 281 in the nation and number 2 in our state for speech and debate. Braelynn has also qualified for state in poetry, reading, and contest drama. Braelynn has 2 of the top 3 spots in poetry since 1994 and is the top 10 Hall of Fame for varsity points. Braelynn is currently ranked number 4 in the nation for poetry reading and number 1 in the great State of Illinois. Join me in giving Braelynn a Springfield round of applause for all of her great achievements."

Speaker Hernandez, B.: "Representative Canty, for what reason do you seek recognition?"

Canty: "Point of personal privilege."

Speaker Hernandez, B.: "Please proceed."

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Canty: "Thank you, Madam Speaker. I just want to take a moment to recognize the day of birth of the greatest seatmate in the history of the House of Representatives, Representative Will Guzzardi. And Representative Suzanne Ness is going to help us out, sing *Happy Birthday*, Will Guzzardi. So, Representative Suzanne Ness, please take it away."

Ness: "Okay. Is everybody ready? And we're going to say also happy birthday to Ann Williams tomorrow. So, Mike Coffey... okay. We'll get you all in. Ready? One, two, three. (Singing of *Happy Birthday*.)"

Speaker Hernandez, B.: "Representative Ford, for what reason do you seek recognition?"

Ford: "Thank you, Madam Speaker. Point of personal privilege."

Speaker Hernandez, B.: "Please proceed."

Ford: "It brings me great honor to bring attention to some guests that we have in the chamber on the Republican side. We have It Takes a Village. They are state partners, and they help us develop children from a very early age. We have Anita Hutchinson, and we have Nakisha Hobbs. And we also have another member of their team, and I want everyone to welcome them to the House. Thank you so very much. Please welcome them to the House of Representatives."

Speaker Hernandez, B.: "Under the Order of Resolutions, we have House Resolution 233 (sic-223), offered by Representative Tipsword. Representative Tipsword is recognized."

Tipsword: "Thank you, Madam Speaker. I rise today, along with my colleague, Senator Win Stoller. It is with great pleasure we welcome the 2022-23 3A State Champion Metamora Township High School boys basketball team. This team holds a special place

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in our hearts. Not only is it our alma mater, but Senator Stoller and I were cocaptains of this team back in 1989. These Red Birds completed a no... compiled an overall record of 34-2 with an undefeated conference record of 14-0. They held the top-ranked spot in the state for much of the season while on their way to being state champions. This was the second consecutive title game for the Birds. They went into championship day this year at the State Farm Center with a chip on their shoulder and some unfinished business. You see, last year they lost in the championship game on a last second shot in double overtime to Springfield Sacred Heart-Griffin. This time, the Red Birds defeated Chicago Simeon 46-41 in overtime to hoist their first state championship trophy. Coach Grieves, thanks for making Metamora a basketball school. Please give it 20... please give the 2022-23 3A State Champion Metamora Red Birds a rousing Springfield congratulations."

Speaker Hernandez, B.: "Representative Tipsword moves for adoption of House Resolution 233 (sic-223). All those in favor say 'aye'; all those opposed say 'nay'. In the opinion of the Chair, the 'ayes' have it. And the Resolution is adopted. Under the Order of Concurrence... Postponed Consideration appears House Bill 3479, offered by Representative Walker."

Walker: "Thank you all. This is House Bill 3479, related to financial technology and digital currency. It's a Bill that we've discussed before but seemingly ran out of voters at the last minute."

Speaker Hernandez, B.: "I apologize, Representative. We will be asking the Clerk to pull this back to Second Reading."



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Walker: "Yes. Please... yeah."

Clerk Bolin: "House Bill 3479, a Bill for an Act concerning regulation. Amendment #1 has been adopted. Floor Amendment #2 is offered by Representative Walker."

Speaker Hernandez, B.: "Representative Walker on the Amendment."

Walker: "Floor Amendment 2 removes significant opposition, including that of credit unions, the Credit Union League. I move for its adoption. We'll discuss the Bill in total."

Speaker Hernandez, B.: "Representative Walker moves the adoption of Floor Amendment #2. All those in favor say 'aye'; all those opposed say 'nay'. In the opinion of the Chair, the 'ayes' have it. And the Amendment is adopted. Any further Amendments, Mr. Clerk?"

Clerk Bolin: "No further Amendments. No Motions are filed."

Speaker Hernandez, B.: "Third Reading. Please read the Bill."

Clerk Bolin: "House Bill 3479, a Bill for an Act concerning regulation."

Speaker Hernandez, B.: "Representative Walker."

