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CAN USE

VOLUME III
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Weekly Refresher

Perfection is not attainable, but if we chase perfection we can catch excellence.

—Vince Lombardi

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Walmart Shooter Pleads Guilty, Handed 10 Years; Victim Due in Court on Gun Charge



Walmart shooter, De'Andre Edward Eason received a ten-year prison sentence for shooting Matthew Allen Spencer in the face on October 8, 2017 at the Ellicott City Walmart. (photo: Courtesy **Howard County Courts**)

The 20-year-old Ellicott City man who shot another man during a late-night encounter at a local Walmart store has pleaded guilty and was sentenced to 10 years in prison on Tuesday. De'Andre Edward Eason, of the 31000 block of West Springs Drive, pleaded guilty to one count of attempted second-degree murder and one count of use of a firearm in the commission of a crime of violence before Howard County Circuit Court Judge Timothy J. McCrone.

Police were called around midnight last October 8 for a report of a fight with shots fired at the store located in the 3200 block of

North Ridge Road in Ellicott City. Officers arrived and after a brief chase, stopped a vehicle in which Matthew Allen Spencer, 23 of Baltimore, was a passenger. Spencer suffered from a gunshot wound to the side of his face.

Assistant State's Attorney Jennifer Ritter told the court that Walmart surveillance video showed the two men had some sort of verbal and non-verbal interaction as Eason entered and Spencer exited the store.

Spencer then returned to the store for another interaction resulting in Eason pulling something later determined to be a handgun from his waistband, raising his arm and shooting Spencer.

Ritter stated that a Howard County auxiliary police officer in the parking lot observed Spencer leave the store, go to a nearby vehicle, pull a .380 caliber rifle from the trunk and fire nine shots at the Walmart sign above the store before fleeing. Eason, who ran from the store, was arrested on October 13 after Spencer identified him during a police photo array. A search of Eason's residence recovered a .25 caliber handgun determined to be the weapon used in the shooting.

Judge McCrone sentenced Eason to 25 years in prison, suspending all but 10 years for the attempted second-degree murder of Matthew Spencer. Eason was also sentenced to a concurrent sentence of 10 years in prison on the firearm charge, five of which are without the possibility of parole. Upon his eventual release, he will serve five years of supervised probation.

The shooting victim, Matthew Spencer, of the 100 block of Hillvale Road, Baltimore, was subsequently indicted on seven counts of reckless endangerment and one count of prohibited discharge of a gun. His trial is scheduled for July 10.

Publisher's Notes

Too Many Young Men in Prisons and Cemeteries



Monday through Friday, every week, the Howard County Police Department publishes the Daily Crime Bulletin. The Bulletin details arrests made and crimes perpetrated in Howard County.

The Guilford Gazette publishes the bulletin online, but we typically add a headline that focuses on an event that occurred in our distribution area, which includes Savage, Kings Contrivance, North laurel, Jessup, and Guilford.

If you look at the bulletin on a daily basis, as I do, it does not take long to determine that most of the crimes are committed by young men.

In looking at this trend, I think of two critical factors in the crime fight that are largely ignored. The first is the juvenile criminal justice system and the second is the family.

From my vantage point, I see that the slap-on-the-wrist juvenile justice system we have in Maryland (particularly in Howard County) does nothing to prevent our young boys from continuing in crime as they become adults. The Superman Complex is well in play by age 18.

A kid gets into trouble at age 13, and then again at age 14. Two times he skates through the system with no real-world consequence, so a false confidence ensues. Teflon Boy believes that he will also be Teflon Man. There is a sense that nothing will ever stick.

In the parenting world, I see too many parents mistakenly view their teens as the adorable two-year-olds from years gone by. There is no discipline, but instead just the opposite. Some parents provide excuses for their children's bad behavior, rather than working with school officials, counselors, and law enforcement for a remedy.

The police know something that Mommy and Daddy do not know. They know that little Johnny, whom they have arrested for stealing from Nordstrom, will be picked up again in a few years for committing a home invasion. Only now, the kid is known as Big John and he is no longer a juvenile with special state protections.

Shoplifting, breaking into abandoned buildings, or using illicit drugs are not innocent acts. These activities are crimes. Rebellion against society's rules do not dissipate with time, unless meaningful corrective action is taken by parents, law enforcement, and judges.

There are many parents of grown men who look back wishing they had done more to discipline their boys as they now visit them in prison or in some cases, the cemetery.

