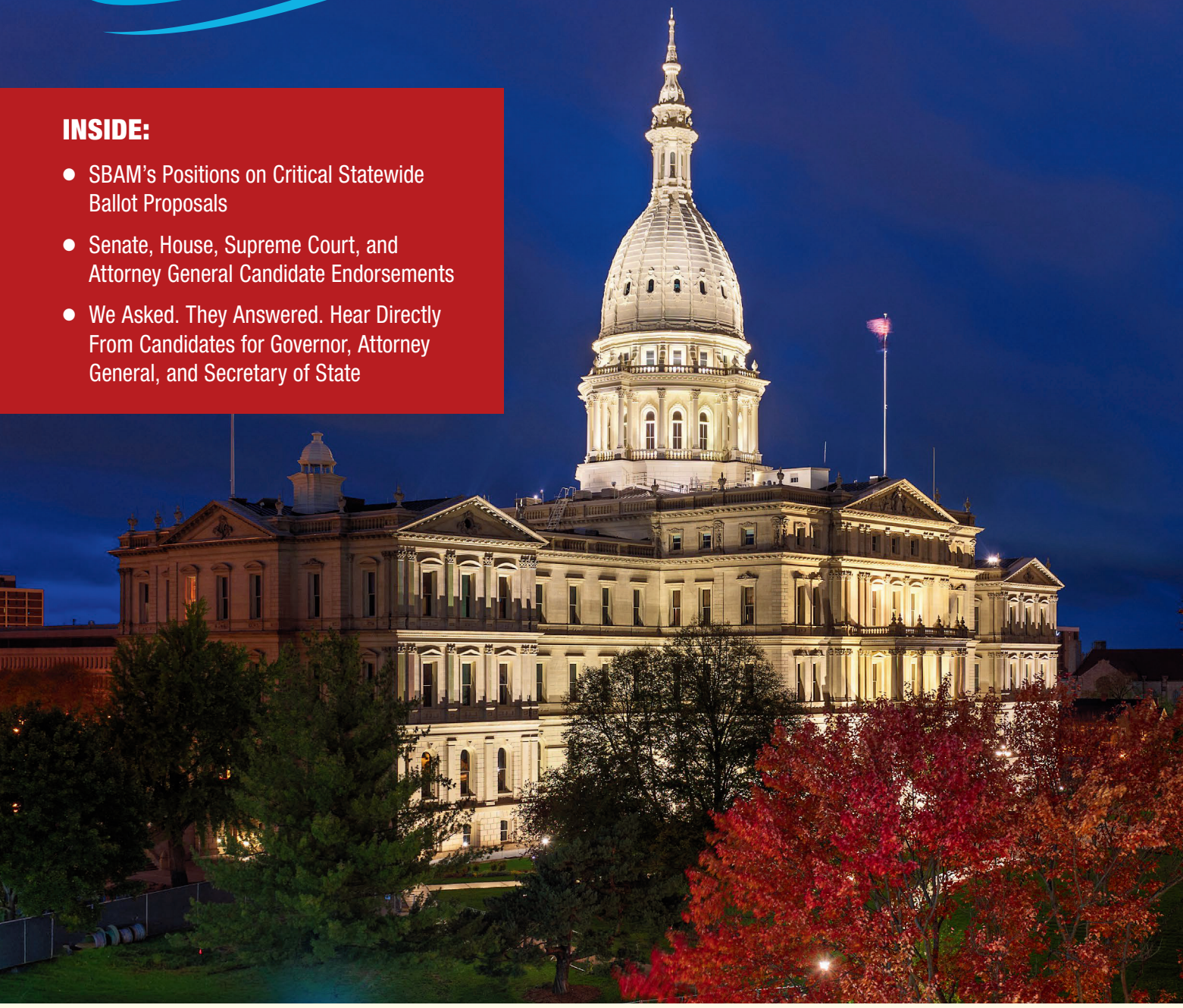
FOCUS

INSIDE:

- SBAM's Positions on Critical Statewide Ballot Proposals
- Senate, House, Supreme Court, and Attorney General Candidate Endorsements
- We Asked. They Answered. Hear Directly From Candidates for Governor, Attorney General, and Secretary of State



SMALL BUSINESS Association of MICHIGAN

NOV/DEC 2026 • VOLUME 23 • NUMBER 1



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SBAM Ensures the Voice of Small Business Is Heard

By Brian Calley

POLITICS CAN BE AN UNPLEASANT BUSINESS. BUT EVEN IF small business owners choose not to engage in politics, the decisions made through the political process will still engage with them.

One of the important roles the Small Business Association of Michigan plays is helping to ensure that small business owners have a voice when decisions are being made in Lansing. That includes advocating on public policy throughout the legislative process, but it also means engaging in elections by evaluating candidates, communicating their records and positions, and supporting candidates who understand and support Michigan small businesses.

SBAM is strategically and intentionally bipartisan. We do not follow a political party. We follow our mission: the success of Michigan small business.

Our policy positions and political endorsements are established by volunteer leaders who are themselves small business owners. They understand what it means to make payroll, provide benefits, absorb rising costs, hire another employee, and take the risks necessary to build something. Their decisions are made through that lens.

This edition of *Focus* is designed to give you information you can use as you make your own decisions in this election. But our engagement in elections is ultimately about something bigger than Election Day. We engage because small business owners need a meaningful voice in the policymaking that follows.

That voice is especially important right now.

The cost of employing people has risen substantially over the past several years. Healthcare costs continue to climb. Energy affordability is an increasing concern. And decisions made by state government have added new costs, mandates, and complexity to the employer-employee relationship. Taken together, these pressures make it more difficult for small businesses to survive, let alone hire, invest, and grow.

There are important things policymakers can do to address these challenges. But the first priority is more basic: **stop making the problem worse.**

Stop adding incremental costs to employing people. Stop creating new barriers to hiring. Stop unnecessarily inserting government into relationships between employers and employees. Small businesses are already navigating rapidly rising costs. State policy should be focused on making it easier to create opportunities and employ people, not continually making it more expensive and complicated.

That is an expectation we should carry into the next legislative term. But there is also an expectation for all of us.

First, I hope you will thoughtfully consider the records and positions of the candidates seeking to represent you and whether they understand the realities facing entrepreneurs and small business owners. The information in this edition is intended to help you do that.

Then, after the election, get to know the people who represent you.

Build a relationship with your state representative and your state senator. Attend their coffee hours. Invite them to visit your business. Tell them what you are seeing. Respond when SBAM sends a call to action on an important issue. Participate in our quarterly surveys so we can communicate what small business

Focus on Small Business, the official member publication of the Small Business Association of Michigan (SBAM), is dedicated to focusing the power of small business in order to provide useful information to Michigan entrepreneurs about issues and events specific to the success of their small business operations, including legislative advocacy, regulatory concerns and economic opportunities. *Focus on Small Business* is published six times a year.

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owners are actually experiencing. Consider serving on an SBAM volunteer council so your industry, your community, and your perspective are represented in our work.

The goal is not simply for lawmakers to know that "small business" is important. We want something much more personal than that.

When a legislator is sitting at their desk or on the floor of the Capitol preparing to vote on an issue that affects small businesses, we want them to picture actual small business owners.

