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# Emergency and Basic Safety Information

## Chapter 1

### 1.1 Emergency Response

#### What is 911?

- The United States has designated the telephone number 911 for emergency response situations. This number may be dialed for free from any telephone when an emergency response is required.

#### When to call 911

- To report a situation which requires a police officer at the scene (assaults, burglaries, domestic disputes)
- To summon an ambulance for emergency medical assistance
- To report a fire
- To report a crime in progress
- To report suspicious or criminal activity (e.g. alarms, gun shots fired, shouts for help, sounds of glass breaking, unfamiliar persons carrying items from a house).

#### When NOT to call 911:

- Ask for directions
- Ask information about animal control issues
- Find out if someone is in jail
- Report situations that are not of a police, fire, or medical nature. Refer to government pages of the local telephone directory for the appropriate number
- Report a non-emergency medical situation
- Contact your local police department to speak to an officer over the phone for information

#### What happens when you call 911?

- 911 calls are answered 6-12 seconds after you call. About the first 5-6 seconds there will be total silence on your phone – DO NOT HANG UP!
- The 911 operator is required to ask a variety of questions to determine the situation and where it is happening. Some of the questions may seem unnecessary, but it is important they obtain this information to get the correct responders to the correct location as quickly as possible.

- Stay on the telephone for as long as you can to assist the operator in getting the appropriate assistance to you.

### **Non-Emergency Police Department Numbers:**

There may be times that you need to contact the police that are not an emergency. Use these numbers to reach the Police Department in NON-EMERGENCY situations:

- Beardstown City Police: (217) 323-3131
- Cass County Sheriff: (217)-452-7718
- Rushville City Police: (217) 322-6633
- Schuyler County Sheriff: (217) 322-4366

## **1.2 Home Fire Safety**

The United States has one of the highest fire death and injury rates in the world. Fire – in the form of flames and smoke – is the leading cause of accidental death in the home.

There are many things you can do to reduce the risk of a fire in your home. Knowing what to do if there is a fire in your home could save your life.

### **How to Reduce the Risk of Fire in Your Home:**

- Do not use wood burning stoves and fireplaces unless they are properly installed and meet building codes. Follow their instructions closely. Do not use fireplaces to cook food.
- If using a Portable Electric Heater (or space heater), operate it at least three feet away from walls, beds or other furniture. Never use heaters to dry clothes or shoes.
- Never place or store potholders, plastic utensils, towels, and other non-cooling equipment on or near the stovetop because these items can be ignited. Roll up or fasten long loose sleeves with pins or elastic bands while cooking. Do not reach across a range while cooking. Long loose sleeves are more likely to catch on fire than are short sleeves. Long loose sleeves are also more likely to catch on pot handles, overturning pots and pans and cause burns.
- Do not place candy or cookies over top of stoves. This will reduce the attraction kids have for climbing on cooking equipment, thus reducing the possibility of their clothing catching fire.
- Watch all cooking items closely.
- Keep lighters and matches out of the reach of children. Teach them that these items are not toys and should not be played with.
- Do not smoke cigarettes in bed.
- Place smoke detectors on each floor of your home. Make sure they are working properly and change their batteries at least once a year.
- Establish an escape plan in advance for your family.

### **What to do if there is a Fire in Your Home:**

- Crawl to the door on your hands and knees. Smoke and gases rise to the ceiling and the air is safer closer to the floor.
- Feel the door before opening it. If it's cool, brace yourself against it and open it carefully. If you notice smoke or heat, close it immediately.
- If the door is hot or smoke comes through it use an alternate exit (a second way out – the window if possible).
- If you cannot escape through the window, signal for help by waving a sheet or any light colored clothing out the window.
- Upon escaping from the home meet you family in front and away from your home and wait for the fire department.
- Never go back into a burning building – tell firefighters immediately if someone is left in the building.
- Seek medical help for burns and other injuries.

The above information is from your Home Fire Safety Checklist by the U.S. Consumer Product Safety Commission.

#### **Beardstown Fire Department**

Emergencies: 911

Direct Line: (217) 323-3121

Non-Emergency Dispatch: (217) 323-3833

#### **Rushville Fire Department**

Emergencies: 911

Direct Line: (217) 322-3344

Non-Emergency Dispatch: (217) 322-3833

### **1.3 Poison Control Information**

There are many substances located in your home that are considered poisonous to children. These items, if swallowed or inhaled may make your children sick or even result in death. Items that are poisonous include cleaning supplies, personal hygiene products, medications, paint, alcohol and houseplants. Keep these items well out of reach of children, in a locked cabinet if possible.

If someone swallows a poisonous substance call the National Poison Control immediately at 1-800-222-1222 (available 24 hours a day, 7 days a week). A Poison Information Specialist will inform you what to do.

# Immigration

## Chapter 2

### 2.1 General Immigration Information

Immigration services are provided by three bureaus that are part of the United States Department of Homeland Security.

#### 1. United States Citizenship and Immigration Services

United States Citizenship and Immigration Services (USCIS) can assist you with information on the various application processes for federal immigrant benefits. Items such as work cards, green cards, travel documents, relative petitions and citizenship are processed by USCIS.

#### 2. United States Immigration and Customs Enforcement

United States Immigration and Customs Enforcement (USICE) has a mission of enforcing the immigration laws. This bureau investigates immigrant cases that involve criminal activity. In addition, USICE is also responsible for detaining and removing immigrants that are about of legal status and/or have been ordered to be deported to another country.

#### 3. United States Customs and Border Protection

United States Customs and Border Protection (USCBP) has the task of inspecting customers and goods at United States ports of entry. Ports of entry include airports, seaports and land ports of entry into the United States of America. Most local inspectors are located at the Chicago O'Hare International Airport. The number for the Chicago USCBP Field Operations Office is (312) 983-9100.

#### Finding Immigration Information:

By Telephone:

You can obtain immigration information or immigration forms for all three bureaus by calling the National Customer Service Center (NCSC) at 1-800-375-5283. This telephone service is toll free with Immigration Information Officers available to answer your questions Monday through Friday from 8:00 AM to 6:00 PM Central Time. The NCSC also provides taped informational messages on popular immigration topics 24 hours a day 7 days a week.

By Internet:

Immigration information and forms are also available by visiting <http://www.immigration.com> or [www.uscis.gov](http://www.uscis.gov)

In person:

If you need to speak with an Immigration Information Officer, you may visit offices in Chicago, IL, or St. Louis, MO.(see below for the office address). You must have an appointment before you go

to the office! To make an appointment to see an Immigration Information Officer, go to [www.uscis.gov](http://www.uscis.gov) and click on the InfoPass Appointment Scheduler. This service is available in 12 languages.

Finding the Immigration Office:

USCIS Application Support Center 4852 North Broadway, Chicago, IL 60640-3603.

USCIS Application Support Center 5160 South Pulaski Road, Chicago, IL 60632-4253.

USCIS Application Support Center 888 South Route 59 Suite 124 Naperville, IL 60540-0962.

USCIS Application Support Center 4701 North Cumberland Suites 1-3 B, C, D Norridge, IL 60706-4277.

USCIS Application Support Center 25 South Greenbay Road Waukegan, IL 60085-4815.

USCIS Application Support Center 1222 Spruce Street Room 1.208 Saint Louis, MO 63103-2822.

## **2.2 Reporting Illegal Immigration Activity**

You can report illegal immigration activity by contacting the USICE at 1-866-DHS-2-ICE (347-2423).

## **2.3 Deportation Issues**

Deportation questions and issues can be answered by contacting USICE Office of Detention and Removal Operations, 101 West Congress Parkway, Suite 4000, Chicago, Illinois 60605. The phone number is 312-347-2400. If you are faced with deportation issues, you should consult with an attorney to obtain legal advice.

## **2.4 Helpful Immigration Information**

### **“Know Your Rights” Information**

Whether or not you’re a citizen you have certain rights in the United States regarding being questioned by the police. For more information regarding this information see Section 3.10 of this manual.

### **Notarious vs. Proper Legal Advisors**

In the State of Illinois it is illegal to practice law (or give immigration advice) without either being a lawyer or a trained professional to do this work. In every immigrant community there are individuals who claim to be qualified to assist with immigration issues (although they are not) and collect fees for their help. Known as “notorious” in Spanish-speaking communities, these dishonest individuals play upon the confusion and vulnerability of immigrants and collect thousands of dollars in fees for legal services that they are expressly prohibited to perform.

Many disappear with the money, or file fraudulent claims with immigration under the victim's name that ultimately put them into deportation or removal proceedings.

When looking for assistance with immigration matters it is very important that you work with someone who is trained and licensed to do this work. The Illinois Coalition for Immigration and Refugee Rights and the Illinois Immigration Attorney can provide you with Illinois State Bar licensed services or refer you to an attorney who can help.

### **The Effects of Crimes on your Immigration Status**

Certain actions may affect your immigration status or your ability to qualify for United States Citizenship. Please see section 3.3 (Basic Legal Rights and Responsibilities, Criminal Convictions and Deportation) of this manual for more information.

## **2.5 Immigration and Naturalization Services**

The following agencies may be able to assist you if you need help with legal issues or immigration issues:

### **ORGANIZATIONS**

#### **Illinois Coalition for Immigration and Refugee Rights**

55 E. Jackson Blvd, Suite 2075

Chicago, IL 60604

312-332-7360

<http://icirr.org/>

The Illinois Coalition for Immigrant and Refugee Rights (ICIRR) is dedicated to promoting the rights of immigrants and refugees to full and equal participation in the civic, cultural, social, and political life of our diverse society. In partnership with its member organizations, ICIRR educates and organizes immigrant and refugee communities to assert their rights; promotes citizenship and civic participation; monitors, analyzes, and advocates on immigrant-related issues; and, informs the general public about the contributions of immigrants and refugees.

#### **Illinois Immigration Attorney**

<http://www.illinoisimmigrationattorney.com/>

Illinois Immigration Attorney.com is the only exclusive Immigration directory online. Not only do we offer this unique service as an exclusive listing for law firms across the country, we also provide news articles from around the nation. Illinois Immigration Attorney.com resource center includes a user-friendly interface, frequently asked questions, statistical data, and a 24-hour emergency assistance program. We provide content that is important to any potential user searching for a law firm. We even feature useful contact information for local bar associations. We consider ourselves a one-stop-lawyer-shop.

**Immigration Project**

510 E. Washington St., Suite 318  
Bloomington, IL 61701  
800-298-3235  
309-829-8703

<http://www.immigrationproject.org/main.html>

The Immigration Project is the only BIA Accredited non-profit provider of immigration legal services located south of I-80 in Illinois. At the present time we provide four types of program services: Information, Counseling and Referral; Immigration Application Support; Assistance for Immigrant Crime Victims; and New Americans Citizenship Initiative. We also have an Outreach program that supports these services.

**Immigration Program**

2706 N. Gaines St.  
Davenport, IA 52804  
563-324-8119

[communication@davenportdiocese.org](mailto:communication@davenportdiocese.org)

<http://www.davenportdiocese.org/socialaction/saimmigrationprogram.htm>

**United African Organization**

3424 S. State Street  
Chicago, IL. 60616  
312-949-9980

[info@uniteafricans.org](mailto:info@uniteafricans.org)

<http://uniteafricans.org/site/index.php>

The United African Organization is an advocacy coalition of African national associations dedicated to social justice, civic participation and empowerment of African immigrants and refugees in Illinois.

**New World Immigration Services**

250 E. Main St. Ste 309  
Galesburg, IL 61401  
309-343-4045

[NWIS@grics.net](mailto:NWIS@grics.net)

<http://www.newworldis.com/>

At New World Immigration Services, it's our goal to provide personalized assistance to individuals, corporations, and other institutions from across the country and around the world on all matters related to United States immigration policy excluding assisting with any areas of legal counseling, representation, and paperwork that could be misconstrued as legal in nature. We are non-attorney's who can assist you with the preparation of all of your immigration petitions and applications, provide you with follow-up, and should you request legal assistance, we can supply you with a list of pro-bono attorney's in your locale and to do so in the most affordable manner.

**Center for New Community**

P.O. Box 479327,  
Chicago IL USA 60647  
312-266-0319

<http://www.newcomm.org/index.php>

The Center for New Community is a national organization committed to building community, justice, and equality. The Center is grounded in many faith traditions, and builds community where the dignity and value of all humanity is manifest.

**LAWYERS****Jack Boos, P.C.**

416 Main Street  
Suite 933  
Peoria, IL 61602  
309-740-9113  
<http://www.booslaw.com/>  
Immigration & Naturalization Services

**Dunn, Willard, Arkell, Bugg,  
Patterson & Herr, LLC**

1001 N. Main Street, Suite A  
Bloomington, IL 61701  
Phone: (309) 828-6241  
Admin@DunnLaw.com  
<http://www.dunnlaw.com/index.html>  
Immigration & Naturalization Services

**Jackson E. Donley**

2060 W. Monroe, Ste F  
Springfield, Illinois 62704  
217-801-5959  
jdonley44@jdonleylaw.com  
<http://www.jdonleylaw.com/>  
Immigration & Naturalization Services

**Hinshaw & Culbertson LLP**

416 Main St.  
Suite 600  
Peoria, IL 61602  
309-674-1025  
<http://www.hinshawlaw.com/>  
Immigration and Naturalization Services

**Thomas J Arkell**

1001 N. Main St.  
Bloomington, IL 61701  
309-828-6241  
Immigration and Naturalization Services

**A & L Licker Law Firm LLC**

1861 Sherman Dr.  
Saint Charles, MO 63303  
636-916-5400  
<http://www.lickerlawfirm.com/>  
Immigration and Naturalization Services

**Richard Coffin**

1148 S. Benton Ave.  
Saint Charles, MO 63301  
636-916-0061  
[richard@rkcoffinlaw.com](mailto:richard@rkcoffinlaw.com)  
[www.rkcoffinlaw.com](http://www.rkcoffinlaw.com)

**Immigration Law Council**

3394 McKelvey Rd Ste 107  
Bridgeton, MO 63044  
314-241-0022

# Basic Legal Rights & Responsibilities

## Chapter 3

### 3.1 Domestic Violence

In the United States it is against the law for individuals to physically or mentally abuse each other, including spouses (husband or wife), boyfriend/girlfriend, and children.

#### Important Telephone Numbers

If you are being physically or mentally abused you can call the following numbers for help:

##### **Quanada**

225 West Washington Street

Rushville, IL 62681-1435

(217) 322-2120

<http://www.quanada.org/>

Quanada provides emotional, physical, and crisis support for those who have been battered or abused. The people we help come from all social and economic backgrounds, from all races and religions, men and women. They are your friends, neighbors, and co-workers. There is no typical victim....only those caught in situations beyond their control. Services provided in: Counseling – Individual and Group, Advocacy, and Shelter.

##### **Illinois Department of Aging**

421 East Capitol Avenue, #100

Springfield, IL 62701-1789

217-785-3356

800-252-8966

<http://www.state.il.us/aging/>

The Illinois Department on Aging provides legal services to Senior Illinoisans 60 years of age or older. Legal assistance providers advocate for and represent older clients in civil cases – particularly those involving elder abuse and neglect, financial exploitation, consumer fraud, landlord-tenant relationships, nursing home residents' rights, and conflicts over benefit programs such as Medicare, Medicaid, Social Security and pensions.

##### **Illinois Coalition Against Domestic Violence**

801 South 11th Street

Springfield, IL 62703-1716

(217) 789-2830

<http://www.ilcadv.org/>

### **Illinois Domestic Violence Help Line**

877-863-6338

Toll free, confidential, multilingual 24 hour referral assistance for victims of domestic violence.

### **Violence Against Women Act (VAWA) Information**

In 1994 Congress passed the Violence Against Women Act (VAWA), which allows spouses and children abused by their U.S. Citizen or lawful permanent resident (someone with a “Green Card”) relative to petition to stay in the United States legally. Spouses (husband or wife) and children of citizens and permanent residents can file immigrant visa petitions for themselves if they can show that their spouse or parent battered them or subjected them to extreme cruelty.

If you feel you may qualify for this immigration benefit contact an immigration attorney (see Section 2.5 (Immigration Information, Legal and Community Resources) for a list of legal providers).

### **The Impact of Domestic Abuse on Immigration Status**

If you are arrested or charged with abusing another individual (physically or mentally) this may affect your immigration status or your ability to become a United States citizen. For more information, see Section 3 of this Chapter.

## **3.2 Child Protection**

The State of Illinois Child Protection Services was created to help protect children from physical abuse, neglect, and sexual abuse, and to help families get the services they need to change their behaviors.

*To report suspected child abuse or neglect contact:*

Illinois Department of Children and Family Service  
121 East 2nd Street  
Beardstown, IL 62618  
217-323-2286

or

Illinois Department of Children and Family Service Child Abuse Hotline  
800-252-2873

## **What happens when a report is made?**

The Illinois Department of Children and Family Service (DCFS) protection staff will meet with the family to assess the situation. The name of the person making the report will not be shared with the family. If protective services are needed, DCFS will help the family use services such as counseling or parent education. The purpose of DCFS is to prevent any future abuse or neglect. If a child is not safe at home, placement of the child outside the home may be considered. The child's placement could be done on a voluntary basis, with the parent's approval, or at the direction of the court, or if it is an emergency, at the direction of law enforcement. There will be a court hearing to decide if when the child can return home.

## **The Impact of Child Abuse/Neglect on Immigration Status**

If you are arrested or charged with abusing another individual (physically or mentally) this may affect your immigration status or your ability to become a United States citizen. For more information, see Section 3 of this chapter.

## **Organizations Providing Child Services**

### **Illinois Coalition Against Domestic Violence**

801 South 11th Street  
Springfield, IL 62703-1716  
(217) 789-2830  
<http://www.ilcadv.org/>

### **Midwest Youth Services, Inc.**

2001 West Lafayette Avenue  
Jacksonville, Illinois 62650  
217-245-6000

### **National Runaway Switchboard**

800-621-4000

### **National Resource Center for Child Sexual Abuse**

800-543-7006

### **Quanada**

225 West Washington Street  
Rushville, IL 62681-1435  
(217) 322-2120  
<http://www.quanada.org/>

Quanada provides emotional, physical, and crisis support for those who have been battered or abused. The people we help come from all social and economic backgrounds, from all races and religions, men and women. They are your friends, neighbors, and co-workers. There is no typical

victim....only those caught in situations beyond their control. Services provided in: Counseling – Individual and Group, Advocacy, and Shelter.

### **Advocacy Network for Children Administrative Office**

531 Hampshire, 2nd Floor

Quincy, IL 62301

(217) 223-2272

can4kids@adams.net

<http://www.advonet.org/index.html>

Our goal is really quite simple - to protect and uphold the rights of children when wrongs have been committed against them, to help abused or neglected children have safe permanent homes where they can thrive, to act as a powerful voice in these children's best interests and to educate the public about the plight of abused children.

### **3.3 Criminal Convictions and Deportation**

Any individual who is not a citizen of the United States can be deported (removed) from the country for the following reasons:

- Having entered the U.S. illegally
- Having been convicted of a certain crimes, including misdemeanors, gross misdemeanors, and felonies
- Having committed certain crimes even when there is no conviction by a court

Some Crimes that Can Get You Deported

- Illegal possession of a weapon, including knives and guns, even if it is in your car or on your body, or selling a weapon.
- Domestic violence against a spouse or boyfriend/girlfriend
- Stalking (following someone)
- Child abuse or neglect
- Shoplifting or Burglary (stealing)
- Prostitution or soliciting a prostitute
- Fist fights (especially if you use any kind of weapon like a knife or gun)
- Possessing, using, or selling drugs (even a small amount)
- Rape or sexual assault
- Having sex with someone under the age of 18
- Lying to a police officer or judge about your name
- Using false papers to get a job
- Writing bad checks
- Being involved with a gang that commits crimes
- Threaten to harm or kill someone

These may also affect your ability to become a United States Citizen. If you have committed any of these crimes contact an immigration attorney for more information. A list of legal providers can be found in Section 2.5 of this manual.

### **3.4 Traffic Violations**

If you receive a violation ticket (for parking or driving violations) you are required by law to pay the specified fine for the ticket within the specified amount of time. If you do not pay this fine your violation may be referred to court, and a warrant may be issued for your arrest. Traffic violation tickets are handled by the county – they process all tickets issued in the specific county. The county can assist the public by phone, by mail, and in person with questions regarding tickets issued, summons, warrants, and payments. Depending on the severity of the violations you may be required to appear in court.

For more information on what to do if you receive a ticket, or how to contest a ticket (attempt to have the ticket cancelled or fine reduced), contact the County at:

Cass County Courthouse  
100 East Springfield Street  
Virginia, IL 62691  
(217)-452-7722

Or

Schuyler County Courthouse  
102 S. Congress Street  
P.O. Box 200  
Rushville, IL 62681  
217-322-6400

### **3.5 Alcohol/Tobacco/Drugs**

It is illegal for people under the age of 21 to buy or consume alcohol. It is also illegal for anyone to purchase alcohol for someone under the age 21. Furthermore, no person shall have any alcoholic liquor in his possession, when the original container has been opened or the seal is broke, on any public sidewalk, street, highway, parking lot or parking area within the city or in Central Park or certain areas of Schuy-Rush or Scripps Park.

It is illegal for people under the age of 18 to buy or use tobacco products such as cigarettes or chewing tobacco. It is also illegal for anyone to purchase tobacco products for someone under the age of 18.

There are many types of drugs in the United States that are illegal to possess, buy/sell, or use. Some of the drugs you may be arrested for having are:

- Cocaine/Crystal Meth
- Marijuana
- Khat/Miraa
- Amphetamines
- Opium/Opiates
- Ecstasy (or other “club” drugs)
- Heroin
- Prescription medicines not prescribed for you

This is only a partial list of drugs that are considered to be illegal in the United States. The consequences of illegal drug possession/use/sales may be fines, imprisonment and possibly deportation.

### **3.6 Prostitution**

It is illegal to trade sexual favors in return for money, drugs or food. It is illegal to offer sex for these items (engage in prostitution), and illegal to offer these items for sex (solicit prostitution). Penalties for either being a prostitute or paying a prostitute may result in imprisonment or fines. This may affect your immigration status or your ability to become a United States citizen. For more information, see Section 3 of this Chapter.

### **3.7 Trafficking of Humans**

Sometimes people are brought to the U.S. and forced to work or be a prostitute until they pay back the people who brought them here. This is called “trafficking.” It is illegal to engage in the trafficking of humans. Under federal law “sever forms of trafficking” is defined as

- Sex trafficking in which a commercial sex act is induced by force, fraud, or coercion or in which the person induced to perform such an act is under 18, or
- The recruitment, harboring, transportation, provision, or obtaining of a person for labor or services, through the use of force, fraud or coercion, for the purpose of subjecting that person to involuntary servitude, peonage, debt bondage, or slavery.

