From: mailinglist@capitol.hawaii.gov [mailto:mailinglist@capitol.hawaii.gov] Sent: Thursday, February 05, 2015 11:30 PM To: PSMTestimony Cc: ymhi007@me.com Subject: Submitted testimony for SB191 on Feb 6, 2015 10:15AM

SB191

Submitted on: 2/5/2015 Testimony for PSM/CPN on Feb 6, 2015 10:15AM in Conference Room 229

Submitted By	Organization	Testifier Position	Present at Hearing
YVETTE MOORE	Individual	Oppose	Yes
Comments: DEAR HONORABLE SENATORS AND REPRESENTATIVES, I Oppose the introduced Bill 191 (& 515 which will be presented later) I have been a local Pawnbroker in Aiea for over 20 years. My family has been in the business since 1987My father-in-law, Retired Major Gordon Moore of HPD, helped to write the current law which regulates the pawn business now The current law was written with much consideration for all parties to be able to work together well to monitor this business which is important to many people IT HAS BEEN SUFFICIENT TO REGULATE ALL PAWNSHOPS. BILL 191, could cause many sufficient pawnshops that are needed by communities; to go out of businessWE SUGGEST A BOARD BE APPOINTED, JUST AS THE HOUSE DECIDED TO DO WHEN THIS SAME BILL WAS PROPOSED BEFORE. These are Important Reasons why Bill 191 should not be passed: - IT WAS POORLY WRITTEN, WITH NO EVIDENCE OF THE CLAIMS THAT WERE MADE. PAWNSHOPS ARE NOT THE CAUSE OF INCREASED STOLEN PROPERTY, THIEVES ARE. The fact that there is only one cause of increased crime (singling pawnshops) is truly being discriminative over one business. No evidence was presented to prove that there is or was much stolen property in pawnshops. In fact, one study showed only a 1% recovery in all IF A STUDY OR RESEARCH WAS DONE FOR EVIDENCE; MAINLY ASKING OR SUBPOENAING PAWNSHOPS FOR STOLEN ITEMS, THEY WOULD FIND AN OPPOSITE SUMMARY- MOST ITEMS THAT ARE PAWNED ACTUALLY BELONG TO PEOPLE WHO ARE STRUGGLING, WHO CONSTANTLY REUSE PAWNSHOPS TO MEET THEIR DAILY NEEDS. THERE WERE NO HIGH RECOVERY RATES TO HPD THE CHEIF OF POLICE WITH MILL ONLY CAUSE MORE PROBLEMS FOR OUR COMMUNITIES FORCING PAWNSHOPS TO USE A MAINLAND COMPUTER PROGRAM, ALLOWING LOCAL INFORMATION AND FUNDS TO BE SEEN NATIONALLYAND NOT KEEPING EVERYTHING ON LOCAL LEVELFORCING PAWNSHOPS TO APAY OUT & PUT OUT CUSTOMERS INFORMATION ON THE INTERNET. IS AN INVASION OF PRIVACY. THIS COULD CAUSE MORE LAWSUITS & COURT CASES THAT THE STATE WILL FACE IN FEDERAL COURTS OTHER AVENUES THAT THE			