

SB0011\_RichardKaplowitz\_FAV

02/11/2026

Richard Keith Kaplowitz  
Frederick, MD 21703-7134

**TESTIMONY ON SB#0011 - POSITION: FAVORABLE**  
**Public Financing Act – Fair Campaign Financing Fund – Distributions**

**TO:** Chair Guzzone, Vice Chair Rosapepe, and members of the Budget & Taxation Committee

**FROM:** Richard Keith Kaplowitz

My name is Richard Kaplowitz. I am a resident of District 3, Frederick County. I am submitting this testimony in support of SB#/0011, **Public Financing Act – Fair Campaign Financing Fund – Distributions**

This bill simply attempts to distribute public election funding of candidates to an earlier date in the candidacy process.

Like any campaign finance regulation, public financing programs have pros and cons. Proponents of public campaign financing often [argue](#) that these systems encourage small-dollar donors to participate in elections, amplifying the voices of average Americans and countering the influence of PACs and other large spenders. Supporters also [maintain](#) that, by footing all or part of the bill, public financing can enable individuals to run for office who otherwise could not afford to. Among other things, opponents often [argue](#) that public financing programs force taxpayers to support candidates they otherwise would not by providing state funds to all political campaigns. Some also [suggest](#) that small-dollar donations like those encouraged by public funding programs amplify the voices of members of the public with extreme opinions on both sides of the aisle, fueling political polarization.<sup>1</sup>

My personal view is that earlier distribution can make it much more possible for people who, due to lack of funding, may not enter the race. This bill can make the decision to run possible for a wider circle of prospective candidates which in turn promotes healthy debates among candidates on platforms and issues relevant to voters in specific offices. I therefore think this bill, providing earlier funding, opens the elections processes to more individuals and supports our democracy in Maryland.

**I respectfully urge this committee to return a favorable report on SB0011.**

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<sup>1</sup> <https://www.ncsl.org/elections-and-campaigns/public-financing-of-campaigns-overview>