To report trafficking in persons call 1-888-428-7581

Victims of sever forms of trafficking may be eligible for a number of benefits and services regardless of immigration status. If they agree to help law enforcement agencies to catch the people who brought them to the U.S. victims of severe forms of trafficking may be allowed to remain in the U.S. Federal agencies such as the FBI, BCIS, and U.S. Attorney’s offices have victim

specialists who assist victims of federal crimes throughout federal criminal investigations and prosecutions. Victim specialists ensure that victims receive information about their rights and referrals to necessary services.

**Federal Bureau of Investigations**

900 East Linton Avenue  
Springfield, Illinois 62703  
217-522-9675

**U.S. Attorney's Office**

318 S. Sixth Street  
Springfield, IL 62701  
217-492-4450

**Bureau of Citizenship and Immigration Services**

800-375-5283

**Other resources for victims of trafficking:**

Child Exploitation and Obscenity Section, Criminal Division  
U.S. Department of Justice

202-514-5780

National Domestic Violence Hotline

800-799-7233 or  
800-787-3224 (TTY)

Office to Monitor and Combat Trafficking in Persons  
U.S. Department of State

888-373-7888

Office of Refugee Resettlement

202-401-9246

Office for Victims of Crime, U.S. Department of Justice

800-627-6872

Trafficking in Persons and Worker Exploitation  
Task Force

888-428-7581

Violence Against Women Office (VAWO)  
U.S. Department of Justice

202-307-6026

**3.8 Discrimination**

In the United States it is illegal to discriminate or be discriminated against in regards to employment, housing, public accommodations, education, credit or business based on:

*Race, Color, Creed, Religion, National Origin, Sex (Male/Female), Marital Status, Disability, Public Assistance, Age, Sexual orientation, and Familial Status.*

If you believe you have been discriminated against because of one of these reasons you may contact the following agencies for assistance.

Illinois Department of Human Rights  
Springfield Office (FEPA)

217-785-5100

Equal Employment Opportunity Commission  
Chicago District

800-669-4000  
TTY: 1-800-669-6820  
[www.eeoc.gov](http://www.eeoc.gov)

U.S. Department of Justice Office of Special Counsel  
for Immigration-Related Unfair Employment Practices  
(for discrimination specific to hiring and firing decisions)

800-255-7688

### **3.9 Discrimination in Government Programs**

There are Federal civil rights laws that prohibit discrimination in government programs if the discrimination is based on:

*Race, Color, National, Origin, Disability, Age, Sex, and Religion.*

Here are some of the institutions, programs and service providers that may receive Federal program funds:

- Hospitals
- Medicaid and Medicare
- Physicians and other health care professionals in private practice with patients assisted by Medicaid
- Family Health Centers
- Community Mental Health Centers
- Alcohol and Drug Treatment Centers
- Nursing Homes
- State agencies that are responsible for administering health care
- Foster Care Homes
- Day Care Centers
- Senior Citizen Centers
- Nutrition Programs
- State and local income assistance and human service agencies

Individuals who do not speak English as their primary language and who have a limited ability to read, write, speak, or understand English may be eligible to receive language assistance with respect to the particular service, benefit, or encounter.

You may feel more comfortable when a trusted family member or friend acts as an interpreter, however, the service provider cannot require you to use family members or friends as interpreters. You have the option of having the service provider make an interpreter available for you without charge, or of using your own interpreter.

### **3.10 How to File a Complaint of Discrimination with the Office of Civil Rights**

If you believe that you have been discriminated against because of your race, color, national origin, disability, age, and in some cases sex or religion, by an entity (recipient) receiving financial assistance from the Illinois Department of Health and Human Services, you or your representative may file a complaint with OCR. Complaints must be filed within 180 days from the date of the alleged discriminatory act. OCR may extend the 180-day deadline if you can show “good cause.” Include the following information in your written complaint, or request a Discrimination Complaint Form from OCR:

**Your name, address and telephone number. You must sign your name.**

If you file a complaint on someone’s behalf, include your name, address, telephone number, and statement of your relationship to that person – e.g. spouse, attorney, friend, etc.

1. Name and address of the institution or agency you believe discriminated against you.
2. How, why and when you believe you were discriminated against.
3. Any other relevant information.

Send the complaint to the Regional Manager at the appropriate OCR Regional Office or to OCR Headquarters as the following address:

Directory  
Office for Civil Rights  
U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
H.H.H. Building, Room 509-F  
Washington, D.C. 20201

Telephone: 202-619-0403

E-Mail: [ocrmail@hhs.gov](mailto:ocrmail@hhs.gov)

Website: <http://www.hhs.gov/ocr>

### 3.11 What to Do if You Are Stopped by the Police

If you are driving your car and a police car comes up behind you with its lights flashing and indicating that you pull over, you must do so by law. Calmly slow down your car and pull over to the side of the road, out of the flow of traffic. Stay in your car and wait for the police officer to come to you (if you get out of your car the police officer may think you are going to attack him/her).

The police officer will ask for your driver's license and vehicle registration – by law you are required to give this to the officer.

In addition:

- Be polite and respectful. Never bad-mouth a police officer.
- Stay calm and in control of your words, body language and emotions.
- Don't get into an argument with the police.
- Remember, anything you say or do can be used against you later.
- Keep your hands where the police can see them.
- Don't run. Don't touch any police officer.
- Don't resist, even if you believe you are innocent.
- Don't complain on the scene or tell the police they are wrong.
- If you are arrested do not make any statements about the incident, and ask for a lawyer immediately upon your arrest.
- Remember the officers' badge number and patrol car number.
- Try to find witnesses and their names and phone numbers.
- If you are injured, take photographs of the injuries as soon as possible, but make sure you seek medical attention first.
- If you feel your rights have been violated file a written complaint with the police department's internal affairs division or civilian complaint board.

These tips provided by the ACLU.

### 3.12 "Know Your Rights" Information

Whether or not you're a U.S. Citizen, you have these constitutional rights:

- The right to remain silent when being questioned by a police officer or government agent.
- The right to be free from "unreasonable searches and seizures." Your home or property cannot be searched without a warrant.
- The right to advocate for change – you have a right to free speech.

For information on what to do if you are contacted by FBI, Immigration Officials, or call the National Lawyer's Guild at 212-679-5100 or go to [www.nlg.org](http://www.nlg.org).

## **City Ordinances**

### **Chapter 4**

#### **4.1 Alcoholic Beverages**

##### **Sec.6-2. Possession in public places.**

- (a) No person shall have any alcoholic liquor in his possession, when the original container has been opened or the seal is broken, on any public sidewalk, street, highway, parking lot or parking area within the city or in:
- (1) Central Park.
  - (2) The following areas of Schuy-Rush Park:
    - a. Shower house.
    - b. Playground area.
    - c. The Boy Scout area during Scouting events.
  - (3) The following areas of Scripps Park:
    - a. All baseball diamonds, grandstands and ballpark concession areas.
    - b. Swimming pool.
    - c. Tennis court.

##### **Sec. 6-3 Certain persons prohibited from places where alcoholic liquor available.**

- (a) The following persons shall not be permitted to loiter or remain in or about an establishment holding a class A liquor license:
- (1) Any person under the age of 21 years unless accompanied by a parent, legal guardian or a spouse who is 21 years old or older.
  - (2) Any intoxicated person.

#### **4.2 Tobacco Products**

##### **Sec. 7-13. Prohibited sales.**

- (a) It shall be unlawful for any person, including any licensee, to sell, offer for sale, give away or deliver tobacco products to any person under the age of 18 years.

**Sec. 7-15. Purchase by minors prohibited.**

It shall be unlawful for any person under the age 18 years to purchase tobacco products, or to misrepresent their identity or age, or to use any false or altered identification for the purpose of purchasing tobacco products.

**Sec. 7-16 Possession by minors prohibited.**

It shall be unlawful for any person under the age of 18 years to possess any tobacco products; provided that the possession by a person under the age of 18 years under the direct supervision of the parent or guardian of such person in the privacy of the parent's or guardian's home shall not be prohibited.

**4.3 Animals**

**Sec.14-5. Livestock running at large – Prohibited.**

No person shall allow any domestic animal such as a horse, mule, cow, cattle, sheep, swine, ass or goat to run or go at large at any time within the corporate limits of the city. Any person being the owner, possessor or keeper of any such animal, who shall willfully suffer or permit the animal to run or go at large in violation of this section, shall be subject to a penalty as provided in section 1-12, together with the fees for impounding and the expenses or sustenance for such animal when impounded as provided in this chapter. The fastening or securing in any manner of object upon any street, park, or common or public ground, or the herding of any such animal thereon, shall be deemed running at large under this section.

**Sec. 14-42. Restraint of dogs.**

- (a) All dogs not securely confined indoors shall be securely restrained by means of a collar and chain, pen, fence, or similar physical device, and in such a manner which effectively prevents the dog from going beyond the premises of the owner. Any dog not confined or secured as described in this paragraph shall be considered "unsecured".
- (b) Any unsecured dog within the city shall at all times be restrained by a suitable collar and leash not to exceed six feet in length and in the hands of a responsible person capable of controlling the dog in any and all situations.

## **4.4 Fire Prevention and Protection**

### **Sec. 30-1. Bystanders to obey orders.**

Every person present at any fire shall be subject to the orders of the fire chief and the assistance fire chief to move back or leave the scene, and no person shall fail or refuse to obey such orders. No person not a member of the fire department shall be bound to obey any of the orders of such officers unless the officers shall first bear their respective badges of office, or their official character shall be known to such person. Such officers shall have power to arrest any person refusing to obey such orders lawfully given under this section.

### **Sec. 30.2 Prohibited acts.**

- (a) *Obstructing fire department.* No person shall willfully resist, obstruct, hinder or interfere with any member of the fire department in the performance of his duty, nor willfully or negligently injure, break, or deface any engine, hose, truck, cart, or any fire apparatus belonging to the city.
- (b) *Obstructing hydrant.* No person shall in any manner obstruct the use of any fire hydrant, or have or place any material in front thereof or within five feet from either side thereof. All material found as such as obstruction may be removed by any member of the fire department or the police department and at the risk, cost, and expense of the owner or claimant of the property or material so removed.

## **4.5 Nuisances**

### **Sec. 34-74. Definition and prohibition.**

The following acts, conduct, circumstance and conditions are declared and defined to be nuisances and, when committed, performed or permitted to exist by any person within the corporate limits of the city, whether on public or private property, are declared to be unlawful and prohibited: (certain acts have been left out; the number for each act is the number representing each act in the ordinance).

- (3) *Burning waste matter at night.* Between the hours of sundown of any day or sunup of the following day, to start and maintain a fire, whether attended or unattended, or to burn leaves, brush, paper, or other waste matter in the city.
- (5) *Litter.* To dump, deposit, drop, throw, discard, leave, cause or permit the dumping, depositing, dropping, throwing, discarding, or leaving of litter upon any public or private

property in the city or upon or into any lake, pond, creek or other stream or body of water in the city...

- (6) *Litter accumulation.* To allow litter to accumulate upon real property, of which the person charged is the owner, agent, occupant or person in possession, charge or control, in such a manner as to constitute a public nuisance or in such a manner that the litter may be blown or otherwise carried by the natural elements onto the real property of another person. For the purposes of this subsection, litter shall have the meaning as defined in subsection (5) of this section. While any of those named may be charged under this provision, if the property is a single-family dwelling or otherwise occupied by or in the possession, charge or control of one person, or group, such person or each of the members or the group shall be considered responsible for the accumulation unless the facts indicate to the contrary.
- (9) *Rats.* To store or place any materials in a manner which may or likely to harbor rats.
- (10) *Weed height.* To permit any weeds, grass or plants other than lawful trees, shrubs, vines, flowers or other similar plants commonly and generally considered ornamental plants, to grow to a height exceeding ten inches anywhere in the city.
- (16) *Weeds.* To allow any weeds such as jimson, burdock, ragweed, thistle, cocklebur, or other weeds of a like kind found growing in any lot or tract of land in the city or weeds which expel unpleasant or noxious odor or which may conceal filthy deposits or which are a breeding place for mosquitoes, flies or other insects or which because of uncleanness and sanitation are a menace to public health.

## **4.6 Municipal Waste Management and Collection**

### **Sec. 44-12. Container requirements.**

- (a) No person who as owner, agent, lessee, occupant or other person in control of any dwelling unit shall accumulate or permit the accumulation of municipal waste on any such property except in a tote cart.

### **Sec. 44-13. Municipal waste in front yard or right-of-way.**

It shall be unlawful for any person, including for this purpose, any owner, agent, lessee, occupant or other person in control of any dwelling unit to cause, permit or allow any municipal waste to be placed, deposited or stored in any front yard or in any right-of-way within the city,...

### **Sec. 44-14. Burning prohibited.**

It shall be unlawful for any person to burn any municipal waste within the city.

**Sec. 44-15. Burial prohibited.**

It shall be unlawful for any person to deposit, dump, scatter or bury municipal waste within the city unless the landfill is properly zoned by the city and permitted by the IEPA.

**4.7 Offenses and Miscellaneous Provisions**

**Sec. 46-4. Discharging or possessing fireworks or projectile devices.**

(a) No person shall, within the city limits:

(1) Discharge any gun, air gun or other device from which a missile is projected.

(b) No fireworks, firecrackers, torpedoes, bobs, squibs, rockets, spinwheels, fire balloons, Roman candles, or other things containing any substance of any explosive nature designed as fireworks shall be discharged within the city except on the Fourth of July, or such other date as the mayor may fix by proclamation; provided, however, that pyrotechnic displays of fireworks may be given at any time under the supervision of a licensee for such purpose and the proper officials of the city.

**4.8 Traffic and Vehicles**

**Sec. 70-94. Unlawful parking of derelict vehicle.**

(a) No person shall place, store, park or keep any derelict vehicle upon land in the city for more than five days unless such vehicle is garaged.

(b) No person shall place, store, park or keep any derelict vehicle upon a public street for more than 24 hours.

**Sec. 70-95. Removal.**

(a) *Authorized.* Any abandoned vehicle and any derelict vehicle parked, kept or left in violation of the provisions of this division may be removed from public property and from private property when authorized by law or when the property owner does not object to such removal.

(b) *Costs and expenses.* Whenever any vehicle is removed pursuant to this division, the owner shall be liable for all costs and expenses incurred by the city as a result of such removal,

including the costs of towing and storage. Such liability shall be in addition to any applicable fine.

## **4.9 Utilities**

### **Sec. 74.3. Potable water.**

(a) Use of groundwater as a potable water supply prohibited. Except for such uses or methods in existence before the effective date of this section, the use of, or attempted use of, ground water from within the corporate limits of the City of Rushville, as a potable water supply, by the installation or drilling of wells or by any other method, is hereby prohibited. This prohibition expressly includes the City of Rushville.

# Water Services

## Chapter 5

### 5.1 General

The city's rates and charges shall be paid by all users and consumers of water and sewer service furnished from and through the waterworks and sewerage system of the city. Such charges shall be made bimonthly on the first day of every other month and shall be payable within 15 days after billing. Ten percent shall be added to all utility bills not paid within 15 days after the billing date.

### 5.2 Security deposit to guarantee

- All persons, firms or corporations purchasing water and/or sewer service from the City of Rushville, not owning the real estate to which such service is furnished, shall be required to deposit as security with the City of Rushville, the sum of \$100.00 to guarantee the payment of such water and/or sewer service as may be purchased.
- The City of Rushville, acting through its mayor and city council, may after five days notice, by ordinary mail to the users last known place of residence, declare a default, in the event water and/or sewer service referred to in subsection (a) of this section is not paid, and can apply such security deposit to the payment due for such water and/or sewer service.

### 5.3 Liability of landowner and tenant

The landowner and tenant shall be jointly and severally liable for all city water and sewer utility charges for water and sewer utilities furnished to a tenant on land or premises owned by the landowner, without regard to whether the service was used by the landowner or the tenant.

#### Failure to Pay

- Default, application of security deposit. If water or sewage service furnished by the city is not paid for, the city acting through its mayor and city council, may, after five days' notice by ordinary mail to the user's last known place of residence, declare a default and apply any security deposit made to secure payment for such service to the amount due.
- Effect on premises. No subsequent occupant of any land or premises shall be furnished city water or sewer utility service until all prior water and sewer utility bills furnished to the premises have been paid in full

## 5.4 Recomputation of bills for water line leaks; when permitted; criteria used

Any user of the city's water and sewer system may make a written request for recomputation of a bill to the water committee of the city council upon the following criteria.

1. User must have a leak in the waterline between the meter and the building the line is serving, or, if no building, a leak between the meter and the first point of use.
2. The leak was undetectable by the user and was repaired within 72 hours of when the user first knew or should have known that there was a leak or likelihood of a leak in the waterline. A user will be considered to be on notice of a likelihood of a leak if there is an unexplained increase in the user's bill. No recomputation will be allowed for more than one billing cycle nor the any period of time beyond 72 hours following the receipt of a bill by user showing an unexplained increase in water usage.
3. The bill for which the user is requesting recomputation must be based on water usage that is at least 50 percent above the recorded usage for the same period of time one year previous, and 50 percent above the average use for the previous three billing cycles at that location.
4. If relief is granted under this section, no additional relief will be granted for that water line for a period of 18 months.
5. All criteria set forth in this section, no additional relief will be granted for that water line for a period of 18 months.
6. After the criteria as set forth in this section is established by the user, the bill for which recomputation is sought will be recomputed based on a water usage equal to the highest usage by that user at that location during the previous six billing cycles.

## 5.5 Use of public water service

- *Meters require.* All premises using the city water supply must be equipped with a separate and adequate gallonage water meter. All meters placed in service on any premises using the city water supply will be provided and owned by the water department which retains the right to inspect, repair and replace them upon reasonable notice to the owner of the premises.
- *Requirements and restrictions relating to meters.*
  1. *Installation.* Meters shall be installed in a location that will provide easy access thereto.
  2. *Reading meters.* The city shall read or cause to be read every water meter used in the city at such times as are necessary so that the bills may be sent out at the proper times.
  3. *Testing meters.* Upon request or complaint of the consumer, any water meter shall be tested for accuracy. If, upon testing, the meter is found to be over three percent off in accuracy, the meter shall be replaced at no cost to the consumer. If the meter is found to be three percent or less off in accuracy, then the consumer shall pay a testing fee of \$25.00.
  4. *Resale of water; unauthorized use.* No water supplied by the waterworks system of the city shall be resold by any user. No water user shall supply water to other families or allow them to take it, except for use on the premises and for the purpose specified in such user's approved application, nor after water is introduced into the building or upon

any premises shall any person make or employ any person to make any tap or connection upon the premises for alterations, repairs, extensions, or attachments, without written permit therefore. Resale or unauthorized use of water shall be grounds for discontinuance of water service to the user, or the premises, or both. This subsection shall not prohibit the resale of the city water by water systems approved by the state environmental protection agency or other governmental agency monitoring water quality.

## 5.6 Duties of users

- *Maintenance.* All persons taking water from the city shall at their own expense keep their own service pipes, stopcocks, and apparatus in good repair and protected from the frost.
- *Prevention of waste.* All persons taking water from the city shall prevent the waste of water supplied to them.

## 5.7 Repairs to system

All repairs to service pipes and laterals from the waterworks system (water mains) to the stop box shall be made by and at the expense of the city. From the stop box to the property being served, all repairs and excavations shall be by and at the expense of the property owner. This provision does not limit either the city or the owner from recovering such expenses from responsible third parties.

## 5.8 Shutting off service

- *By request of user.* Any user of city water service may have the water shut off from his premises by request to the city clerk and payment to the clerk of the applicable charge; whereupon it shall be the duty of the clerk to order the superintendent for waterworks to shut off the city water from the premises.
- *Delinquent accounts.* Any user of the city water who shall allow rates and charges owed by him to the city to remain due and unpaid for a period not less than one month and have been notified by the city clerk to that effect shall be deemed delinquent. If payment is not made within 10 days after notice is given it shall be the duty of the city clerk to order the superintendant of waterworks to shut off the city water from the premises of such delinquent.
- *Failure to pay for needed repairs.* If any user of the city water service fails or refuses to pay for repairs necessary to keep the connection through which he receives service in proper repair, then service to the premises of such person shall be shut off.
- *Reinstatement of service.* Where the city water has been turned off from the premises of a user of city water, by his request or for delinquency, any person may have the water turned on again by making application therefore to the city clerk, and paying in advance to the clerk, the applicable charge for reinstatement of service plus any amount that he may owe for past service.

## 5.9 Tampering with city system

It shall be unlawful for any person not authorized by the city council to tamper with, alter or inure any part of the city waterworks or supply system, or any meter.

## 5.10 Damaging or interfering with use of private waterworks

No person shall, without permission from an authorized officer of the city:

- Interfere in any manner with any private hydrant or stopcock.
- Deposit any material in any private stopcock box.
- Turn any private stopcock.
- Do any other act tending to obstruct the use of a private stopcock.

## 5.11 Water Rates

- *Water users within the corporate limits:*
  - For the first 4,000 gallons per bimonthly period or fraction thereof, a minimum charge of \$23.20.
  - Usage in excess of 4,000 gallons bimonthly shall be billed at a rate of \$4.46 per 1,000 gallons.
- *Water users outside the corporate limits:*
  - For the first 4,000 gallons bimonthly period or fraction thereof, a minimum charge of \$29.09.
  - Usage in excess of 4,000 gallons bimonthly shall be billed at rate of \$5.93 per 1,000 gallons.
- *Minimum charge:* The minimum charges set forth above apply to and will be assessed for all connected services, regardless for all connected services, regardless of whether or not water service has been shut-off due to nonpayment, misuse, violations of an ordinance, request of the user, or any reason attributable to the user. An owner may avoid the minimum charge only by terminating water use on the premises and requesting removal of the meter. Upon any request for reconnect, a tap charge as set forth in section 74-124 must be paid.

## 5.12 Bills

Rates or charges for water service shall be payable bimonthly. The owner of the premises, the occupant thereof and the user of the service shall be jointly and severally liable to pay for the service to such premises and the service is furnished to the premises by the city only upon the condition that the owner of the premises, occupant and user of the services are jointly and severally liable therefore to the city. Bills for service shall be sent out by the city clerk on or near the first day of the month succeeding the period for which the service is billed. All bills are due

and payable the following 15<sup>th</sup> day of the month. A penalty of ten percent shall be added to all bills not paid by the 15<sup>th</sup> day of the month.

### **5.13 Delinquent bills**

If the charges for water services are not paid by the 10<sup>th</sup> day of the month following the due date for such services, such services shall be discontinued without further notice and shall not be reinstated without further notice and shall not be reinstated until all claims are settled, including payment of the then current reinstatement fee. Reinstatement will be made only during regular city work hours.

### **5.14 Appeals**

The method for computation of rates and service charges established for user charges in section 74-153 shall be made available to a user within 14 days of receipt of a written request for such. Any user may appeal that user's rate computation or service charges to the water committee of the city council by filing a written request for an appeal, outlining the alleged errors or discrepancies, with the city clerk. The clerk will consult with the water committee chairman and place the appeal on the agenda for the next water committee meeting, which shall be called within 21 days.

