



The content of this news update is taken from MIRS, Lansing's oldest, independent daily capitol newsletter, launched in 1961. This update is provided by the Auto Dealers of Michigan, LLC. The ADM, LLC is a joint effort between the Michigan Automobile Dealers Association and the Detroit Auto Dealers Association to bring a unified dealer voice to the State Capitol on legislative issues impacting new vehicle dealers. The ADM, LLC is operated by a nine-member dealer board, elected by dealers. The views and opinions contained within this electronic update do not necessarily reflect those of the ADM, LLC. For more information on MIRS please go to www.mirsnews.com.

In this issue:

- Amash Announces U.S. Senate Run
- Rogers Polling Ahead Of Other Republican Senatorial Candidates
- Woz Running For Fourth Term; Thompson Has Opponent; 2nd Republican Files In H-50
- Anthony Leading This Year's Attempt To Cap Payday Loans
- Treasurer Backs 4.25% Income Tax Rate

Amash Announces U.S. Senate Run

Make it a third former GOP member of Congress running for the U.S. Senate.

Former U.S. Rep. Justin AMASH announced on X, formerly Twitter, that he would be joining the now 12-person field for the Republican nomination.

Amash said in his social media post that a campaign for office is rough and a commitment, but he was in the best position to win the Republican primary.

"I'm convinced that no candidate would be better positioned to win both the Republican primary and the general election. That's why, today, I'm making it official; I'm joining the race for United States Senate in Michigan," he posted.

Amash would also be running against U.S. Rep. Pete MEIJER, who won the MI-3 congressional seat left open after Amash switched to the Libertarian Party and flirted running for president.

Also in the Republican Senate race are former U.S. Rep.

ADM, LLC ~ Board of Managers

George Sharpe Jr., Chair
Carl Galeana | Dave Kring | Lincoln Phillip
Michael Savoie | Ralph Shaheen
Mark Snethkamp | Karl Zimmermann
Todd Szott, DADA President
Chris Graff, MADA President

Mike ROGERS, who was leading the primary polls with 23 percent support as of Monday.

Michigan Board of Education member Nikki SNYDER, business executive Sandy PENSLE and several other lesser known candidates are also in the race.

Pensler commented today that the "Never Trump" lane of the race grew a little wider with Amash in the race.

"Mike Rogers and Justin Amash have spent five years bashing Trump openly and Meijer voted for impeachment. I am the only pro-Trump candidate with the resources that can win," said Pensler, who received an endorsement from former presidential candidate Vivek RAMASWAMY.

Michigan Democratic Party Chair Lavora BARNES weighed in on Amash's entering the Republican Party Senate primary race.

"Amash has an extensive record of leaving Michiganders behind: Supporting dangerous abortion bans, vowing to gut health care access, and backing the 2017 tax giveaway to the wealthy and large corporations," Barnes said.

Rogers Polling Ahead Of Other Republican Senatorial Candidates

Former U.S. Rep. Mike ROGERS is polling well ahead of other Republican candidates for Michigan's open U.S. Senate seat, coming in at 32 percent of the vote while former U.S. Rep. Peter MEIJER raked in 14 percent and others landing in the single digits, according to a poll conducted by TargetPoint Consulting and paid for by a pro-Rogers 527 Fund.

The Feb. 14-17 poll of 600 likely GOP primary voters was

conducted before former U.S. Rep. Justin AMASH announced his entrance into the race.

Jason McBRIDE, president of the Great Lakes Conservatives Fund, which has spent millions of dollars on ads talking about Rogers, said the more voters hear about Rogers, the more they support them, and additional candidates entering the race is "irrelevant for us in our mission."

Sixty-four percent of primary voters agree with this statement: "As a former soldier and law enforcement officer,

I believe Mike Rogers is the kind of person we can trust to fight to secure the border and battle the drug cartels,” which comes from an electorate of which 9 out of 10 voters saying immigration is a problem.

The poll asks respondents to identify themselves in three categories: MAGA Republicans, traditional Republicans and moderate Republicans. Among MAGA Republicans, Rogers

earned 31 percent of the vote with Meijer at 9 percent, among traditional Republicans he earned 38 percent while Meijer earned 19 percent, and among moderate Republicans Rogers earned 28 percent with Meijer at 16 percent.

McBride said Rogers is well positioned and also has room to grow.

