**NFIB.**
The Voice of Small Business

**MICHIGAN**

To: Honorable Members of the Michigan Senate Commerce Committee

From: Charles Owens, State Director

Date: March 4, 2015

RE: House Bills 4119 and 4120 – Wage Garnishment Reform

We are writing to ask your support for House Bills 4119 and 4120 that would provide much needed reform to Michigan's process of garnishing an employee's wages.

This bi-partisan legislation will address many of the complaints employers have expressed regarding the garnishment process, while keeping intact the ability of businesses and individuals who are owed money to collect on bad debt. The bills also do not impact the current process for child support or tax-related orders.

Most small businesses do not have an HR department or person solely responsible for processing garnishment claims and, under the current law, it is easy for them to make honest mistakes and errors that expose them to the risk of being held liable for the entire debt of an employee or former employee – plus court costs and attorney fees.

These bills would make changes to the current process that would provide clarity and fairness to small employers while ensuring that properly executed garnishments would be fully enforceable.

Again, we urge you to support House Bills 4119 and 4120 and we thank you for your support of small business!

National Federation of Independent Business – MICHIGAN
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