# Obtaining a Driver's License and Other Basic Documents

## Chapter 6

### 6.1 Necessary Documents to Obtain a State Identification Card or a Driver's License

It is recommend that you apply for a driver's license or state identification card as soon as possible, as it is necessary to provide photo ID to employers in order to be hired. To apply for a Minnesota driver's license, identification card, or instruction permit, you must present the following:

An Illinois driver's license, instruction permit, or state identification card that is current or expired for:

- Five years or less if it has a photo
- One year or less if does not have a photo

If you do not have one of the items listed above, you must present one primary and one secondary document. The primary document must contain your full legal name (first, middle, and last) and the month, day, and year of your birth.

Examples of Primary Documents:

- Valid, unexpired passport from a country other than the U.S. with an unexpired I-551 stamp or an unexpired I-94 arrival and departure form.
- One of the following valid, unexpired documents issued by the U.S. Department of Justice:
  - Certificate of Naturalization (N-550, N-570, or N-578)
  - Certificate of Citizenship (N-560, N-561, or N-645)
  - U.S. Citizen Identification Card (I-179 or I-197)
  - Permanent Resident or Resident Alien Card (I-551 or I-151)
  - Northern Mariana Card (I-873)
  - American Indian Card (I-872)
  - Employment Authorization Card with Photo (I-688, I-688A, I-668B, OR I-766)
  - Re-entry Permit/Refugee Travel Document (I-571)

Examples of Secondary Documents:

- Photo driver's license, state identification car, or permit, issued by a U.S. state other than Illinois, the District of Columbia, Guam, Puerto Rico, the U.S. Virgin Islands, or a Canadian province or territory, that is current or expired for five years or less.

- Certified copy of a birth certificate from a government jurisdiction other than the U.S., the District of Columbia, Guam, Puerto Rico, or the U.S. Virgin Islands.
- Certified copy of a government-issued marriage certificate.
- U.S. nonmetal, non-laminated social security card or Canadian social insurance card.
- Current secondary school student identification card with student's name, a photograph, and date of birth or unique identification number.

The above is only a partial listing of primary and secondary documents. A complete listing is available at <http://www.cyberdriveillinois.com/>.

The name that will appear on your new Illinois driver's license, instruction permit, or state identification card is the name that is on your primary document or legal name change document.

Documents are subject to verification and may not be accepted if altered. Any document that is not in English must be accompanied by an approved English translation.

If you would like more information about identification requirements, please call 800-252-8980.

## **6.2 Applying for a Illinois Driver's License**

You will need to:

- Present proper identification
- Present white and yellow copy of your successful written and driving test results.
- Present all other driver's licenses. Licenses from another country are not invalid as long as one has dual citizenship.
- Pass a vision check
- Have a photo taken – head covering can remain if they are for religious or medical reasons
- Pay appropriate fees

You can specifically apply for a driver's license by filling out an application at any Driver's License application office, some of which are Exam station locations.

## 6.3 Testing Requirements

There are three tests (knowledge, skill, and vision) that must be passed before a driver's license can be obtained:

Knowledge (Written) Tests are available on a walk-in basis at driver's exam stations. You must show proper identification when you are ready to take the test. This test contains multiple choice and true/false questions about how well one understands Illinois traffic laws and road signs. Some exam stations offer a computerized test.

Skill (Road) Tests test your ability to drive a motor vehicle safely under normal traffic conditions and rules. You may not have anyone else in the car during the test other than the driver examiner. It is recommended to make an appointment for this test at a Driver Exam Station. Vision Check Tests will check your eyes when you apply for a permit or license. This is a screening to see if your vision meets minimum standards.

The closest Illinois DMV is located at:

110 West 15th Street  
Beardstown, IL 62618  
Phone: 217-323-2000

The Illinois DMV comes to Rushville on the first Thursday of every month at City Hall, 220 West Washington St, from 10:00 AM to 2:00 PM

If you have any questions about the above information, please contact the Illinois DMV at 800-252-8980.

## 6.4 Social Security

Social Security is the broad term for the range of financial benefits available to virtually all workers in America from the U.S. Federal Government. Most workers in America rely upon Social Security benefits at some time in their lives. It may be when they retire and collect retirement benefits; it may be during their working lives if they become disabled and are unable to work; or they may be eligible for survivors benefits upon the death of a worker.

Social Security is administered by the Social Security Administration (SSA). The three main programs that they administer are:

- Social Security Survivors Benefits
- Social Security Disability Benefits
- Social Security Retirement Benefits

These three programs are all funded by payroll tax deductions--that means by every worker in America. Once you are in the system, you begin accumulating credits towards future benefits. Once you are eligible for benefits, you may apply to the Social Security Administration to receive them.

You may hear someone say, "I'm on disability." That generally means that they are a disabled worker who is collecting Social Security disability benefits. Or you may hear the phrase, "I'm on Social Security." That person is probably a retiree and collecting Social Security retirement benefits.

If you are a non-U.S. citizen, in order to become part of the Social Security system, you must have lawful alien status, permission by the U.S. Citizenship and Immigration Services (USCIS) to work in the U.S., and a Social Security number.

Social Security Administration offices are the place where you can apply for your Social Security card, apply for certain benefits (see Chapter 5, Public Benefits, for more information) or get information about your benefits from the Social Security Administration. You should apply for a social security card as soon as you arrive, as you must show your social security card to employers in order to be hired. The closest Social Security Administration Office is located at 2401 LIND STREET, QUINCY, IL 62301. The number for the office is 1-217-224-8902 or 1-217-224-7620 (TTY).

## **6.5 Fishing and Other Outdoor Sport Licenses**

You must have a license to fish and hunt animals such as deer and turkey in Illinois. To apply for these licenses, contact the Illinois Department of Natural Resources (DNR). The application can be completed on the DNR website: <https://www1.wildlifelicense.com/il/start.php>. You can also call toll free, 1-888-6-PERMIT.

## **6.6 Gun Permit**

You must have a permit to own a gun in Illinois. Applicants must complete an application for a FOID (Firearm Owner Identification). A FOID application can be downloaded from the Illinois State Police website at [www.isp.state.il.us](http://www.isp.state.il.us) or applications may be obtained at most retail stores where firearms are sold.

## 6.7 Immigration Services

For information regarding immigration concerns, services or questions refer to Chapter 2, Immigration Information, of this manual.

## 6.8 Identity Theft

Identity thieves can get your personal information in a variety of different ways such as by stealing wallets and purses containing your identification, credit and bank cards. They can use your personal information to open a new credit card account, using your name, date of birth and social security number and/or open a bank account in your name and write bad checks on that account. This is a serious issue.

### Sharing Personal Information

Before revealing any personally identifying information, find out how it will be used and secured, and whether it will be shared with others. Ask if you have a choice about the use of your information. Can you choose to have it kept confidential? Here are some tips:

- Do not carry your social security card with you; leave it in a secure place.
- Give your social security number only when absolutely necessary
- Carry only the identification information and the number of credit and debit cards that you actually need.
- Be careful of promotional scams. Identity thieves may use phony offers to get you to give them your personal information.
- Keep your purse or wallet in a safe place at work.

If you think that you are a victim of identity theft

File a report with your local police (217-322-6633) or the police where the identity theft took place. Get a copy of the report in case the bank, credit card company, or others need proof of the crime. Contact the fraud departments of each of the three major credit bureaus and report that your identity has been stolen.

#### **Equifax**

[www.equifax.com](http://www.equifax.com)

1-800-525-6285

P.O. Box 740241

Atlanta, GA 30374-0241

#### **Experian**

[www.experian.com](http://www.experian.com)

1-888-397-3742

P.O. Box 9532

Allen, TX 75013

#### **TransUnion**

Fraud Victim Assistance Division

[www.transunion.com](http://www.transunion.com)

1-800-680-7289

P.O. Box 6790

Fullerton, CA 92834-6790

For any accounts that have been fraudulently accessed or opened, contact the security departments of the appropriate creditors or financial institutions. Close these accounts. Put passwords on any new accounts you open.

### **Social Security Numbers**

Your employer and financial institution will need your social security number (SSN) for wage and tax reporting. Other businesses may ask for your SSN to do a credit check, like when applying for a loan or renting an apartment. You do not have to give a business your SSN just because they ask for it. If someone asks for your SSN, ask the following questions:

- Why do you need my SSN?
- How will my SSN be used?
- What law requires me to give you my SSN?
- What will happen if I don't give you my SSN?

If someone is using your social security number, you should file a complaint with the Federal Trade Commission by: [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) or call 1-877-438-4338.

# Rules of the Road

## Chapter 7

### 7.1 Renewing Your Driver's License

When it is time to renew your license, you will receive a letter about 90 days before your current license expires. The renewal letter will tell you what identification is required and what tests are necessary. You also will receive information about Driver Services facility hours. It is ultimately the driver's responsibility to renew his or her license before expiration, regardless of whether a renewal letter was received.

### 7.2 Obtaining a Duplicate License

If your driver's license has been lost, stolen or destroyed, you may apply for another license. You must go to a Driver Services facility. However, drivers age 60 and over who have had their license stolen will receive a free duplicate license if they present a police report on the theft. You will be required to show acceptable forms of identification.

### 7.3 Driver's License Requirements

To receive an Illinois driver's license or ID card, you must provide acceptable forms of identification to prove name, date of birth, Illinois residency, Social Security number and signature for comparison. New residents must surrender any out-of-state licenses or ID cards issued prior to the issuance of an Illinois driver's license or ID card.

#### **Acceptable Identification (photocopies not acceptable)**

In an effort to prevent fraud and protect the identities of driver's license and state ID card holders, the Office of the Secretary of State verifies Social Security number with the Social Security Administration (SSA). Online verification of name, date of birth and Social Security number is required before issuance of new and renewed driver's licenses or ID cards. Renewal notices will indicate the need to bring additional forms of identification to complete verification of this information if the record has not already been verified with the SSA.

First-time Illinois Driver's License/ID Card Applicant – An applicant applying for a driver's license or ID card for the first time in Illinois must present one document from each of Group A, B, C and D. Temporary Visitor Driver's License applicants are not required to present documents from Group C. Instead, they must submit a letter on Social Security Administration letterhead, issued within 90 days prior to the date of application, verifying ineligibility for a Social Security.

Duplicate/Corrected Driver's License/ID Card Applicant – An applicant applying for either a duplicate or corrected driver's license or ID card must present one form of identification from Group A and at least one form from either Group B, C, and D. Temporary Visitor Driver's License applicants are not required to present documents from Group C. Instead, they must submit a letter on Social Security Administration letterhead, issued within 90 days prior to the date of application, verifying ineligibility for a Social Security number. An applicant who requests a change in name, date of birth, Social Security number or gender must provide acceptable identification to link the change between the previous information and the new information.

Illinois Driver's License/ID Card Renewal Applicant – An applicant renewing a current Illinois driver's license or ID card need only present his/her current valid driver's license or ID card. If the applicant from Group A and at least one form from either Group B, C, or D. A Temporary Visitor Driver's (TVDL) License applicant renewing a current Temporary Visitor Driver's License must provide all ID documentation required for a first-time TVDL applicant.

### **New Residents**

Drivers moving to Illinois from out of state may use their valid driver's license from their home state for 90 days. To receive an Illinois driver's license, you must visit a Driver Services facility and provide acceptable forms of identification. New residents must surrender all out-of-state licenses and/or ID cards, pass a vision screening, a written exam and, possibly, a driving exam.

## **7.4 Driver's License Exams**

When applying for a driver's license, you will be asked questions about your general health and take vision, written and driving exams. You are allowed three attempts to pass each of these exams within one year from the date you paid your application fee. Taking any part of the driver's license exam for another person is a criminal offense punishable by a fine and a mandatory seven days in jail, with possible additional jail time. The information for the written exam is provided in this manual.

### **Vision Screening**

Your vision will be screened to determine if you see well enough to drive. This screening is not a profession eye exam. In place of this screening, you may submit a Vision Specialist Report completed by a licensed optometrist, ophthalmologist or physician. Forms are available at your local Driver Services facility or at [www.cyberdriveillinois.com](http://www.cyberdriveillinois.com). If you need to wear glasses or contact lenses, a restriction will be noted on your license. You must always wear your glasses or contact lenses when you drive. For more information, contact your local Driver Services facility.

Following are vision restrictions:

- The minimum requirement for visual acuity is 20/40 acuity with or without corrective lenses. Drivers with acuity between 20/41 and 20/70 are limited to daylight driving only.
- You must have at least 140 degree peripheral vision (the ability to see to the side) to have a license without restrictions. This is with or without corrective lenses.
- If you wear telescopic lenses, you must meet special requirements and undergo additional testing to receive your license.

## **Written Exam**

The question for the basic written exam, which will allow you to operate passenger vehicles, or taken from the information provided in this manual. There will be additional questions to other classifications.

The exam requires you to:

- Identify traffic signs by shape, color or symbol.
- Identify signals and pavement markings.
- Answer multiple choice and true/false questions about traffic laws, safety rules, crash prevention and vehicle equipment.

The study questions at the end of each chapter are similar to questions on the written exam. Studying these questions will help you prepare for the exam. If you apply for a license to drive a motor cycle, truck or bus, you may obtain an operator's manual from any Driver Services facility or at [www.cyberdriveillinois.com](http://www.cyberdriveillinois.com). Study the manual before taking the exam. Written and driving exams vary for different classifications of driver's licenses.

## **Driving Exam**

The driving exam allows you to demonstrate your ability to drive. You must provide a vehicle that is licensed, properly equipped for the driver's license classification you are seeking and complies with the Secretary of State's vehicle condition standards. If the vehicle is registered in Illinois, it must display valid license plate as required by Illinois law. If the vehicle is registered outside of Illinois, it must meet the registration requirements of a respective state. The vehicle, unless exempt, must comply with the Illinois Mandatory Insurance Law. You will be required to show proof of vehicle insurance at the Driver Services facility. You will automatically fail the exam if you violate any traffic law or commit any dangerous action while taking the exam. You and the examiner are required to wear safety belts during the driving exam, as required by law.

During the basic driving exam, which will allow you to drive a passenger vehicle, you will be graded on your ability to do the following: start the vehicle, back the vehicle, turn about, park uphill, start uphill, park downhill, start downhill and control your vehicle.

## **7.5 Traffic Laws**

### **Safety Belt Law**

Safety belts must be worn by all drivers and front-seat passengers age 8 and over even if the vehicle has air bags. It is responsibility of the driver to ensure that all front-seat passengers ages 8 to 16 obey this law. Anyone found guilty of disobeying this law is subject to a fine and court costs. Children under age 16 are covered by the Child Passenger Protection Act. A child up to age 16 not in a safety seat must wear safety belts regardless of the location in the vehicle.

All passengers under age 19 with a driver under 18, regardless of location in the vehicle, must be belted and may be ticketed for violation of the law. There are exceptions for motorcycles. In a second division vehicle (truck with only a front seat) equipped with seat safety belts, any person transporting a child under age 8 is responsible for securing the child in an appropriate child restraint system.

### **Child Passenger Protection Act**

The child Passenger Protection Act requires the use of an appropriate safety restraint system for children under age 16. Any person transporting a child under age 16 is responsible for that child's safety. Children under age 8 must be appropriately secured in an approved child restraint system, which includes a booster seat. A child weighing more than 40 pounds may be transported in a back seat of a motor vehicle while wearing only a lap belt if the back seat is not equipped with a combination lap and shoulder belt.

### **Speed Limits**

The maximum speed limit in Illinois is 65 mpg on rural interstate tollways, freeways and some four-lane highways where posted. The maximum speed limit on most other highways is 55 mph. The maximum speed limit for second division vehicles is 55 mph. You may drive at the maximum allowable speed only under safe conditions. For safety purposes, a minimum stopped limit may be posted along certain roadways. When minimum limits are not posted, drivers should not drive so much slower than the maximum limit that they interfere with the normal movement of traffic.

## **7. 6 Emergency Vehicles**

When approaching a stationary emergency vehicle using visual signals, Illinois law requires motorists to yield, change to a lane away from the emergency vehicle and proceed with caution. If a lane change is not possible, reduce speed and proceed with caution.

When being approached by an emergency vehicle using audible and visual signals, Illinois law requires motorist to immediately pull to the right side of the road and wait for the emergency vehicle to pass. If stopped at an intersection with two-way traffic, remain stopped until the emergency vehicle passes.

If a driver fails to yield to an emergency worker or vehicle, and that failure results in a crash where an emergency worker is injured or killed, the driver may lose his/her driving privileges for a minimum for 90 days.

## **7.7 Signaling**

In a business or residential area you must give a continuous turn signal for at least 100 feet before turning. In other areas the signal must be given at least 200 feet before turning.

## **7.8 Special Stops**

### **School Buses**

You must stop before meeting or overtaking a school bus loading or unloading passengers on a two-lane roadway. A warning will be given at least 100 feet (200 feet in rural areas) in advance of a stop. The bus driver will flash amber and red lights on the front and rear of the bus. The stop signal arm will be extended after the school bus has to come to a complete stop. You must then come to a complete stop.

You must remain stopped until the stop signal arm is no longer extended and the flashing lights are turned off or the driver signals you to pass.

You do not always need to stop when meeting a stopped school bus on a roadway with four or more lanes. You do not need to stop if you are traveling in the opposite direction of the bus, but you should drive cautiously.

Your driver's license or vehicle registration will be suspended for three months if you are convicted of illegally passing a stopped school bus. If you receive two such convictions within five years, your driving privileges will be suspended for one year. In addition to the suspension, violators will be fined \$150 for a first conviction and \$500 for a second or subsequent conviction.

## **Alleys and Driveways**

In urban areas, drivers must come to a complete stop before entering the sidewalk area when moving out of an alley, building, private road or driveway. If there is no sidewalk, stop at a point nearest the street or roadway where there is a view of approaching traffic. After stopping, yield the right-of-way to pedestrians and all vehicles.

## **Prohibited Stopping, Standing, Parking**

Standing or parking a vehicle, whether occupied or not, is prohibited:

- In front of a public or private driveway.
- Within 15 feet of a fire hydrant.
- Within 20 feet of a fire station driveway or crosswalk at an intersection.
- Within 30 feet of a STOP sign, YIELD sign or traffic control signal.

## **7.9 Additional Laws**

Overload a vehicle with passengers or freight so that the driver's view is obstructed. No more than three persons should ride in the front seat of a vehicle.

## **7.10 DUI Laws**

Driving under the influence (DUI) is a serious offense that is classified in Illinois as a violent crime. If you are convicted of DUI, the offense will permanently remain on your driving record. If you are arrested and/or convicted, you may lose your driving privileges and vehicle registration, and be fine and/or imprisoned. Repeat arrests or convictions may result in greater penalties.

Arrest and conviction for DUI can be embarrassing, costly and inconvenient. If arrested, you will be taken to a police station or county jail and held there until bond is posted. Your car may be impounded (towed) and possibly forfeited.

## **Implied Consent Law**

When driving on Illinois roadways, you automatically consent to submit to certain tests. These can include breath, blood and/or urine tests to determine if you were drinking or using any other drug or intoxicating compound before or while driving. A doctor or registered nurse must perform the blood test. You may have a qualified person of your own choosing administer more tests at your own expense.

## **Statutory Summary Suspension Law**

If you are arrested for driving with a BAC of .08 percent or more and/or any impairing drug in your system, your driving privileges will be suspended for one year. If you are a second offender within a five-year period, your privileges will be suspended for one year if you fail the test or three years if you refuse to test. A test refusal may be used as evidence against you in the DUI court case. At the time of arrest, the officer will take your license and, if valid, provide you with a temporary receipt allowing you to drive for 45 days. Your suspension begins on the 45<sup>th</sup> day from the notice date and will not be terminated until you pay the reinstatement fee and your record is updated.

## **DUI Conviction**

In addition to a statutory summary suspension, you may be convicted of driving under the influence of alcohol, other drugs and/or intoxicating compounds. The first DUI conviction will result in the loss of your license for a minimum of one year. You also may be fined up to \$2,500 and given a jail sentence of up to one year. If you are convicted of a second DUI offense within 20 years, you will lose your license for a minimum of five years. In addition to other fines and penalties, you will be sentenced to five days in jail or 30 days of community service. You also may be fine up to \$2,500 and given a jail sentence of up to one year. A third conviction, which is a Class 2 felony, will result in the loss of your license for a minimum of 10 years, a possible 3-7 years imprisonment and fines of up to \$25,000. A fourth or subsequent conviction will result in the loss of your license for life. A fifth DUI conviction is a Class 1 felony with possible imprisonment of 4-15 years and fines of up to \$25,000. A sixth or subsequent DUI conviction is a Class X felony resulting in possible imprisonment of 6-30 years and fines of up to \$25,000.

## **Illegal Transportation of an Alcoholic Beverage Open Container**

It is illegal for anyone to drink alcoholic beverages in a vehicle. Both driver and passengers may be issued a traffic citation. Passengers on chartered buses used for non-school purposes, motor homes, mini motor homes and limousines are exempt. It is illegal to have alcohol in the passenger area of a vehicle if the container has been opened. If there is a second offense within one year, your driver's license will be suspended for one year. Any driver under age 21 also faces the loss of driving privileges for one year for the first conviction.

## **7.11 Traffic Crashes**

### **Crash Reports**

Regardless of fault, a crash report must be filed by the driver of a vehicle if the crash involves death, bodily injury or property damage of more than \$1,500. (If any vehicle involved in the crash is uninsured, a report must be file for \$500 or more.)

- Notify the police immediately. Many towns and cities require a report if a crash occurs within their limits. Therefore, if an officer is not at the scene of the crash, a report must be made at the nearest police station as soon as possible. If in a rural area, the county sheriff or Illinois State Police must be notified. If the driver is unable to make the report and there is a passenger, the passenger must make the report.
- A report also must be made to the Illinois Department of Transportation. This confidential report must be sent no later than 10 days after the crash. The form may be obtained from a police officer or an automobile insurance agency.

### **Unattended Vehicles**

If you are involved in a crash that causes damage to an unattended vehicle (no driver or passenger is present) or other property:

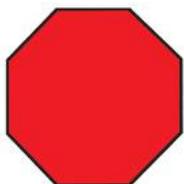
- Stop your vehicle in an area away from traffic.
- Leave your name, address, phone number and license plate number on the vehicle or property if you cannot find the owner.
- Notify police.
- Complete all required crash reports. If you fail to report the crash, you may be fined up to \$2,500 and given a jail sentence of up to one year.

### **Leaving the Scene of a Crash**

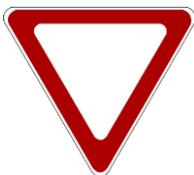
Leaving the scene of a crash is a very serious offense. This is especially true if someone is killed or injured. A driver convicted of leaving the scene of a crash may be fined up to \$2,500 and given a jail sentence of up to one year. If a driver fails to report a crash for more than 30 minutes after it occurred, he/she is subject to a fine of up to \$25,000 and 1-3 years imprisonment. In these cases, the Secretary of State's office is required to revoke your driver's license if the crash results in death or personal injury. Also, your driving privileges will be suspended if there is more than \$1,000 damage to a vehicle.