Walker: "Thank you. This Bill has been discussed before, but it is a much better Bill now. It is about financial tech and digital currency regulation. It is a Bill that's been two years in the works, and I believe it's a... it's a great Bill. I'm going to go over... summarize some of it. First, since May 2022, the wave of bankruptcies by digital asset exchanges, brokers, and lenders and the collapse of so-called stablecoin have revealed critical need for greater financial stability in this system. If we can get can get stability within these products and these companies, we can add stability to our entire banking system and put them in a situation where they

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don't have to be bailed out. It requires digital asset exchanges and other digital asset businesses to obtain a license from the state. It establishes consumer protection, like those we have for other financial industries that already apply to traditional services, such as disclosers, transparency, asset safeguards, and customer service standards, as well as fitness of the company so that they don't more easily go out of business and we can't find their assets. It allows the creation of trust companies for the special purpose of acting as fiduciary for customers' digital assets. That's a Bill that we passed out of this House last year, did not get taken up by the Senate. If you think about it, a trust company is the perfect place to store digital assets because it requires trustee fiduciary responsibility and beneficiary to be stated up front. And on transmitters of money across state lines, we're... have a Money Transmission Modernization Act harmonizing regulation of money transmission across state lines that multiple states have joined into. And since this is talking about that kind of transfer across state lines, multiple states have to be agreeing on what the regulations are so those companies can continue to operate. The... the purpose... for legislative intent, I've been asked to read this. It... what's happened lately is a lot of people have called us and say, 'Am I covered? Am I covered? What is this?' Well, let me... for purpose of legislative intent, does the Digital Asset Regulation Act contained in HB3479 consider credit and debit card products to be digital assets? The answer is no because debit and credit card products as we use today are used

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instead of cash, fee at currency, i.e., currency issued by the United States Government or another government. They don't follow... fall under the definition of a digital asset. A digital asset is a digital representation of value used as a medium of exchange, year of account, or a store of value that is not fee at currency. Thus all of these high-tech product offerings that our current banks, credit unions, others offer are not part of... not covered by this Act as digital currencies because what they're doing is exchanging elements of value backed up by the United States dollar or... or other fee at currencies. The... the other reason that I... we really need to do this Bill now is that many people are both confused and there's significant losses related to these offerings because one of... in my mind, the most perverse things that happens is communities that are unbanked that do not have access to standard financial products are being solicited online. Sometimes in Spanish, sometimes in other ways, offering returns and offering guarantees that are not actually available. And there have been significant losses in the United States and in Illinois to these scammers. So, we need to do this now, and I would ask for your support. And let me just say the bulk of the... bulk of the opposition that caused this to be seriously discussed last time has been removed. Thank you."

Speaker Hernandez, B.: "Representative Croke is recognized."

Croke: "Thank you, Madam Speaker. Will the Sponsor yield?"

Speaker Hernandez, B.: "He indicates he will."

Croke: "Thank you, Representative Walker, for bringing this legislation forward. I know that it was a lot of various

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negotiations and a lot of players involved. And I just wanted to clarify because I know that I've had some outreach from associations and companies. So, can you just talk a little bit more about what kind of activities would require a license under the Digital Asset Regulation Act? Specifically, I'm thinking about, you know, software developers that are consumer facing but they do not deal with financial assets or like that retail that we consider in the... in the crypto world."

Walker: "Yes, thank you for that question. As I said, this is a... this is a consumer protection Bill. This is not meant to get involved in other arenas. Thank you. We've discussed before, the primary purpose of the Digital Assets Regulation Act is to regulate financial service providers that exchange, transfer, or store digital assets on behalf of Illinois residents. In other words, if you're handling other people's money, with the first Amendment we clarified that merely developing software for this industry is not covered by this Act. The payment processors are covered by the Interstate Commerce Act. The people that do payroll processing are not covered by this Act because what they're doing is technologically moving elements of value that are backed by U.S. currency or other fee at currencies. Beyond exchanging, transferring, and storing digital assets on behalf of residents, the Act also covers digital asset administration with Illinois residents around issuing, controlling, or otherwise administering digital assets that residents engage in. So, that's the concept. That's the intent. I think that we have responded to dozens of questions pointing out to very,

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very many operators that this Act in fact does not apply to them. It does apply to the people that we want it to apply to, which are... are digital asset actors."

Croke: "I thank you. And to the Bill. I just want to say that I think, as someone who is obviously has been very active in financial assets and kind of the crypto in legislation, that this Bill will not hinder innovation. I think that this Bill is good for the consumer and that there needs to be some sort of level of regulation in this industry. So, I... I hope everyone can get behind Representative Walker in this Bill."

Speaker Hernandez, B.: "Leader Davidsmeyer is recognized."

