



Gold Standard

LIBERTY WATCHLIST

HB 579 – Establishing motor vehicle learners' permits and relative to youth operators' licenses.

Committee report: Transportation: OTP/A (8-7)

Our recommendation:

NAY on OTP/A

YEA on ITL

This bill, which requires learners' permits and written tests, and increases supervised driving time for young people, is **anti-liberty**:

- It increases the size and scope of government, increasing the burden on our state's citizens with a new fee and more regulation.
- It increases needless restrictions on our young people (18-21 year-olds), forbidding them from carpooling for a full year. (The current restriction is six months.)
- This bill increases costs to the Department of Safety, at a time when operating expenditures are already tight.
- The best way to learn to drive is to do so—written tests do not accomplish this.
- This bill will do little to nothing to increase safety.

SB 193 – Relative to the interest rate on small loans and relative to the definition of lender for purposes of regulating such loans.

Committee report: Commerce: ITL (9-7)

Our recommendation:

NAY on OTP

YEA on ITL

This bill, which caps interest rates and fees on small loans to 36%, and redefines "lender" to cover credit service organizations, is **anti-liberty**:

- This bill further limits credit availability by unnecessarily eliminating the few remaining companies providing short-term loans.
- It interferes with the right of private parties—borrowers and lenders—to engage in private business contracts.
- It expands current regulations placed on lenders to yet another business sector.
- It hurts small business who need short-term loans: An employer who needed to borrow \$4,000 for five days to cover their payroll would be prohibited from paying as little as \$20 in interest and fees combined.
- It does nothing to curb the the availability of payday loans over the Internet.

HB 1498 – Relative to obscured figures or letters on number plates attached to motor vehicles.

Committee report: Transportation: ITL (12-2)

Our recommendation:

NAY on ITL

YEA on OTP

This bill, which tightens the meaning of "obscured figures" and lessens the penalty for a first offense, is **pro-liberty**:

- It requires that license plate frames *actually obscure the plate to the point of rendering it unreadable* for it to violate the statute. Currently, a license plate frame that in no way renders a plate unreadable could be cause for a violation.
- It lowers the penalty for the first offense—reduced penalties for victimless crimes are always pro-liberty.