## **7.12 Roadway Signs**

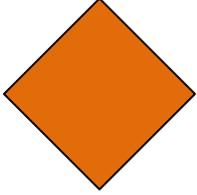
### **Some Shapes of Signs**



This eight-sided red sign means STOP. You must make a complete stop at the stop line. If there is no stop line, stop before entering the crosswalk. If there is no crosswalk, stop before entering the intersection. Yield the right-of-way to pedestrians and approaching traffic. If it is an all-way STOP sign, wait your turn. If the STOP sign is hand-held, stop until an authorized person, such as a school guard or construction zone flagger, signals that it is safe to proceed.



This three-sided sign means YIELD the right-of-way. You must let all traffic and pedestrians near you go before you proceed. YIELD signs are red and white.



This diamond-shaped sign means **WARNING**. It may be yellow, yellow-green or orange with black wording or symbols. This sign warns you about hazards or possible hazards on or near the roadway. Slow down and use caution when you see these signs.

## Regulatory Signs



### Stop

An eight-sided (octagon) sign tells you to always make a full stop. You must make a complete stop at the stop line. If there is no stop line, stop before entering the crosswalk. If there is no crosswalk, stop before entering the intersection. Yield the right-of-way to pedestrians and closely approaching traffic. If is an all-way STOP sign, wait your turn.



### All-Way Stop

This sign means there are four STOP signs at the intersection. Traffic from all directions must stop. The first driver to stop is the first driver to go. Other drivers must wait their turn. You also may see 3-2AY, 5-WAY or ALL-WAY signs.



### Yield

The three-sided (triangle) sign tells you to give the right-of-way to all vehicles and pedestrians near you. Slow down to a safe speed and stop if necessary. When stopping, do so at a marked crosswalk or before entering the intersection. You also may see YIELD signs on expressway ramps. These signs are posted when there is not extra lane where drivers may speed up to merge with expressway traffic.



### Do Not Enter

This sign is posted on one-way streets and other roadways you are not allowed to enter. You also will see this sign if you try to enter an expressway ramp in the wrong direction.



### Speed Limit

Some signs show maximum and minimum speed limits for all types of vehicles on freeways and limited access highways. In construction and maintenance zones, posted speeds legally reduce the speed limit on that portion of the highway. Unless necessary for safety, driving slower than the minimum is illegal.



### Wrong Way

This sign tells you that your vehicle is moving in the wrong direction. You will see this sign on expressway ramps a short distance past the DO NOT ENTER sign. You also will see this sign if you turn the wrong way into a one-way street, alley or driveway.



### No U-Turn

These signs are posted on divided highways or expressways. You may see one where there is an opening in the divided highway that leads to the other side. These openings are for authorized vehicles only such as police cars, ambulances, snow plows, construction/maintenance equipment and other emergency vehicles. You may not use this opening.



### No Right Turn

These signs indicate that right turns are not allowed.



### No Turn on Red

This sign is used at some intersections. It tells you that a right turn on a red light or a left turn on a red light at intersecting one-way streets is prohibited. It may also show a red circle instead of the word red.



### One Way

These signs are used on one-way streets or driveways. You must always go only in the direction of the arrow.

### Colors of Signs



RED signs are regulatory signs and must be obeyed. They include STOP, YIELD, DO NOT ENTER OR WRONG WAY.



Some BLACK and WHITE signs are regulatory signs and must be obeyed. Other black and white signs are used as route markers.



YELLOW is used for warning signs. These signs tell you of road conditions and dangers ahead.



ORANGE also is used for warning signs. These signs alert you to possible dangers ahead due to construction and maintenance projects.



GREEN is used for guide signs. These signs tell you where you are, which way to go and the distance.



BLUE also is used for guide signs. These signs tell you about services along the roadway.



BROWN is used for parks and recreation signs.



PINK is used for traffic incident signing. These signs alert you to possible dangers ahead due to unplanned traffic incidents such as traffic crashes and natural disasters.

# Public Benefits

## Chapter 8

### 8.1 Immigration and Public Benefit Eligibility

The United States offer financial assistance to certain individuals in need who meet eligibility requirements. Your immigration status affects your eligibility in public benefits (cash assistance, food stamps, medical assistance). Certain types of immigration statuses do not allow individuals to apply for financial assistance.

Some basics you should know:

#### **People with Temporary Protected Status (TPS) / Deferred Enforced Departure (DED)**

Although you may meet county eligibility requirements to receive benefits, you need to know that receiving public assistance may affect your ability to become a Legal Permanent Resident (LPR – “Green Card” holder). To learn more about how benefits may affect your immigration status it is highly recommended you contact an immigration attorney. For a list of immigration legal providers see Section 2.5 Legal and Community Resources.

#### **Lawful Permanent Residents (LPR – “Green Card” holders)**

People can receive their Green Cards through many different means (family based petitions, employment based petitions, the Diversity Visa lottery). In most of these cases, in order to qualify for this status, you or a family member probably signed an “Affidavit of Support.” In this document you or your family member stated that you had the means to support yourself, and that you would not take public benefits. This means that you do not qualify for any public benefits, and you legally cannot apply to receive them. In some cases, you may qualify for certain emergency programs. To learn more information about how your specific immigration status affects your ability to receive public benefits it is highly recommended you contact an immigration attorney. For a list of immigration legal providers see Section 2.5 Legal and Community Resources.

### 8.2 General Assistance, Food Stamps, Medical Assistance

General Assistance provides a monthly cash benefit for adults ages 18 to 64 who are unable to provide for themselves. To be eligible, an applicant must:

- Be an Illinois resident for at least 30 days;

- Be unable to work for a minimum of 30 days;
- Not have a minor, dependent child living in the household;
- Have little or no income or resources; and
- Not be a current SSI (Supplemental Security) recipient.

Food Stamps. Benefits are issued to low income persons and can be used like money to buy food at local stores. Eligibility to participate and benefit amounts are based on the income, assets, and property of those who purchase and eat food together in a household and who must be considered together as household under program rules. Applicants may be single, married, with or without children, or any age, and may be unemployed or working.

### *Medical Programs*

Medical Assistance (MA) is a federal assistance program that helps pay from the medical care and nursing home care of person who cannot pay for their care; who meet specific income, asset, and property guidelines; and who fall into one of the following categories of eligibility:

- Under age 21 or over 65 or
- disabled, or
- blind, or
- pregnant, or
- parents or caretakers of a child under age 19 (in some circumstances)

Persons may be eligible only for MA or they may also be eligible for one of the cash assistance programs and/or Food Stamps. Those who receive cash through the Illinois Department of Healthcare and Family Services with few exceptions also receive MA. MA is different than Medicare, a federal health insurance program administered by the Social Security Administration.

For more information, contact:

**Illinois Department of Healthcare  
and Family Services**

201 South Grand Avenue East

Springfield, IL 62763-0001

Phone: 217-782-1200

TTY: 1-800-526-5812

### **8.3 Social Security Benefits**

Please refer back to 4.4.

To inquire about social security benefits, contact:

Social Security  
2401 Lind Street  
Quincy IL 62301  
800-772-1213  
217-224-8902  
TTY: 217-224-7620  
Office Hours: Monday - Friday: 09:00 AM - 04:00 PM

### **8.4 State Public Assistance Office Location**

#### **Illinois Department of Healthcare and Family Services**

201 South Grand Avenue East  
Springfield, IL 62763-0001  
Phone: 217-782-1200  
TTY: 1-800-526-5812

### **8.5 Unemployment Benefits**

Unemployment benefits are available to persons out of work through no fault of their own (for example, people who are laid off). They replace part of the income lost when you become unemployed. The unemployment insurance fund is financed entirely by a special tax paid by employers. Unemployment benefits cover most people who have worked in Illinois for private employers or state or local governments. You do not have to live in Illinois to apply. You must be a U.S. citizen, a registered alien, or have permission to work in the United States.

If you reside in Illinois or regularly commute to work in Illinois from a neighboring state, you can complete an application on-line at [http://www.ides.state.il.us/individual/online\\_claim.asp](http://www.ides.state.il.us/individual/online_claim.asp), by calling 800-244-5631, or through the Quincy office of the Illinois Department of Employment Security .

**State Of Illinois Employment &  
Training Center Employment**

107 North Third St.

P.O. Box 889

Quincy, IL 62306

217-222-1560

<http://www.ides.state.il.us/worknet/default.asp>

You qualify for unemployment benefits if you meet all the following:

- have earned sufficient wage credits
- are partially or totally unemployed through no fault of your own
- are physically and mentally able to perform the kind of work you usually do
- are available for immediate employment (no barriers to accepting a job)
- are actively seeking suitable employment

If you have questions about the unemployment benefits program, go on-line

<http://www.ides.state.il.us/> or call the information line at the office closest to you.

# **Social Services**

## **Chapter 9**

### **9.1 United Way 2-1-1**

As you transition into your new life in the United States there may be times when you need help. United Way 2-1-1 can help find out about an agency that can help you with your specific question or situation. When you call (dial 2-1-1), you will be able to talk with an Information and Referral Specialist. This specialist will ask about your specific needs, and then refer you to an agency that can help you. United Way will help anyone regardless of their immigration status. Visit United Way's webpage at <http://national.unitedway.org/>.

### **9.2 Schuyler County Food Basket**

Schuyler County Food Basket provides food by assisting individuals or families based upon income per month and family size. To be qualified for assistance, the individual or family must meet certain criteria. Once qualified, the person must call on the second Thursday of each month to have an order ready. The pick up day is the fourth Thursday of each month. The phone number for the Food Basket is 322-2908.

### **9.3 HELP Center**

The HELP Center has been established to assist the needs of low-income families or individuals. The Center provides clothing, shoes, utensils, furniture, houseware items, toys, and much more at a reduced price or by donation. The Center is opened from 8:30 am to 11:30 am and 1:30 pm to 4:30 pm on Monday, Wednesday, and Friday.

### **9.4 English as a Secondary Language (ESL)**

#### **Spoon River College**

English as a Second Language (ESL) is a language program designed for adults, 16 years and older, whose native language is not English. The ESL program helps students improve their reading, writing, speaking and listening skills from literacy to the advanced level. These skills are necessary for success in the workplace, the community, and for future course work. Students improve English skills while also learning about American culture.

Before entry into the program, a student must obtain an English skills assessment for accurate placement. To schedule an assessment and register for the class please call the ESL Coordinator at 833-6038.

Macomb ESL classes meet in the mornings from 9:00 a.m. - 12:00 p.m. on Monday and Wednesday. Rushville ESL classes meet in the mornings from 9:00 a.m. - 12:00 p.m. on Tuesday and Thursday. As with all of the Adult Education Classes, ESL is offered free of charge.

For further testing and program information, call the ESL Coordinator at 833-6038.

### **Lincoln Land Community College**

Basic instructions in English:

- listening
- speaking
- reading
- writing
- beginning through advance levels

Morning Class: Tuesday, Wednesday & Thursday – 9 a.m. to 12 p.m.

Evening Class: Monday and Wednesday – 6 to 9 p.m.

For more information or to register call 323-1859 or 1-800-666-8325

Contact the following address for more information on ESL classes provided by Lincoln Land Community College:

## **9.5 Other Social Services**

### **Schuyler County Health Department**

The Schuyler County Health Department was established to promote a safe and healthy environment by providing preventive health care, family support services and child development programs for the residents of Schuyler County.

Services include the following:

- Family Emergency Preparedness
- Special Needs Preparedness
- Bioterrorism Information
- Floods, Tornadoes and Storms Information
- WIC (Women, Infants, and Children)
- Pregnancy Testing and Counseling
- Family Case Management
- Immunizations/ TB Screening
- Lead Poison Screening
- Travel Precautions

- Blood Pressure/Blood Sugar Screenings
- Illinois Breast and Cervical Cancer Program

Schuyler County Health Department  
 27 South Liberty Street  
 PO Box 320 • Rushville, IL 62681  
 217-322-4373  
<http://www.schuylercountyillinois.com/healthdept/healthdept.html>

### **DHS Family Community Resource Center in Schuyler County**

DHS provides many services to help people in Illinois have better lives, including information and referrals to services provided by other agencies and community partners. Listed below are services available to meet your individual and family needs.

Medical Benefits; SNAP Benefits; Cash Assistance; Employment and Training Services; Alcohol and Substance Abuse Services; Domestic Violence Services; Mental Health Services; Services for Pregnant Women; Child Care Services; Women, Infants Children (WIC); Services for Teen Parents; Child Support; Services for People with Disabilities; Group Care – Nursing Homes; Services for Senior Citizens; LIHEAP; Earned Income Tax Credit (EITC); Crisis Nursery; Food Pantries; Healthy Families Illinois; Homeless Services

Please note: Immigrants may not be eligible for certain services. For eligible services, immigrants must meet certain criteria to be qualified for the eligible services.

### **DHS Family Community Resource Center in Schuyler County**

Family Community Resource Center

111 E Washington St

Rushville, IL 62681

Phone: (217) 322-3377

Receives applications for Cash, Food Stamps, and Medical Assistance by fax, mail or in person.

### **Two Rivers Regional Council**

Two Rivers Regional Council of Public Officials is an agency established by agreements between Adams, Brown, Pike, and Schuyler Counties in Illinois that provides staff to develop and administer programs and policies which further the efforts of local governments and aid the economically disadvantaged throughout the region.

Services provided are food pantry, emergency rent, reachout center, school supplies, home buyer program, and energy assistance.

Two Rivers Regional Council

Administrative Office

936 Broadway, Quincy, IL 62301

Mailing Address:  
PO Box 827, Quincy, IL 62306  
Phone: 217-224-8171

### **Alcoholics Anonymous Information**

Alcoholics Anonymous is a fellowship of men and women who share their experience, strength and hope with each other that they may solve their common problem and help others to recover from alcoholism. The only requirement for membership is a desire to stop drinking. There are no dues or fees for AA membership; we are self-supporting through our own contributions. AA is not allied with any sect, denomination, politics, organization or institution; does not wish to engage in any controversy, neither endorses nor opposes any causes. Our primary purpose is to stay sober and help other alcoholics to achieve sobriety.

127 South Liberty Street, Rushville, IL - (217) 322-4373

### **Quanada**

*Please Refer to Section 3.2.*

# Health Care

## Chapter 10

### 10.1 HIV/AIDS

#### What is HIV/AIDS?

HIV is a virus that is believed to cause AIDS (Acquired Immune Deficiency Syndrome). This disease is very deadly and leads to many health problems including death. HIV can be transmitted in three ways:

- Unprotected (not using a condom) vaginal, anal and oral sex
- Direct blood contact, which may occur through needle sharing, transfusions, accidents in health care settings, or certain blood products.
- Mother to baby; before or during birth or through breast milk.

It is important that you do what you can to protect yourself and your family from this disease. It is important that immigrant populations understand how HIV is transmitted, and how they can protect themselves from the disease.

For more information on HIV/AIDS call the free and anonymous AIDS/HIV and STD Hotline at 1-800-243-2437 or TTY (hearing impaired use only) 1-800-782-0423.

#### HIV/AIDS Testing Sites:

If you think you may be infected with HIV/AIDS, the following clinics offer free & confidential testing, as well as post-test counseling.

#### **Adams County Health Department**

Joanna Bunch  
333 North Sixth Street  
Quincy, IL 62301  
(P) 217-222-8440  
(F) 217-222-8478

#### **Morgan County Health Department**

Jackie Barringer  
345 West State  
Jacksonville, IL 62650  
(P) 217-245-5111  
(F) 217-243-4773

### **5th Street Renaissance/ SARA Center**

Penny Harris

1315 North Fifth

Springfield, IL 62702

(P) 217-544-5040

(F) 217-544-5045

[harrispenyfsr@sbcglobal.net](mailto:harrispenyfsr@sbcglobal.net)

### **Sangamon County Health Department**

Joans Stevens-Thome

2501 North Dirksen Parkway

Springfield, IL 62701

(P) 217-535-3100

(F) 217- 535-3104

[joans@co.sangamon.il.us](mailto:joans@co.sangamon.il.us)

## **10.2 Other Important Health Issues**

### **Sexually Transmitted Diseases (STD's)**

STD's are diseases that are passed from one person to another through sexual intercourse (either vaginal or anal). Some of these diseases may be curable such as gonorrhea, while others are not, such as herpes or HIV/AIDS. These diseases may be prevented by using protection (such as a condom). For more information about STD's contact your health care provider, or one of the clinics listed above. These clinics provide free, confidential STD testing as well as HIV/AIDS testing. Protect yourself!

### **Tuberculosis (TB)**

TB is a dangerous disease that is spread mainly through the air that can lead to death. TB may be treated by medications. It is very important that if you think you have been exposed to TB (either before arriving in the United States or after your arrival) that you see a doctor immediately.

You may also contact the Schuyler County Health Department at 217-322-4373 for more information.

## **10.3 When Should You Go to a Hospital?**

Studies have shown that 55% of people who go to a hospital emergency room (ER) for medical care should NOT have gone to the ER. Instead, other medical resources are available, such as urgent care offices, doctor's offices, and community clinics.

## **Good Reasons to go to an Emergency Room**

- Loss of consciousness (passing out)
- Signs of heart attack that last two minutes or more. These include: pressure fullness, squeezing or pain in the center of chest, tightness, burning, or aching under the breastbone=; chest pain with lightheadedness.
- Signs of stroke, including: sudden weakness or numbness of the face, arm, or leg on one side of the body; sudden dimness or loss of vision, particularly in one eye; loss of speech, or trouble talking or understanding speech; sudden severe headaches with no known cause; unexplained dizziness, unsteadiness or sudden falls, especially when accompanied by other stroke symptoms.
- Severe shortness of breath
- Bleeding that does not stop after 10 minutes of direct pressure
- Sudden, severe pain
- Poisoning – note, if possible, call your poison control center at 1-800-222-1222, 24 hours a day/seven days a week and ask for immediate home treatment advice – certain poisons should be vomited as soon as possible while others should be diluted with water as soon as possible. Such preliminary home treatment could save your life.
- A severe or worsening reaction to an insect bite or sting, or to a medication, especially if breathing is difficult.
- A major injury, such as head trauma
- Coughing up vomiting blood, or severe persistent vomiting.
- Suicidal or homicidal feelings

## **Bad Reasons to Go to an Emergency Room**

- Earache
- Minor cuts where bleeding is controlled
- A minor dog or animal bite where bleeding is controlled but see your doctor – a rabies shot may be necessary
- A sprain
- A sunburn or minor burn from cooking
- An insect sting or delayed swelling from a sting – if there is breathing difficulty, go to the ER.
- A skin rash
- Fever (if there is a convulsion, go to the Emergency Room)
- Sexually-Transmitted diseases
- Colds, coughs, sore throat, flu

From Health Pages at [www.healthpages.com/articles/ar-erinf.html](http://www.healthpages.com/articles/ar-erinf.html)

## **10.4 Health Insurance**

In the United States it is a good idea to have health insurance. Health insurance will help you pay for part or all of medical costs you may have when you are sick or injured. Many people in the United States receive health insurance through their employer. If you are employed, ask your employer if you can get health insurance through them. If you are not employed you can pursue health insurance through the county you live in (see Chapter 5, Public Benefits, for more information on public benefits).

## **10.5 OB/GYN**

Obstetricians primarily give care to pregnant women throughout the pregnancy as well as after. Gynecology is another specialized area that is the formal study of the female reproductive system. Many doctors choose both specializations because in a lot of ways they compliment each other & it increases the number of services they are able to provide their patients.

Getting the proper prenatal care will ensure that your baby is growing both healthy & normal. In addition to care for both mother & baby throughout pregnancy medical support during the actual birth is important. An OB/GYN will guide the birthing process & be prepared in case of unexpected complications.

Access to obstetrics and gynecology are scarce in the area. The female would have to go to Macomb, Jacksonville or Springfield for prenatal care.

## **10.6 Hospitals and Clinics**

### **Cargill Clinic**

Medical Department Number 217-323-6203

Guard Shack Number – 217-323-6200

(A Cargill nurse is on call 24/7 for work related problems)

If you are an employee of Cargill, do not hesitate to use the health services provided by the company. The clinic is there to assist in health related issues at little or no cost to you. The same services provided by Cargill can be a costly adventure to pursue if you decide to go some where else.

Services that are provided on-site:

All of the time:

Blood Pressure Screenings, Lab Work/ Blood Tests, Glucose Screenings/ AccuCheck, Personal Health Clinic – free of charge for illnesses or referrals, Weight Management, Stop Smoking Assistance, Help with Bidding Process, Family Planning

Several Times a Year:

CPR and First Aid Classes to all employees, Prenatal Classes, American Red Cross Blood Drives, Wellness Fairs, Cancer Screenings, Women's Clinics

Yearly:

Mammograms, Prostate Screen, Flu Shots, Immunizations, Dental Education

**Culbertson Memorial Hospital**

238 S. Congress

Rushville, IL 62681

Telephone: (217) 322-4321

<http://www.cmhospital.com/>

Services: Cardiopulmonary Rehabilitation, Dietary Consultations, Echo Lab, Emergency Services, Laboratory, Lifeline, Long Term Care, Lymphedema Clinic, Mobile Meals, Nuclear Medicine, Outpatient Specialty Clinics, Radiology, Sleep Lab, Surgery, Swing Bed Program, and Therapy Services.

**Beardstown Clinic I**

(Culbertson Memorial Hospital)

507 Washington Street

Beardstown, IL 62618

217-323-2245

<http://www.cmhospital.com/MedicalClinics/beardstown1.html>

**Beardstown Clinic II**

(Culbertson Memorial Hospital)

8460 St. Luke's Drive

Beardstown, IL 62618

217-323-2707

<http://www.cmhospital.com/MedicalClinics/beardstown2.html>

**Rushville Family Practice Clinic**

(Culbertson Memorial Hospital)

225 South Congress St.

Rushville, IL 62681

217-322-3345

<http://www.cmhospital.com/MedicalClinics/rushville.html>

# The U.S. School System

## Chapter 11

### 11.1 Mandatory Attendance Policy

Children must attend school from the time they are 7 until they are 16 years old. The law requires that a child's parent or guardian makes sure the child has adequate food, shelter, and goes to school. This means the parents and guardian must make every effort to make sure the child is appropriately supervised and has enough rest at night.

### 11.2 Truancy

#### What is Truancy?

Truancy occurs when any person subject to compulsory school attendance who is absent without valid cause from such attendance for a school day or a portion thereof. Chronic Truant is when any person subject to compulsory school attendance who is absent without valid cause from such attendance for 10% or more of the previous 180 school days. The missed days do not have to be in a row.