We want them thinking about the owner whose business they toured. The entrepreneur they met at a coffee hour. The employer who explained what another increase in costs would mean for the next person they hoped to hire.

That kind of relationship cannot be built only when a difficult vote is approaching. It is built over time.

Elections determine who will occupy the seats where important decisions are made. What happens after Election Day determines whether the voice of small business is present when those decisions are made.

Let's make sure it is.



Brian Calley *is SBAM's President & CEO.*

You can reach him at brian.calley@sbam.org.



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Granite Networks, Royal Oak



2026 Statewide Ballot: Proposals 1 & 2

By Jacob Manning

On November 3, every Michigan voter will decide two statewide ballot proposals alongside the candidate races, and both would make lasting, significant changes to how the state is governed if passed.

PROPOSAL 1

A Constitutional Convention ("Con-Con")

Summary

Article XII Section 3 of Michigan's 1963 Constitution mandates that voters be asked every 16 years whether to hold a general revision of the state constitution, called a constitutional convention (shortened to Con-Con). A "yes" vote is not a targeted fix to any single provision of the state constitution. Every article, provision, and word of the constitution would be open to complete revision. If approved, one delegate would be elected on a partisan ballot from each of Michigan's 110 House districts and 38 Senate districts (148 total), and those delegates would convene in Lansing in 2027 with near limitless authority to rewrite the state's governing document from the ground up.

The automatic trigger exists as a regular "check in" with voters. Since the current constitution was adopted in 1963, voters have faced the question three times - 1978, 1994, and 2010 - and rejected it each time by wide margins. Supporters argue a convention could streamline convoluted parts of state government or revisit recent amendments, while opponents argue the laws governing a convention allow the officials to choose their own officers, set their own rules, and eventually submit a product to voters without any time limits on completion, no spending cap, and no external oversight or transparency requirements.

SBAM Position

SBAM's Legislative Action Council convened to weigh the implications and risks of a constitutional convention and voted **unanimously to oppose Proposal 1**. SBAM has joined *Protect MI Constitution from Special Interests*, a broad, bipartisan coalition opposing the proposal.

Michigan's small businesses depend on a stable, predictable framework of law and governance to promote business growth. In today's highly polarized climate, a runaway convention could reach everything from tax structure to property rights all at once. Delegate races would be run as partisan elections with no clear disclosure or contribution limits and would be natural magnets for out of state money. Delegates would be unconstrained by budgets or time limits. There is no mechanism to protect the provisions of the constitution that function well while others are debated, and no meaningful check on the special interest and out of state spending that unregulated delegate races would invite. Now is not the time to open Pandora's box with our state's primary governing document.

PROPOSAL 2

"Money Out of Politics" (MMOP)

Summary

Proposal 2 is a citizen initiated law that would amend the Michigan Campaign Finance Act. Its backers, *Michiganders for Money Out of Politics* ("MMOP," also styled "Mop Up Michigan"), submitted requisite signatures and the measure was certified for the November ballot. Supporters say the measure targets "pay to play" politics and the influence of monopoly utilities and dark money. The measure makes three core changes:

- Creates a new class of banned contributors to the electoral process. Regulated electric and gas utilities and any business or organization holding more than $250,000 annually in government contracts, plus the people and organizations with "substantial connections" (even their immediate family members) would be barred from giving to:
    - Candidates for governor, attorney general, state senator, or state representative; a state or local political party committee; a committee that makes contributions to a candidate; and any member of the Michigan Public Service Commission.
- Donor disclosure and reporting rules would extend to communications that merely identify a candidate or ballot question, even when they do not expressly urge a vote for or against.
- Expressly applies "paid for by" disclosure requirements to online political communications.

Because Proposal 2 would write these rules into the Campaign Finance Act by initiated law, amending or correcting them later would require a **legislative supermajority** – a high bar that makes any drafting flaw difficult to fix.

SBAM Position

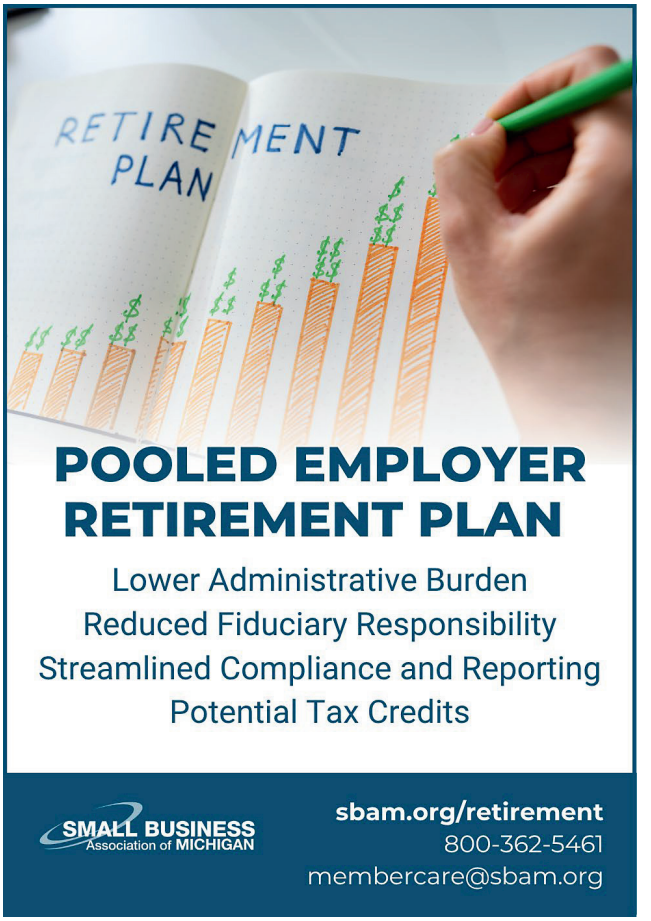
SBAM opposes Proposal 2. While this is a reform aimed at utilities, the measure in practice reaches deep into Michigan's broader business community and the people connected to it, and creates legal uncertainty with vague language.

- The $250,000 contractor threshold includes far more entities than utilities, effectively silencing a wide range of employers and, through the "connected individual" provisions, the principals and families behind them.
- "Substantial connections" is left undefined. Businesses and the professionals who serve them would face uncertainty and legal risk simply for participating in the political process.
- The measure would not restrain other major sources of political spending, including unions that are not state contractors, out of state groups without qualifying contracts, or independent expenditure super PACs. The measure does not get money out of politics; it just gets certain money out of politics.