Ricardo L. Whitaker

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MB17-NM008Ec

Politics

Clear Protections for Overdose Victims and Witnesses



by **Zach Shapiro**
Capital News Service

ANNAPOLIS, Maryland — A clarification to Maryland's 2015 Good Samaritan Law, to protect the victim of a drug or alcohol overdose from criminal prosecution, passed the House and is making its way through the state Senate.

The way the law is written now, the overdose victim would need to "reasonably believe" they're suffering from a medical emergency to be guaranteed immunity in the courts. But it's unrealistic to rely on an overdose victim to call on their own behalf, said Rachele Yeung of Drug Policy Alliance, an organization that advocates for responsible and legal drug use.

"It's impossible to reasonably believe anything about yourself if you're not conscious," Yeung told lawmakers on March 6. "It doesn't make sense for the person who is

overdosing to be required to (be aware of) their own medical state."

Witnesses who seek help are protected, which would not change under the new law. But witnesses are often deterred from doing so, Yeung said, out of fear of incriminating the "disabled victim" or getting caught in the legal system.

Advocates said removing "reasonably believes" from the language defining the overdose victim will quell the confusion.

"Courts are having trouble discerning the rule," said sponsor Sen. Will Smith, D-Montgomery. "This is just a clarification piece."

The basis of the legislation, Senate bill 625 and House bill 799, is the same: If incriminating evidence of a drug crime is obtained solely through the drug incident, the evidence can't be used for a criminal arrest, charge, or prosecution for specified violations.

In the case of evidence unrelated to

drugs – possession of a gun or stolen items, for example – such material could still be used against someone in court for other crimes.

This bill makes a clear distinction between the person with reasonable belief of an overdose, and the overdose victim, and protects both. According to the National Conference of State Legislatures, 40 states and Washington, D.C., have enacted some form of a Good Samaritan Law to protect both parties.

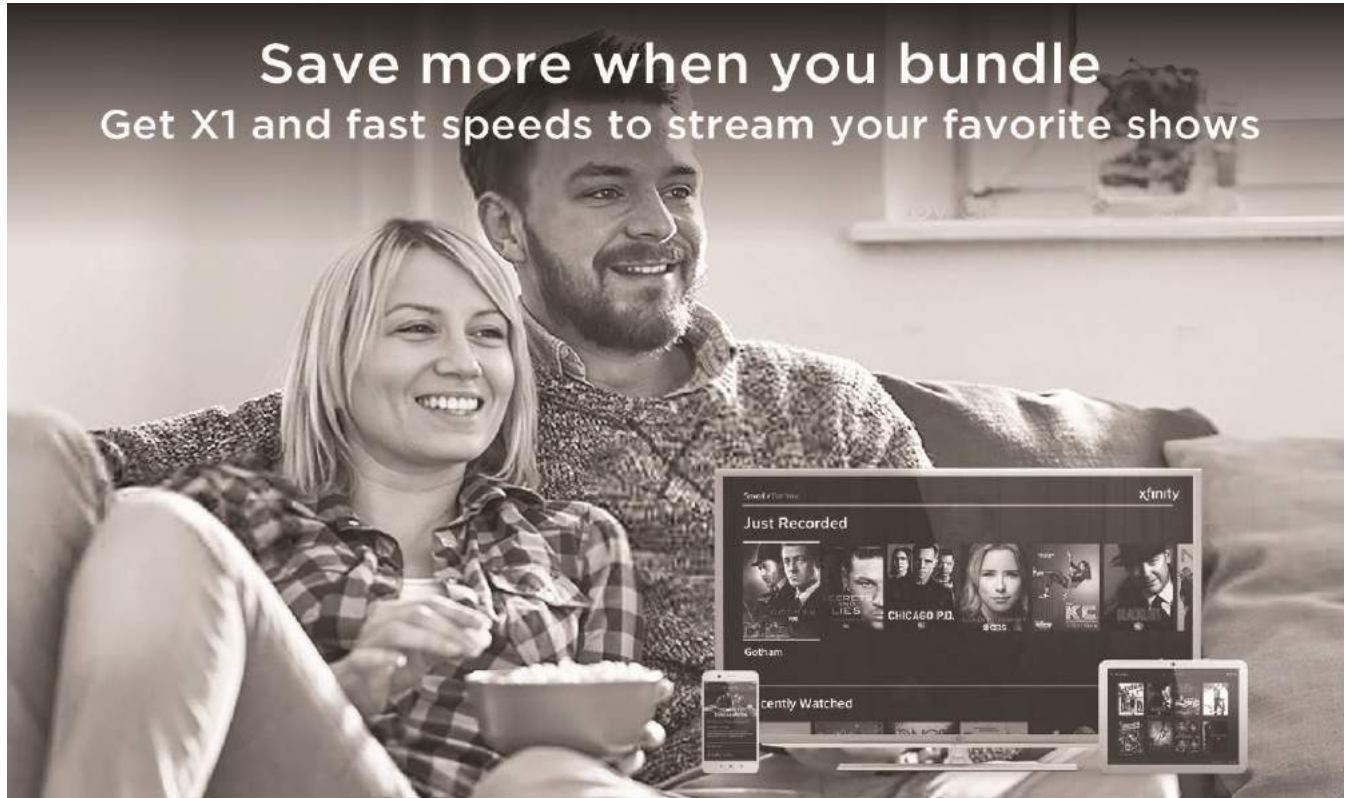
To be sure, there are prosecutors who have already been interpreting Maryland's 2015 law as it was designed to be implemented.

