



## LEGISLATIVE UPDATE

State Representative

**CHUCK MOSS**

40th District

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### February 2009

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#### IN THIS EDITION

- 1 [Budget Deficits](#)
- 2 [MBT Changes](#)
- 3 [Blue Cross Blue Shield](#)
- 4 [Foreclosures](#)
- 5 [Upcoming Events](#)

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#### PUBLICATIONS

Download Useful Publications in PDF format:

- [A Citizen's Guide to State Government](#)
- [Michigan Constitution](#)
- [Changes and Choices - Legal Rights of Senior Adults](#)
- [Peace of Mind Guide - A Do-it-Yourself Guide to Medical and Legal Decisions](#)
- [Services for Seniors - Laws and Programs for Senior Adults](#)
- [The Legislative Process – a Student's Guide](#)
- [Tenants and Landlords Guide](#)
- [Additional Publications](#)

(To download publications you must have Adobe Reader, click [here](#) to download)

### Hello,

As the New Year, and new legislative session begins, we have a heck of lot of work in front of us. Not only will we be dealing with a budget deficit of approximately \$1.4 billion, we have the Big Three, our pensions and 401 K's and just keeping our families going and our businesses open.

As the Vice-Chair on Appropriations, I'll have a front row seat in the budget deliberations. Now here are some Principles:

- 1) There are no Republican numbers or Democrat numbers--only the bottom line.
- 2) Reality is what it is, no matter how many people you may convince otherwise.
- 3) You can't spend more than you take in, not forever. Sooner or later the bills come due.
- 4) Governments can only get money by taxing it from other people, borrowing, or running the printing press. All these methods have costs.

Governor Granholm said the Obama Stimulus money should go to one-time uses, and not be used to fund current operations. I agree with her. The governor also said Michigan needs to make hard choices and cut spending. Once again, I agree with her. I'm ready to get to work with the Governor and the House Democratic leadership to make sensible cuts that make government leaner and more efficient.

### Chuck

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#### BUDGET DEFICITS

The State has to get serious. With a budget deficit of

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## HELPFUL LINKS

- [Chuck's Homepage](#)
  - [Michigan House of Reps](#)
  - [Michigan Senate](#)
  - [State of Michigan](#)
  - [Oakland County](#)
  - [Michigan Legislature](#)
  - [City/Village/Township Websites](#)
  - [Birmingham School District](#)
  - [Bloomfield Hills School District](#)
  - [Birmingham Bloomfield Chamber of Commerce](#)
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## Dementia Care Resources

Living with a person with dementia can be overwhelming for the family and caregiver. Join the staff of *Friendship Club*, BTSS' Dementia Care program for a series of valuable presentations which will provide you with the information and resources needed to navigate these challenging times.

**March 4 – 2-3 pm**

Dementia Early Stages & Current Data

**March 18 – 7-8 pm**

Red Flags and Community Resources

**April 1 – 7-8 pm**

Your Partner in Care? Friendship Club!

**April 22 – 2-3 pm**

Caregivers Experience –  
A Real Life Dialogue

Attend some or all of the sessions. Please call 248-335-2813 to register. All sessions will be held at BTSS' Adult Day Service, 2222 Franklin Road, Suite 200 (north of Square Lake on west side of street).

\$1.4 Billion and an economy that is at a standstill, we need to stretch the revenues we have. And that doesn't mean we should eat up any one-time Stimulus money on patching current deficits that will recur next year. [\[Return to top\]](#)

## MBT CHANGES

Good news in part. Legislation was passed during lame duck which will exclude from the definition of "gross receipts" certain proceeds including taxes that are passed on to the state. The bill is retroactive back to January 1, 2008. I'll keep pushing for repeal of the job-killing MBT surcharge and was glad to hear that it's a priority for the House Speaker as well. [\[Return to top\]](#)

## BLUE CROSS BLUE SHIELD

Controversial legislation involving Blue Cross Blue Shield of Michigan and individual market reform didn't pass during lame duck. Any regulatory scheme change for the Blues must address issues of oversight, public accountability, and ultimate affordability for the consumer. So far, the current bills haven't fully addressed these issues and must before I can sign on to any of them.

I was against doing such an important regulatory change in the "lame duck" session, when about 40 members of the House are leaving for one reason or another and won't be around to deal with the consequences of whatever they pass. I'm sure we haven't heard the last of this.

[\[Return to top\]](#)

## FORECLOSURES AND THE CREDIT CRUNCH

The [Michigan Bankers Association](#) would like you to know that Michigan banks are being creative to find new ways to help customers facing financial difficulty. Michigan banks are responding to the economic crisis by:

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- Working with customers directly in an attempt to resolve issues prior to beginning foreclosure.
- Rewriting mortgages for longer terms to allow for lower monthly payments.
- Offering mortgage loan payment extensions.
- Refinancing ARMs and other expensive, exotic mortgages at fixed rates, for customers who cannot afford the loans they received from other mortgage lenders.
- Writing troubled-debt restructured loans to assist customers that can't keep current with their payments.
- Offering financial education to customers throughout the state.

For more information, contact your local bank affiliate.

[\[Return to top\]](#)

## **UP COMING EVENTS**

**Office Hours** - Don't forget about the office hours I hold in the district. They are held the fourth Friday of every month at Leo's Coney Island Maple & Telegraph. I'm also willing to meet by appointment. Just call my office and set it up. 1-800-707-MOSS.

**Property Tax Seminar** - Weir Manuel Realtors, along with Senator John Pappageorge and myself, are hosting a property tax seminar, "Everything You Need to Know About Property Taxes" next Tuesday, February 24th from 7-9 pm at the Birmingham Community House. Please RSVP for a complimentary seat by calling Weir Manuel Realtors at (248) 644-6300. More information can be found at my [website](#).

[\[Return to Top\]](#)

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