Davidsmeyer: "Thank you, Madam Speaker. Will the Sponsor yield?"

Speaker Hernandez, B.: "He indicates he will."

Davidsmeyer: "Representative Walker, this... this Bill came through on the House Floor on... in the evening of a very long day, after a very incredibly long week. I remember a number of Members had left. I had some concerns at that time. And I want to thank you for working with the credit unions and many others to alleviate most of those concerns. This... I want to... I want to clarify for everyone on my side and on the other side of the aisle if you... if you weren't here. This is a consumer protection Bill, correct?"

Walker: "That's correct."

Davidsmeyer: "We're trying to make sure that grandma doesn't get taken advantage of by basically a crypto financial advisor."

Walker: "That's correct."

Davidsmeyer: "Okay. So, crypto is somewhat the wild, wild west right now. The Federal Government has not delved into the regulation of this financial asset, correct?"

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Walker: "Yeah, that's correct."

Davidsmeyer: "So, what we're trying to do is we're trying to fill a gap. And if... if the Federal Government decides to regulate this for the entire country, which I think they eventually will, what... what will happen with state regulation?"

Walker: "What... what will happen are really two things. This Act specifically says it can be preempted by Federal Law, unless they're... provided it's about the subject that we're talking about. It could occur in the long term that the feds regulate a significant portion of this industry. And there are a couple of things that we do for smaller entities to protect our consumers in Illinois, as we do with community banks now. But in general, as the fed takes over, we retreat."

Davidsmeyer: "So, this... as the Federal Government gets more involved in this, the state will retract. They won't overlap services. They will... they will retract and they will cover the smaller entities, similar to how they do smaller banks and smaller credit unions, smaller investors."

Walker: "That's exactly right."

Davidsmeyer: "Does this do anything to limit an individual's investments for their own money in crypto?"

Walker: "Yeah, in... in Amendment 2 the... they were exempted. This is not meant to cover individuals investing on their own. Now, who they're dealing with, the exchange or the purveyor, may have to get a license. But the individual trading on their own account are simply not covered by this Act."

Davidsmeyer: "So, just... just to reiterate, I... I really appreciate the work that you've done on this. I think this is a good step in the right direction to make sure that people are not

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being taken advantage of by individuals who may not be accredited financial advisors. Specifically, I look to older generations that may not know... have as much information, but they had seen the great increases that people had made off of investing in... in crypto. So, I think this is a step in the right direction, and I would urge an 'aye' vote."

Speaker Hernandez, B.: "Representative Ortiz is recognized."

Ortiz: "To the Bill. I rise today in strong support of House Bill 3479, a critical, commonsense piece of legislation that will protect Illinois residents from unregulated cryptocurrency and potential scams. For about the last two years, my district office has received heartbreaking cases of constituents, many of whom have lost their life savings to these fraudulent schemes. The reality is that cryptocurrency has become a new avenue for bad actors to prey on the vulnerable and the unwary. Too often, these scams promise enormous returns on investment, only to disappear with investors hard-earned money. The lack of regulation in this space has made it all too easy for these bad actors to operate with impunity. That's why I believe that in the absence of federal regulation, it's time for the State of Illinois to take a stand and protect our residents from these types of schemes. House Bill 3479 will not outlaw crypto, but it will provide crucial protections for investors in the cryptocurrency space, ensuring that they are not subject to unscrupulous tactics or fraudulent promises. I urge my colleagues to join me in supporting this important legislation. We have a responsibility to protect our constituents from these scams,

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and this Bill represents a significant step forward in fulfilling that obligation. I urge an 'aye' vote."

Speaker Hernandez, B.: "Representative McLaughlin is recognized."

McLaughlin: "Thank you, Madam Speaker. Will the Sponsor yield?"

Speaker Hernandez, B.: "He indicates he will."

McLaughlin: "Representative, quick question. I've only got two.

Is this additional regulation to what current federal standards are for securities and/or banking? Is this additional language, or are you matching current federal and... for banking and securities transactions?"

Walker: "This... the elements of these industries that are covered by federal regulation from the Securities and Exchange Commission or Office of the Comptroller of the Currency, for instance, they are... they are not covered by this Act because they're already regulated. The... what we're trying to do is to bring in people to identify them. And, yes, some of the elements that they have in those Acts we're trying to replicate here until these entities become regulated by the SEC. And those are things like consumer transparency, the fitness of a company. What happens when they go bankrupt? Where are the funds? All the things that companies normally have to go through when they're listed."