Woz Running For Fourth Term; Thompson Has Opponent; 2nd Republican Files In H-50

Wozniak Announces Re-Election

Today, Rep. Douglas C. WOZNIAK (R-Shelby Township) announced that he will be seeking reelection in the 59th House District in what would be his fourth term. He won election in 2018, 2020 and 2022. He also served briefly in the state Senate until he got drawn into the same district as Sen. Ruth JOHNSON (R-Holly).

Wozniak said he looks forward to continuing to serve the residents of Shelby and Macomb.

He said, “Nothing is more exciting and rewarding to me than serving as our community’s voice in the Michigan House of Representatives!”

Wozniak has a primary opponent in Certified Public Accountant Jean ZOTT.

Thompson Has New General Election Opponent

Rep. Jamie THOMPSON (R-Brownstown) has a potential General Election opponent in the competitive Downriver 28th House District with Janise O’Neil ROBINSON, a Brownstown Township special education teacher and union leader announcing her candidacy today.

“Today, Thursday, February 29, I am taking this leap of faith because I believe the 28th District deserves a leader

who shares the values of the people they serve,” O’Neil Robinson said.

O’Neil Robinson spent most of her life and career in Taylor, where she attended Blair Moody Elementary School. She received her Bachelor’s and Master’s degrees in Education from Eastern Michigan University.

Robinson has the support of Sen. Darrin CAMILLERI (D-Trenton).

Livingston County Realtor Seeks Bezotte’s Open Seat

Dominic RESTUCCIA, a former congressional staffer and Livingston County relator, announced today that he’s running in the 50th House District seat in Livingston County, which was left open by the retirement Rep. Robert BEZOTTE (R-Howell). Restuccia worked for former U.S. Rep. Mike BISHOP a few years ago and U.S. Senator Mike LEE (R-Utah).

“One thing that is clear to me is that we need a conservative fighter representing Livingston County. With housing prices, interest rates, energy bills, and grocery costs at record highs, I will fight to make Michigan affordable again for all of us. Lansing politicians are trying to tax, spend, and mandate their way out of this, but I will fight tax increases, cut spending, and take on government bureaucracy and red tape getting in the way of the American dream.”

Restuccia, a Republican, has at least one primary opponent, Jason WOOLFORD.

Anthony Leading This Year’s Attempt To Cap Payday Loans

Grand Rapids resident Samika DOUGLAS refers to herself as “a victim of the payday loan.” She acquired a short-term \$500 loan after her family’s car broke down, and she said things spiraled downwards when her household couldn’t cover other bills after paying the loan off.

“Unfortunately for us, when we paid it back, we didn’t have the money to pay the other bills that we needed to pay, so we had to go back to them again, and back to them again, and back to them again,” Douglas told the Senate Finance, Insurance and Consumer Protection Committee this afternoon. “The fees alone was what took us under, because

MIRS QUOTE OF THE WEEK

“Wait, do these guys think the butterflies are bringing the fentanyl?”

- Sen. Kevin HERTEL (D-St. Clair Shores) on X commenting about Republicans trying to tie-bar their immigration reform bills to legislation that discourages local officials from getting rid of milkweed plants, the pollen from which is popular among Monarch butterflies.

even though we paid the money back, we had all these extra fees that we had to pay on top.”

Douglas was part of a family of four, consisting of her two children and her husband, who was receiving disability benefits.

She told the Senate panel that the payday lender she borrowed from gave her two weeks to make a payment, and although she was working full-time, her family entered a state of losing their home until they accessed shelter assistance from the State Emergency Relief Program (SER).

“It was not only embarrassing, it was hurtful to know that you can’t afford to keep your housing because you . . . went to this place that tells you on commercials that they’re a helping hand, when all along it’s just a spiral down,” she said.

Today, the Senate Finance, Insurance and Consumer Protection Committee took testimony on SB 632 , which would do away with the present-day state of service fees affiliated with paying off the aforementioned loans, replacing them with a 36 percent annual percentage rate cap for repayments throughout a year.

Currently, a payday loan transaction can be worth up to \$600, and recipients are charged a service fee for payments – which simultaneously serves as an annual percentage rate – of up to 15 percent on the first \$100. Additionally, they are charged up to 14 percent for the second \$100, up to 13 percent for the third \$100, up to 12 percent for the fourth and up to 11 percent for both the fifth and sixth.