#### Reporting Valid Absences

Schools consider the following reasons to be a lawful excuse for missing school: the child is sick, there is a family emergency, or it is a religious holiday. You **MUST** call your child's school to inform them why your child is missing school, even if it is a valid absence.

#### Consequences of Truancy

A parent who contributes to a child's truancy from school can be charged with a misdemeanor. Truancy can have a strong negative effect on students' lives. It can block future opportunities and is associated with drug use, daytime crime and violence.

### 11.3 Tips for Parents to Improve Child's Attendance

1. Insist that your child attend school.
2. If your child does not want to go to school, find out why. Talk to your child and listen for an answer. Perhaps they have a problem you can help solve. Youth need to know their parents will take action and support them.
3. Do not encourage your child to continue to defy the law by calling the school to cover their absences.
4. Use mediation or other counseling services that the school provides.

5. Attend school with your child until they are willing to go on their own.

## 11.4 Schooling Choices

Parents have many choices in Illinois to make regarding the type of school their child or children attend. Placement in a school is based on a variety of factors, including parent choice, transportation, space availability and state and district guidelines. Listed below are the different schooling choices to choose from along with a brief summary of these options.

**Neighborhood Schools** are available to students based on their home address. These home addresses are assigned to a school's attendance area. Transportation is provided to those living in the school's attendance area. The neighborhood schools in Beardstown are Gard Elementary; Brick Elementary; and Grand Avenue Elementary. To find out which school is assigned to your address, call the Beardstown CUSD #15 Board of Education at 217-323-3099. The two neighborhood schools located in Rushville are Washington Elementary and Webster Elementary. To find out which school is assigned to your address, call the Schuyler-Industry CUSD #5 Board of Education at 217-322-4311.

**Secondary Schools** (including middle and junior high and senior high schools) vary in their format and subject focus. Students are admitted to secondary schools based on applications, district guidelines and available space. Once accepted to a school, students may register for the specialty programs offered at each secondary school. When students select a high school, it is wise to make a four-year commitment to that school. Research shows that students who attend high school for their full four years often achieve at a higher level than students who change school often. Beardstown has only one Middle and High School. Schuyler County has only one junior high and one senior high school.

**Charter Schools** in Illinois have become popular. Charter schools are public schools (operating independently from the school district) and they're open to any student who applies. In exchange for strict accountability to maintain high standards, charter schools are given freedom from many of the regulations that apply to other public schools; which allows for greater flexibility and innovation in the classroom. The closest charter school to Rushville is Beardstown Charter School Learning Academy located in Beardstown. Families interested in choosing a charter school should contact the school directly – placements to charter schools are not made through the school district themselves. Call 312-235-0798 for more information on charter schools.

**Home-schooling** in Illinois is considered to be a form of private education. Parents who choose to educate their children at home are under a legal obligation to meet the minimum requirements stated in Illinois' Compulsory Attendance Law (Section 26-1 of the Illinois School Code). Parents who choose to educate their children at home are obligated to teach their children "...the branches of education taught to children of corresponding age and grade in the public schools" and they are further obligated to offer instruction in these core courses in the English language.

The “branches of education” include language arts; mathematics; biological and physical sciences; social sciences; fine arts; and physical development and health.

Parents who permit a child to attend a home school that is up to the standard of Section 26-1, as interpreted by *Levisen*, are free to decide the manner, time and materials which best suit the learning needs of their children. Parents may determine what type of home-schooling curriculum is best for their students, what materials to use, how much homework to assign, how homework is to be assessed, and what records of the student’s accomplishments should be kept. Testing is not required in the state of Illinois for homeschoolers. There are private testing resources if parents choose to have their children evaluated. Parents who choose to educate their students in the home through the high school years may determine when their student has met the graduation requirements of their private home school and is therefore entitled to receive a high school diploma.

The regional superintendent of schools for the student’s county of residence has first-line responsibility for investigating reports of noncompliance with the compulsory attendance laws found in Article 26 of the Illinois School Code. In fulfilling this legal responsibility, regional superintendents may expect the parents who seek to educate their children at home to establish, when necessary, that they are providing instruction that is at least commensurate with the standards established for public schools. With evidence that home instruction in a specific instance does not satisfy the requirements of state law, the regional superintendent may request the regional or school district truant officer to investigate to see that the child is in compliance with the compulsory attendance law. Truant officers are peace officers empowered to conduct investigations, enforce the compulsory attendance law and to refer matters of noncompliance to the courts. A parent who allows a child to attend a home school that does not comply with the standard of Section 26-1, as interpreted by *Levisen*, allows the child to be truant and can be found to have committed a Class C misdemeanor.

It is suggested that parents and guardians research home schooling at the local public library, with other home school families, and with the Home School Associations. Parents are strongly recommended to register their children with the State. Questions regarding registration and about home-schooling can contact Fulton/Schuyler Regional Office of Education #22 at 309-518-8029.

## **11.5 School Health and Immunizations**

### **Pre-k and Early Childhood- School Physical, Lead Questionnaire, Immunizations**

All students entering for the first time are required to have a school physical on "The Certificate of Child Health Examination Form" with all areas being addressed including a review of body systems, immunization record, height, weight, BMI, and Diabetes Screening. The parent must fill-out and sign the health history; a physician, physician's assistant, or nurse practitioner must complete the form. All students are required to complete a lead questionnaire, based on the

results students may be required to have a lead blood-level test. The questionnaire is to be attached to the school physical.

Immunizations:

Dtap- 4 or more doses, Polio- 3 or more doses, MMR- 1 dose, HIB vaccination series, Hepatitis B vaccination series, Varicella vaccination or proof of chickenpox disease

### **Kindergarten- School Physical, Boosters, Lead Questionnaire, Dental Exam, Vision Exam**

All students entering KDG for the first time are required to have a school physical on "The Certificate of Child Health Examination Form" with all areas being addressed including review of body systems, immunization record, height, weight, BMI, and Diabetes Screening. The parent must fill-out and sign the health history; a physician, physician's assistant, or nurse practitioner must complete the form. All students are required to complete a lead questionnaire, based on the results students may be required to have a lead blood-level test. The questionnaire is to be attached to the school physical.

All students are required to have a dental exam on the School Dental Exam Form. If your student is eligible to receive dental services at school, this will be completed at the fall clinic. You may sign a dental waiver form if you do not have access to a dentist accepting KIDCARE or Medicaid. All KDG students are required to obtain a school vision exam completed by an optometrist or ophthalmologist. If you do not have access to a KIDCARE or Medicaid vision provider, you may sign the waiver form.

Immunizations:

Dtap- booster being given after the 4<sup>th</sup> birthday, Polio- booster being given after the 4<sup>th</sup> birthday, MMR- booster being given after the 4<sup>th</sup> birthday. Some physicians are recommending a varicella booster.

### **2<sup>nd</sup> Grade- Dental Exam**

All students entering 2<sup>nd</sup> grade are required to have a dental exam on the School Dental Exam Form. If your student is eligible to receive dental services at school; this will be completed at the fall clinic. You may sign a dental waiver form if you do not have access to a dentist accepting KIDCARE or Medicaid.

### **6<sup>th</sup> Grade- School Physical, Dental Exam**

All students entering 6<sup>th</sup> grade for the first time are required to have a school physical on "The Certificate of Child Health Examination Form" with all areas being addressed including a review of body systems, height, weight, BMI, and Diabetes Screening. A sports' physical will not be accepted. The parent must fill-out and sign the health history; a physician, physician's assistant, or nurse practitioner must complete the form. All 6<sup>th</sup> graders are required to have a dental exam on the School Dental Exam Form. If your student is eligible to receive dental services at school;

this will be completed at the fall clinic. You may sign a dental waiver form if you do not have access to a dentist accepting KIDCARE or Medicaid.

### **9<sup>th</sup> Grade- School Physical, Tetanus Booster**

All students entering 9<sup>th</sup> grade for the first time are required to have a school physical on "The Certificate of Child Health Examination Form" with all areas being addressed including a review of body systems, height, weight, BMI, and Diabetes Screening. A sports' physical will not be accepted. The parent must fill-out and sign the health history; a physician, physician's assistant, or nurse practitioner must complete the form.

Immunizations- all 9<sup>th</sup> graders are required to have a Tetanus booster if it has been 10 years since their last booster. The booster needs to be recorded on the 9<sup>th</sup> grade physical. Some physicians are recommending the Meningococcal vaccine.

We are requesting to have all physical and immunization records turned in at registration. Students that do not have health forms completed by the first full day of school will be excluded. All forms and Illinois School Health regulations may be obtained from [www.isbe.net](http://www.isbe.net) and [www.idph.state.il.us](http://www.idph.state.il.us). Additional forms are available in the school offices.

### **Medication Rules**

All medication being dispensed by school nursing needs to be in the original labeled container and the medication form must contain by both parent and physician signature; this includes all medication even over-the counter such as Tylenol. Medication forms may be picked up in the school offices and at school registration.

### **Inhalers**

All students are encouraged to carry their inhalers with them at all times. An Asthma policy form needs to be completed by both parent and physician. The forms will be available at registration.

### **Special Health Needs**

If your student has an allergy and has an epinephrine kit ordered, please send one to school and notify the school nurse. If your student is Diabetic, please send insulin and all testing supplies to school and notify the school nurse. Please notify nursing of any health conditions your student has so we may plan appropriate care and be prepared in the event of a crisis.

For more information contact Schuyler-Industry CUSD #5 at 217-322-4311.

## **11.6 Parent Teacher Organization (PTO)**

In the United States it is expected that parents will be involved in their children's education. One way to become involved is to join the Parent Teacher Organization (PTO). The Schuyler-Industry invites everyone to participate who care about children and education. PTO meetings are held on the first Thursday of each month at 6:30 P.M. in the Webster Elementary School Cafeteria. Membership forms can be found at:

<http://www.sid5.com/education/components/scrapbook/default.php?sectiondetailid=174&>

If you cannot attend a meeting but still want to be a member and be involved, simply send your email address to [sid5PTO@yahoo.com](mailto:sid5PTO@yahoo.com) to be kept up to date on meeting minutes.

## **11.7 Obtaining a General Education Development (GED) Certificate**

The GED test is a service provided by the Fulton Schuyler Regional Office of Education #22 for people wishing to earn a high school equivalency certificate. The GED certificate offers individuals whose high school education was cut short due to unavoidable circumstances the opportunity to apply for jobs or continue their education at the next academic level. In today's competitive job market, a GED certificate is an added advantage for job applicants. In addition, attaining a GED certificate provides a sense of accomplishment and pride. Many public libraries and retail book stores carry study guides to help individuals prepare for the test. To get a GED:

- To acquire a GED, a student must pass a series of five tests. These tests include: Writing Skills, Social Studies, Science, Interpreting Literature and the Arts, and Mathematics.
- Learners will have the choice of taking GED preparation classes or starting with the tests (depending on your age you may qualify for either a GED track or a high school diploma track).
- Those who want to take classes can enroll in daytime or evening programs.

GED classes are offered at Spoon River College in Rushville. Please call 309-649-6292 or 309-833-6017 for more details.

GED tests are offered once a month at Fulton Schuyler Regional Office of Education #22. For more information contact:

### **Fulton/Schuyler Regional Office of Education #22**

257 W. Lincoln Ave.  
Lewistown, IL 61542  
309-518-8029

For more information on GED's please contact:  
Illinois GED Hotline at 1-800-SAY GET IT (1-800-729-4384)

or

GED Test Information and Verification  
Jennifer Foster, Senior Director for Adult Education and Family Literacy  
401 E. Capitol Avenue  
Springfield, IL 62701-1711  
(217) 558-4679  
[jennifer.foster@illinois.gov](mailto:jennifer.foster@illinois.gov)

## **11.8 Important Contacts**

### **Illinois State Board of Education**

100 N. 1st Street  
Springfield, IL 62777  
866/262-6663  
<http://www.isbe.state.il.us/>

### ***Schuyler-Industry Schools***

#### **Washington Elementary School**

100 Buchanan Street  
Rushville, IL 62681  
217-322-4311

#### **Webster Elementary School**

310 North Monroe  
Rushville, IL 62681  
217-322-4311  
(press 2 for Webster)

#### **Rushville-Industry Middle school**

750 North Congress  
Rushville, IL  
62681  
217-322-4311  
(Press 4)

**Rushville-Industry High School**

730 North Congress  
Rushville, IL 62681  
217-322-4311  
(Press 5)

**Schuyler-Industry CUSD #5**

Board of Education  
740 Maple Ave.  
Rushville, IL 62681  
217-322-4311

**11.9 Higher Education**

If you have a high school diploma or a GED you may wish to further your education by taking college or technical program courses. Some important things you should know:

**The Educational Opportunity Center (EOC)**

The Educational Opportunity Centers program provides counseling and information on college admissions to qualified adults who want to enter or continue a program of postsecondary education. The program also provides services to improve the financial and economic literacy of participants. An important objective of the program is to counsel participants on financial aid options, including basic financial planning skills, and to assist in the application process. The goal of the EOC program is to increase the number of adult participants who enroll in postsecondary education institutions. For more information contact:

***Office of Federal TRIO Programs***

U.S. Department of Education, OPE  
Higher Education Programs  
1990 K Street, N.W., Suite 7000  
Washington, DC 20006-8510  
E-mail: OPE\_TRIO@ed.gov  
Telephone: (202) 502-7600

**Foreign Transcript Evaluations**

Foreign transactions evaluations are important if you have taken higher education courses to countries other than the U.S. Your transcript must be translated into U.S. educational equivalent. Services that can assist this (for a fee) are:

- Lincoln Land Community College Office of Admissions, International Admissions, 800-727-4161, or <http://www.llcc.edu/>.

- World Education Services, 212-966-6311, email at [Midwest@wes.org](mailto:Midwest@wes.org), or <http://www.wes.org/>.
- Educational Credential Evaluations, 414-289-3400, email at [eval@ece.org](mailto:eval@ece.org), or <http://www.ece.org/>.

### **What to Do if You Do Not Have Your Foreign Transcript/Diploma**

It is common for important documents such as school transcripts and diplomas to be lost during times of trauma and transition. If you have lost these documents and are unable to get new ones from your school or university, you may be able to “test out” of classes that you have already completed. Contact the admissions department of the school you would like to attend for more information.

### **11.10 Area Colleges and Universities**

Spoon River College  
 706 Maple Avenue  
 Rushville, IL 62681-1048  
 217-322-6060  
[www.src.edu](http://www.src.edu)

Lincoln Land Community College  
 109 White Pine Ln  
 Beardstown, IL 62618  
 217-323-4103  
[www.llcc.edu](http://www.llcc.edu)

Western Illinois University  
 1 University Circle  
 Macomb, IL 61455  
 309-298-1414  
[www.wiu.edu](http://www.wiu.edu)

Illinois College  
 1101 West College Avenue  
 Jacksonville, IL 62650  
 217.245.3030  
<http://www.ic.edu/aboutus/>

Mac Murray College  
 447 East College Avenue  
 Jacksonville, IL 62650-2590  
 (217) 479-7000  
[www.mac.edu](http://www.mac.edu)

John Wood Community College  
1301 South 48th Street  
Quincy, IL 62305-8736  
(217) 224-6500  
[www.jwcc.edu](http://www.jwcc.edu)

Springfield College – Illinois  
1500 North 5th Street  
Springfield, IL 62702-2694  
(217) 525-1420  
[www.sci.edu](http://www.sci.edu)

The listing of universities and colleges are only part of a list. Please use the internet to search for other universities and colleges near Rushville.

### **11.11 Registering for Classes**

Step 1 Review the course catalog as soon as possible. Colleges with online registration sometimes publish open classes online before the print catalog is available, so check both places.

Step 2

Check class times and register for classes that don't interfere with your schedule. Choose classes scheduled at times you perform best. Select early morning classes if you're an early bird or night classes if you're a night owl.

Step 3

Pick general requirements and prerequisites first. Getting these classes out of the way early means you can devote time to your college major in the final semesters.

Step 4

Balance hard classes with easy ones. By only registering for subjects you struggle with, you'll burn out quickly and only cause yourself frustration. If you continually fill your schedule with easy classes and you'll have nothing but hard classes in the end.

Step 5

Know which college classes require field experience. These classes require off-campus time and can cut into your time available for taking other classes.

Step 6

Mix online classes with on-campus classes. Most colleges offer some sort of distance learning. Online classes help free up your schedule or increase your workload.

## Step 7

Go online or to the college campus, once you have made your class decisions. Fill out the registration form and pay tuition.

From [http://www.ehow.com/how\\_2154162\\_register-college-classes.html](http://www.ehow.com/how_2154162_register-college-classes.html)

### **11.12. Financial Student Aid – FAFSA**

Federal Student Aid, an office of the U.S. Department of Education, ensures that all eligible individuals can benefit from federally funded or federally guaranteed financial assistance for education beyond high school. FSA consistently champion the promise of postsecondary education to all Americans —and its value to our society.

Federal Student Aid plays a central and essential role in supporting postsecondary education by providing money for college to eligible students and families. FSA partners with postsecondary schools, financial institutions and others to deliver services that help students and families who are paying for college.

Today, Federal Student Aid performs a range of critical functions that include, among others:

- Educating students and families on the process of obtaining aid;
- Processing millions of student financial aid applications each year;
- Disbursing billions of dollars in aid funds to students through schools;
- Enforcing financial aid rules and regulations;
- Servicing millions of student loan accounts, and securing repayment from borrowers who have defaulted on their loans; and
- Operating information technology systems and tools that manage billions in student aid dollars.

To be eligible for aid, the person(s) must fill out a FAFSA application. The Free Application for Federal Student Aid (FAFSA) is a form that can be filled out annually by current and anticipating college students (both undergraduate and graduate) in the United States to determine their eligibility for federal student financial aid (including Pell grants, Stafford loans, PLUS loans, and work-study programs). The Department of Education begins accepting the application beginning Jan. 1 of each year. Applicants who have filled out a FAFSA in previous years are able to fill out a renewal FAFSA, but information on taxes and savings, for example, must be updated annually. In addition, most states and schools use information from the FAFSA to award non-federal aid.

The FAFSA consists of numerous questions regarding the student's finances, as well as those of his or her family (in the case that a student is determined to be "dependent"); these are entered into a formula that determines the Expected Family Contribution (EFC). A number of factors are used in determining the EFC including the household size, income, number of students from household in college, and assets (not including retirement and 401(k) funds). This information is

required because of the expectation that parents will contribute to their child's education, whether that is true or not.

The FAFSA does not have questions related to student or family race, ethnicity, sexual orientation, disability, or religion.

A Student Aid Report (SAR), which is a summary of the FAFSA responses, is forwarded to the student. The student should review the SAR carefully for errors and make any corrections. An electronic version of the SAR (called an ISIR) is made available for downloading by the colleges/universities the student selected on the FAFSA. The ISIR is also sent to state agencies that award state need-based aid. Schools may award aid on a first-come, first-served basis, and students are advised to fill out the FAFSA as early as possible for consideration for maximum financial assistance.

Some colleges also require the CSS Profile to be filled out as early as the same deadline as an early admissions or early decision application deadline. The CSS is managed by the College Board and usually concerns funds disbursed by a college rather than federal funds.

Nearly every student is eligible for some form of financial aid. Students who may not be eligible for need-based aid may still be eligible for an unsubsidized Stafford Loan regardless of income or circumstances. A student that can meet the following criteria may be eligible for aid:

- is a U.S. citizen, a U.S. national, or an eligible non-citizen;
- has a valid Social Security number;
- has a high school diploma or GED or for adult students, pass an Ability-to-Benefit test;
- is registered with the U.S. Selective Service (male students age 18-25);
- completes a FAFSA promising to use any federal aid for education purposes;
- does not owe refunds on any federal student grants;
- is not in default on any student loans; and
- has not been found guilty of the sale or possession of illegal drugs while federal aid was being received.

Even if the student meets the previous criteria, there is no guarantee the student will receive enough money for expenses or any at all. The eligibility for aid depends on the Expected Family Contribution (EFC), the year in school, the enrollment status, and the cost of attendance at the school.

# Housing

## Chapter 12

### 12.1 Affordable Housing and Subsidized Housing

Affordable housing is “housing that costs no more than 30-40% of a family’s annual income” ([www.housinglink.org](http://www.housinglink.org)). Subsidized housing is a term used to describe housing which is financed in whole or in part with government funding ([www.affordablehousingonline.com/whatis.htm](http://www.affordablehousingonline.com/whatis.htm)). For a complete listing of the public housing authorities in Illinois, contact [www.hud.gov](http://www.hud.gov). At the moment, Rushville does not have a Housing Authority.

### 12.2 Three Common Affordable Rental Housing Programs

- Public Housing – publicly owned and managed rental units for low-income households (not found in Rushville or Schuyler County).
- Project-based Section 8 Housing – publicly owned and managed rental units for low-income households (not found in Rushville or Schuyler County).
- Section 8 Housing Choice Vouchers – government-funded program that helps low-income households pay the rent on market-rate rental units (not found in Rushville or Schuyler County).

### 12.3 Home Ownership

#### Are You Ready to Own?

Home ownership means you no longer pay monthly rent for the roof over your head. You can do what you want with your house (within reason). When you leave, you can sell it to recoup the purchase price and - with any luck - earn a profit too.

But don't kid yourself. Home ownership comes with a slew of disadvantages, responsibilities, and downright headaches.

So before going any further, consider whether your lifestyle and finances make home buying a smart move.

**TIP: High costs mean you should be prepared to stay put.** Except in a roaring real estate market, it usually doesn't make sense to buy a home you'll own for less than three or four years. Reason: the high transaction cost of buying and selling property means you could lose money on the deal. If you do make money, you'll pay capital gains taxes if you're in the house less than two years.

When home prices are falling, it just makes the case against buying even stronger. So ask yourself if you can really stay put for that long. Will you need to move because you are transferred by your current employer or a new one? Are you thinking of going back to school?

**TIP: It may make more sense to rent.** On the financial side, one key question is whether it costs more, on average, to rent or own your area. The rule of thumb is that if you pay 35 percent less in rent than you would for owning - including the monthly mortgage, property taxes, and any homeowner's fees - then it's smarter to continue renting.

Only if all those answers still point towards owning should you proceed to the next step - getting the money right.

### **Getting the Money Right**

For most people, buying a house involves a double financial whammy. First you have to assemble a pile of cash for the down payment and closing costs. Then you must convince a bank to lend you an even more staggering sum - generally 80 percent or more of the purchase price.

So your first step, even before you start the actual hunt for a property, should be to get your financial house in order.

Start with your credit

Credit reports are kept by the three major credit agencies, Experian, Equifax, and TransUnion. Among other things, they show whether you are habitually late with payments and whether you have run into serious credit problems in the past.

A credit score is a number calculated from a formula created by Fair Isaac based on the information in your credit report. You have three different credit scores, one for each of your credit reports.

A low credit score may hurt your chances for getting the best interest rate, or getting financing at all. So get a copy of your reports and know your credit scores. Try Fair Isaac's MyFICO.com, which charges \$15.95 each for reports and scores from Equifax and TransUnion. Experian scores and reports can be accessed from [experian.com](http://experian.com) and cost \$15.