"The way they change the law would be consistent with how I've always applied the statute," said Anne Arundel County State's Attorney Wes Adams.

Adams recalled one such case, in which a mother called 9-1-1 on behalf of her overdosing son, who was

(OVERDOSE Continued on page 15)

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Employment

African American Employment Up in February 2018

Total nonfarm payroll employment increased by 313,000 in February, and the unemployment rate was unchanged at 4.1 percent, the U.S. Bureau of Labor Statistics reported today. Employment rose in construction, retail trade, professional and business services, manufacturing, financial activities, and mining.

Household Survey Data In February, the unemployment rate was 4.1 percent for the fifth consecutive month, and the number of unemployed persons was essentially unchanged at 6.7 million

Among the major worker groups, the unemployment rate for Blacks declined to 6.9 percent in February, while the jobless rates for adult men (3.7 percent), adult women (3.8 percent), teenagers (14.4 percent), Whites (3.7 percent), Asians (2.9 percent), and Hispanics (4.9 percent) showed little change.

The number of long-term unemployed (those jobless for 27 weeks or more) was essentially unchanged at 1.4 million in February and accounted for 20.7 percent of the unemployed. Over the year, the number of long-term unemployed was down by 369,000.

The civilian labor force rose by

806,000 in February. The labor force participation rate increased by 0.3 percentage point over the month to 63.0 percent but changed little over the year.

In February, total employment, as measured by the household survey, rose by 785,000. The employment-population ratio increased by 0.3 percentage point to 60.4 percent in February, following

4 months of little change. The number of persons employed part time for economic reasons

(sometimes referred to as involuntary part-time workers) was little changed at 5.2 million in February.

These individuals, who would have preferred full-time employment, were working part time because their hours had been cut or because they were unable to find full-time jobs.

In February, 1.6 million persons were marginally attached to the labor force, little different from a year earlier. (The data are not seasonally adjusted.) These individuals were not in the labor force, wanted and were available for work, and had looked for a job sometime in the prior 12 months. They were not counted as unemployed because they had not searched for work in the 4 weeks preceding the survey.

Among the marginally attached, there were 373,000 discouraged workers in February, down by 149,000 from a year earlier. (The data are not seasonally adjusted.)

Discouraged workers are persons not currently looking for work because they believe no jobs are available for them. The remaining 1.2 million persons marginally attached to the labor force in February had not searched for work for reasons such as school attendance or family responsibilities.

Establishment Survey Data Total nonfarm payroll employment rose by 313,000 in February. Job gains occurred in construction, retail trade, professional and business services, manufacturing, financial activities, and mining.

The **Guilford Gazette** is offering a job board in the coming weeks.

Business owners, if you want to list your local jobs here, call 301-792-1843 or email info@GuilfordGazette.com

For a limited time, your employment listing is FREE.

Guilford Gazette Pick Up Locations

Columbia's Best Deli 6490 Dobbin Rd, Columbia	Kings Contrivance Cleaners 8640 Guilford Road, Columbia	Glamour Salon 8640 Guilford Road, Columbia	5 Mile Pawn 8610 Washington Blvd, Jessup
Huntington Deli & Market 7635 Murray Hill Rd, Columbia	Love Cleaners 7635 Murray Hill Rd., Columbia	2Go Convenience & Deli 9016 Washington Blvd N, Savage	Savage Laundry 9002 Baltimore St., Savage
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Crime

HCPD Crime Bulletin—Local Area Only

MON, MAR 26, 2018

Residential burglary
Columbia, 21044: 5300 block of Chase Lions Way, Mar. 24 5:25 a.m. Unknown suspect(s) gained entry to the residence through unknown means and stole a TV, computer, cell phones and a credit card. A vehicle (Black Infinity JX35, MD 6CV2187) was also stolen from the garage. The suspect(s) fled when interrupted by a resident.