McLaughlin: "Thank you. And a follow-up question. So... so, what you're saying here is we're... we're not being duplicative. It's additional and it's for the protection of consumers, which I think we're all behind. My other question is, as it relates to the recent proposal for a transaction or a financial transaction tax that's been run up the flag pole by our new mayor in Chicago, Brandon Johnson, what would the



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impact be potentially upon these assets as it relates to his proposed legislation? Would this be subject to that or would this be not subject to that potential future tax?"

Walker: "I really can't... can't answer that 'cause I don't know how he's going to define that tax. I would say this is about consumer protection. I'm not going to take a position, nor... nor am I especially enamored with the idea of a transaction tax."

McLaughlin: "Well, I... and for my friends on the other side of the aisle, I joined with JB Pritzker, I know it's hard to believe, who believes this was a terrible idea, the financial transaction tax. So, you might get my support. If you would also publicly state if this was not subject to financial transaction tax, I think you'd get my support. But without that being the case, I'm probably going to have to be a 'no' here. But if the Governor's listening, I'm joining you on this one. It's a bad idea for financial transaction taxes in Cook County to drive out even more businesses from Illinois. But thank you for the response."

Walker: "Thank you. With respect, since there's no transaction tax that's been proposed, I don't know how to react to that."

McLaughlin: "I'm sorry. I couldn't... I couldn't hear the final comment."

Walker: "I was just going to say there's no transaction tax that's been proposed to which I can react. So, that's not... that's not about this Bill."

McLaughlin: "Can I get you on the record for any future transaction tax, Representative? 'Cause I'll say I would be against it."

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Walker: "I doubt it."

McLaughlin: "Okay."

Walker: "Although, we could trade some projections if you'd like."

McLaughlin: "As opaque as ever. That's why I love you. Thank you, Sir."

Speaker Hernandez, B.: "Leader Flowers is recognized."

Flowers: "Representative, I just heard something, and I need some help. And, Mr.... Madam Speaker, can you please lower the noise? Because this is very important. I just heard the previous speaker say something about a financial transaction tax. So, can you please explain to me what is he talking about?"

Walker: "That's going to be difficult..."

Flowers: "That's not a part of this Bill?"

Walker: "...because it's not proposed."

Flowers: "Pardon me."

Walker: "It is not proposed. It's not part of this Bill."

Flowers: "Okay. Thank you. I was a little excited. But now I want to discuss with you about the Bill. So, this is dealing with the cryptocurrency, right?"

Walker: "It's... it's cryptocurrency plus anything else that is... that is based.. on that base, yeah. There are all kinds of elements to it but cryptocurrency primarily."

Flowers: "Well, I just want to say that I'm from the old school. And so, back in the day, we didn't have all this. So, I really need for you to explain to me how is it that we as the state would be able to regulate this type of currency, and it's not done on the federal level. I need to know what is... what will be the acting or the player, like the FDIC, to protect people's investment and guarantee the return for any losses?"

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And... and when you think about what's been happening with the banks when they do the stress tests for the banks and for some of those banks that we thought was okay, they were really not okay. So, I'm just wondering if you could please explain how the taxpayers of the State of Illinois will be protected and how would we be responsible for any loss that may occur since this is not FDIC."

Walker: "Yeah, this... well, those are good questions. This is not about covering losses. This is about identifying people in this industry who are not now regulated, who do things that look like they're banks, or lending companies, or transactors. They are regulated by no one. We're going to take them, identify them, have them identify themselves, and then regulate them as we do in our Department of Banking. And we regulate hundreds of institutions now at the state. But this is... it is to protect consumers for a loss. It is not an insurance process that will cover the losses. We're trying to protect it from happening in the first place."

Flowers: "Okay. So, I... I have a better understanding. You're protecting the people in the state from the bad actors."

Walker: "Exactly right."

Flowers: "Okay. Thank you very much. I appreciate that."

Walker: "Thank you."

Speaker Hernandez, B.: "The Chair recognizes Representative Walker to close."

Walker: "I believe the time is now for this Bill. It is got a lot of pieces to it that are good for the state, good for the industry, good for the consumers. I ask for an 'aye' vote."

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Speaker Hernandez, B.: "The question is, 'Shall House Bill 3479 pass?' All in favor vote 'aye'; all opposed vote 'nay'. The voting is open. Have all voted who wish? Have all voted who wish? Have all voted who wish? Mr. Clerk, take... please take the record. On this question, there are 90 voting in 'favor', 21 voting 'against', 0 voting 'present'. And this Bill, having received a Constitutional Majority, is hereby declared passed. Members, we will be moving towards Second Readings. Senate Bill 40, Leader Gabel. Mr. Clerk, please read the Bill."

Clerk Bolin: "Senate Bill 40, a Bill for an Act concerning regulation. Second Reading of this Senate Bill. No Committee Amendments. No Floor Amendments. No Motions are filed."