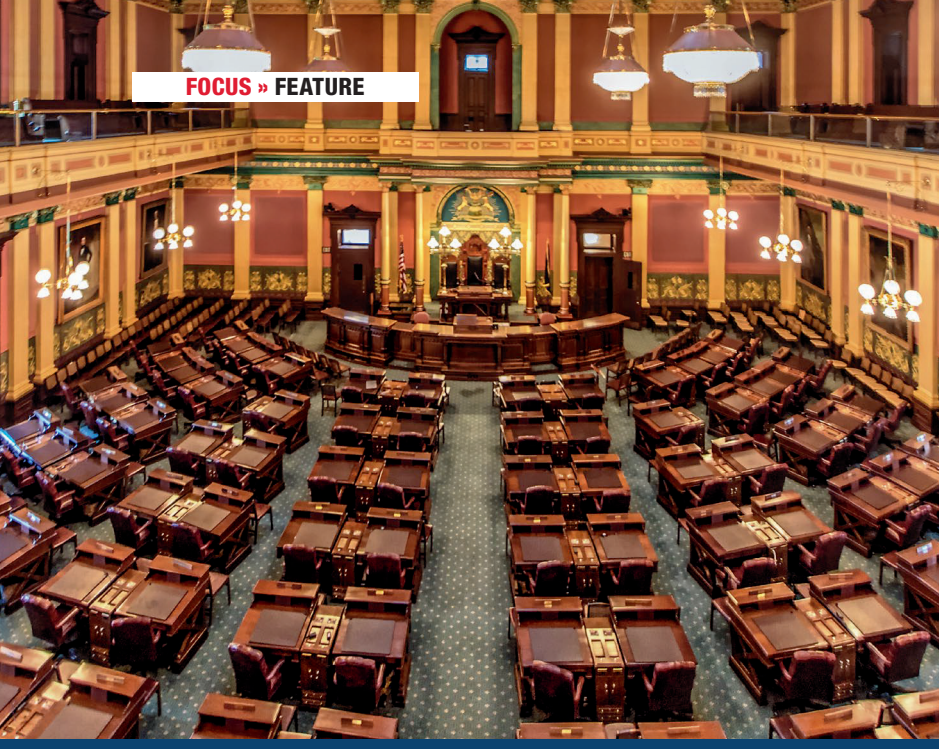
Improving transparency in government is a worthy goal, but this measure is broad and vague, and would bar many small businesses from the political process.



Jacob Manning *is SBAM's Advocacy & Policy Manager. You can contact him at jacob.manning@sbam.org.*







2026 Small Biz PAC Endorsed Candidates

The Small Biz PAC has announced its endorsements for the 2026 General Election. As voters prepare to choose leaders who will help shape Michigan's future, we encourage small business owners to support candidates who have demonstrated sound judgment, proven leadership, and a commitment to policies that foster a strong environment for small business success.

Supreme Court Candidates



Chief Justice Megan Cavanagh



Judge Michael Warren

Senate Candidates



Representative Matt Koleszar (D)
District 5



Senator Michael Webber (R)
District 9



Senator Kevin Hertel (D)
District 12



Sean Carlson (D)
District 13



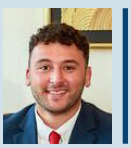
Senator Joe Bellino (R)
District 16



Senator Jonathan Lindsey (R)
District 17



Senator Thomas A. Albert (R)
District 18



Chris Moraitis (R)
District 20



Sheriff Mike Murphy (R)
District 22



Representative Donni Steele (R)
District 23



Representative
Doug Wozniak (R)
District 24



Former Representative
Andrew Beeler (R)
District 25



Representative
Matthew Bierlein (R)
District 26



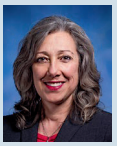
Senator
Mark Huizenga (R)
District 30



John Wetzel (R)
District 31



Sheriff
Kim Cole (R)
District 32



Representative
Gina Johnsen (R)
District 33



Senator
Roger Hauck (R)
District 34



Senator
Chedrick Greene (D)
District 35



Senator
Michele Hoitenga (R)
District 36



Senator
John Damoose (R)
District 37



Representative
Dave Prestin (R)
District 38

House Candidates



Representative
Tyrone Carter (D)
District 1



Regina Ross (D)
District 4



Representative
Mike McFall (D)
District 14



Mayor
Kelly Garrett (D)
District 18



Representative
Samantha Steckloff (D)
District 19



Representative
Kelly Breen (D)
District 21



Lisa McIntyre (D)
District 22



Leader
Ranjeev Puri (D)
District 24



Representative
Peter Herzberg (D)
District 25



Representative
Rylee Linting (R)
District 27



Representative
Jamie Thompson (R)
District 28



Representative
William Bruck (R)
District 30



Laura Perry (R)
District 31



Representative
Nancy Jenkins-Arno (R)
District 34



Representative
Jennifer Wortz (R)
District 35



Representative
Brad Paquette (R)
District 37



Representative
Pauline Wendzel (R)
District 39

House Candidates



Speaker
Matt Hall (R)
District 42



Representative
Rachelle Smit (R)
District 43



Representative
Steve Frisbie (R)
District 44



Representative
Sarah Lightner (R)
District 45



Representative
Kathy Schmaltz (R)
District 46



Representative
Ann Bollin (R)
District 49



Representative
Jason Woolford (R)
District 50



Representative
Mike Harris (R)
District 52



Representative
Brenda Carter (D)
District 53



Representative
Mark Tisdel (R)
District 55



Representative
Thomas Kuhn (R)
District 57



Representative
Ron Robinson (R)
District 58



Commissioner
Sylvia Grot (R)
District 59



Representative
Joe Aragona (R)
District 60



Representative
Alicia St. Germaine (R)
District 62



Former Representative
Pamela Hornberger (R)
District 63



Representative
Joseph Pavlov (R)
District 64



Representative
Jaime Greene (R)
District 65



Representative
Phil Green (R)
District 67



Representative
David Martin (R)
District 68



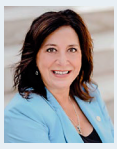
Representative
Jasper R. Martus (D)
District 69



Representative
Brian BeGole (R)
District 71



Representative
Mike Mueller (R)
District 72



Representative
Angela Witwer (D)
District 76



Brandon Strong (R)
District 78



Representative
Angela Rigas (R)
District 79



Khristian Silvis (D)
District 84



Representative
Bradley Slagh (R)
District 85



Representative
Nancy DeBoer (R)
District 86



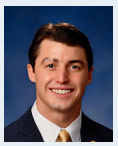
Representative
Will Snyder (D)
District 87



Representative Greg VanWoerkom (R)
District 88



Former Representative Lynn Afendoulis (R)
District 90



Representative Pat Outman (R)
District 91



Representative Jerry Neyer (R)
District 92



Representative Tim Kelly (R)
District 93



Representative Amos O'Neal (D)
District 94



Representative Bill G. Schuette (R)
District 95



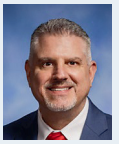
Representative Timmy Beson (R)
District 96



Briar Bearss (R)
District 97



Representative Greg Alexander (R)
District 98



Representative Mike Hoadley (R)
District 99



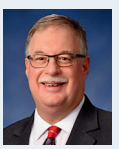
Representative Tom Kunse (R)
District 100



Jaxon Deur (R)
District 101



Representative Curt VanderWall (R)
District 102



Representative John Roth (R)
District 104



Representative Ken Borton (R)
District 105



Representative Cam Cavitt (R)
District 106



Representative Parker Fairbairn (R)
District 107



Representative Karl Bohnak (R)
District 109



Representative Greg Markkanen (R)
District 110



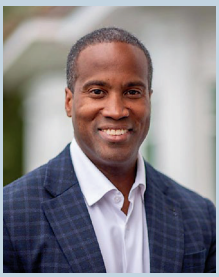
Statewide Candidates: In Their Own Words

What do Michigan's statewide candidates have to say about the issues affecting small businesses? SBAM asked the six candidates for governor, attorney general, and secretary of state to answer key public policy questions. Read their responses, presented in their own words.

