

...table, ask me.
Adhere to the following format:

1. Provide this information: (No points are awarded for this, but you will lose 1 point if any of the information is missing, inaccurate or incomplete.)

- Title of article
- Author
- Date of article (must be within the date range assigned to you)

2. Print your article and **staple** a copy of it to your summary. Make sure your printout is legible and complete (no portions have been cut). No points are awarded for this, BUT you will earn a 0 on the assignment if you fail to **staple** a **complete** and **legible** copy of the article to your summary.

3. Paragraph 1: **In your own words**, summarize the article; use these prompts to help you summarize (they needn't be in this exact order): (10 points)

- Who?
- What?
- Where?
- When?
- Why?

4. Paragraph 2: Your reaction and opinion (5 points)

Answer these questions (they needn't be answered in this order):

- Why did you choose this article?
- Did you agree or disagree with the content and why?
- What is your opinion on this topic?

Within paragraphs 1 and 2, you must include examples of these sentence types: (2 pts for each correct sentence).

- 1 compound (C)
- 1 complex (CX: IC DC or CX: DC, IC)
- 1 complex with an adjective clause (CX: AC)

To receive any credit for these sentence, they must be grammatically correct, underlined, and labeled. Do not underline more than ONE of each required sentence type.

Length Requirement: Paragraphs 1 and 2 should together be at least 200 words.

Other requirements:

- Correct manuscript format and word count. (1-point deduction for **each** error /omission)
- Correct grammar, spelling, and mechanics (0 – 4 pts)

To access *The Frederick News Post* online (you must be on campus)



Associated Press file photo

Chevy trucks line the lot of a dealer in Murrysville, Pa. Demand may be slowing, but U.S. consumers still bought a lot of cars and trucks in 2016. U.S. sales of new vehicles hit a new high in 2016.

Keep on truckin'

U.S. auto sales hit a record 17.55M in 2016, led by SUVs

By DEE-ANN DURBIN
AP Auto Writer

DETROIT — U.S. consumers bought a record number of new cars and trucks in 2016. A repeat performance in 2017 could be a tall order.

Low gas prices, rising employment and low interest rates kept buyers coming to car dealerships last year. There was also the lure of new technology — such as backup cameras, automatic emergency braking and Apple CarPlay — and new vehicles such as the Chrysler Pacifica minivan, the Honda Civic and the all-electric Chevrolet Bolt.

U.S. vehicle sales totaled 17.55 million, beating the previous year's record of 17.47 million, according to Autodata Corp. It was the seventh consecutive year of year-over-year sales gains, an unprecedented string, said Tom Libby, an analyst with the consulting firm IHS Markit.

That string could be in jeopardy, however. The National Automobile Dealers Association expects U.S. sales to drop to 17.1 million vehicles in 2017 as interest rates and vehicle prices rise. Large numbers of cars coming off leases will hit the used-car market next year, putting pressure on new car sales. And more buyers are opting for longer loans, so they won't be returning to dealerships anytime soon.

Political issues could also affect sales. President-elect Donald Trump has threatened to impose a 35-percent tariff on vehicles made in Mexico and exported to the U.S., which would impact every major automaker. But he has also promised more spending on infrastructure, which could boost

pickup truck sales.

"It is the year of unknowns," said Michelle Krebs, a senior analyst with the car buying site Autotrader.com.

For now, though, the market has plateaued at a high level. Nissan Motor Co.'s U.S. sales rose 5 percent in 2016 to more than 1.5 million, a company record. The Subaru brand also set an annual record, with sales up 6 percent to 615,132. Honda Motor Co.'s sales jumped 3 percent to more than 1.6 million. Hyundai Motor Co.'s sales rose 2 percent to 775,005. Ford Motor Co.'s sales were up less than 1 percent to more than 2.6 million. Fiat Chrysler's sales were flat at 2.2 million.

General Motors Co. said its year-over-year sales were down 1.3 percent to just over 3 million cars and trucks. That was partly because the company cut back on low-profit sales to rental-car firms. Toyota Motor Corp.'s full-year sales fell 2 percent to 2.4 million. Volkswagen brands sales dropped 8 percent to 322,948, hurt by the company's diesel mileage cheating scandal.

Here are some details of 2016 sales:

Winners and losers

Ford's F-Series pickup remained the best-selling vehicle in America in 2016, with 820,799 trucks sold. That's the equivalent of 93 trucks sold every hour. The Toyota Camry was the best-selling car, despite a 9.5 percent dip in sales to 388,618. Jaguar saw the biggest sales increase of any brand, with sales more than doubling over 2015 thanks to its new XE sedan. Fiat Chrysler's Italian brands, Fiat and Alfa Romeo, declined more than 20 percent each as customers scratched small cars off their shopping lists in favor of SUVs.

Luxury crown

Mercedes-Benz held onto its title as the top-selling luxury brand. Mercedes sales were up less than 1 percent to 374,541, edging BMW and Lexus.

SUV takeover

Toyota's U.S. sales chief, Bill Fay, said consumers' shift from cars to SUVs is one of the most dramatic the industry has ever seen. Three years ago, trucks and SUVs represented 50 percent of the U.S. market. They closed 2016 at 63 percent of total sales, and analysts don't see that changing anytime soon. Boomers and Millennials both like the space SUVs offer and their higher ride, and improvements in fuel economy make them competitive with cars. The Honda CR-V was the best-selling SUV in the U.S. last year, with sales up 3 percent to 357,335.