Senate Appropriations Chair Sarah ANTHONY (D-Lansing), the sponsor of SB 632 , said a combination of stories and real life data has proven the short-term loans to be detrimental, especially due to the interest rates that can equate to an annual percentage rate of 370 percent.

“I’ve heard the stories. People have called my office crying, asking for just a little bit of assistance because they can never claw their way out,” Anthony said, reciting an August 2018 report finding that there were 5.6 payday stores per 100,000 Michiganders, and in communities where Black residents make up more than 25 percent of the population, the number grows to 7.6 stores per 100,000 residents.

Anthony said that if one visits communities where payday stores are most visible, including rural communities where the 2018 report by the Center for Responsible Lending found there were 7.1 stores per 100,000 individuals, “you’re gonna see a gas station, probably a McDonald’s and a payday lender.”

“You cannot convince me that they’re not targeting our most marginal groups of people in Michigan,” said Anthony, who’s been working on the subject since she was an Ingham County commissioner beginning in 2013, and since she entered the Legislature as a representative in 2019.

However, during today’s committee hearing, Vice President Julie TOWNSEND of Government Affairs for Purpose Financial, a state-licensed consumer lender and the parent company of Advance America with 77 branch locations in Michigan, said the bill would eliminate the product altogether.

She said a 36 percent annual cap on two-week loans would allow for a fee of \$1.38 per \$100 loan, and they could not operate and offer loans if that were the fee.

“There (were) zero deferred presentment lenders in the state of Nebraska following a 36 percent rate cap,” Townsend said, essentially making the case that 36 percent caps could possibly reduce access to non-bank and non-credit union lenders, limiting access to smaller-sized loans a household might need for an electric bill, utilities or Wi-Fi payments.

She added that licensed and regulated lenders are widely available, unlike non-profit programs that she said are “largely subsidized.” Moreover, she mentioned a case when a man with a credit score over 800 points applied to 15 different banks and credit unions for a loan, resulting in his score shrinking below 700 as he was either denied or not responded to.

Senate Finance, Insurance and Consumer Protection Chair Mary CAVANAGH (D-Redford Twp.) said she needs to check in on how her committee members, stakeholders and people, in general, are feeling about the proposed 36 percent cap “before even thinking about bringing it back for a vote.”

But the issue is personal for Cavanagh, as she found herself “caught in the system of payday loans, and having to take out another one to pay for another one.” She was earning about \$400 every two weeks, and “I was faced with the situation of ‘I can’t go to work unless I pay for gas,’ and that was the only option that was quick . . . that I walked in and left with a loan.”

“I just think that pushing along legislation with even getting the idea started, or even putting (on a) cap, opens up the opportunity for alternatives that won’t put people in such a predatory space,” she said.

THIS WEEK IN MICHIGAN HISTORY

On March 4, 1964, Jimmy HOFFA was found guilty on two counts of jury tampering in a federal court in Tennessee.

The former president of the International Brotherhood of Teamsters, in an earlier trial, had been accused of taking bribes from a trucking company to ensure labor peace, and Hoffa and his defendants were accused of offering money to jurors in the trial if they voted to acquit him.

Hoffa was sentenced to prison and served until 1971, when his 15-year sentence was cut short by President Richard NIXON on the condition he stay out of union activities for 10 years. Hoffa mysteriously disappeared in 1975.

Treasurer Backs 4.25% Income Tax Rate

Barring court action, Michigan's income tax rate will move from 4.05% to 4.25% in 2024 after the state Treasurer and the directors of the Senate and House fiscal agencies found that the economic conditions that triggered last year's rate drop didn't apply in 2024.

The state's gas tax hike of 2015 required an income tax cut when the General Fund grew faster than the rate of inflation. This occurred in Fiscal Year (FY) 2022, but it didn't happen in 2023. In fact, total General Fund revenue is expected to drop 8.33% from 2022 to 2023 while the consumer price index has inflation rising 5.06% during that time.

Last year, the Attorney General deduced that the income tax cut was a decision to be made year to year, while Republicans argue that the cut made in any given year was a permanent reduction.

The Court of Claims agreed with the Attorney General and now the matter is before the Court of Appeals.

In response to a Detroit News headline that reads: "critics call it a tax hike," Senate Minority Leader Aric NESBITT (R-Lawton) quipped on X that the idea of the income tax rate being anything but a tax hike was ridiculous.

If the News wrote sports headlines this way: "Michigan outscores Washington; Wolverine fans call it a victory."