Governor



Secretary of State Jocelyn Benson (D)



Congressman John James (R)

1 | QUESTION: Would you SUPPORT reforms to the Earned Sick Time Act to exempt businesses with fewer than 50 employees?

- ***Benson:*** All workers, regardless of the size of the business, deserve access to paid sick leave. I support reforms that reduce unnecessary burdens on small employers while preserving meaningful access to earned sick time for workers. I'm committed to working collaboratively with business owners and workers to strike a practical and balanced approach to future policymaking that reduces burdens while preserving access to earned sick time.
- ***James:*** Yes. I support reforming Michigan's Earned Sick Time Act to exempt businesses with fewer than 50 employees. Small businesses are the backbone of Michigan's economy, but they do not have the same administrative capacity, human resources departments, or financial resources as large corporations. Policies that may be manageable for large employers can create significant burdens for small businesses, family-owned companies, and job providers operating with lean workforces.

2 | QUESTION: Would you OPPOSE additional employer mandates for pay and benefits?

- ***Benson:*** While I can't take a position on additional employer mandates without seeing the specific details of a proposal, I understand the concerns many small businesses have about the costs and tradeoffs these well-intended policies can create. My priority is making it easier for small businesses to grow while ensuring Michigan remains a great place to work. I am committed to consulting closely with business leaders, alongside workers, to ensure any reforms strike a thoughtful balance and support a strong, sustainable workforce.
- ***James:*** Yes. I oppose additional employer mandates for pay and benefits. Small businesses and job providers are in the best position to determine the compensation and benefits that meet the needs of their employees and their business. One-size-fits-all mandates increase costs, reduce flexibility, and can make it harder to hire, retain, and grow a workforce. Michigan should focus on creating a business-friendly environment that encourages job creation and higher wages through economic growth, not additional government mandates.

3 | QUESTION: Would you OPPOSE legislation that redefines standards to make it harder to be an independent contractor?

- ***Benson:*** Independent contractors play an important role in our economy, both as small business owners themselves and as partners who help other small businesses succeed. I believe we need clear, fair standards so workers are properly classified and receive the pay and benefits they are owed.
- ***James:*** Yes. I oppose legislation that makes it harder to be an independent contractor. Independent contractors are small business owners who deserve the freedom to choose how they work and earn a living. Many Michigan businesses rely on independent contractors to meet specialized needs, manage costs, and remain competitive.

In Congress, I led the effort to overturn the Biden Administration's Joint Employer rule, which threatened to undermine the independence of franchise owners, small businesses, and independent contractors by forcing companies to take on liability for workers they do not directly manage or supervise.

One-size-fits-all government mandates that force workers into employee classifications they do not want, reduce flexibility, limit opportunity, and make it harder for businesses to grow. Michigan should support policies that expand economic freedom and empower workers and entrepreneurs to determine the arrangements that work best for them.

"Small businesses shouldn't have to compete with multinational corporations for attention from state government."

– Jocelyn Benson

4 | QUESTION: Would you OPPOSE new laws that would further limit a business owner's autonomy in hiring and firing an at-will employee?

- ***Benson:*** I recognize there are valid concerns about ensuring workers are treated fairly and protected from unjust practices, which is why I'm open to legislation that requires just cause for termination of employees. As such proposals are considered, I'm committed to working with both small businesses and workers to find a thoughtful way forward that addresses the legitimate concerns that exist on both sides.
- ***James:*** Business owners need the flexibility to build, manage, and, when necessary, adjust their workforce to meet the needs of their customers, employees, and business operations. Additional restrictions on at-will employment can increase costs, create uncertainty, and make it more difficult for employers to hire and grow.

  I oppose new laws that further limit a business owner's autonomy in hiring and firing decisions. Michigan should maintain a fair and predictable employment environment that protects workers while preserving the flexibility businesses need to create jobs, invest, and remain competitive.

5 | QUESTION: Would you OPPOSE efforts to increase the minimum wage for small businesses? Do you SUPPORT maintaining the tipped wage credit in Michigan?

- ***Benson:*** I believe people who work hard deserve fair pay, and I also know small businesses are facing real cost pressures. As governor, my focus will be on lowering the costs of doing business, cutting red tape, and growing Michigan's economy so businesses can pay good wages and continue creating jobs. While I oppose a tiered wage scale based on the size of the business, I'm committed to undertaking any future changes to wage policy thoughtfully, with input from both workers and small business owners, and with a clear understanding of the impact on families, employers, and our economy.

  I will approach any future transitions away from the current model in close consultation with small business owners, so as to disrupt their operations as little as possible. I will work with them to ensure the transition is manageable and that their concerns are heard and addressed along the way.
- ***James:*** Yes. Small businesses are already facing rising costs from inflation, taxes, regulations, and workforce shortages. Mandating wage increases beyond what the market can support can make it harder to hire, expand, and keep prices affordable for consumers. The best way to raise wages is through economic growth, workforce development, and a strong economy that creates more opportunity for workers and employers alike.

  Yes. I support maintaining the tipped wage credit. More than four million Americans work in tipped occupations, and Michigan's restaurant and hospitality industries depend on a system that works for both employees and employers. In Congress, I supported the One Big Beautiful Bill Act, which included tax relief for tipped workers so they can keep more of the money they earn. It's their money, not the government's. Eliminating the tipped wage credit would increase costs for small businesses, threaten jobs, and reduce opportunities in an industry that employs thousands of Michigan workers.

6 | QUESTION: Michigan's workers' compensation system used to be among the costliest in the nation, but bipartisan reforms have made us a national model with predictable costs and fair outcomes. Would you OPPOSE measures to revert Michigan's system to the previous framework?

- ***Benson:*** Unfortunately, the Michigan's Workers' Compensation system is failing too many workers, especially those who have suffered workplace injuries. I support commonsense reforms to make these injured workers whole again, including by ending "phantom wages." I'm committed to implementing these changes while maintaining a system that provides certainty for workers and employers alike.

- ***James:*** Yes. Michigan's workers' compensation system should remain focused on providing fair and timely benefits to injured workers while maintaining predictable costs for employers. Reversing the bipartisan reforms that helped make Michigan more competitive would increase costs for job providers, discourage investment, and make it harder to create and retain jobs. We should continue to look for ways to improve the system, but we should not return to policies that made Michigan one of the most expensive states in the nation for workers' compensation.

7 | QUESTION: Would you OPPOSE legislation that allows our 1,800+ local governments to create an inconsistent patchwork of labor laws?

- ***Benson:*** I believe we should empower local governments with a degree of control over labor conditions in their communities. At the same time, I understand the importance of clarity and predictability for employers, and I would work to ensure any local flexibility is balanced with a stable and understandable overall framework.
- ***James:*** Yes. As a business owner myself, I know firsthand how important consistency and predictability are when it comes to operating and growing a business. Allowing more than 1,800 local units of government to create their own wage and labor regulations would create unnecessary complexity, increase compliance costs, and make it harder for employers to invest, hire, and expand.