Theft from vehicle

Columbia, 21044: 10700 block of Symphony Way, Mar. 23 12:48 p.m., wallet stolen

Columbia, 21045: 6400 block of Dobbin Road, Mar. 24 9:01 a.m., unclear what was stolen

Ellicott City, 21043: 3400 block of Court House Drive, Mar. 24 2:38 p.m., tag stolen

Columbia, 21045: 9300 block of Snowden River Pkwy, Mar. 24 6:10 p.m., I-phone stolen

Annapolis Junction 20701: 11000 block of Guilford Road, Mar. 25 4:30 p.m., tag stolen

Elkridge, 21075: 7100 block of Old Waterloo Road, 5:06 a.m., tools stolen

Vehicle theft
Elkridge, 21075: Old Highgate Drive/Old Rockbridge Drive, Mar. 24 3:54 p.m., Chevrolet Impala

Overdose
 Police responded to five non-fatal overdoses over

the weekend. In all five cases, Narcan was administered. Four people were transported to the hospital for treatment.
 2018 YTD Overdoses
 Fatal: 11*
 Non-Fatal: 53
 *In fatal cases, some deaths are pending autopsy results for opioids and/or other substances. Numbers may fluctuate.

If you or someone you know in Howard County needs help with an opioid issue, call 800-422-0009, (CRIME Cont'd on page 11)

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Business

Is Your 401K or IRA Safe from the Internal Revenue?



The IRS is coming – eventually – for the money in your 401(K) or Traditional IRA.

As a result, people who think they have \$500,000 or \$1 million stashed away for retirement will learn they have less than they realized once they start withdrawing the money and have to pay taxes on those withdrawals.

“It’s not enough to simply save money and grow an IRA and 401 (K),” says Troy Bender, president and CEO of Asset Retention Services Inc. (www.assetretention.com).

“If those accounts are heavily invested in the stock market, you may wake up one morning to see your retirement fund shrink drastically.”

What’s worse, Bender says, is that once a person turns 70½, what’s called the Required Minimum Distri-

bution kicks in. This means each year you must withdraw a certain percentage from those tax-deferred accounts – whether you want to or not. And the worst part is the percentage grows larger as you age.

“I work with a lot of clients who don’t need IRA/401(K) distributions because they’re doing fine on their Social Security, a pension and perhaps other savings,” he says. “They would just as soon leave the money where it is, but the IRS says they have to withdraw the money and pay the taxes – or face a hefty 50 percent penalty of the required minimum amount each year.”

But there are options, especially if you can live without that money. If your goal is to leave a legacy to loved ones, there is a great option. Bender’s option is to use a life insur-

ance policy to turn that retirement savings into an income Tax-Free gift for your spouse, your children or your grandkids.

Here’s how that works:

This is the part where it’s key that you don’t need all the required minimum distributions for your daily living. If you need the income from your RMDs to pay for bills, household expenses, etc., it’s important to take care of those items before looking into purchasing life insurance for the purpose of leaving a legacy.

You can take the RMDs from your IRA, pay income tax on the distributions, and use the balance to pay the premiums on a life insurance policy. This is very popular because you must take the RMDs each year. The

(MONEY Continued on page 15)

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School News

Hammond High School



Outstanding Obligations

Prom and graduation are just around the corner, and tickets to those events will not be sold or issued to students who owe obligations to Hammond High School.

Parents should encourage their child(ren) to check the Obligations Bulletin Board in the Student Services hallway to see if his/her name is listed there for lost or damaged textbooks, unreturned uniforms or media center books.

If his/her name is on the list, the student should then return those specific items to the respective teacher or coach, or stop by the front office to see Ms. Loschiavo, our school's bookkeeper, before school, after school or during lunch to pay for the item. If parents have questions about any of the obligations, email Ms. Loschiavo at carol_loschiavo@hcpss.org.

Payments can also be made online by going to Hammond's website and scrolling down to online payments.

Please do not wait until the last minute!