Speaker Hernandez, B.: "Third Reading. Senate Bill 49, Representative Morgan. Mr. Clerk, please read the Bill."

Clerk Bolin: "Senate Bill 49, a Bill for an Act concerning education. Second Reading of this Senate Bill. No Committee Amendments. No Floor Amendments. No Motions are filed."

Speaker Hernandez, B.: "Third Reading. Senate Bill 55, Representative Gong-Gershowitz. Mr. Clerk, please read the Bill."

Clerk Bolin: "Senate Bill 55, a Bill for an Act concerning civil law. Second Reading of this Senate Bill. No Committee Amendments. No Floor Amendments. No Motions are filed."

Speaker Hernandez, B.: "Third Reading. Senate Bill 57, Representative LaPointe. Out of the record. Representative... Senate Bill 58, Representative Gong-Gershowitz. Mr. Clerk, please read the Bill."

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Clerk Bolin: "Senate Bill 58, a Bill for an Act concerning safety. Second Reading of this Senate Bill. No Committee Amendments. No Floor Amendments. No Motions are filed."

Speaker Hernandez, B.: "Third Reading. Senate Bill 67, Representative Moeller. Representative Moeller. Mr. Clerk, please read the Bill."

Clerk Bolin: "Senate Bill 67, a Bill for an Act concerning health. Second Reading of this Senate Bill. No Committee Amendments. No Floor Amendments. No Motions are filed."

Speaker Hernandez, B.: "Third Reading. Senate Bill 69, Representative Stava-Murray. Mr. Clerk, please read the Bill."

Clerk Bolin: "Senate Bill 69, a Bill for an Act concerning regulation. Second Reading of this Senate Bill. No Committee Amendments. No Floor Amendments. No Motions are filed."

Speaker Hernandez, B.: "Third Reading. Senate Bill 86, Representative Stuart. Out of the record. Senate Bill 99, Representative Johnson. Mr. Clerk, please read the Bill."

Clerk Bolin: "Senate Bill 99, a Bill for an Act concerning education. Second Reading of this Senate Bill. No Committee Amendments. No Floor Amendments. No Motions are filed."

Speaker Hernandez, B.: "Third Reading. Senate Bill 101, Representative Gong-Gershowitz. Mr. Clerk, please read the Bill."

Clerk Bolin: "Senate Bill 101, a Bill for an Act concerning regulation. Second Reading of this Senate Bill. No Committee Amendments. No Floor Amendments. No Motions are filed."

Speaker Hernandez, B.: "Third Reading. Senate Bill 183, Representative Mussman. Representative Mussman. Out of the

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record. Senate Bill 199, Representative Ann Williams. Mr. Clerk, please read the Bill."

Clerk Bolin: "Senate Bill 199, a Bill for an Act concerning regulation. Second Reading of this Senate Bill. No Committee Amendments. No Floor Amendments. No Motions are filed."

Speaker Hernandez, B.: "Third Reading. Senate Bill 201, Representative Collins. Out of the record. Senate Bill 203, Representative Avelar. Out of the record. Senate Bill 214, Representative Didech. Mr. Clerk, please read the Bill."

Clerk Bolin: "Senate Bill 214, a Bill for an Act concerning State government. Second Reading of this Senate Bill. No Committee Amendments. No Floor Amendments. No Motions are filed."

Speaker Hernandez, B.: "Third Reading. Senate Bill 216, Representative Moeller. Mr. Clerk, please read the Bill."

Clerk Bolin: "Senate Bill 216, a Bill for an Act concerning civil law. Second Reading of this Senate Bill. No Committee Amendments. No Floor Amendments. No Motions are filed."

Speaker Hernandez, B.: "Third Reading. Senate Bill 247, Representative Yednock. Mr. Clerk, please read the Bill."

Clerk Bolin: "Senate Bill 247, a Bill for an Act concerning business. Second Reading of this Senate Bill. No Committee Amendments. No Floor... no Floor Amendments. No Motions are filed."

Speaker Hernandez, B.: "Third Reading. Senate Bill 273, Representative Walsh. Out of the record. Senate Bill 283, Representative Morgan. Please read the Bill."

Clerk Bolin: "Senate Bill 283, a Bill for an Act concerning civil law. Second Reading of this Senate Bill. No Committee Amendments. No Floor Amendments. No Motions are filed."

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Speaker Hernandez, B.: "Third Reading. Senate Bill 303, Representative Morgan. Please read the Bill."

Clerk Bolin: "Senate Bill 303, a Bill for an Act concerning regulation. Second Reading of this Senate Bill. No Committee Amendments. No Floor Amendments. No Motions are filed."