  Michigan businesses and workers benefit from clear, consistent statewide standards. I support maintaining a predictable regulatory framework that provides certainty for job providers, protects workers, and helps Michigan remain competitive. Businesses should be focused on serving customers and creating jobs, not navigating a patchwork of conflicting local labor laws.

8 | QUESTION: Launch Michigan is a bipartisan, multi-sector, nonprofit organization that exists to reimagine Michigan's system of public education. SBAM aligns with the Launch Michigan educational reform framework, which helps students develop skills and prepare them to enter into the workforce. Would you SUPPORT legislation that implements the Launch Michigan framework?

- ***Benson:*** Yes. Launch Michigan is a critical piece of my own education plan that I rolled out in May. Their bipartisan, multi-sector approach to strengthening learning in Michigan will complement my education plan, which seeks to deliver every Michigan kid the world class education they deserve.
- ***James:*** Yes, to the extent that I support reforms that better align education with workforce needs and expand opportunity for every student. Michigan needs electricians as much as engineers, and young artists deserve pathways to successful careers as well. Every student should graduate prepared for their next step, whether that is college, the military, the skilled trades, or the workforce.

  My goal is simple: every student not headed directly to college or military service should graduate with a trade certification, professional license, industry-recognized credential, or career-ready portfolio. A Michigan diploma should be a passport to opportunity, and our education system should be focused on preparing students for success in the real world. However, any meaningful education reform legislation must embrace the expansion of educational choice, mastery-linked promotion for literacy, and accountability for the massive state investment in education. We must confront administrative waste in state education spending. Over the past several years, Michigan has dramatically increased spending on education while public school enrollment has declined, spending on personnel has sharply increased, and our state ranks 44th in the nation for 4th grade reading proficiency. There are more school districts in Southeast Michigan alone than in the entire state of Florida. We can eliminate this waste and duplication and return the savings to the classroom. Furthermore, I also strongly support increasing accountability by making Michigan's education superintendent a gubernatorially appointed office and reforming the state board of education to add gubernatorial appointees to that entity.

  Finally, I will oppose any legislation that undermines the Proposal A protections for property taxpayers passed by Michigan voters in 1994 and strongly supported by SBAM.

9 | QUESTION: Would you OPPOSE additional health insurance mandates requiring coverage of specific benefits?

- ***Benson:*** My top priority is lowering healthcare costs for families and small businesses - that's why healthcare was the first piece of my affordability agenda that I rolled out this year. Everyone deserves access to accessible, affordable healthcare so I would carefully evaluate any new coverage mandate to ensure it improves care without driving up premiums or making coverage less affordable.



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- ***James:*** I oppose additional health insurance mandates that increase costs and reduce flexibility for employers and consumers. Every new coverage mandate may be well-intentioned, but it ultimately increases premiums and makes health insurance less affordable for families, workers, and small businesses.

  My approach is to lower costs by increasing competition, expanding choice, promoting transparency, and giving consumers more control over their health care decisions. Michigan should focus on making coverage more affordable and accessible, not adding mandates that drive up costs and limit options.

"Existing Michigan businesses should be the first customers of our economic development agencies."
– John James

10 | **QUESTION: Would you SUPPORT legislation to allow small businesses to form their own risk pools in Association Health Plans, regardless of industry?**

- ***Benson:*** I'm open to exploring any proposal seeking to lower the sky-high cost of health care, including those that would tweak businesses' ability to form risk pools. Lowering health insurance costs is essential to helping Michigan's small businesses grow. I would include employers, workers, unions, and health care advocates in that conversation to ensure our approach is balanced and protects both access and cost.
- ***James:*** Yes. Small businesses should have more options to provide affordable, high-quality health coverage to their employees. Allowing small businesses to band together through Association Health Plans, regardless of industry, can increase purchasing power, expand choice, and help lower costs.

  My approach to health care is centered on increasing competition, transparency, and access. Giving small businesses the flexibility to pool risk across industries is a commonsense reform that can help employers offer better benefits while making coverage more affordable for workers and their families.

11 | **QUESTION: Would you SUPPORT measures that require health system transparency to expose conflicts of interest and promote competition?**

- ***Benson:*** I support measures that increase transparency in health systems and promote fair competition. Greater visibility into potential conflicts of interest can help lower costs and ensure patients and employers are getting better value. Transparency also helps lower costs by encouraging competition and giving patients and employers better information.
- ***James:*** Yes. I support measures that increase transparency in our health care system and promote greater competition. Patients deserve clear information about costs, ownership structures, and potential conflicts of interest so they can make informed decisions about their care. Greater transparency helps lower costs, improves accountability, and encourages a more competitive marketplace that puts patients first.

  That is why in Congress I have championed health care price transparency efforts, including the Patients Deserve Price Tags initiative, which gives patients access to pricing information before they receive care. As Governor, I'll work to pass similar legislation at the state level, such as has been proposed by Senator Jonathan Lindsey. The goal should be a health care system that delivers more choice, more competition, and better value for Michigan families.

12 | **QUESTION: Do you OPPOSE proposals to increase the Michigan Corporate Income Tax, currently set at 6%; establish a graduated income tax in Michigan; or subject services to the sales tax?**

- ***Benson:*** I have no plans to raise taxes on middle and working class families or small businesses. My focus is lowering costs, growing Michigan's economy, and helping small businesses create well-paying jobs. I look forward to working with residents and business leaders to craft responsible budgets that support economic growth, strengthen communities, and deliver results for Michiganders.
- ***James:*** Yes. Michigan should be reducing the tax burden on job providers, not increasing it. My plan focuses on economic growth, workforce development, and lowering the cost of living by reducing the corporate income tax and creating targeted incentives that address Michigan's workforce shortages.

  That includes a Retention and Relocation Worker Tax Credit for Americans already working in critical shortage occupations and for those who move to Michigan to fill them, as well as a 100 percent corporate income tax credit for businesses that invest in scholarships for students pursuing careers in the skilled trades, health care, manufacturing, information technology, and education. Every Michigan business should have access to these opportunities, not just those with political connections. Higher business taxes make it harder to attract investment, create jobs, and grow wage.

  Yes. I oppose a graduated income tax. Such a tax is explicitly prohibited by Michigan's constitution. Michigan families need relief, not higher taxes. My goal is to lower the cost of living, cut wasteful government spending, and ultimately

eliminate the state income tax altogether. States with no income tax consistently attract more people, more businesses, and more investment, and Michigan should be competing to win.

Yes. Expanding the sales tax to services would increase costs on consumers, entrepreneurs, and small businesses across Michigan. We should be reducing taxes and regulatory burdens, not creating new costs that make it harder for businesses to grow and families to make ends meet.

13 | QUESTION: Do you SUPPORT adding economic development for small businesses as an explicit part of the mission of the Michigan Strategic Fund, which approves economic development incentives?