Career Guidance/Mentoring Roundtable, sponsored by the Rotary Club of Howard West: On Saturday, April 14 from 1 pm – 6pm, a roundtable will be available for students to attend at Howard Community College, Duncan Hall, Kittleman Room. Local businessmen and women will

be available to discuss how to write resumes, interview skills, and various career paths including medicine, engineering, education, fitness, marketing, media sales, IT systems, Nursing, Construction, Psychology and more!

The Vision

For the second year in a row, Hammond High School's literary and art magazine The Vision has received the ranking of Recommended for Highest Award from the National Council of Teachers of English, the second highest possible ranking.

The Vision was one of 11 Maryland publications recognized for their merit in the 2017 Program to Recognize Excellence in Student Literary Magazines, and it is the only Howard County high school magazine recognized. Nationally, 372 high schools submitted their literary magazine for judging.

This year's edition included QR Codes that linked to student videos and music compositions, and it was the first edition students assembled as a team using Adobe InDesign, a graphic design program for formatting publications.

The 2017 Editor-in-Chief of The Vision was Tess McRae and the advisor was Mary K. Goff. Congratulations to all students and staff involved in the making of the 2017 edition of The Vision!

The Vision is currently accepting submissions for its 2018 edition. Please encourage your student to submit to this award winning publication. Submission forms are outside room 512, Mrs. Goff's room.

Deep Run Elementary School

Hanover Hills Elementary School

As you know, a new elementary school named Hanover Hills is opening in August and about 100 students from Deep Run will attend. Students who live in our Jessup neighborhoods will attend Hanover Hills. Today (3/23/2018), these students will have an opportunity to vote for the school mascot. The winner will be announced at the end of the school day.

There will be several activities to help the students transition to their new school including a family ice cream social to meet Mr. Todd, the principal at Hanover Hills. Additionally there will be a parent meeting and the transitioning students will take a field trip to see the new school. Our school counselors will be working with all the students at Deep Run as we prepare to say goodbye to the students going to Hanover Hills. Please contact Mrs. Lancaster, Mr. Notari, or Mrs. Quirk if you have any questions.

FISH FRY

(Ridgely's Run—8400 Mission Road)

Come out and join us on Good Friday for a Fish Fry. Dinner consists of:

2 pieces of whiting, 2 sides (macaroni and cheese, Green beans, French fries,

Potato salad) and a drink.
Dinner is \$10 per meal

Add dessert (cake) for \$2 a piece.

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New Elkridge Fire Station Open and Ready for Work

Elkridge, MD- The Howard County Department of Fire and Rescue Services (HCDFRS) and the Elkridge Volunteer Fire Department (EVFD) held a dedication ceremony for the new Elkridge Fire Station, Fire Station 1, on Saturday, March 24, 2018. Members of the public attended the ceremony immediately followed by an open house consisting of: station tours, activities for kids, and opportunities to engage with firefighters and paramedics.

“Howard County has one of the premier combination systems in the country, and this station will be staffed by both career and volunteer personnel,” said Howard County Executive Allan H. Kittleman. “We look forward to continuing our work with the Elkridge community to improve services and quality of life.”

Construction of the new fire station, located at 5700 Rowanberry Drive, began in October 2016.

The new 35,080 square foot building is a full-service fire station, providing fire suppression and emer-

gency medical services. The facility is a two-story structure with six pull-through double length apparatus bays, a physical fitness training room, kitchen and dining room, general use rooms, administrative offices, a large training room, and an all-purpose community room. The station’s state-of-the-art design incorporates extensive energy efficient and environmentally friendly strategies making it a Leadership in Energy and Environmental Design (LEED) Silver certified facility.

“A lot productive teamwork went into this project and I would like to thank the County Administration, the Department of Public Works, and the Elkridge Volunteer Building Committee for your collaboration in its completion,” said Fire Chief John S. Butler. “This new station is something our department will be proud of and will have a positive impact on the community.”

“We are thrilled to see the new station up and running,” said Elkridge Volunteer Fire Department

President Julie Casey. “For over 75 years the original station served the community but, currently, is unable to meet the growing demands of the local communities.”

The new station will replace the previous station located on Old Washington Road, which ran its first call on November 6, 1942. Staffing will consist of a combination of 21 career personnel across three shifts and 90 active volunteer members who provide nightly and weekend coverage as duty crews.

The EVFD also has 30 associate volunteer members and 37 junior members. The station, including site work, cost an estimated \$13.7M to construct. For additional information, please call the media line: 410-

EASTER EGG HUNT

Join the Annual Easter Egg Hunt hosted by Ridgely's Run Community Center. This event is for children up to 10 years old only. Bring your own Basket and be on time! The eggs go fast! 8400 Mission Road

(CRIME Continued from page 7)

24-hours a day.

