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The Detroit News

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U.S. auto loans grow longer, costlier

Higher prices prompt rise of 7-year terms

BY JADE THOMAS AND KEITH NAUGHTON Bloomberg

Shirria McCullough so loved her new, black Honda Pilot SUV that at first, she didn't pay close attention to the loan terms. It was only after someone online pointed them out that the panic set in.

McCullough, a licensed clinical social worker in North Carolina, has been trying to eliminate debt from her life while documenting the process on TikTok. After she posted about the \$45,000 Pilot, bought in 2023, a viewer commented that they'd never heard of Honda Motor Co. offering loans lasting seven years. McCullough hadn't realized the loan's length. The thought of her and her husband paying interest for so much time — adding thousands of dollars to the overall cost — made her “feel sick to my stomach,” she said.

“That was like the nail in the coffin on us making sure we were going to get this car paid off within the next year,” said McCullough, 42. First, they refinanced the loan for six years through a local credit union, then they paid it off completely in June to be free of it. “It was not a financially wise decision, but thank God it's paid off now,” she said.

Once rare, seven-year car loans are fast becoming the norm. They're often the only way buyers can afford new rides, with average sale prices surging 28% in five years to approach \$50,000. Compared to a five-year loan, they can make the difference between a \$1,000 monthly payment and a \$780 one. In the second quarter of 2025, seven-year loans represented 21.6% of all new-vehicle financing, according to Edmunds.com. Six-year loans, at one time considered the upper end of the range, are now the most common, accounting for 36.1% of loans in the second quar-

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Chris Johnner decided to lease his Ford F-150 with a monthly payment of \$638 rather than pay \$900 to \$1,000 to buy a Ram 1500 with an 84-month loan.

'WORRISOME UNDERTONE'



Fourth grade teacher Morgan Bolden watches students at work Monday at Ferndale Upper Elementary School in Oak Park.

Budget fears fray back-to-school nerves

BY JENNIFER PIGNOLET AND BETH LEBLANC The Detroit News

Oak Park — It's the first day of school at Ferndale Upper Elementary, and Principal Katie Jeffrey is already making sure kids feel seen.

“You look beautiful!” she shouts to a few third grade students walking through the halls at the school in Oak Park, calling out their names written on paper hats across their foreheads. She encourages a few stragglers not to get too far behind the others in line.

“Close the gaps!” Jeffrey said.

The first day of school, as it was for many Michigan school districts on Monday — more will head back after Labor Day — is often reserved for the basics: learning the classroom norms, the school rules and how to walk the halls. It's smiles, hugs and class pictures.

But this year, Jeffrey said, there is no denying a “worrisome undertone.”

Political worries loom over university campuses in Mich. 6A



Aria Butler works on an assignment oot Ferndale Upper Elementary School.

Districts across Michigan are starting the year without knowing how much money they will receive from the state. With a state budget not yet approved, district leaders have made decisions on staffing and programming without knowing how much of it will be covered, and how much they would have to float out of their

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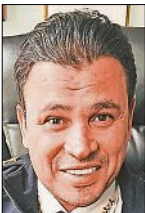
Probe finds misconduct by Hamtramck top cop, officer

Independent review also criticizes city manager

BY MAX REINHART AND CHARLES E. RAMIREZ The Detroit News

An independent investigation found that suspended Hamtramck Police Chief Jamiel Altaheri destroyed evidence and handed a civilian volunteer a loaded gun, while Police Officer David Adamczyk committed time card fraud and other department violations that support their firings.

The report, released to the city on Sunday, also criticized suspended City Manager Max Garbarino for acting too slowly to suspend Altaheri and Adamczyk when he learned about their respective acts of misconduct — a finding contrary to Mayor Amer Ghalib's accusation that Garbarino was too quick to suspend Altaheri.



“Altaheri and Adamczyk engaged in significant misconduct that warrants corrective action beyond their current administrative leave. As to Altaheri and Adamczyk, Miller Johnson's findings support corrective action up to and including termination of employment subject to the City's normal process and procedures,” according to the 59-page report by the Michigan-based law firm Miller Johnson.

While the report concluded all three should be punished, Miller Johnson recommended the City Council weigh the findings against Garbarino's pending whistleblower lawsuit against the city, since “termination may carry heightened litigation risk due to his whistleblower claims.” The firm also cautioned that any firings could lead to litigation claims by Altaheri and Adamczyk, who is covered by a union contract.

Altaheri couldn't immediately be reached for comment. Ghalib and acting Police Chief Andy Mileski also couldn't immediately be reached for comment.

The City Council is expected to discuss the report during its regular 7 p.m. meeting on Tues-

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Ky. vote latest test for UAW organizing effort

BY BREANA NOBLE The Detroit News

The United Auto Workers' next test for its southern automotive organizing effort starts Tuesday as hundreds of workers at Ford Motor Co.'s joint-venture electric vehicle battery complex are expected to vote on whether to join the Detroit-based union.

A loss for the UAW at the BlueOval SK Battery Park in Glendale, Kentucky, would be stunning, experts said, given its connections to the Dearborn automaker and that the state already has a num-



A loss for the UAW at the BlueOval SK Battery Park in Glendale, Kentucky, would be stunning, experts said, given that the state already has a number of UAW-represented plants.

ber of UAW-represented plants. But it's nonetheless important for the future of the union in light of industry expectations that EVs eventually will dominate vehicle sales, with batteries replacing the

engines, transmissions and other parts many UAW members make today. Results from the vote overseen by the National Labor Relations Board are expected by Thursday morning.

The vote also communicates the confidence nonunion workers have in the UAW in navigating a fluctuating future as demand for EVs misses expectations, President Donald Trump rolls back policies he's described as an “EV mandate” and he frequently

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