Speaker Hernandez, B.: "Third Reading. Senate Bill 325, Representative Didech. Representative Didech. Out of the record. Senate Bill 328, Representative Hanson. Please read the Bill."

Clerk Bolin: "Senate Bill 328, a Bill for an Act concerning business. Second Reading of this Senate Bill. No Committee Amendments. No Floor Amendments. No Motions are filed."

Speaker Hernandez, B.: "Third Reading. Senate Bill 375, Representative Slaughter. Out of the record. Senate Bill 646, Representative Slaughter. Out of the record. Senate Bill 685, Representative DeLuca. Please read the Bill."

Clerk Bolin: "Senate Bill 685, a Bill for an Act concerning local government. Second Reading of this Senate Bill. No Committee Amendments. No Floor Amendments. No Motions are filed."

Speaker Hernandez, B.: "Third Reading. Senate Bill 686, Representative Smith. Please read the Bill."

Clerk Bolin: "Senate Bill 686, a Bill for an Act concerning local government. Second Reading of this Senate Bill. No Committee Amendments. No Floor Amendments. No Motions are filed."

Speaker Hernandez, B.: "Third Reading. Senate Bill 759, Representative Mah. Leader Mah. Please read the Bill."

Clerk Bolin: "Senate Bill 759, a Bill for an Act concerning regulation. Second Reading of this Senate Bill. No Committee Amendments. No Floor Amendments. No Motions are filed."

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Speaker Hernandez, B.: "Third Reading. Senate Bill 1065, Representative Niemerg. Please read the Bill."

Clerk Bolin: "Senate Bill 1065, a Bill for an Act concerning government. Second Reading of this Senate Bill. No Committee Amendments. No Floor Amendments. No Motions are filed."

Speaker Hernandez, B.: "Third Reading. Senate Bill 1402, Representative LaPointe. Out of the record. Senate Bill 1440, Representative Huynh. Please read the Bill."

Clerk Bolin: "Senate Bill 1440, a Bill for an Act concerning business. Second Reading of this Senate Bill. No Committee Amendments. No Floor Amendments. No Motions are filed."

Speaker Hernandez, B.: "Third Reading. Senate Bill 1494, Representative Morgan. Please read the Bill."

Clerk Bolin: "Senate Bill 1494, a Bill for an Act concerning regulation. Second Reading of this Senate Bill. No Committee Amendments. No Floor Amendments. No Motions are filed."

Speaker Hernandez, B.: "Third Reading. Senate Bill 1543, Representative Rita. Please read the Bill."

Clerk Bolin: "Senate Bill 1543, a Bill for an Act concerning local government. Second Reading of this Senate Bill. No Committee Amendments. No Floor Amendments. No Motions are filed."

Speaker Hernandez, B.: "Third Reading. Senate Bill 1558, Representative Moeller. Representative Moeller. Please read the Bill."

Clerk Bolin: "Senate Bill 1558, a Bill for an Act concerning education. Second Reading of this Senate Bill. No Committee Amendments. No Floor Amendments. No Motions are filed."



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Speaker Hernandez, B.: "Third Reading. Senate Bill 1561, Representative Lilly. Representative Lilly. Please read the Bill."

Clerk Bolin: "Senate Bill 1561, a Bill for an Act concerning health. Second Reading of this Senate Bill. No Committee Amendments. No Floor Amendments. No Motions are filed."

Speaker Hernandez, B.: "Third Reading. Representative Rosenthal, for what reason do you seek recognition?"

Rosenthal: "Thank you, Madam Speaker. Point of personal privilege."

Speaker Hernandez, B.: "Please proceed."

Rosenthal: "I'd like to announce to the chamber that former Representative Avery Bourne welcomed her new daughter into the world on April 24, Eloise May. And I'd like to let everyone know that. Thank you. And secondly, I think when we wished happy birthday before, Representative Mike Coffey was off the floor and his birthday is on Saturday."

Speaker Hernandez, B.: "Representative Stuart, for what reason do you seek recognition?"

Stuart: "A point of personal privilege."

Speaker Hernandez, B.: "Please proceed."

Stuart: "Thank you. I just want to take a minute to introduce to the Body, I have with me Genevieve. She is a third grader from Darien. She attends Concord Elementary. She loves running and math, and she hopes to be an engineer one day. She's here with her mother, Cecelia, for Take Your Child to Work Day. So, let's welcome her."

Speaker Hernandez, B.: "Representative Scherer is recognized."