Errors are not uncommon. If you find any, you must contact the agencies directly to correct them, which can take two or three months to resolve. If the report is accurate but shows past problems, be prepared to explain them to a loan officer.

## Know what you can afford

Next, you need to determine how much house you can afford. You can start with one of the Web's many calculators. For a more accurate figure, ask to be pre-approved by a lender, who will look at your income, debt and credit to determine the kind of loan that's in your league.

The rule of thumb here is to aim for a home that costs about two-and-a-half times your gross annual salary. If you have significant credit card debt or other financial obligations like alimony or even an expensive hobby, then you may need to set your sights lower.

Another rule of thumb: All your monthly home payments should not exceed 36 percent of your gross monthly income.

The size of your down payment will also determine how much you can afford.

## Line up cash

If you haven't already, you'll need to come up with cash for your down payment and closing costs. Lenders like to see 20 percent of the home's price as a down payment. If you can put down more than that, the lender may be willing to approve a larger loan. If you have less, you'll need to find loans that can accommodate you.

Various private and public agencies - including Fannie Mae, Freddie Mac, the Federal Housing Administration, and the Department of Veterans Affairs - provide low down payment mortgages through banks and mortgage companies. If you qualify, it's possible to pay as little as 3 percent up front. For more, check out their Web sites at [Fanniemae.com](http://Fanniemae.com) or [Freddiemac.com](http://Freddiemac.com).

A warning: With a down payment under 20 percent, you will probably wind up having to pay for private mortgage insurance, a safety net protecting the bank in case you fail to make payments. PMI adds about 0.5 percent of the total loan amount to your mortgage payments for the year. So if you finance \$200,000, your PMI will cost \$1,000 annually.

Once you've considered the down payment, make sure you've got enough to cover fees and closing costs. These may include the appraisal fee, loan fees, attorney's fees, inspection fees, and the cost of a title search. They can easily add up to more than \$10,000 - and often run to 5 percent of the mortgage amount.

If your available cash doesn't cover your needs, you have several options. First-time homebuyers can withdraw up to \$10,000 without penalty from an Individual Retirement Account, if you have one, though you must pay taxes on the amount. You can also receive a cash gift of up to \$13,000 a year (the limit for 2009) from each of your parents without triggering a gift tax.

Gift taxes are paid by the donor, not the recipient. (In fact, if you and your spouse's parents are both well-heeled, they can give you a total of \$104,000 in one year - \$13,000 from each of the four parents to each of you.)

Check on whether your employer can help; some big companies will chip in on the down payment or help you get a low-interest loan from selected lenders. You can also tap a 401(k) or similar retirement plan for a loan from yourself.

### **Picking a Team**

With all the tools and advice available today ranging from books and magazines to online advice like this lesson - it would be possible for you to buy your home almost completely without the aid of real estate professionals.

That's not necessarily recommended. The housing market, like politics, is basically local, and each state, city, and even neighborhood has a thicket of local laws or customs that you need to understand. For that, it helps to have a team of professionals to guide you.

You might want to start by finding an agent who can represent your interests in the search. This is not as simple as it sounds. Sure, 85 percent of sellers list their homes through an agent - but those agents are working for the seller, not you. They're paid based on a percentage, usually 5 to 7 percent of the purchase price, so their interest will be in getting you to pay more.

What you need is what's known as an "exclusive buyer agent." Sometimes buyer agents are paid directly by you, on an hourly or contracted fee. Other times they split the commission that the seller's agent gets upon sale. A buyer's representative has the same access to homes for sale that a seller's agent does, but his or her allegiance is supposed to be only to you.

To complicate matters, there are hybrid agencies called either single-agency or dual-agency brokers. In both cases, an individual agent in the firm may represent either sellers or buyers, sometimes both, in the same transaction. Potential conflicts of interest abound in this situation, so if you are seeking a buyer agent but no exclusive buyer agent is available, make sure to ask the agent about conflicts of interest.

There are now about a dozen Web sites that help connect buyers with buyers agents, among them HomeGain.com, House.com, RealEstate.com and Reply.com.

Next start looking for a mortgage lender. Take your time, since you could be paying this loan for 30, even 40, years. Start on the Internet at places like LendingTree.com and E-loan.com. You may also want to check out the rates at CNNMoney.com, Bankrate.com, or HSH Associates. These sites carry nationwide listings of mortgage interest rates and other related information.

Don't limit your search to the Web, though. Once you have an idea of the best rates from national lenders, get on the phone to your community banks and any other institutions with

which you may have a relationship. Ask if they can beat the national rates. Often, the local lender can offer a better deal simply because he or she knows the local market and wants to keep your business.

You might also consider using a mortgage broker, a middleman who keeps tabs on rates from a multitude of lenders. The mortgage broker isn't paid directly by you but gets paid by the bank. However, the fee - usually 1.5 to 3 percent of the loan amount - may get transferred to you in the closing costs. Most search engines have extensive listings of mortgage brokers. There's also a trade group, the National Association of Mortgage Brokers, which can put you in touch with a broker in your area.

## **The Hunt**

Your first step here is to figure out what city or neighborhood you want to live in. (Remember the old saw about "location, location, location.")

For overall demographics and data on metropolitan areas, you can visit a city site like CNNMoney.com's annual Best Places to Live list. For more detailed neighborhood information, check out sites like Yahoo! Real Estate, Trulia.com, Zillow.com or NeighborhoodScout for comprehensive school and demographic information on a number of communities. Look for signs of economic vitality: a mixture of young families and older couples, low unemployment and good incomes.

Pay special attention to districts with good schools (high teacher-student ratios and graduation rates are among the hallmarks), even if you don't have school-age children. When it comes time to sell, you'll find that a strong school system is a major advantage in helping your home retain or gain value.

Try also to get an idea about the real estate market in the area. For example, if homes are selling close to or even above the asking price, that shows the area is desirable. Try Homegain.com, which is free, or Dataquick.com, which is available only to paid subscribers, to check out recent home sales.

Your real estate agent may also be able to show you listings. Incidentally, if you have the flexibility, consider doing your house hunt in the off-season -- meaning, generally, the colder months of the year. You'll have less competition and sellers may be more willing to negotiate. Next, take your search to real estate sites like Realtor.com or Yahoo Real Estate, which let you search for property that fit your requirements.

Be wary of choosing search criteria that are too restrictive. For example, select a price range 10 percent above and 10 percent below your true range. Add a 10-mile cushion to the location you specify. If you see a house you are interested in, save it, print it, add it to your bookmark or favorites list, and take note of the MLS code; your agent will want that code to arrange to show you the home in person.

If you're a first-time buyer, pay special attention to condominiums and cooperatives, or co-ops. Condos generally sell for 15 percent to 20 percent less than the cost of comparable detached homes in the same neighborhood, so you get much more space for your money.

What's the difference between the two? In a condo, each owner has absolute ownership of his own unit, which may be an apartment or townhouse. Owners pay a monthly fee to maintain shared areas like the lobby, the pool, or the laundry room. The chief financial risk to a condo owner is that the common charges can rise, or, in the event of a major problem such as a roof repair or boiler replacement, the condo board can assess fees to cover expensive repairs.

It's a good idea, when considering a condo, to find out how much the common charge has changed over the past five years, and whether there have been major assessments during that time. Also ask what percentage of the residents actually own their units as opposed to just renting them (many condos include both). A complex with lots of renters has fewer owners who care about the upkeep, and it may be harder to get a loan on such a property.

A co-op is a rarer animal limited to major metropolitan areas, especially New York City. Essentially, the complex is run by a corporation where each owner is a shareholder. In other words, a co-op owner is a partner in a building, rather than an outright owner of his or her specific unit within that building.

The monthly maintenance fees are generally higher than those of a condo because they include property taxes (condo owners pay their own separately, but prices tend to be lower. Their chief downside is that the co-op board usually has to approve new owners and may discourage you from renting your unit if you move out without selling. As with a condo, check on the group's financial health, whether shareholders have been hit with special assessments recently, and whether the unit includes many renters.

When you actually start touring homes, bring a notebook and a digital camera to help you remember details. Your real estate agent should supply you with a description of each house and the lot it sits on, the property tax assessment, the asking price, and sometimes a diagram of the rooms. Your camera and notebook are there to record other details, ranging from the cost of heating to the view out the rear window.

One note: Don't automatically reject a house just because it doesn't measure up to your desires, either in features or price. You can always add a deck, for instance, or update a kitchen. Since the asking price is just a starting point for negotiation, you will be making offers and counteroffers as both parties seek an acceptable price.

## Closing the Deal

Once you find the house you want, you need to move quickly to make your bid. If you're working with a buyer's broker, then get advice from him or her on an initial offer. If you're working with a seller's agent, devise the strategy yourself.

Try to line up data on at least three houses that have sold recently in the neighborhood. Calculate the difference between the original list price and the final price of the homes sold. If the average difference is, say, 5 percent below the asking price, then you know you can make an offer 8 percent to 10 percent below, leaving yourself a little room to negotiate. If you really want the house, don't lowball. The seller may give up in disgust.

Another factor to consider in determining your bid is whether the trend in recent home sales is up or down over the past year. For instance, if houses a year ago were selling at list, and recent ones are going at 3 percent below, then you might want to sharpen your pencil for your opening bid to just 5 to 8 percent below list.

There's no foolproof system for negotiating a fair price. Occasionally it's best to deal directly with the seller yourself. More often it's better to work exclusively through intermediaries. In general, don't let the other side begin to believe you are negotiating in bad faith or being deceptive -- any deal you eventually reach has to involve trust on both sides.

Be creative about finding ways to satisfy the seller's needs. For instance, ask if the seller would throw in kitchen and laundry appliances if you meet his price -- or take them away in exchange for a lower price. Remember, too, that your leverage depends on the pace of the market. In a slow market, you've got muscle; in a hot market, you may have none at all.

Once you reach a mutually acceptable price, the seller's agent will draw up an offer to purchase that includes an estimated closing date (usually 45 to 60 days from acceptance of the offer). Have your lawyer or buyers agent review this document to make sure the deal is contingent upon:

1. your obtaining a mortgage;
2. a home inspection that shows no significant defects (make sure you're clear on the definition of "significant");
3. a guarantee that you may conduct a walk-through inspection 24 hours before closing. This last clause allows you to check the home after the sellers have moved out so that you have time to negotiate payment for repairs, just in case the movers cause any damage, or that big living room sofa was hiding a hole in the floor.

You also need to make a good-faith deposit -- usually 1 percent to 10 percent of the purchase price -- that should be deposited into an escrow account. The seller will receive this money after the deal has closed. If the deal falls through, you will get the money back only if you or the home failed any of the contingency clauses.

Now call your mortgage broker or lender and move quickly to agree on terms, if you have not already done so. This is when you decide whether to go with the fixed rate or adjustable rate mortgage and whether to pay points (see "Picking a team"). Expect to pay \$50 to \$75 for a credit check at this point, and another \$150, on average to \$300 for an appraisal of the home. Most other fees will be due at the closing.

If you don't already have one, look into taking out a homeowner's insurance policy, too. Ask for recommendations from friends, your lawyer or your real estate agent. Most lenders require that you have homeowner's insurance in place before they'll approve your loan.

In addition to the appraisal that the mortgage lender will make of your home, you should hire your own home inspector. Again, ask for referrals, or check with the American Society of Home Inspectors, a trade group. An inspection costs about \$300, on average, and up to \$1,000 for a big job and takes two hours or more.

Ask to be present during the inspection, because you will learn a lot about your house, including its overall condition, construction materials, wiring, and heating. If the inspector turns up major problems, like a roof that needs to be replaced, then ask your lawyer or agent to discuss it with the seller. You will either want the seller to fix the problem before you move in, or deduct the cost of the repair from the final price. If the seller won't agree to either remedy you may decide to walk away from the deal, which you can do without penalty if you have that contingency written into the contract.

About two days before the actual closing, you will receive a final HUD Settlement Statement from your lender that lists all the charges you can expect to pay at closing.

Review it carefully. It will include things like the cost of title insurance that protects you and the lender from any claims someone may make regarding ownership of your property. The cost of title insurance varies greatly from state to state but usually comes in at less than 1 percent (in Iowa, as little as 0.1 percent plus a fixed fee) of the home's price.

The lender might also require you to establish an escrow account, which it can tap if you fall behind on your mortgage or property tax payments. Lenders can require deposits of up to two months' worth of payments.

After all this rigmarole, the actual closing is often somewhat anticlimactic, though perhaps still nerve-racking. It's a ritual affair, with customs that differ by region. Your lawyer or real estate agent can brief you on the particulars.

Information for 9.3 was provided by CNNMoney.com and can be found by the following link: <http://money.cnn.com/magazines/moneymag/money101/lesson8/index.htm>

## **12.4 Real Estate Agents**

### **Corbin & Corbin Real Estate**

118 W. Lafayette  
Rushville, IL 62681  
217-322-4881  
[corbin2@frontiernet.net](mailto:corbin2@frontiernet.net)  
<http://www.corbinandcorbinrealestate.com/>

### **Acreage & Home Real Estate**

314 S. Monroe  
Rushville, IL 62681  
217-322-6475

### **Tomlinson Real Estate & Appraisals**

126 S. Congress Ste. 1  
Rushville, IL 62681  
217-322-4338

### **Illinois Valley Realty**

112 N. Congress  
Rushville, IL 62681  
217-322-4355  
<http://www.illinoisvalleyrealty.com/default.asp>

### **Kent Drawve Broker Real Estate**

112 North Congress Street  
Rushville, IL 62681-1434  
(217) 322-4355

## **12.5 United Way 2-1-1**

United Way 2-1-1 can help find out about an agency that can help you with a housing question or situation. When you call (dial 2-1-1), you will be able to talk with an information and Referral Specialist. This specialist will ask you your specific needs, and then refer you to an agency that can help you. Call 2-1-1 for more information.

## 12.6 Fair Housing Information

The Federal Fair Housing Act prohibits discrimination in housing based on a person's protected class status (such as race, gender (male/female), religion, and sexual orientation). This prohibition extends to the rental and sale of housing, advertising or housing, and to assist individuals and families who feel they have been victims of illegal discrimination.

If you feel that you have been treated unfairly by a landlord, unfairly evicted, the landlord won't make reasonable repairs, or other unfair treatment, you can file a complaint with the Office of Fair Housing and Equal Opportunity (FHEO), 800-669-9777, at no charge. FHEO funds and has working agreements with many state and local governmental agencies where "substantially equivalent" fair housing laws are in place. Under these agreements, FHEO refers complaints to the state or locality where the alleged incident occurred, and those agencies investigate and process the case instead of FHEO.

You may also visit the U.S. Department of Housing and Urban Development website at [http://portal.hud.gov/portal/page/portal/HUD/topics/housing\\_discrimination](http://portal.hud.gov/portal/page/portal/HUD/topics/housing_discrimination) to file a complaint with the online form or by printing out the form and mail it to:

**Office of Fair Housing and Equal Opportunity**  
**Department of Housing and Urban Development**  
Room 5204  
451 Seventh St. SW  
Washington, DC 20410-2000

## 12.7 Rental versus Buying

### Rental

- Planning on staying in the United States less than three years, it is often better to rent.
- Provides more flexibility in that it is not difficult to move out of an apartment.
- Do not have the responsibility of repairs and capital maintenance.

### Buying

- You will not have a landlord
- There may be tax benefits.
- If you are paying U.S. income tax, the mortgage interest is deductible.
- You are free to make your own choices with what you do with your home.

## **12.8 Before Entering into a Rental Agreement**

### **Inspect the Unit Before Signing the Lease**

This includes inspecting the utilities – the appliances, the electrical systems, the plumbing, heating and lights, and locks and windows. If there are problems, you may request that the landlord sign the list of repairs that need to be taken care of before you, the tenant, sign the lease.

### **Application Fees**

Some landlords require tenants to pay an application fee. This fee is used to cover the cost of checking the tenant's references. You should ask if there is a fee, and if so the amount of the fee.

### **Security Deposits**

Landlords have the right to require tenants to pay a security deposit. This is money paid by the tenant and held by the landlord to pay for any damage that occurs when the tenant is renting, or it can supplement and unpaid rent or any money that the tenant owes the landlord under some agreement. The landlord sets the amount of the security deposit so it is important to ask how much the security deposit will be. At the end of the lease, the landlord must return the deposit to the tenant with interest. However, the landlord has the right to keep the amount necessary to repair any damage done to the unit by the tenant.

### **The Lease**

The terms of any rental agreement are stated in the lease, which can be either a signed, written document, or an oral understanding, depending on the number of residential units in the building. If there are 12 or more residential units in the building, a written lease is required to rent one of those units.

There are two kinds of leases:

1. The periodic tenancy lease – this is generally a month-to-month, automatic renewal rental agreement.
2. The definite term lease – a rental agreement specifying a definite rental period, generally six months or a year.

## **Utilities**

(telephone, electricity, heat/gas, garbage pick-up)

The lease should state who is responsible for paying the utility bills. If it is not clear in the lease, ask the landlord before signing the lease.

## **Maintenance**

According to Illinois law the landlord is responsible to make sure the rental unit is:

1. Fit to live in.
2. Kept in reasonable repair.
3. Kept in compliance with states and local health and housing codes.

## **12.9 While Living in the Rental Unit**

### **The Rent**

Payments – Tenants must pay rent on the due date regardless of the type of lease they have. The due date and amount of rent are determined and stated in the lease. If the tenant does not pay the rent, the landlord can legally evict the tenant. If the rent is not paid when it is due, the landlord may require the tenant to pay a late fee. The amount of the late fee should be specified in the lease.

Under a periodic lease, a landlord cannot raise the rent unless proper written notice is given to the tenant. Under a month-to-month lease, the notice is one rental period plus one day. During a definite term lease, rent cannot be raised unless the lease allows to the raise.

### **Repair Problems**

Illinois law requires that the landlord keep the unit in reasonable repair. This requirement cannot be placed on the tenant. If the tenant has trouble getting the landlord to make necessary repairs in the unit he or she can.

- File a complaint with the local housing, health, energy, or fire inspector – and ask that the unit be inspected.
- Place the full rent in escrow with the court, and ask the court to order the landlord to make repairs.
- Withhold the rent.
- Sue the landlord in court.
- Sue for rent abatement.

- Use the landlord's failure to make necessary repairs as a defense to the landlord's failure to make necessary repairs as a defense to the landlord's eviction based on nonpayment of the rent.

### **Unlawful Detainers**

If a renter doesn't pay his or her rent a landlord may go to court and requires and Unlawful Detainer (UD). A UD is a court action which forces an individual to be evicted from his or her apartment. This UD remains on the renter's permanent rental history, and will make it very difficult to be approved when trying to rent a new apartment.

### **Cleanliness**

It is responsibility as a tenant to keep the rented unit in a clean and safe manner. If a landlord suspects that you are not keeping your apartment in a clean and safe manner you can be evicted.

### **Occupancy Rules**

It is your responsibility to follow the rules of your landlord (as long as they are reasonable). Not following these rules may result in the landlord evicting you.

## **12.10 Ending the Rental Agreement**

### **Proper Notice**

When the landlord or tenant ends the tenancy, he or she must abide by the terms of the lease and by state law.

Under a periodic lease, the lease states that written notice must be received by the other party at least one full rental period before the tenant's last day. This means the day before the last rent payment is due.

Under a definite term lease, the lease states what kind of notice is needed to end the tenancy when the lease ends. Typically this is a written notice presented 30 to 60 days before the lease ends.

State law requires that owners of federally-subsidized housing (Section 8) give their tenants a one year written notice if:

1. Section 8 contract for the housing will expire.
2. The owner decides to end participation in the Section 8 program.
3. The owner will prepay a mortgage or otherwise terminate a housing subsidy program.

## **Refund of the Security Deposit**

At the end of the tenancy, a landlord must return a tenant's security deposit or give the tenant a written explanation as to why the deposit will not be returned.

## **12.11 Habitat for Humanity**

Habitat for Humanity is an international organization that builds homes for low-income individuals with the use of volunteers that are sold for low costs. The new homeowners are expected to put in 300-500 hours of work building the homes themselves, with the assistance of trained professionals. Homeowners must meet eligibility requirements established by Habitat for Humanity.

### **Beardstown, Illinois:**

Cass and Schuyler Co, HFH of  
PO Box 423  
Beardstown, IL 62618  
Phone: (309) 333-6654

# Transportation

## Chapter 13

### 13.1 Winter Driving in Illinois

When it snows cities must remove the snow from the streets to make the roads safe for drivers. Most cities have their own policy regarding when certain streets are plowed. If you park on a section of street that is scheduled to be plowed, your car may be towed (moved off the street). You will have to pay a fine to get your car back if it is towed. It is the responsibility of the OWNER of the car to know where it is at all times and if it needs to be moved to avoid being towed.

### 13.2 What to do in Case of a Car Accident

NEVER leave the scene of the crash. Call the police, tell them where the collision occurred, and ask the medical help if needed.

If you come upon a crash:

- Slow down, but do not stop unless you are the first on the scene or signaled to stop.
- If you are the first on the scene park your car well off the roadway, away from the crash. Activate the four-way warning flashers on your car.
- If it appears that there is a personal injury, serious property damage or danger to other motorists at the scene, call 911 immediately.
- Account for the occupants of all vehicles and provide aid and comfort to the injured. Administer first aid only if you are trained and qualified. Do not move injured persons unless they are endangered by traffic, fire, or excessive bleeding.

If you are involved in a crash:

- You MUST stop if you are involved in a crash. Pull out of the driving lane if possible and turn off the ignition to decrease the risk of fire.
- Protect yourself and the crash scene – activate the four-way flashers on your vehicle.
- Call or send for help immediately if there is personal injury involved in the crash.
- You must give your name, address, date of birth, and the registration number of your vehicle to other drivers involved in the crash. You must also, if requested, show your driver's license. The same information must, by law, be provided to any police officer at the scene.
- At the site of the crash, the drivers involved must, if requested by any other person who is also involved in the crash, give the name and address of the insurance company providing their automobile liability insurance coverage, and the name of the local insurance agent, in addition, the driver involved must have in possession proof of insurance of the vehicle being operated. If unable to furnish such information at the

scene of the crash, the driver must do so within 72 hours. Failure to do so is a misdemeanor.

- If only property damage is involved, and all parties agree, it is not necessary to notify police. If your vehicle is disabled, you should make arrangements to have it towed as soon as possible.

### **13.3 Child Restraint Information**

#### *The Illinois Child Passenger Protection Act*

- Children under the age of four must be secured in a safety seat that meets federal standards and is secured to the vehicle.
- Transporting a child 8 years of age or older but under the age of 16 shall be properly secured in seat belts.
- A child weighing more than 40 pounds may be transported in the back seat of a motor vehicle while wearing only a lap belt if the back seat of the motor vehicle is not equipped with a combination lap and shoulder belt.
- A violation of this Act is a petty offense punishable by a fine of not more than \$50 waived upon proof of possession of an approved child restraint system as defined under this Act.
- A subsequent violation of this Act is a petty offense punishable by a fine of not more than \$100.

