

has joined with 14 other member states of the National Association of Insurance Commissioners on whether credit scoring has a disparate impact on minority and low-income individuals.

SECTION ~~2~~ 3. AND BE IT FURTHER ENACTED, That this Act shall take effect July 1, 2004.

May 26, 2004

The Honorable Michael E. Busch
Speaker of the House
State House
Annapolis, MD 21401

Dear Mr. Speaker:

In accordance with Article II, Section 17 of the Maryland Constitution, I have today vetoed House Bill 511 – *Juvenile Law – Waiver of Counsel*.

This bill prohibits a child from waiving the right to the assistance of counsel in specified proceedings except under specified circumstances. It also prohibits a parent, guardian, or custodian of a child from waiving the child's right to the assistance of counsel; prohibits the juvenile court from accepting a waiver of the child's right to the assistance of counsel except under specified circumstances; and requires the court to consider specified factors in determining whether a waiver is knowing and voluntary.

Senate Bill 163, which was passed by the General Assembly and signed by me on May 26, 2004, accomplishes the same purpose. Therefore, it is not necessary for me to sign House Bill 511.

Very truly yours,
Robert L. Ehrlich, Jr.
Governor

House Bill No. 511

AN ACT concerning

Juvenile Law – Waiver of Counsel

FOR the purpose of prohibiting a child from waiving the right to the assistance of counsel in certain proceedings except under certain circumstances; prohibiting a parent, guardian, or custodian of a child from waiving the child's right to the assistance of counsel; prohibiting the juvenile court from accepting a waiver of the child's right to the assistance of counsel except under certain circumstances; requiring the court to consider certain factors in determining whether a waiver is knowing and voluntary; requiring the court to continue and the clerk to reschedule a waiver or adjudicatory hearing under certain circumstances; requiring the clerk to issue a certain notice within a certain time period; requiring the Office of the Public Defender to enter an appearance for the child under certain circumstances; requiring the Office of the Public Defender, after