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Scherer: "Thank you. Thank you, Madam Speaker. Today, I have a little girl with me. Her name is Bella Williams. She's my Page for the day. She's the daughter of Meggan Williams, who works in the Clerk's fiscal office with John Hollman. And today is Take Your Daughter to Work Day, so she's getting a little visit here on the House Floor. Let's give her a welcome."

Speaker Hernandez, B.: "Leader Hernandez is recognized. Lisa Hernandez."

Hernandez, L.: "Thank you, Madam Speaker. I'm just asking if the Body could give a nice warm welcome to some students from back in my district from Morton College. If you could rise, and just give them a nice warm welcome. These are students who are participating in some great programs that Morton College offers, such as ESL, adult programs, technology, citizenship. And, you know, it... it takes... I would say, 'cause I'm in that pool of folks, that it takes courage to go back to school and finish your education. Let's give these folks a nice, warm welcome."

Speaker Hernandez, B.: "Mr. Clerk, Agreed Resolutions."

Clerk Bolin: "Agreed Resolutions. House Resolution 236, offered by Representative Nichols. House Resolution 237, offered by Representative Cabello. And House Resolution 238, offered by Representative Vella."

Speaker Hernandez, B.: "Leader Gabel moves for adoption of the Agreed Resolutions. All those in favor say 'aye'; all those opposed say 'nay'. In the opinion of the Chair, the 'ayes' have it. And the Agreed Resolutions are adopted. Representative Huynh is recognized for House Resolution 233."

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Huynh: "Thank you so much, Madam Chair. I am standing here today to recognize House Resolution 233. This weekend is a very sorrow day for the Vietnamese American community here in Illinois and across the country. It is the... April 30 is the... 1995 is the fall of Saigon, where we had millions of folks really lost their homeland of Vietnam and we had a humanitarian crisis of over 5 thousand people who died at sea as well. So, I want to read this Resolution to really honor the contributions of the Vietnamese American community in Illinois. Now, I also want to say that it's an honor this week to serve with everyone in this House chamber. As a Vietnamese refugee who came over here from... from Vietnam and who received political asylum from the United States, it's... it's a very humbling experience to be one of the folks who were able to survive the Vietnam War and the aftermath of the war. And so, I wanted to really thank everyone in this chamber for having given me the opportunity to serve with you. I also want to thank and really pay respect to the folks who passed away in that war. We had 58 thousand U.S. soldiers pass away in that war. Young folks who went to that war to fight for democracy, human rights, and freedom. We also had 3.2 million Vietnamese folks who also died in that war as well. Three point two million Vietnamese died in the civil war. That's enough to fill 75 Chicago Bears' stadium. So, I wanted to acknowledge that fact. And I really want to, again, read this Resolution on behalf of the Vietnamese American community. House Resolution 233.

WHEREAS, On April 30, 1975, Saigon, the capital of the Republic of Vietnam, popularly known as South Vietnam, was overthrown

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by the North Vietnamese army, and the Republic of Vietnam was dissolved; and

WHEREAS, Vietnamese and Americans worked together to organize the largest helicopter evacuation in history from the United States Embassy in Saigon, helping over 7,000 people, including 5,500 Vietnamese, leave within 24 hours; and

WHEREAS, Further operations supported by Americans that spring, summer, and autumn helped approximately 125,000 Vietnamese refugees leave their country, and the eventual creation of a refugee program with the assistance of the United Nations helped over 500,000 Vietnamese people immigrate to the United States; and

WHEREAS, Vietnamese American communities annually commemorate the Fall of Saigon, known as "Black April", in order to recognize the sacrifices of those in their communities who fought in defense of the ideals of democracy, freedom, and human rights; and

WHEREAS, Over the past half century, hundreds of thousands of Vietnamese people have settled in the United States and have worked to build vibrant communities that contribute to the rich diversity of the United States; and

WHEREAS, Illinois has its very own vibrant community of Vietnamese and Vietnamese Americans, including refugees who helped establish a "Little Saigon" neighborhood in a corridor along Argyle Street in Chicago's Uptown area, my district, the 13th District, building businesses and social service organizations; and

WHEREAS, The Illinois community of Vietnamese and Vietnamese Americans has grown over the past half century from just

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hundreds of people to between 30,000 and 40,000 people today;  
therefore, be it

RESOLVED, BY THE HOUSE OF REPRESENTATIVES OF THE ONE HUNDRED  
THIRD GENERAL ASSEMBLY OF THE STATE OF ILLINOIS, that we honor  
the contributions of Vietnamese and Vietnamese Americans to  
the United States and their values of upholding human rights,  
freedom, and democracy and recognize the sacrifices made in  
order to support these values, including losses of family,  
home, and life; and be it further

RESOLVED, That we honor the courage, dignity, strength, and  
resiliency of Vietnamese refugees who were forced to flee  
their home to escape persecution and rebuild their lives and  
recognize the need to build empathy and understanding for the  
plight of refugees; and be it further

RESOLVED, That we urge all Illinoisans to take time to learn  
about the history and contributions of Vietnamese and  
Vietnamese American people to Illinois and the United States.  
Thank you so much for your time. I really appreciate it."