FRI, MAR 23, 2018

Commercial burglary

Savage, 20763: Little Patuxent Waste Water Plant, 8900 block of Greenwood Place, Mar. 21-22

Unknown suspect(s) gained entry to an unlocked trailer and another trailer by cutting off the lock and stole various

construction tools, a laptop, two vehicles: various items and keys. TUE, MAR 20, 2018

Residential burglary

Columbia, 21045: 6500 block of Quiet Hours, Mar. 16-20

Unknown suspect(s) gained entry to the residence and stole a laptop. No signs of forced entry were observed.

Theft from vehicle/vehicle break-in Columbia, 21046: 9100 block of Commerce Center Drive, Mar. 22 3:17 p.m.,

Residential burglary Columbia, 21046: 9500 block of Morning Mews, Mar. 19 7:30 a.m.-2:30 p.m.

Unknown suspect(s) gained entry to the residence through a possibly unlocked basement door and stole jewelry.

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Automotive

Are Electric Cars Shaping the Landscape of Driving?



The Tesla Model S, shown above, is an innovative high powered, high-priced electric car with zero tailpipe emission with enough range to travel from Washington DC to New York City without recharging. (Photo: Courtesy of **Tesla Motors**)

As automakers try to plug into consumers' future needs, electric cars are stirring boardroom curiosity – but not a lot of sales.

Some car manufacturers are banking on a different story in the future, though.

Electric cars comprise less than 1 percent of U.S. auto sales, yet some major automakers are planning to manufacture many more electric models in the near future. According to an article on Bloomberg.com, General Motors plans to roll out 20 models by 2023 and Toyota 10 by early in the next decade. Researcher LMC Automotive predicts 75 electric models will be produced in the U.S. over the next five years.

“The 21st century will see the return of electric cars, as we are witnessing with Tesla, Porsche, GM, Ford, and others,” says Ted Annis,

manager and co-founder of Transducing Energy Devices, LLC (www.tedmagnetics.com) in Ann Arbor, Mich. “Environmental, economical and market factors will meet to make the electric car prominent in the American culture.”

LMC forecasts gasoline-powered engines will still make up about 85 percent of U.S. new car sales in 2025, but that electric cars' market share will continue to accelerate. Bloomsberg New Energy Finance's Electric Vehicle Outlook 2017 projects electric cars will comprise over 50 percent in sales of new light-duty vehicles by 2035. Annis gives four advantages of an electric car that will increase its popularity:

Fuel cost savings. Electric cars are entirely charged by the electricity you provide, meaning you don't need to buy any gas ever again. An

average American spends \$2,000 to \$4,000 on gas each year. “From the gas standpoint alone, the electric car makes a lot of sense,” Annis says. “Keeping these cars charged isn't free, but overall the electric car is far cheaper in operating costs.”

Environmentally-friendly. Cars and trucks are responsible for roughly 24 percent of U.S. greenhouse gas pollution, according to Scientific American. With no emissions, electric cars are eco-friendly as they run on electrically powered engines.

“The growing popularity of these cars is partly an outgrowth of our global environmental concerns,” Annis says. “You'll be contributing to a green climate. And some manufacturers will offer incentives through the government for going green.”

(ELECTRIC Continued on page 15)

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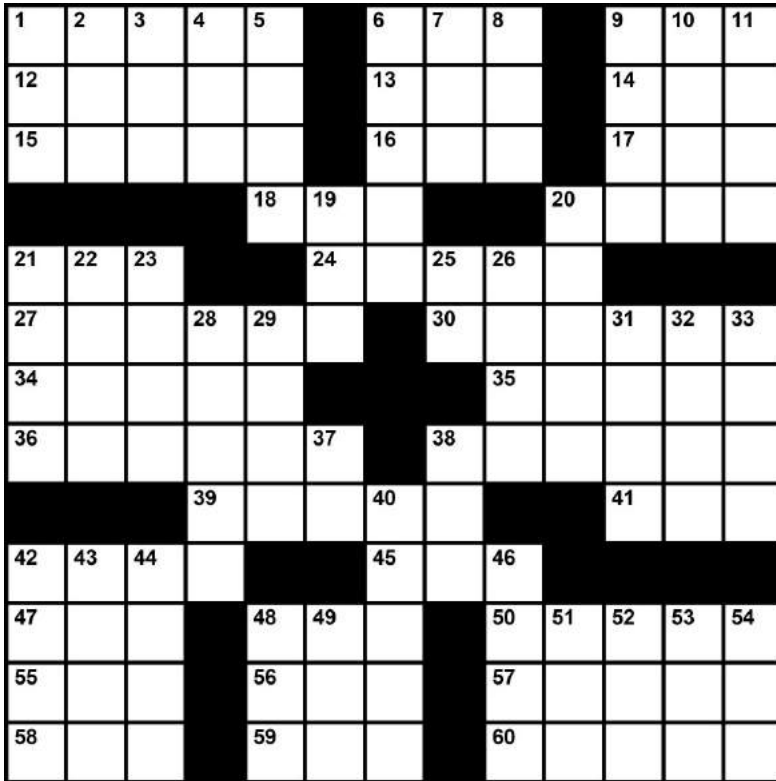
Please note that we do not carry controlled substances and a valid prescription is required for all prescription medication orders.