Piling on the deals

Incentive spending reached a record of \$4,000 per vehicle in November before falling a bit in December. Buyers were walking away with thousands of dollars in bonus cash or financing deals. Autotrader said Ford was offering as much as \$13,000 off its C-Max plug-in hybrid in certain markets in December. But the deals can hurt the industry in the long term, since they damage vehicles' resale values and automakers' profits. Automakers, wary of relying too heavily on incentives to move vehicles, started cutting production in the fall. Even with incentives, the average sale price of a vehicle rose to \$32,000, a record for December, LMC said.

December to remember

Holiday promotions and elevated incentives boosted sales 3 percent to 1.7 million, Autodata said. But even if sales had been flat compared with last December, 2016 would have broken a record. Volkswagen's sales jumped 20 percent over last December, while Subaru sales rose 12 percent. GM and Nissan both gained 10 percent. Honda's sales rose 6 percent and Toyota's rose 2 percent. The Nissan Rogue SUV was one of the month's stars, with sales up 53 percent as an updated version hit the market.

Macy's to close stores, cut jobs

By SARAH SKIDMORE SELL
Associated Press

Macy's says it is eliminating more than 10,000 jobs and plans to move forward with closing 68 more stores after a disappointing holiday shopping season. The department store chain also lowered its full-year earnings forecast.

The retailer said Wednesday that sales at its established stores fell 2.1 percent in November and December, with the same



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many major markets

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Associated Press file photo

Customers shop for marijuana in a recreational marijuana store in Denver.

U.S. Sen. Warren seeks to pull pot shops out of banking limbo

By STEVE LeBLANC
Associated Press

BOSTON — As marijuana shops sprout in states that have legalized the drug, they face a critical stumbling block — lack of access to the kind of routine banking services other businesses take for granted.

U.S. Sen. Elizabeth Warren, a Massachusetts Democrat, is leading an effort to make sure vendors working with legal marijuana businesses, from chemists who test marijuana for harmful substances to firms that provide security, don't have their banking services taken away.

It's part of a wider effort by Warren and others to bring the burgeoning \$7 billion marijuana industry in from a fiscal limbo she said forces many shops to rely solely on cash, making them tempting targets for criminals.

After voters in Warren's home state approved a November ballot question to legalize the recreational use of pot, she joined nine other senators in sending a letter to a key federal regulator, the Financial Crimes Enforcement Network, calling on it to issue additional guidance to help banks pro-

vide services to marijuana shop vendors.

Twenty-eight states have legalized marijuana for medicinal or recreational use.

Warren, a member of the Senate Banking Committee, said there are benefits to letting marijuana-based businesses move away from a cash-only model.

"You make sure that people are really paying their taxes. You know that the money is not being diverted to some kind of criminal enterprise," Warren said recently. "And it's just a plain old safety issue. You don't want people walking in with guns and masks and saying, 'Give me all your cash.'"

A spokesman for the Financial Crimes Enforcement Network said the agency is reviewing the letter.

There has been some movement to accommodate the banking needs of marijuana businesses.

Two years ago, the U.S. Department of the Treasury gave banks permission to do business with legal marijuana entities under some conditions. Since then, the number of banks and credit unions willing to handle pot money rose from 51 in 2014 to 301 in 2016.

Warren, however, said fewer than 3 percent of the nation's 11,954 federally regulated banks and credit unions are serving the cannabis industry.

Taylor West, deputy director of the National Cannabis Industry Association, a trade organization for 1,100 marijuana businesses nationwide, said access to banking remains a top concern.

"What the industry needs is a sustainable solution that services the entire industry instead of tinkering around the edges," Taylor said. "You don't have to be fully in favor of legalized marijuana to know that it helps no one to force these businesses outside the banking system."

Sam Kamin, a professor at the University of Denver Sturm College of Law who studies marijuana regulation, said there's only so much states can do on their own.

"The stumbling block over and over again is the federal illegality," he said.

The federal government lumps marijuana into the same class of drugs as heroin, LSD and peyote. Democratic President Barack Obama's administration

has essentially turned a blind eye to state laws legalizing the drug, and supporters of legalizing marijuana hope Republican President-elect Donald Trump will follow suit.

Trump aides did not respond to a request for comment. During the presidential campaign, Trump said states should be allowed to legalize marijuana and has expressed support for medicinal use. But he has also sounded more skeptical about recreational use, and his pick for attorney general, Alabama U.S. Sen. Jeff Sessions, is a stern critic.

Some people in the marijuana industry say the banking challenges are merely growing pains for an industry evolving from mom-and-pop outlets.

Nicholas Vita, CEO of Columbia Care, one of the nation's largest providers of medical marijuana products, said it's up to marijuana businesses to make sure their financial house is in order.

"It's not just as simple as asking the banks to open their doors," Vita said. "The industry also needs to develop a set of standards that are acceptable to the banks."

W rules to curb seafood fraud



FINLAND

Unemployed to get basic Income of \$587 per month

THE ASSOCIATED PRESS

HELSINKI — Finland has become the first country in Europe to pay its unemployed citizens a basic monthly income, amounting to 560 euros (\$587), in a unique social experiment which is hoped to cut government red tape, reduce poverty and boost employment.

lected persons would continue to receive the 560 euros even after receiving a job.

A jobless person may currently refuse a low-income or short-term job in the fear of having his financial benefits reduced drastically under Finland's generous but complex social security system.

"It's highly interesting to see how