Speaker Hernandez, B.: "Representative Kifowit is recognized."

Kifowit: "Thank you, Madam Speaker. I want to thank the Sponsor  
of this Bill. As we saw last month, when we talked about our  
Vietnam veterans serving alongside the South Vietnamese Army  
and what it meant for them when we're together supporting  
democracy, supporting human rights, and supporting people.  
And then this Resolution just furthers to help us remember  
and to never forget that that is what our country is about,  
to be open arms, to take in refugees, and to be the beacon of  
hope and to have a just and free society for everybody,  
including refugees that are suffering and that are fleeing

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persecution and unconscionable conditions. So, again, I want to thank the Sponsor for continuing to bring it to our attention, how our country, I believe the best country in the world, is standing up for all individuals of all races and everybody here for the rights and human dignity of... of our citizens and those that are coming in as well. So, thank you. And I am proud and honored to be a Sponsor on this Resolution."

Speaker Hernandez, B.: "Representative Rashid, for what reason do you seek recognition?"

Rashid: "A point of personal privilege."

Speaker Hernandez, B.: "Please... please proceed."

Rashid: "So, this is for a Resolution that's not on the board today, but I want to read it into the record because it is time sensitive, regarding Arab American Heritage Month. I just want to make sure that the time is right. Are we... are we done with the previous Resolution before I should proceed?"

Speaker Hernandez, B.: "Yes, please proceed."

Rashid: "Thank you."

WHEREAS, It is appropriate and right to celebrate the diversity of cultures and heritages, as such celebrations serve as a reminder that, despite our differing backgrounds, everyone in Illinois is bound by a common hope for a better and more inclusive future for our children; and

WHEREAS, The Arab American community has a long and integral history in the United States; and

WHEREAS, Men and women of Arab descent have shared their rich culture, strong work ethic, and dedication to education,

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while embracing the American spirit of opportunity and helping build a better State and nation for all; and  
WHEREAS, For over a century, Arab Americans have been making valuable contributions to every aspect of American society, including medicine, law, business, technology, government, and culture; and

WHEREAS, The history of Arab Americans in American life often remains neglected and has been riddled with misunderstanding and bigotry; and

WHEREAS, People of Middle Eastern descent began migrating to the United States in significant numbers in the 1800s; today, it is estimated that the current population of Arab Americans is approximately four million people; therefore, be it

RESOLVED, BY THE HOUSE OF REPRESENTATIVES OF THE ONE HUNDRED THIRD GENERAL ASSEMBLY OF THE STATE OF ILLINOIS, that we declare the month of April 2023 as Arab American Heritage Month in the State of Illinois; and be it further

RESOLVED, That we recognize and celebrate the contributions to cultural diversity, economic growth, and the overall development of our State and nation made by the Arab American community; and be it further

RESOLVED, That we encourage all Illinoisans and their families to learn about and celebrate the contributions of Arab Americans to Illinois and the United States. Thank you."

Speaker Hernandez, B.: "And now, allowing perfunctory time for the Clerk, Leader Gabel moves the House stand adjourned until Tuesday, May 2, on the hour of noon. All those in favor say 'aye'; all those opposed say 'nay'. In the opinion of the Chair, the 'ayes' have it. And the House stands adjourned."

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Clerk Hollman: "House Perfunctory Session will come to order. Introduction and First Reading of House Bills. House Bill 4046, offered by Representative Cabello, a Bill for an Act concerning government. House Bill 4047, offered by Representative Cabello, a Bill for an Act concerning government. House Bill 4048, offered by Representative Friess, a Bill for an Act concerning education. House Bill 4049, offered by Representative Friess, a Bill for an Act concerning criminal law. House Bill 4050, offered by Representative Tipsword, a Bill for an Act concerning government. House Bill 4051, offered by Representative Tipsword, a Bill for an Act concerning criminal law. House Bill 4052, offered by Representative Ugaste, a Bill for an Act concerning criminal law. House Bill 4053, offered by Representative Windhorst, a Bill for an Act concerning criminal law. House Bill 4054, offered by Representative Burke, a Bill for an Act concerning revenue. House Bill 4055, offered by Representative Hauter, a Bill for an Act concerning regulation. First Reading of these House Bills. There being no further business, the House Perfunctory Session will stand adjourned."