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Prescription price comparison above is valid as of Dec. 21, 2017. All trade-mark (TM) rights associated with the brand name products in this ad belong to their respective owners. *Generic drugs are carefully regulated medications that have the same active ingredients as the original brand name drug, but are generally cheaper in price.

Comics / Puzzles



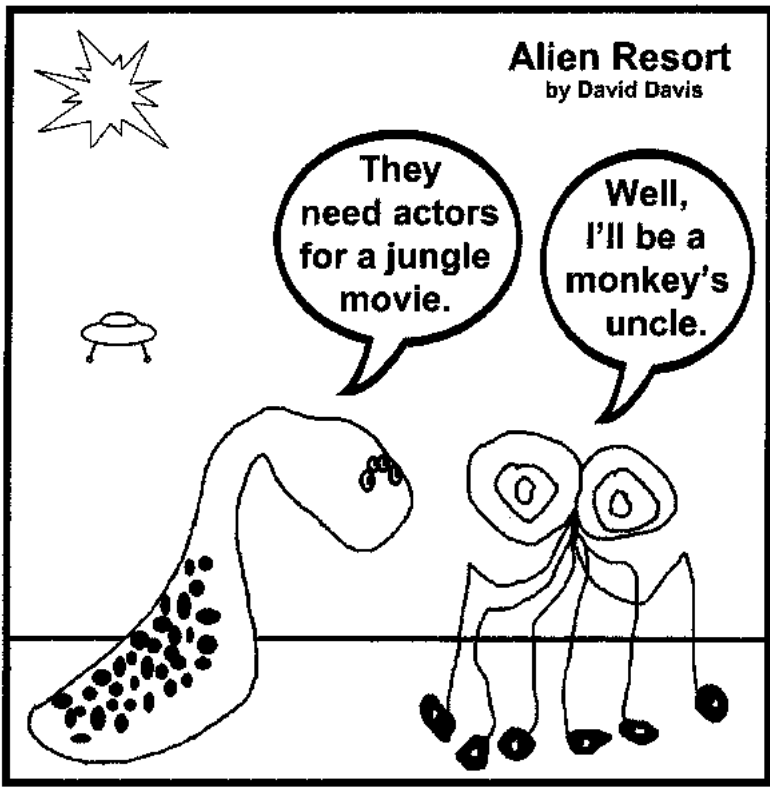
Across

- 1. Fab Four drummer
- 2. Greek letter
- 3. 1970 Jackson 5 song
- 4. Bird of myth
- 5. Jungle sound
- 6. Cuban dance
- 7. Egyptian snake
- 8. Hit the nail on the head
- 9. Word on a door
- 10. Kind of rug
- 11. Zest
- 12. No-no
- 13. Capitalize
- 14. Coffee holder
- 15. S. American cassava plant
- 16. Gas guzzle rate
- 17. Can be open or choppy
- 18. Swindle
- 19. Select
- 20. Thick liqueur
- 21. Behave affectedly
- 22. Ghana money
- 23. Suppose (old way)
- 24. Beeper
- 25. Decision to move forward
- 26. Grandiose
- 27. Dry red wine
- 28. Pack carrier
- 29. Norway seaport
- 30. First act
- 31. Alliance acronym
- 32. Relative of "Oh, no!"
- 33. Character
- 34. Some reality show winners
- 35. Butterfly
- 36. Hindu festival
- 37. Player, in tag
- 38. Gallery display
- 39. "Get your ___ running...." Steppenwolf
- 40. Lubed
- 41. Keats creation
- 42. Finale
- 43. Skunk's defense
- 44. Decayed
- 45. "___ show time!"
- 46. Lasting effect
- 47. Bother
- 48. Fall guy
- 49. Fertility clinic stock
- 50. ___ and desist
- 51. "Maid of Athens, ___ we part": Byron
- 52. Have a bug
- 53. Returnable envelope, for short
- 54. Approx.
- 55. "Forget it!"
- 56. 5th for one
- 57. Operatic solos
- 58. If at first you don't succeed, ___ again
- 59. Protective covering
- 60. Get a new tenant for