- ***Benson:*** Small businesses shouldn't have to compete with multinational corporations for attention from state government. I support making small business economic development an explicit part of the Michigan Strategic Fund's mission.
- ***James:*** Yes. Small businesses should be at the center of Michigan's economic development strategy. For too long, economic development efforts have focused on large, headline-grabbing projects while overlooking the small and medium-sized businesses that already employ Michiganders, invest in our communities, and drive economic growth. As part of my plan to reform the Michigan Economic Development Corporation (MEDC), I will shift its focus away from chasing a handful of hyperscale projects and toward retaining and growing the businesses that already call Michigan home. We must prioritize retention of the jobs Michigan has and reclamation of the jobs our state has lost, followed by recruitment of new jobs from other states. We can make that shift in priorities without increasing bureaucracy or government spending. Above all, Michigan's economic development strategy must be one that is obsessed with customer service and certainty for job providers, especially for those small businesses that have been subjected to the ideological and adversarial posture of state agencies such as EGLE.

  I support making small business development an explicit part of the Michigan Strategic Fund's mission and ensuring small businesses have a meaningful seat at the table. Again, Michigan's economic development strategy should prioritize retention, reclamation, and recruitment—in that order. Existing Michigan businesses should be the first customers of our economic development agencies, and state government should focus on creating a business climate that helps them grow, hire, and succeed.

14 | QUESTION: Would you SUPPORT legislation that increases claimant accountability in the unemployment insurance system, including stronger reporting requirements that mitigate "ghosting"?

- ***Benson:*** I support efforts to strengthen accountability in Michigan's unemployment insurance system while making sure it continues to serve workers who lose their jobs through no fault of their own. At the same time, I would make sure that businesses pay what they owe into the fund and do not wrongfully deny workers' claims.
- ***James:*** Yes. The unemployment insurance system should provide temporary assistance to individuals who lose their jobs through no fault of their own while maintaining accountability to the employers who fund it. I support reasonable reporting requirements and accountability measures that help prevent abuse, reduce fraud, and address issues such as "ghosting" while ensuring benefits remain available for those who genuinely need them.

  Michigan should make it easier for people to return to work, not easier to remain disconnected from the workforce. My approach is simple: when it comes to workforce policy, we should reward work, support employers, and protect the integrity of the unemployment system for everyone.

15 | QUESTION: In 2023, Michigan enacted legislation establishing new clean energy requirements for 2040. Do you SUPPORT repealing or modifying these requirements in favor of an energy policy that prioritizes commercially proven, affordable, and reliable technologies, including domestically sourced baseload energy such as natural gas, alongside renewable energy?

- ***Benson:*** No. I'm proud of the work that led to Michigan leading many other states in setting clear standards and goals that make our state ahead of the curve in advancing towards a more affordable, reliable, and clean energy future. It positions our state to lead in clean energy manufacturing and innovation while reducing pollution, protecting our water and health, and driving down energy bills. As governor, I'll make sure small business leaders have a seat at the table when it comes to projects in their communities and that we work together with labor, policy experts, and business to do this right. If done right, this law puts Michigan in a position to lead the nation: expanding clean energy, strengthening grid reliability, and lowering costs for families at the same time. My job as governor will be to make sure those promises are fully delivered in practice, not just on paper.

  I support a balanced energy portfolio that uses every available tool to ensure Michigan has reliable, affordable, and sustainable energy. As we work toward a full transition to cleaner energy sources, we must continue responsibly using existing domestic energy resources to maintain reliability and affordability. I will work to ensure Michigan's energy future is built on innovation, resilience, and a commitment to meeting the needs of families and businesses.

- ***James:*** Yes. Michigan's energy policy should be focused on affordability, reliability, and energy security. I support repealing the current mandates and replacing them with a commonsense approach built around commercially proven technologies that can deliver reliable and affordable power to families, small businesses, and manufacturers. Michigan cannot afford energy policies that drive up costs, weaken reliability, and put our economic competitiveness at risk. I also support repealing Public Act 233 of 2023, which removed local control for energy projects and facilitated the destructive "green energy" mandates.

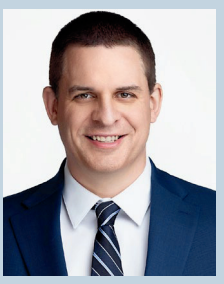
  Yes. I support an all-of-the-above energy strategy that includes natural gas, nuclear, hydroelectric power, renewables where they make economic sense, biofuels, and emerging technologies. Michigan's economy depends on reliable baseload power, and our energy policy should prioritize affordability, reliability, and American energy independence. A balanced energy portfolio will help lower costs, strengthen our electric grid, support manufacturing and job creation, and position Michigan to become an energy leader rather than an energy-dependent state.

16 | QUESTION: Do you SUPPORT childcare solutions that integrate small private providers while supporting businesses offering childcare as a benefit option?

- ***Benson:*** Affordable, reliable quality childcare is one of the biggest workforce issues facing Michigan today. I support solutions that strengthen private providers, expand access for families, and help employers attract and retain workers. When parents can find quality childcare they can afford, businesses can grow and our economy is stronger.
- ***James:*** Michigan's childcare challenges require flexible, practical solutions that expand access and increase options for working families, without imposing mandates. I support policies that include and strengthen private childcare providers while encouraging employers that choose to offer childcare benefits to their employees.

  Parents should have access to a variety of high-quality childcare options, and small providers play an important role in meeting that need. Supporting both private providers and employer-based childcare solutions can help more parents participate in the workforce while giving families greater choice and flexibility.

Attorney General



Prosecutor Eli Savit (D)



Prosecutor Doug Lloyd (R)

Small Biz PAC has endorsed Doug Lloyd for Attorney General

SMALL BUSINESS ASSOCIATION OF MICHIGAN SmallBizPAC Political Action Committee

1 | QUESTION: Do you believe the Attorney General's responsibilities include protecting and supporting Michigan's small business owners as much as any other citizen?

"Michigan taxpayers deserve results, not headlines."
– Doug Lloyd

- ***Savit:*** Yes. Small businesses are job creators. They are cornerstones of our communities. And small business owners unequivocally deserve to be supported and protected just like any other Michigander. As Attorney General, I look forward to working with business owners to provide the support necessary to ensure that small businesses can thrive - including, for example, working to eliminate any unnecessary regulatory legal bureaucratic hurdles that prevent small businesses from growing.
- ***Lloyd:*** Yes. Small business owners are the backbone of Michigan's economy and deserve the same protections under the law as every citizen. The Attorney General's office should work to ensure a fair legal environment where entrepreneurs can invest, hire, and grow with confidence. Protecting consumers and enforcing the law are important responsibilities, but so is ensuring that small businesses are treated fairly and not subjected to unnecessary regulatory burdens or politically motivated enforcement actions.

2 | QUESTION: Do you believe and will you operate your office under the premise that business owners are entitled to a presumption of innocence in the face of allegations and complaints?

