

Cruce bill would aid small loan companies

By Tim Richard
staff writer

Sen. Doug Cruce's bill to ease regulations on small loan companies squeaked by the state Senate on a 20-18 vote, but it faces a dimmer future in the Democrat-run House. Democrats charged his bill allows "usury" and played to "the greed of the banking community."

Cruce, R-Troy, said Michigan's current regulations are "arbitrary" and "useless," adding they had driven most of 600 small loan offices out of the state.

THE EXCHANGE came Thursday as the Senate, which usually meets only two hours in the morning, plowed through a 100-item agenda in an all-day session.

Most items were being passed 38-0 until Cruce's SB 237 divided the chamber along party lines. "It allows higher interest rates than ever before," said Sen. Joe Conroy, D-Flint, explaining his "no" vote.

"It obviously hits one poor segment of society," said Sen. Jack Faxon, D-Farmington Hills, calling the bill "usury."

"The interest rates and fees are unconscionable," said Sen. William Faust, D-Westland. "It typifies the greed of the banking community."

"A ripoff," said Sen. Virgil Smith, D-Detroit. "It represents the worst element of the financial community."

THEIR SPEECHES came following the vote under a constitu-

tional procedure that allows a legislator to explain a negative vote.

But Cruce had no chance to reply on the Senate floor, so reporters crowded around him in a corridor construction zone.

Cruce said current law caps interest of under-\$500 loans at 31 percent, but his bill caps all loans at 22 percent, amounting to a reduction for the smallest loans.

He said the ceiling for small loan companies would be raised from \$3,000 to \$15,000. "There's no reason to have any ceiling," he said.

"The market's going to set its own (interest) rates. The national average is about 19 percent."

Democrats criticized the bill for raising fees and life insurance charges. Cruce replied, "The amount of paperwork for loans is the same for a \$100 loan as for a \$1,000 loan."

Cruce accused Democrats of "a lot of smoke" in likening the small loan bill to the federal bailout of savings and loan associations because no state funds are involved.

THE OFFICES of small loan companies like Household Finance and Beneficial used to dot downtowns and suburban shopping centers. They virtually disappeared about 11 years ago, Cruce said, because of tight state regulations. His bill is aimed at making Michigan more competitive in that market.

Cruce's bill hikes state investigation fees to the companies, but it changes the annual state inspection of their books to once-in-two-years.

Area Domino's aid runaways

By Tom Henderson
staff writer

Fourteen Oakland County Domino's pizza stores will join nearly 200 in Michigan in opening their doors to runaways and youths in trouble.

Called Project Safe Place, the effort involves referring the youths to shelters or hot lines and giving them a place of pizza and a Coke if they're hungry, said a spokesman for Domino's.

Large diamond-shaped yellow and black signs, with an abstract rendering of an adult with its arms around a child, will appear in the windows of the 199 participating Domino's stores in the state.

According to Christine Wallerstedt, project coordinator for Domino's, employees of the stores should be trained in the program and the signs should be up in the local stores within four weeks.

The local participating stores, which are all franchises owned by Richard Mueller, are at: 3935 Telegraph, Bloomfield Township; 1221 Telegraph, Bloomfield Hills; 1583 Opdyke, Bloomfield Hills; 1405 S. Woodward, Birmingham; 121 E. University, Rochester; 5072 Rochester

Road, Troy; and 3295 Rochester Road, Troy.

Also: 4301 Orchard Lake Road, West Bloomfield; 31332 Orchard Lake Road, Farmington Hills; 30002 12 Mile, Farmington Hills; 31606 Grand River, Farmington Hills; 24035 W. 10, Southfield; 29303 Southfield Road, Southfield; and 29106 Northwestern Highway, Southfield.

PROJECT SAFE PLACE was started in 1983 in Louisville, Ky., by the YMCA's Shelter House for Runaways. Other participating companies nationally include McDonald's, White Castle and Wendy's, though Domino's is the only participating company in Michigan.

Officials for the Michigan Network of Runaway and Youth Services, which coordinates the state program, say they expect other companies to join.

Wallerstedt said the involvement by Domino's began when a corporate official visited a Domino's in Montgomery, Ala., and asked about a sign in the window.

The store was participating in the local Project Safe Place.

The Domino's official was impressed and took word back to headquarters in Ann Arbor.

"It's not just for runaways. It's for people being chased by strangers, or kids on drugs, or any kind of problem a youth might have."

— Maria Pavelich
Domino's official

The company's official involvement began in Louisville a year ago April. The company says it has between 800-900 stores participating in 26 states.

"It's not just for runaways. It's for people being chased by strangers, or kids on drugs, or any kind of problem a youth might have," said Maria Pavelich, another Domino's spokesman.

It is estimated that 50,000 children run away in Michigan each year.

Domino's officials say they won't call parents, and will only call police in unusual circumstances. The point, they say, is to get youths who want help in touch with the appropriate

local agency or shelter. Domino's owner, Tom Monaghan, a former orphan, said his own experiences helped him decide to join Project Safe Place.

"I really didn't have a home to run away from. It was certainly a period when I floundered a lot," said Monaghan. "Just a few key pivotal points in my life could have gone one way or the other, and I believe this probably a very pivotal point where these kids' lives — when they walk into a safe place and get some professional attention."

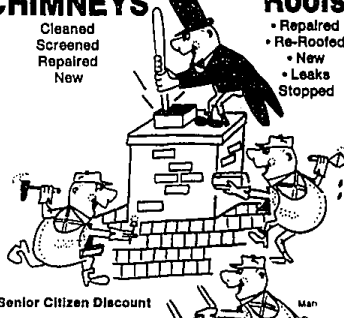
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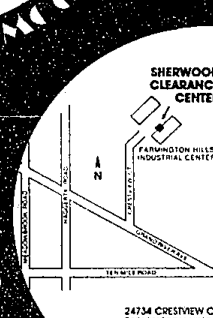
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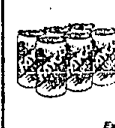
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