Down

- 1. Messy place

Solution to last week's puzzle



(OVERDOSE *continued from page 4)*

on probation. The probation officer reported a crime, but Adams dropped the case, as evidence came from the mother’s call for help.

In general, Adams said, “clarifying language is always helpful.”

Nick Iliff, a trial attorney for the public defender’s office in Caroline County, Maryland, can attest to that. He said he currently has two cases “specifically implicated by misinterpretations” of the law.

This clarification, in and of itself, is important, Smith told the Capital News Service. But the rising overdose death toll in the state adds urgency.

Drug- and alcohol-overdose deaths jumped from 1,041 in 2014 to 1,259 in 2015, according to the Maryland Department of Health’s data. It eclipsed 2,000 in 2016 and by the end of the third quarter of last year — the most recent statistics available — there were 1,705 deaths.

“When you talk about the violence in Baltimore City with guns, (consider that more people) died of opioids (in 2017),” Smith said.

There were 523 opioid-related deaths in Baltimore City through the first nine months of 2017, according to the Maryland Department of Health. There were 299 shooting deaths last year, according to a tally by The Baltimore Sun.

“This is definitely a crisis and I think this (law) would help do a small part.”

The last step is the awareness campaign, said Nancy Rosen-Cohen, executive director of the National Council on Alcoholism and Drug Dependence. She believes eliminating “the arrest fear factor” is a critical step to improving the situation.

“We just want the community at large, as well as law enforcement, to understand that the person overdosing will be protected from arrest,” Rosen-Cohen said. “It’s just about educating the public that there’s a possible solution to working with this whole epidemic. This is just a piece of the puzzle.”

(MONEY *Continued from page 8)*

reason this is popular is because you can choose to use some of your money, or all of it, to fund a life insurance policy depending on what your needs are. Anytime you can turn a 100% taxable investment into 100% Tax-Free, that’s a good thing, because it has the ability to increase your net worth through the leverage of life insurance and the Tax-Free component.

If you own an annuity and you can withdraw monthly income which

will satisfy your required minimum distribution, this is an option that others choose to use as well.

The Tax-Free part. If you leave an IRA or a 401(K) to anyone other than your spouse, they’re required to start taking distributions the next year regardless of their age. And of course, they pay taxes on those withdrawals, Bender says. That’s not true with life insurance. The beneficiary named in a life insurance policy doesn’t owe any taxes on the amount they receive and thus, it is a true gift.

“As a reminder, this isn’t an option

for anyone who needs that retirement savings just to survive,” Bender says.

“But others, if they want, can set things up so 20 years from now, when they pass away, their spouse can have a nice Tax-Free gift to use for paying off a mortgage, replacing reduced Social Security benefits or a lost pension. If the benefit were to go to a child or grandchild the Tax-Free proceeds could be used for college, grad school or to make a down payment on a house.” In every scenario, it will certainly bring a smile to the beneficiary.

(ELECTRIC *Continued from page 12)*

Low maintenance. No more oil changes, spark-plug replacements, or the many repair possibilities associated with an internal combustion engine and transmission. The electric car motor has far fewer moving parts. Brakes on electric cars receive less wear and tear. “Expensive engine work is a thing of past,” Annis says. Quiet. Engines of gasoline- and diesel-powered vehicles contribute to noise pollution, which is harm-

ful to health. A study published by the National Institute of Environmental Health Sciences (NIEHS) reported that nearly 100 million Americans had annual exposures to traffic noise that were high enough to be harmful. Electric vehicles are extremely quiet.

“The advantages are many,” Annis says. “Technology tailored to a changing consumer base is steadily making improvements in electric cars, and in the next decade the roads will be filled with them.”

About Ted Annis

Ted Annis (www.tedmagnetics.com) is the manager and co-founder of Transducing Energy Devices, LLC, which is engaged in the research and development of a fuel-less electricity energy device. He received a BS in physics and an MBA at Xavier University. He formerly was with Ford Motor Company and was CEO and co-founder of SupplyTech, Inc.



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