For further information please call: toll free 877-581-5881 or 217-785-3038.

### **13.4 Auto Insurance**

#### **What is auto insurance?**

An auto insurance policy is a contract between you and an insurance company. You pay a premium (a fee), and in exchange, the insurance company promises to pay for specific car-related financial losses during the term of the policy.

#### **Why do I need it?**

In some states, to drive you must carry

- Liability coverage to pay for losses you cause others, or
- No-fault coverage to pay you and your passengers for medical and related expenses caused by injuries from a car accident, regardless of fault, or
- Obtain both types of coverage.

Even in states where coverage isn't required, drivers must, by law, be able to pay for losses they may cause others. Having insurance is the simplest way for most people to comply. Coverage for vehicle damage usually is necessary to finance (buy on credit) a car.

Without insurance, you risk paying for the full cost of:

- Any harm you cause others, or
- Repairing or replacing your car if it's damaged or stolen.

Information from State Farm Insurance, <http://www.statfarm.org/insuranc/auto/whatis.htm>

*If you are caught driving a car that is not insured, you may face a fine of up to \$1,000 or 90 in jail – this may have consequences for your immigration status or your ability to become a U.S. Citizen.*

To find an appropriate insurance policy for your car check the telephone book Yellow Pages. Be sure to compare the rates of several different companies to find the best deal for you.

# Personal Finance

## Chapter 14

### 14.1 United States Currency

United States currency comes in paper bills, called “dollars” and metal coins. There are 100 cents in one dollar. Currency comes in the following denominations (amounts):

#### Bills



One Dollar Note  
George Washington



One Dollar Note  
Great Seal of the United States



Two Dollar Note  
Thomas Jefferson



Two Dollar Note  
The Declaration of Independence



Five Dollar Note  
Abraham Lincoln



Five Dollar Note  
The Lincoln Memorial



Ten Dollar Note  
Alexander Hamilton



Ten Dollar Note  
U.S. Treasury



Twenty Dollar Note  
Andrew Jackson



Twenty Dollar Note  
The White House



Fifty Dollar Note  
Ulysses S. Grant



Fifty Dollar Note  
U.S. Capital



One Hundred Dollar Note  
Benjamin Franklin



One Hundred Dollar Note  
Independence Hall

*Please note that U.S. notes are being redesigned to help foil counterfeiters.*

### Coins



Penny – 1 cent  
Front: Abraham Lincoln  
Back: Lincoln Memorial



Nickel – 5 cents  
Front: Thomas Jefferson  
Back: Monticello



Dime – 10 cents  
Front: Franklin D. Roosevelt  
Back: Torch, olive branch, oak branch



Quarter – 25 cents  
Front: George Washington  
Back: Many Designs



Half Dollar – 50 cents  
Front: John F. Kennedy  
Back: United States Seal



Gold dollar – 1 dollar  
Front: Sacagawea  
Back: Eagle

*Other coins are made by the U.S. Mint and changes are being made to the coins.*

## 14.2 Banking Basics

### What is a Bank?

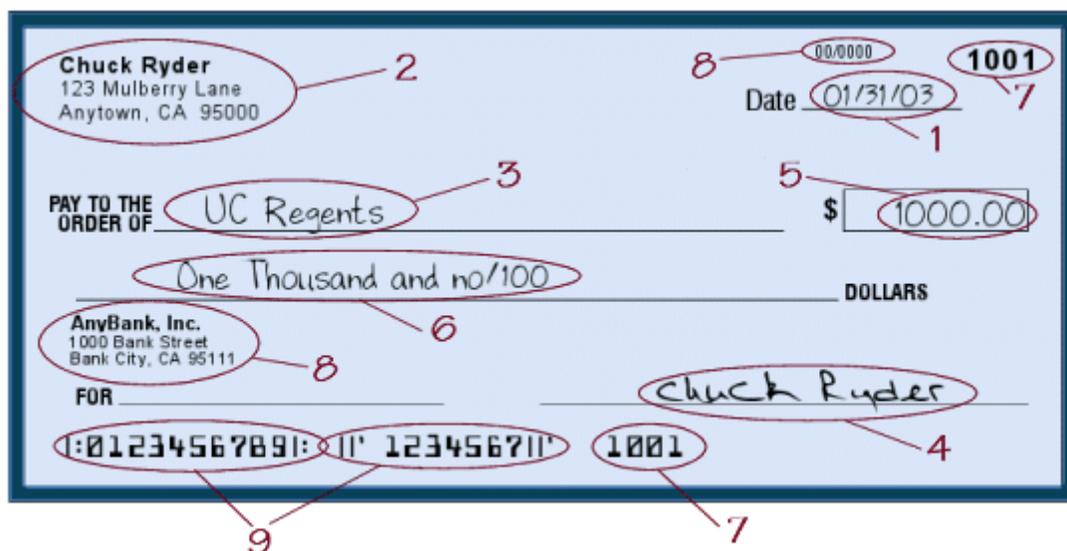
A bank is an institution that will “hold” your money for you and keep it safe. No one has access to your money in a bank except you. Banks also offer other financial service to its members.

### Checking & Savings Accounts:

A checking account allows you to use your money easily through a form of payment called a check. You can use checks to pay bills and make purchases in place of cash, as long as there is money in your account. You may use either paper checks or a check card, or you may withdraw money using an ATM (see below).

A savings account is a difference kind of account. This account earns interest (extra money the banks puts into your account for keeping your money at that bank). You may withdraw money from this account by going to the bank or using an ATM (see below).

To open one of these accounts you must complete an application at the bank, and show two pieces of identification. One must be a photo ID; the other may be a piece of mail with your address on it, such as a utility bill. You will also need to deposit some money in your account.



1. Date - the date the check is written (cannot be a future date)
2. Maker - person/business who writes the check - the name will be printed on the check
3. Payee - person/business to whom the check is written
4. Signature line or lines - two or more signatures can be required on a check
5. Written amount - the amount written in numbers
6. Legal amount - the amount written in words
7. Check number - which is printed on the check and appears in the MICR line on the bottom of the check
8. Banking information - both the name of the bank and the American Banking Association number appear on the check
9. Account and routing numbers - appear on the bottom of the check in the MICR line

**How to write a check:**

1. Enter the date in the blank in upper right corner. Include the month, the date, and the year. You can write out the date, January 4, 200X or you can use all number 01/04/1X.
2. Write the name of the person or company you are paying on the Pay to the Order of blank. Get the spelling right.
3. To the right of the Pay to the Order of blank is a blank with a dollar sign. Using numbers, write the amount in dollars and cents. Be sure to clearly place the decimal point between the dollar numerals and the cents numerals. For example \$32.15
4. The next line is used to confirm the amount of the check, just in case your handwriting is hard to read on the dollar-sign blank. In clear handwriting, write out the amount using words and fractions. Write out the dollar amount. Then add "and" followed by the cents amount written as a fraction. Puts the cents in the numerator's position and 100 in the denominator's position. For example:  
 Thirty-two dollars and 15/100
5. The Memo line in the lower left hand corner is a reminder line. You can write "basketball shoes" on this line, for example. If you write several checks to the same place, like a

sporting goods store, this line helps you identify which check paid for shoes, which check paid for sweatbands and shorts, and which one bought socks and a sweatshirt. Memo lines help you stay organized.

6. The signature line, the line in the lower right corner of the check is where you write, not print, your name. Decide how you are going to sign your checks. This is a formal document, so you probably want to sign it Thomas or Amanda rather than Tom or Mandy. You may also want to use your middle initial: Jonathan W. Robertson. Once you decide on your signature, then sign the same way on all your checks. Your bank will keep your signature on file as a way to verify your signature on checks and other documents. You should always sign your name in the same way.

The bank will mail you a monthly statement that shows all transactions on your account (deposits and withdrawals made).

### **Direct Deposit**

You can arrange to have your paycheck automatically deposited into your checking account at each pay period. This means that you will not have to take your paycheck to the bank each time you are paid. To establish this service, talk to your employer.

## **14.3 Automated Teller Machines (ATM)**

### **What is an ATM?**

An ATM is a machine that allows you to deposit, withdraw or transfer money in your banking accounts 24 hours a day. You access the ATM with the debit card given to you by your bank. ATMs are found at banks, grocery stores, convenience stores, shopping malls, and many other places.

### **How do you use an ATM?**

Begin by putting your card in the machine or swiping it (each machine is slightly different). You will be asked to enter your PIN (Personal Identification Number – this is a code specific to your card. Keep this code a secret or people may be able to access your money.) The machine will ask you what you would like to do (withdraw, deposit or transfer money). You will be given a receipt for your transaction.

### **ATM Surcharge Fees**

Some ATMs may charge you to access your money. If so, the machine will inform you how much you will be charged. You will be given the opportunity to stop the transaction if you do not want to pay the fee.

## **14.4 Credit**

### **What is Credit?**

Essentially credit is considered a loan. A credit rating is assigned to you based on your ability and promise to repay money to you. You can build on your credit rating by paying your loans and bills during the time required. After these payments are made your credit is enhanced because it shows promise that you will continue to repay loans in the future. Your creditworthiness also depends on your income, how many other debts you have, and a demonstration of willingness to pay past credit arrangements.

### **What is a Credit Card?**

A credit card is a banking service that “lends” you money. A credit card must be applied for, and you are only approved for a certain amount of money (your “limit”). You will receive a single monthly bill for purchases made with the card. You must pay at least the minimum amount due and then are charged interest on the remainder of your balance (the amount you owe).

### **Responsible Credit Card Use**

It is important that credit cards are used responsibly. Although proper use of a credit card may boost your U.S. credit rating, becoming heavily indebted may affect your ability to buy a car, a home, or other large items later on.

### **What to Do if You Have Credit Problems**

The U.S. financial systems are complex. For many new immigrants, language barriers, differing cultural and social customs, misleading rumors or incorrect information can lead to financial missteps. It is important to work to correct credit problems that may hamper future efforts to financial freedom.

## **14.5 Building Credit**

Establishing a good credit history has never been as important as it is today. It's not just that you'll need good credit to get decent rates when you're ready to buy a home or a car. Your credit history can determine whether you get a good job, a decent apartment, a deal on your cell phone and reasonable rates on insurance. One seemingly minor misstep -- a late payment, maxing out your credit cards -- can haunt you for years.

If you're just starting out, you have a once-in-a-lifetime opportunity to build a credit history the right way. Here's what to do and what to avoid.

### ***Check your credit report***

You'll first want to see what, if anything, lenders are saying about you. That kind of information is contained in your credit report at each of the three major bureaus: Equifax, Experian and Trans Union. You're entitled to a free annual look at your reports from AnnualCreditReport.com. Credit reports are used to create your credit scores, the three-digit numbers that lenders typically use to gauge your creditworthiness. Lenders also may look at the reports themselves, as may the landlords, employers, insurers and utility companies who use credit to evaluate applicants.

Can you have a credit report if you've never had credit? Maybe.

Somebody else's information could be mixed in with your report, either through a credit bureau mistake or because of identity theft; i.e. someone using your personal information to open bogus accounts.

If that's happened to you, you'll need to clean up your credit report before trying to apply for new accounts. The Federal Trade Commission's identity-theft site has information that can help.

### ***Establish checking and savings accounts***

Here's a basic step that's sometimes overlooked by people seeking credit. Lenders see bank accounts as signs of stability.

Opening checking and savings accounts is also one of the few things you can do as a minor to start building a financial history. While you can't get a credit card in your own name until you're 18 and can be legally held to a contract, many banks have no problem letting you open an account.

If your bank balks, look around for another bank or consider opening a joint account with an adult.

### ***Understand the basics of credit scoring***

You need to know that the two most important factors in your scores are:

- Whether you pay your bills on time.
- How much of your available credit you actually use.

It's essential that you pay all your bills on time, all the time. Set up automatic payments or reminder systems so that you're never, ever late. All it takes is a single missed payment to trash your credit scores -- and it can take seven years for the effects to completely disappear.

You also don't want to max out any of your credit cards, or even get close. Keeping your credit use to less than 30% of your credit limits (10% is better) will help you get the best possible credit scores -- and should help keep you from getting over your head in debt, as well.

Finally, you don't need to carry a balance on a credit card to have good credit scores. Paying your bill in full each month is the best way to keep your finances in shape and build your credit at the same time.

### ***Piggyback on someone else's good credit***

The fastest way to establish a credit history can be to "borrow" another's record, either by being added to a credit card as a joint account holder or by getting someone to co-sign a loan for you. Having a co-signer can allow you to qualify for loans you might not otherwise get. The loan will show up on your credit report and, if you pay it off responsibly, will help boost your credit scores. If you default, however, you won't be the only one who suffers. The co-signer has basically promised to make good on this account, so any delinquencies will show up on her credit report as well.

Being added as a joint account holder also has its risks, for you as well as the person giving you access to the card.

If your father adds you to his credit card, for example, his history with that account can be imported to your credit bureau file, giving you an instant credit record. If he has handled the account well, that reflects well on you. But if he hasn't, his mistakes would also become yours. You become responsible for any debt on the card, and it's difficult to get your name removed. Any late payments or other problems could make it harder for you to get future credit than if you'd established your history without help.

Being added as an authorized user to a credit card will no longer help you build a credit history. After credit-repair companies took advantage of the system and lenders protested, score-keeping companies are ignoring authorized-user information.

### ***Apply for credit while you're a college student***

Credit experts used to warn college students away from those booths set up on campus by credit card lenders -- the ones that promise free stuff for signing up. It turns out, however, that there's no easier time to get a card than while you're a college student, said Gerri Detweiler, author of "The Ultimate Credit Handbook."

Lenders are willing to take risks with you that they won't once you graduate, probably because they know that your parents' willingness to bail you out will end once you get your sheepskin.

*Continued: If you can't get a regular card*

You still have to exercise some caution, though. Look for a card with a low or nonexistent annual fee and low interest rates. For now, just get one: Opening a slew of credit accounts in a short period of time can make you look like a risky customer. Later, you'll want more than one card.

### ***Apply for a secured credit card***

If you can't get a regular credit card, apply for the secured version. These require you to deposit money with a lender; your credit limit is usually equal to the deposit. Screen your card issuer carefully. To be frank, there are a lot of bad guys in this particular niche of the credit world. Some charge outrageous application or annual fees and punitively high interest rates.

Your credit union, if you have one, is a good place to look for a secured card. You can also check Credit.com, CardTrak.com or Bankrate.com's list of secured credit card issuers. Ideally, the card you pick would:

- Have no application fee and a low annual fee
- Convert to a regular, unsecured credit card after 12 to 18 months of on-time payments
- Be reported to all three credit bureaus.

If the issuer doesn't report to the credit bureaus, the card won't help build your credit history.

### ***Get a store card***

Gas companies and department stores that issue charge cards typically use finance companies, rather than major banks, to handle the transactions. These cards don't do as much for your credit scores as a bank card (Visa, MasterCard, Discover, etc.), but they're usually easier to get. Again, don't go overboard. One or two of these cards is enough.

### ***Get an installment loan***

To get the best credit scores, you need a mix of different credit types, including revolving accounts (credit cards, lines of credit) and installment accounts (auto loans, personal loans, mortgages).

Once you've had and used plastic responsibly for a year or so, consider applying for a small installment loan from your credit union or bank. Keeping the duration short -- no more than a year or two -- will help you build credit while limiting the amount of interest you pay.

### ***Use revolving accounts lightly but regularly***

For credit scores to be generated, you have to have had credit for at least six months, with at least one of your accounts updated in the past six months.

Using your cards regularly should ensure that your report is updated regularly. It also will keep the lender interested in you as a customer. If you get a credit card and never use it, the issuer could cancel the account. Just remember the credit tips I mentioned earlier:

- Don't charge more than 30% of the card's limit.
- Don't charge more than you can pay off in a month. You don't have to pay interest on a credit card to get good credit scores. It's much smarter to pay off your credit cards in full each month.
- Make sure you pay the bill, and all your other bills, on time.

## **14.6 Money Transfers/Wiring**

It is possible to have money transferred to locations throughout the world. There are a few locations in Rushville to have money wired.

Smaller money transfer offices have been investigated for being associated with terrorists and, in these instances, the government froze the assets of these companies. This meant that individuals who were having money transferred at the time were not able to get their money back. Know that using a smaller money transfer office may result in a loss of funds. In order to safeguard consumers' money, Illinois State Law requires these offices to be registered with the State Department of Commerce

Money transfer services in Rushville can be found at the Post Office, County Market and the BP gas station.

# Taxpayer Information

## Chapter 15

### 15.1 What are Taxes and Why Do We Pay Them?

The government provides public goods and services for the community as a whole. To pay its bills, the government needs revenue, or a source of income. The money that the federal government uses to pay its bills comes mostly from taxes. Taxes shift resources from private individuals and businesses to the government. There are many types of taxes including: income, Social Security, Medicare, sales, excise and property.

Income taxes are paid to the federal and most state governments and are based on both earned (from working) and unearned (from investments) income. Federal income taxes finance: national defense, veterans and foreign affairs; social programs; physical and community development; law enforcement; and interest on the national debt. Social Security and Medicare tax is also called the FICA (Federal Insurance Contributions Act) tax. Social Security taxes provide the following benefits for employees and their dependents: retirement benefits, benefits for the dependents of retired workers, and benefits for the disabled and their dependents. The Medicare tax is used to provide medical benefits for certain individuals when they reach age 65. Workers, retired workers, and the spouses of workers and retired workers are eligible to receive Medicare benefits upon reaching age 62. Sales taxes are assessed by state or local governments and are a percentage of the cost of the item purchased. Excise taxes are taxes on the sale or use of certain products or transactions (telephone, airplane tickets). Property taxes are paid to state or local governments and are based on the value of property (home, car).

### 15.2 Taxpayer Identification Numbers

In order to pay and file taxes a taxpayer identification number is needed. This number is usually a Social Security number issued by the Social Security Administration. The IRS will issue an ITIN (Individual Taxpayer Identification Number) for tax purposes to individuals who are not eligible for a Social Security number. The ITIN does not entitle the holder to Social Security benefits, and does not mean that the holder has legal immigration status or the right to work in the United States.

Any individual who is eligible to be legally employed in the United States must have a Social Security number. To apply for a Social Security number, contact your local Social Security office (for a list of offices see Section 4.4 of this manual). To apply for an ITIN, complete Form W-7 (which can be downloaded from the IRS website at [www.irs.gov](http://www.irs.gov), or you can call the IRS Forms Line at 1-800-829-3676) and submit it along with the required original documents according to the direction on the Form W-7.

### **15.3 When You are an Employee**

Federal and state income taxes are most often collected on a pay-as-you-go basis. Employees usually have taxes taken out of (withheld) from each paycheck. At year's end, the amount withheld for federal and state income taxes should roughly equal your tax liability (what you owe the government in taxes).

When you start a new job, your employer will ask you to provide information on Form W-4. The information you provide includes your name, Social Security number, marital status, and the number of withholding allowances you are claiming. This information will help your employer determine how much federal and state income tax to withhold from your wages. It is important to fill out your form accurately and completely. Form W-4 has worksheets to help you determine the number of withholding allowances you should claim.

If you have more than one job at the same time, complete only one set of Form W-4 worksheets and split the number of allowances between the Forms W-4 for each job. For example: The worksheet totals three allowances – you can claim three withholding allowances for one job and zero for the other - or you can claim two allowances for one job and one for the other.

In addition to income taxes, your employer will withhold Social Security and Medicare taxes from each paycheck.

### **15.4 Self-Employed/Starting a Business**

You are self-employed if you: carry on a trade or business as a sole proprietor; are an independent contractor or consultant; or are a member of a partnership. If you are an officer of a corporation, you are considered an employee of the corporation. Different tax rules apply to you if you are self-employed. For more information go to [www.irs.gov](http://www.irs.gov), or call the Federal Tax Question hotline at 1-800-829-1040.

### **15.5 Filing a Tax Return**

The United States income tax system relies on taxpayers to report their income, calculate tax liability (what you owe) and file tax returns on time. In most cases taxpayers are required to submit their tax returns before midnight of April 15<sup>th</sup> each year. Tax payments must be mailed before midnight of April 15<sup>th</sup> each year.

You must file a federal income tax return if you are a citizen or resident of the United States and you meet the filing requirements (see Instructions for Form 1040. This form can be downloaded on [www.irs.gov](http://www.irs.gov), or you can call the IRS Forms Line at 1-800-829-3676). You file only one federal income tax return for the year regardless of how many jobs you had, how many W-2 forms (a

statement showing how much your employer paid you and how much was withheld in taxes) you received from employers on how many states you lived in during the year.

Individual taxpayers will file either Form 1040, Form 1040 A or Form 1040 EZ. Which form you use will depend on your filing status and the types and amounts of income, deductions and credits you report. Other forms and schedules may be used to explain specific sources of income or expenses and to calculate credits used to reduce tax. (These forms and schedules can be downloaded at [www.irs.gov](http://www.irs.gov) or 1-800-829-1040 to have them mailed to you).

There are five filing statuses. In general, your filing status depends on whether you are considered unmarried or married. A marriage means only a legal union between a man and a woman as husband and wife. See Publication 17 for more information (this can be downloaded at [www.irs.gov](http://www.irs.gov) or call 1-800-829-1040).

Personal Exemptions and Dependents: You are allowed a personal exemption (deduction) for yourself and your spouse and for each person you can claim as a dependent (usually a child). You must meet certain requirements to claim the exemption for a dependent. One of the most important requirements is that the taxpayer and the dependent must be a U.S. citizen or resident, or a resident of Canada or Mexico. See Publication 17 for more information (this can be downloaded at [www.irs.gov](http://www.irs.gov) or call 1-800-829-1040), or talk to a tax professional.

Credits: You may be eligible for special credits that may reduce the amount of tax you owe. A credit is a dollar-for-dollar reduction of your tax liability (what you owe). It is a good idea to get assistance from a trained professional the first few times you file your taxes. See section 9 of this chapter for information on getting assistance with tax preparation.

There are non-refundable credits such as the Hope credit, the lifetime learning credit, the child tax credit, the credit for child and dependent care expenses, the credit for the elderly or the disabled, the mortgage interest credit and the credit for qualified retirement savings contributions.

The earned income tax credit and the additional child tax credit are refundable credits. You can receive a refund of these credits even if you owe no tax and had no income tax withheld. You (and your spouse, if you are filing a joint return) must meet the general requirements to claim the credits. If you have an Individual Taxpayer Identification Number (ITIN) or Adoption Taxpayer Identification Numbers (ATIN) you cannot claim the earned income tax credit.