"The presumption of innocence applies to everyone – and business owners are no exception."
– Eli Savit

- ***Savit:*** Of course. The presumption of innocence applies to everyone and business owners are no exception. Not only will I operate the AG's office this way, it is how I currently operate the Washtenaw County Prosecutor's Office. In Washtenaw County, we maintain an Economic Justice Unit that focuses on worker and consumer protection issues. Just like with any other matter, however, we are cognizant of the burden of proof and the presumption of innocence, and conduct ourselves accordingly.
- ***Lloyd:*** Yes. The presumption of innocence is a fundamental principle of our justice system and applies equally to business owners. Allegations and complaints should be taken seriously and investigated thoroughly, but no individual or business should be presumed guilty before the facts are established. As Attorney General, I will ensure that investigations are conducted fairly, professionally, and with respect for due process.

3 | QUESTION: Do you believe and will you operate your office such that when reviewing and/or investigating accusations or complaints against small businesses or their owners, it is the burden of the accuser to prove wrongdoing, not the accused to prove their innocence?

- ***Savit:*** Of course. And again, I believe my track record bears this out. Our Economic Justice Unit strives to be fair to all involved, and we always thoroughly investigate complaints (and provide businesses an opportunity to respond to any allegations or complaints) before we move forward with an enforcement action. We never simply take allegations as true. We are always cognizant of the burden of proof. And even where it appears that a complaint may have merit, we always provide businesses an opportunity to respond and provide additional evidence. This is how I will approach the work as AG.
- ***Lloyd:*** Yes. The burden of proof rests with the party making the accusation. The Attorney General's office should follow the facts and evidence wherever they lead, but it is not the role of government to force citizens or business owners to prove they have done nothing wrong. Maintaining that distinction is essential to protecting constitutional rights and preserving public trust in our legal system.

4 | QUESTION: What steps will you take to help small businesses prevent and respond to fraud, identity theft, cyber threats, and scams targeting small businesses?

- ***Savit:*** As an initial matter, I plan to continue to make combating organized retail fraud a priority for the Attorney General's Office. The Organized Retail Crime initiative in the AG's office is one that needs to be supported and expanded upon, and I will.

  More broadly, the issues referenced in this question are poised to be of increased importance in the coming years - particularly with widespread access to artificial intelligence tools. The widespread availability of these powerful tools is making scams and fraud ever-more sophisticated, and easier to carry out.

  To address these emerging threats, my plan is severalfold. First, on the criminal side, we must of course hold scammers, fraudsters, and other bad actors accountable when they target small businesses. I will invest resources in enforcement, and will send a strong message that those who unlawfully target small businesses will be held accountable.

  Second, it is simply true that many scammers are not local, and frequently operate from overseas. But we need to send a message that no matter where one is in the world, they will face justice if they target Michigan businesses. As a policy matter, I will seek global extradition for any scammer or fraudster who targets Michigan small businesses, and will work with U.S. Marshals and international authorities to ensure that these criminals are captured and brought to justice in Michigan.

  Third, I will invest in prevention. Our office will push out public information about emerging scams, and will maintain an open line of communication with other stakeholders - including AGs across the country, the small business community here, and law-enforcement - to detect emerging scams and schemes and warn the public accordingly.

  Fourth, I will seek to ensure that powerful artificial intelligence tools cannot be used unlawfully and irresponsibly by bad downstream actors. That includes seeking appropriate regulation of AI companies - by exercising the AG's bully pulpit, rulemaking, and/or litigation authority - to enact appropriate safeguards protecting both businesses and citizens alike.

- ***Lloyd:*** The Attorney General's office should serve as both an enforcement agency and a resource for prevention. I would prioritize outreach and education efforts that provide small businesses with practical information about emerging cyber threats, fraud schemes, and identity theft risks. I would also strengthen coordination with law enforcement, industry partners, and cybersecurity experts to identify threats quickly and share information efficiently. When bad actors target Michigan businesses, the Attorney General's office should aggressively pursue enforcement actions while helping victims navigate recovery and reporting processes.

5 | **QUESTION: Under a procedural challenge of the Earned Sick Time Act, the current Attorney General worked to invalidate a state law from 2018 creating months of uncertainty and ultimately a damaging resolution for small businesses. Please describe your philosophy regarding your obligation to support and defend existing law that you are personally opposed to.**

- ***Savit:*** One of the Attorney General's clients is the State of Michigan. Pursuant to that duty of representation, the AG has an obligation to defend the state's laws - even if the AG disagrees with the law itself. And as Attorney General, I will defend our state's laws, even when I personally disagree with them.

  That said, the Attorney General also represents the People of the State of Michigan, and swears an oath to defend both the Michigan and federal constitutions. There may be rare situations that arise when it appears that (1) a law is unconstitutional, and (2) that its enforcement would harm the People.

  In such rare situations, I believe our office has a dual duty. We must continue to fulfill our duty to defend a validly enacted state law, pursuant to our obligation to represent the State. But we also have a duty to represent the People, and to defend the constitution.

  In those rare circumstances, I would therefore consider putting up a "wall" in our office. Certain attorneys would be assigned to one side of the wall, to zealously defend the state law. Others would be assigned to the other side of the wall, where they would represent the People and seek to defend the Constitution. These teams would be kept separate, and each would zealously represent the relevant AG client (the State on the one side; the People on the other).

  I will emphasize, though, that I anticipate such situations would be rare. And I would not consider taking a dual position in a case simply because I disagree with a law. I am not running for Legislature. It is not appropriate to have any part of my office support a challenge to a law simply because I personally disagree with the policy. I would only take that dual position if there are legal (not policy) infirmities with the law - most prominently, where it appears that the law is unconstitutional.
- ***Lloyd:*** The Attorney General's client is the people of Michigan and the Constitution, not the Attorney General's personal policy preferences. While there may be limited circumstances where constitutional concerns require independent legal judgment, the general obligation of the office is to defend duly enacted laws and provide consistency and predictability to citizens and businesses alike. Businesses deserve confidence that laws passed through the legislative process will be defended and interpreted based on sound legal principles, not political considerations.

6 | **QUESTION: Attorneys General frequently sign onto headline-grabbing multi-state lawsuits targeting national issues, which can siphon resource focus away from local administrative backlogs or specific Michigan statutes. When deciding to join multi-state lawsuits or national litigation, how will you weigh the expenditure of Michigan taxpayer resources and AG staff time against the direct, tangible benefits to the citizens and small businesses within our state?**

- ***Savit:*** My philosophy with respect to multi-state lawsuits is simple. When faced with the decision whether to join a lawsuit, I will always ask two questions: (1) Has a law been violated? (2) Does that violation of the law harm the people of the State of Michigan?

  If the answer to either of those questions is "no," I will not join the lawsuit. If the answer to both questions is "yes," I will consider joining it - though there may still be considerations that would ultimately lead me to conclude that joining the lawsuit is not an appropriate use of state resources (for example, if the harm done to Michigan can be better addressed through legislation or a pre-suit resolution).

  Fundamentally, I do not believe in joining lawsuits simply to grab headlines or to get publicity. The Attorney General should pursue a lawsuit only if it is solidly grounded in the law, and if winning that lawsuit will benefit the people of Michigan,
- ***Lloyd:*** Every decision to join multi-state litigation should be evaluated based on whether it serves the interests of Michigan citizens and businesses. The Attorney General's office should remain focused on its core responsibilities and use taxpayer resources wisely. I would support participation in national litigation when there is a clear and measurable benefit to Michigan, but I do not believe the office should pursue lawsuits primarily for publicity, political positioning, or national attention. Michigan taxpayers deserve results, not headlines.

7 | QUESTION: Independent contractors are an important part of the small-business ecosystem, both as business owners and as service providers to other businesses. Will you commit to protecting lawful independent-contractor relationships against overly restrictive classification tests or interpretations?

- ***Savit:*** I understand the importance of independent contracting relationships for small businesses, and I also believe that actual employees are entitled to the benefits the law provides them. I know that the distinction between an employee and an independent contractor can be confusing and create uncertainty amongst businesses and workers alike. I would support clear and fair classification tests that protect workers but also do not unnecessarily undercut businesses' ability to use independent contractors where appropriate.
- ***Lloyd:*** Yes. Independent contractors play an important role in Michigan's economy and provide flexibility for both workers and businesses. Legitimate independent contracting relationships should not be undermined through overly restrictive interpretations or regulatory overreach. At the same time, the law should be enforced against intentional misclassification. My approach will be guided by clear statutory language, consistent application of the law, and respect for the freedom of individuals and businesses to structure lawful working relationships that meet their needs.

Secretary of State



Lieutenant Governor Garlin Gilchrist II (D)



Clerk Anthony Forlini (R)

1 | QUESTION: Why are you the best Secretary of State candidate for the small business community?

- ***Gilchrist II:*** As a two-time recovering entrepreneur, I know what it feels like to be up against a filing deadline, to need a same-day answer from a state office and not get one, and to lose time and money navigating paperwork instead of building your business. These issues are not abstract to me and my experiences as an entrepreneur shape how I see this office: not as a bureaucratic checkpoint, but as a service that should work for the people trying to create jobs and opportunity in their communities.

  I'm also the only candidate with a software engineering background, and I intend to put that to direct use. The Secretary of State's office runs on systems and processes that are decades overdue for modernization. I know how to evaluate whether those systems are actually serving people well, and how to fix them, not just talk about fixing them.
- ***Forlini:*** As a small business owner, I'm familiar with the challenges that small business owners face. My parents, siblings, and children are all entrepreneurs. I understand the responsibilities and the reward that come with this role. I understand the awesome responsibility of an elected official, given to us by the public. Business owners need a Secretary of State that will be hands on. In the six years I served in the Legislature, I had 100% attendance and did not miss a vote in session or committee.

  I do not view the Secretary of State's office as a political position but rather providing superior service that the public needs. In my current role as a County Clerk, in the third largest county of the state, I consider it a privilege and an honor entrusted to me by the public.

"Every hour spent at a branch office is an hour not spent running the business."
– Garlin Gilchrist II

2 | QUESTION: What can be done to streamline services for the small business community?

- ***Gilchrist II:*** I believe we can streamline services for the small business community in three ways.

  First, I will utilize my background as a software developer and computer engineer to modernize the office's online filing so entrepreneurs can register, renew, and update a business in the most efficient way possible.

  Second, I'll work to expand branch capacity and access, particularly outside Southeast Michigan, particularly for those needing walk-in services, so a business owner in Iron Mountain or Alpena doesn't face longer waits or fewer options

than one in Oakland County. Third, I'll make the rules and deadlines themselves predictable. Small businesses without dedicated compliance staff are often penalized more for confusion than for actual wrongdoing. I want this office to communicate clearly and proactively about what's required.

- ***Forlini:*** As the County Clerk, I reduced wait times from weeks to just minutes. I changed processes so it takes an average of less than four minutes to be served at the counter, and within ten minutes they are out the door. Not only that, 98% of all calls are answered by a person - not a machine. We provide a level of service unheard of in the public sector, resulting in us being recognized with two national awards out of 5,000 communities. I have proven I can streamline services in the third largest county of Michigan. I will do it again as the Secretary of State.

"As the County Clerk, I reduced wait times from weeks to just minutes."
– Anthony Forlini

3 | QUESTION: What is working the best and what are the areas in most need of improvement regarding services to small businesses?

- ***Gilchrist II:*** What's working is the foundation. Michigan has built out real digital infrastructure for basic transactions, and the state's broader business climate has been recognized nationally as strong and improving. That's a good base to build from, and it means the Secretary of State's office isn't starting from scratch.

  Where I think the most improvement is furthering the digitization of the Secretary of State's office and continuing to close the gap between what can be done online and what still requires an in-person visit. For most residents, that's an inconvenience. For a small business owner, it's lost revenue, every hour spent at a branch office is an hour not spent running the business. Any transaction that still requires showing up in person, whether it's a business filing, a title transfer, or a credentialing step, should be evaluated for whether it actually needs to be in person at all.

  As someone who's started and run businesses myself, and as an engineer by training, I'd approach this by pushing this office to keep closing that gap, treating every remaining in-person requirement as a problem to solve rather than a fixed cost of doing business with the state.
- ***Forlini:*** Businesses that depend on the Secretary of State are oftentimes the in-between to the general public. Currently the Secretary of State is not viewing themselves as a partner of Michigan businesses. Rather they see themselves in an adversarial role. The Secretary of State should provide and assist businesses to make their job smoother and efforts more successful. To the extent we can provide more quality service to those businesses (i.e. auto dealers, RV vehicle sellers etc) and streamline their processes, the end result is the consumer wins.

4 | QUESTION: How do you plan to gain insights into the small business community and their needs?

- ***Gilchrist II:*** The same way I've approached this job as Lieutenant Governor: by showing up. I've visited all 83 counties in Michigan at least three times and that is how I've learned that the view from Lansing often doesn't match the reality on the ground. As Secretary of State, I'll keep doing that: regular, direct engagement with small business owners and organizations like SBAM, not just at election time, but as an ongoing practice once in office.

  I also intend to build a direct line between my own experience running businesses and the way this office is managed. And because of my technical background, I'll be able to look under the hood of the systems and processes this office runs, not just take a vendor's or staff's word for what's working, and identify where the friction actually is.
- ***Forlini:*** I plan to set up business round tables and advisory groups in each industry. Who best to know the issues of the industry than the leaders in the industry (much better than politicians can do it).

  Decisions will be collaborative in nature so we can best serve the public.

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Sarah Miller, Vice President Marketing & Strategic Communications

Fueling Michigan today and tomorrow.



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Line 5 delivers 55% of the propane that heats homes and fuels transportation and manufacturing across the state. Reliable, affordable energy keeps businesses running, communities thriving, and Michigan's economy strong. Through our continued investment in energy infrastructure like the Line 5 pipeline, the Great Lakes Tunnel and Michigan communities, we're building toward a better tomorrow and helping protect Michigan's waters for generations to come.

Tomorrow is on.™

ENBRIDGE®

70 YEARS Proudly delivering energy in Michigan.

Enbridge is proud to support Michigan's small business community and the Small Business Association of Michigan.



SUSPECT A GAS LEAK?

If you ever catch a whiff of something unusual, like a sulfur or "rotten eggs" smell, trust your instincts. Leave the area immediately. Call 911 and then call DTE at 800.947.5000. Our emergency line is open 24/7 and the inspection is always free of charge.

Discover more at dteenergy.com/gassafety

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