Filing your tax return: To file a return is to send in your completed tax forms (return) to the Internal Revenue Service (IRS). The tax return may be filed electronically or mailed to the Internal Revenue Service Center for your area. The mailing addresses are on the back page of the Form 1040 Instructions. Tax returns are usually required to be filed by April 15<sup>th</sup> of the next year. For exceptions to that deadline, talk to a tax professional. Penalties may be assessed if you return is filed late and you owe taxes or if your tax is paid after April 15<sup>th</sup>.

You need to keep copies of all tax returns (Form 1040 and supporting documents). The federal requirement depends on the action, expense, or event the document records. Here is a guideline to use:

1. You owe additional tax and situations (2), (3), and (4), below, do not apply to you; keep records for 3 years.
2. You do not report income that you should report, and it is more than 25% of the gross income shown on your return; keep records for 6 years.
3. You file a fraudulent return; keep records indefinitely.
4. You do not file a return; keep records indefinitely.
5. You file a claim for credit or refund\* after you file your return; keep records for 3 years from the date you filed your original return or 2 years from the date you paid the tax, whichever is later.
6. You file a claim for a loss from worthless securities or bad debt deduction; keep records for 7 years.
7. Keep all employment keep records for at least 4 years after the date that the tax becomes due or is paid, whichever is later.

## **15.6 Non-Resident Alien**

If you are a non-resident alien, the rules and tax forms that apply to you are different from those that apply to United States citizens and resident aliens. See Publication 519 (which can be downloaded at [www.irs.gov](http://www.irs.gov) or call 1-8000-829-1040) to find out if United States income tax laws apply to you and which forms you should file.

## **15.7 Penalties**

If you do not file your return and pay your tax by the due date, you may have to pay a penalty. You may also have to pay a penalty if you substantially understate your tax (state that you owe less tax than you actually do), file a frivolous return, or fail to supply your social security number. If you provide fraudulent information on your return, you may have to pay a civil fraud penalty. You may be subject to criminal prosecution (brought to trial) for actions such as: tax evasion; willful failure to file a return, supply information, or pay any tax due; fraud and false statements; or preparing and filing a fraudulent return.

## **15.8 Illinois State Income Tax**

The State of Illinois collects taxes from both residents and non-residents in several different ways. Revenue comes from taxes on income, property, goods, liquor, tobacco, motor vehicles and several additional sources. This money is used to provide residents with education, human services, public assistance, public safety and many other benefits.

Illinois Resident: Illinois residency is determined based on several factors; one is that you choose to become an Illinois resident. If you move into Illinois and buy or rent a home, then from that time on, you are considered an Illinois resident and your income – no matter where it is earned – is taxable to Illinois from that day forward. Another factor which helps to define residency is time. If you live in Illinois for 183 days or more in a 12-month period, you are considered a resident for the time that you live here. On the other hand, there are exceptions of being an Illinois resident. To find out if you are an Illinois resident or not, visit the Illinois Department of Revenue at 1-800-732-8866 or <http://www.revenue.state.il.us/index.htm>.

Responsibilities of an Illinois Resident: Being an Illinois resident means that you have certain rights and responsibilities. One of your responsibilities is to file and pay state income taxes. As an Illinois resident, you are required to file a state income tax return if you are required to file a federal return. There may be times when you should file a Illinois return even if you are not required to file a federal return (for example, to file for a refund of Illinois tax withheld from your pay by your employer or to claim a tax refund).

Filing an Illinois Income Tax Return: Illinois's income tax return is based on the federal filing, so you must complete the federal return before you start the state. Use Form IL-1040 when you are required to file a state income tax return, filing for a refund of state withholding, or to claim a refundable credit. You can find this form at <http://tax.illinois.gov/index.htm>, accounting offices, or at the local library.

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## 15.9 Tax Information and Preparation Assistance

The IRS Volunteer Income Tax Assistance Program (VITA) and the Tax Counseling for the Elderly (TCE) Programs offer free tax help for taxpayers who qualify.

Trained community volunteers may help with special credits, such as Earned Income Tax Credit, Child Tax Credit, and Credit for the Elderly or the Disabled. In addition to free tax return preparation assistance, most sites also offer free electronic filing (e-filing). Individuals taking advantage of the e-file program will receive their refunds in half the time compared to returns filed on paper – even faster when tax refunds are deposited directly into one's bank account.

### Volunteer Income Tax Assistance Program

The VITA Program offers free tax help to low- to moderate-income (generally, \$49,000 and below) people who cannot prepare their own tax returns. Certified volunteers sponsored by various organizations receive training to help prepare basic tax returns in communities across the country. VITA sites are generally located at community and neighborhood centers, libraries, schools, shopping malls, and other convenient locations. Most locations also offer free electronic filing. **To locate the nearest VITA site, call 1-800-829-1040.**

## **Tax Counseling for the Elderly**

The Tax Counseling for the Elderly Program provides free tax help to people aged 60 and older. Trained volunteers from non-profit organizations provide free tax counseling and basic income tax return preparation for senior citizens. Volunteers who provide tax counseling are often retired individuals associated with non-profit organizations that receive grants from the IRS.

As part of the IRS-sponsored TCE Program, AARP offers the Tax-Aide counseling program at more than 7,000 sites nationwide during the filing season. Trained and certified AARP Tax-Aide volunteer counselors help people of low-to-middle income with special attention to those ages 60 and older.

For more information on TCE, call 1-800-829-1040. To locate the nearest AARP Tax-Aide site, call 1-888-227-7669 or visit [AARP's Internet site](#).

# Communication Services

## Chapter 16

### 16.1 Cable vs. Satellite

For the last several years, television companies have been waging an ongoing war: cable TV versus satellite. Which is better for the consumer? Many customers will swear by one provider or the other, insisting that their choice is the superior one, but since both sides have pros and cons, how does a customer choose?

If you've been struggling with advertisements and websites, trying to decide between cable and satellite, this article will help outline the pros and cons and allow you to choose the right one for your family. The decision really lies in what you like to watch on television, where you live, and how often you watch TV.

#### **EQUIPMENT**

Cable service comes with many different packages to choose from. Basic cable requires no extra equipment, though a technician will have to come out and install the connection. If you want to upgrade to the next available option, a cable box and interactive remote is required. The box and remote are lent from your cable provider to you, and must be returned when you cancel your service. Upgrades are usually free of charge.

Satellite requires a dish that is positioned on your roof near the place where your television is located. The dish feeds your channels to your television through a satellite, and is required to receive service. For HD channels (high definition) you will need a second, larger dish to receive premium channels.

The prices for installation are usually comparable, and since installation is a one-time fee, this should not be your deciding factor.

Who Wins: Draw

#### **RECEPTION**

With cable, you will rarely lose service, unless the entire system is out of order. Typically, cable is lost only for a period of an hour or so, and most providers will deduct time lost from your bill. Satellite, on the other hand, will be fuzzy or nonexistent during a storm because the satellite feed will be garbled by thunder and lightning.

Who Wins: Cable

## **PRICES**

If you rarely watch television, then cable's smallest package might be right for you. It requires no box or remote, and provides limited channels. The median price is around \$35.00 per month, and comes with a TV guide channel that scrolls continually on a specific channel. You don't have the interactive menu.

With satellite, however, providers don't have to pay taxes levied by local governments and they also boast smaller infrastructures. This allows the customer to receive more channels for a much lower price. For premium, HD, and Pay-Per-View channels, satellite offers more for your money. Cable companies are constantly raising prices because they are in the process of converting thousands of miles of subterranean cable into digital cable, which is extremely expensive. If you don't want to see your prices climb higher and higher, satellite is your best bet.

Who Wins: Satellite

## **AVAILABILITY**

Unfortunately, cable is only available to homes where providers are within a certain amount of distance. There are some areas of even large metros where cable is not available, which is frustrating. Satellite, on the other hand, is available everywhere because the dish only has to face the southern sky. This is convenient for rural dwellers who still want to watch television.

Who Wins: Satellite

## **DIGITAL, HDTV, and DVR**

You can acquire any of these premium services from both cable and satellite. Most companies will lease the equipment on a monthly basis, while others require that you buy the HD box up front. Either way, you'll get the same great channels from either provider.

Who Wins: Draw

## **BUNDLED SERVICES**

Many companies, especially in large metro areas, will combine services with telephone and high-speed Internet companies to provide bundled services. This means that you receive a discount when you buy cable, Internet and phone services together. Cable companies are more likely to provide bundled services than satellite, though you will find some satellite providers that offer phone and Internet as well. The prices will inevitably be better with cable.

Who Wins: Cable

## **CUSTOMER SERVICE**

I have always experienced great customer service with cable because they have "brick and mortar" storefronts where customers can change out equipment, pay their bills and ask questions about service. You can even request upgrades from these stores. Satellite, on the other hand, operates solely from Internet and telephone support lines, which can be frustrating during an outage or if you are experiencing a problem

Who Wins: Cable

## **CONTRACTS**

You won't find many cable companies that require contracts with service, though it is fairly common with satellite. Cable companies offer month-to-month service, which means that you can cancel or upgrade at any time. With satellite, on the other hand, you might be confined to their service for periods of up to one year.

Who Wins: Cable

## **16.2 Cable and Satellite Companies**

The following are companies that provide television services within the Rushville community. Cable and satellite companies provide different packages you can select from. The packages will be based on your preferences of how many channels you want, if you want HD channels, video-on-demand, or DVRs. Be sure to shop around and figure what is right for you at the right price.

### **Cass Communication**

(Cable, Phone & Internet Services)

100 Redbud Road

Virginia, IL 62691

217-452-7800

<http://home.casscomm.com/default.aspx>

### **Frontier**

(Dish Network - Satellite, Phone & Internet Services)

886-226-5170

[www.Frontieronline.com](http://www.Frontieronline.com)

### **Direct TV**

(Satellite)

800-783-1376 for new customers

800-531-5000 for existing customers

## 16.3 Internet Service

The internet is able to be accessed in Rushville. There are only a few choices to select from if you want to have your own internet. There are a few places around town that offer internet access. If you want to access the internet at a public site, you might have to fill out a consent form or be a student. With a public site, you probably will be limited amount of time allowed on the internet and you might have to wait till a computer becomes free. The following are businesses that provide internet services and places that offer internet access.

### **Cass Communication**

(Cable, Phone & Internet Services)

100 Redbud Road

Virginia, IL 62691

217-452-7800

<http://home.casscomm.com/default.aspx>

### **Frontier**

(Dish Network - Satellite, Phone & Internet Services)

886-226-5170

[www.Frontieronline.com](http://www.Frontieronline.com)

### **Rushville Public Library**

104 North Monroe Street

Rushville, IL 62681-1349

(217) 322-3030

(Internet is free)

### **Spoon River College**

229 West Washington Street

Rushville, IL 62681-1435

(217) 322-6060

(Must be a student)

## 16.4 Land line vs. Cellular

When it comes to saving money and phones, the question of whether a cell phone or a land line (or if you need to keep both) is a better value for your budget often comes up. While it would be nice to be able to give a definitive answer to one or the other, the truth is that it depends how you use your phone as to which is the better deal. Here are a few issues to consider when deciding which makes better sense for you:

**How Big Is Your Family?** - The bigger your family, the better the chance that a land line be a cheaper alternative than cell phones. With a land line, you can get a phone placed in the room of each person in the family on the single line coming into the house. With a cell phone, however, you would need to provide each member of the family with their own separate phone. While "family plans" exist that lower the cost of multiple phones within the family, these plans are still much more expensive than a single land line.

**How Much Do You Talk?** - The amount you talk on the phone will determine which option is a better value. If you talk a moderate amount, then land lines and cell phones stack up pretty well against each other in relation to cost. The more you talk on the phone, however, the land line quickly becomes a better value than the cell phone. This is because landlines tend to be a single, flat rate no matter how long you talk and this is why land line phone are better for your budget if you talk a lot. In addition, cell phone service in the US usually charges whether you make or receive the call which means that you often use more minutes than you realize.

Some people argue that cell phones are a better deal because of "free long distance." While this may be true if you make your long distance calls on weekends and nights when they are unlimited but be careful to assume that long distance calls made at other times are "free." these peak hour calls usually still count toward your overall minutes which will usually favor the land line phone.

**What Is Your Current Lifestyle?** - How you go about your life will be a big factor in determining which phone makes sense for you. If you are away from home, travel and use your cell phone as your main contact phone, then it's worthwhile considering whether or not you need a land line at all. If this is the way you use your phone and find that you rarely, if ever, use your land line, then your land line phone may be costing you money that you don't need to be spending.

In addition to these money related issues, there are some other issues that may make you choose one type of phone over the other:

**Reliability** - While cell phones have vastly improved over the years, they still aren't quite at the level of land line phones when it comes to reliability. Pick up a land line phone and unless a hurricane is blowing through, you're going to get a dial tone. This is not always the case with a cell phone. There may also be an issue of contacting emergency 911 services if you happen to be ill. If you call from a land line phone, the 911 operators can locate you even if you can't speak which may not be true with a cell phone. If you opt for cell phone only, make certain that it has a strong signal in all parts of your house.

**Battery Life** - While battery life for cell phones continues to improve, cell phones continue to add on new features that drain the batteries quicker as well. Cell phones may need to be recharged on a regular basis which can cause problems.

**Wireless Contracts** - While land line phones don't have contracts, many cell phones require a long term commitment to a contract. If you fail to meet the length of the contract and cancel your

contract subscription early, it can mean penalties in the hundreds of dollars.

**Locating You** - Unlike the white pages of your local phone book, there currently isn't a centralized directory for finding cell phone numbers. This means that someone who doesn't have your cell phone number may not be able to contact you if you don't have a land line.

## 16.5 Pay as You Go Service

Standard cell phone plans have their perks, however, over 'pay as you go' plans. They often include free weekends and evening calling; meaning calls made during this time do not count towards your allotted minutes. For a small fee you can add options too, like free calling to any other cell phone that uses the same service; or free calling to certain cell numbers on other services -- friends or family members. Carriers have their own combination of features to choose from. In fact these plans can present so many options and contingencies that some people can find it confusing.

Finally, standard cell phone plans usually offer a high quality *free phone* with the plan or more expensive phones at deep discounts. This plan is probably the way to go for anyone who uses a cell phone more than 90 minutes every month.

'Pay as you go' plans work completely differently. For starters there is no monthly fee or contract and you don't need a credit card. Instead you can buy a *phone card* from the market which is like giving the carrier money towards your account. You only need to add \$20 credit to the account every 90 days to keep it active. However, minutes are billed against that at about \$.25 each, a higher rate than a standard plan. And there are generally no perks.

A 'pay as you go' plan first requires that you buy a cell phone made to use with this type of plan. You can purchase *pay as you go phones* from stores like Target. The phone needs to be made for the carrier you will be using. If you want to use Virgin Mobile, for example, you'll need a Virgin Mobile phone. If you don't have a credit card or don't want to use it, you should also purchase a *phone card* for that carrier. They cost anywhere from \$20 up, and are just plastic cards used to add credit to your account.

Once you buy the phone, signing up is easy. Just call the carrier's number listed in the phone manual. The representative will ask for the serial number off the phone, then will assign it a cell number. Some carriers automatically credit your account with \$10 for signing up with them, but if not, you can add \$20 to your account with the phone card you purchased. Your account is recorded using the cell number, so you don't even have to give the company your name!

Cell phone minutes are deducted from your available balance. If the balance reaches zero before 90 days have expired, you will need to buy another phone card to add more credit to the account before you can make additional calls. This is why it is called 'pay as you go.' If, on the other hand, 90 days passes and you haven't used all your credit, you will need to add \$20 dollars anyway to

keep the phone active, but your existing balance *accumulates*. You don't lose it if you don't use it!

If you do have a credit card you can opt to have the carrier keep it on file and automatically debit it every 90 days to save you the trouble of remembering. Optionally you can "top off" the account yourself anytime by simply accessing the top-off menu on your cell phone.

The advantages of a pay as you go plan are no contracts, no credit card requirements, and no monthly fees. Minutes are typically more expensive, however, plus you must buy a phone and there are normally no perks. Free weekends and evenings might be offered for short periods of time as promotional campaigns but as a general rule these plans tend to be very straightforward. A pay as you go plan is popular with teenagers who lack credit cards and adults who only use their cell phones minimally and therefore can't

## **16.6 Prepaid Phone Cards**

### **What Is a Pre-paid Phone Card?**

A pre-paid phone card is a card you purchase (for a set price) and use to make long distance phone calls. These cards are usually sold in dollar amounts or by number of minutes.

### **Why Do People Buy Pre-paid Phone Cards?**

Many people use a pre-paid phone card because of the card's convenience - it can be used anywhere and, since you pay in advance, there is no bill. Pre-paid phone cards are popular among travelers, students, people who frequently call overseas, and those who haven't selected a long-distance service. In addition, pre-paid phone cards are sold in convenient places, such as newsstands, post offices, and stores.

### **What about International Calls?**

Rates for international calls can vary dramatically, based on the country that you call or the way that you make the call. Pre-paid phone cards often offer rates that are much lower than a telephone company's basic international rates.

### **How Do I Use a Pre-paid Phone Card?**

A toll-free access phone number and a personal identification number (PIN) are usually printed on each phone card. To make a phone call, you dial the access number and then enter the PIN. An automated voice will ask you to enter the phone number you are trying to call, and it will tell you how much time you have left on your card. It might also give you other information/options. Phone card companies keep track of how much of a card's calling time is used by the card's PIN number. You can add time to some pre-paid phone cards, and the added cost can usually be

billed to a credit card. If you cannot add time to your card, you will need to buy a new one once all the time has been used. Also, pre-paid phone cards often have expiration dates. Make sure to keep track of the date your card expires so you don't lose unused minutes.

### **Who Makes Your Phone Card Work?**

- Carriers are responsible for the telephone lines that carry calls.
- Resellers buy telephone minutes from the carriers.
- Issuers set the card rates and provide toll-free customer service and access numbers.
- Distributors sell the cards to the retailers.
- Retailers sell the cards to consumers (though it is important to remember that a store may not have control over the quality of the card or the service it provides).

### **What Are Common Complaints about Pre-paid Phone Cards?**

As pre-paid phone cards are increasing in popularity, some common complaints are becoming evident. They are:

- Access numbers and/or PINs that don't work;
- Service or access numbers that are always busy;
- Card issuers that go out of business, leaving people with useless cards;
- Rates that are higher than advertised, or hidden charges;
- Cards that charge you even when your call does not go through;
- Poor quality connections; and
- Cards that expire without the purchaser's knowledge.

### **How Can I Avoid the Problems Associated with Pre-paid Phone Cards?**

Make sure you understand the rates for your particular phone card. Also check the expiration date, look for a toll-free customer service number provided with or on the card, and make sure you understand the instructions on how to use the card. You may also want to ask your friends and family to recommend cards they have used and liked.

### **What Should I Do if My Pre-paid Phone Card Doesn't Work?**

First, try calling the customer service number provided with the card. If that doesn't work, call or write your local Consumer Affairs Department or state Attorney General. (These phone numbers are often found in the blue pages of your telephone book.) You can also file a complaint or research the company through your local Better Business Bureau, or contact the Federal Trade Commission (FTC). To contact the FTC, call 1-877-FTC-HELP (1-877-382-4357).

## 16.7 Landline and Cellular Providers

### **Cass Communication**

(Cable, Phone & Internet Services)

100 Redbud Road

Virginia, IL 62691

217-452-7800

<http://home.casscomm.com/default.aspx>

(Landline)

### **Frontier**

(Dish Network - Satellite, Phone & Internet Services)

886-226-5170

[www.Frontieronline.com](http://www.Frontieronline.com)

(Landline)

### **U.S. Cellular**

116 1/2 S Congress St

Rushville, IL 62681

217-322-3399

(Cellular)

### **Walmart**

100 Lincoln Ave

Beardstown, IL 62618

217-323-1340

[Walmart.com](http://Walmart.com)

(Cellular)

Services offered by Walmart are Alltel Wireless, AT&T, Sprint PCS, and Verizon Wireless. Prepaid services are provided by AT&T, Common Cents, Net10, Plan, Samsung, Straight Talk, T-Mobile, Tracfone, Verizon, Virgin, and Virgin Mobile.

*Not all Walmart locations offer all services listed. Secondly, you should check to see if the service you select works in your area.*

# **Common Cultural Differences**

## **Chapter 17**

### **17.1 Driving**

#### **Police**

In some countries when you are pulled over or stopped by a police officer, it is common respect to get out of your car and walk to the officer. However, in America you are supposed to stay in your car and keep your hands visible to the police. If you get out of your vehicle, the officer may think you are going to attack him or her. It is therefore best for you to stay in your car.

#### **Drivers License**

In some countries, most people drive without proper licenses. In America you are given a learners permit, which allows you to train and practice driving with another licensed driver. After a period of time you can take a test and acquire a regular American drivers license. If you do not take your drivers license test after your permit expires, you are not to drive any vehicle. If you violate this law, you are punished according to the law of the state in which you reside.

#### **Insurance**

Insurance is a form of protection for a driver should he or she gets into an accident. The cost of the accident (injuries, damage to the car, etc) will be paid for by the insurance company. Without insurance, if you are involved in an accident, you may have to pay for your own car and injuries, and be responsible for the other party involved in the accident. Many people drive without insurance in developing countries. In Illinois it is a state law for every driver to have insurance before they can drive a car. Failing to acquire insurance is a serious offense.

#### **Drinking and Driving**

Drinking and Driving is very common in some countries. As a matter of fact, it can be a sign of maturity and wealth for young people. In America, you are not allowed to purchase alcohol until you are over 21 years of age. It is against the law to drink alcohol while driving, or to drive while drunk. If you are caught driving after or during drinking and driving, your license can be suspended. If you continue to do it, your license will be revoked. You may also be required to go to a treatment program for alcoholics and pay a fine.

## **17.2 Marriage, Sex, and Relationships**

### **Marriage**

Marrying more than one woman is against the law in America and it can lead in to deportation and denial of citizenship.

In some countries, women are to obey their husband's wishes. If they refuse to obey their husband, they could be punished. In America physical punishment is considered spouse abuse, which is a crime that may lead into deportation or denial of citizenship.

### **Sex**

Sex in my societies is very sacred. People are not open to talking about sex in public. They do not watch it on TV or show public affection. In America people may be very affectionate. They may show their love in public by kissing, hugging, and touching. Some people from other cultures may be offended when they see public displays of affection.

In many developing countries, a man can marry and have sex with a minor or a young girl. In Illinois, it is considered Statutory Rape for an adult to have sex with someone under the age of 17. This crime could lead to jail time, deportation and denial of citizenship.

### **Harassment**

In some cultures, it is common for a male to touch females in a flirtatious way or make comments that are sexual in nature. In America these kinds of gestures are considered sexual harassment and one can get in a lot of trouble for it, especially in a work environment.

### **Holding hands**

In many countries, it is perfectly normal for two heterosexual men to hold hands in public. Two grown heterosexual men can share the same bed without thinking of any sexual connotations. In America it is not common for men to hold hands in public. Some people may perceive that two men holding hands are in a romantic relationship

## **17.3 Parenting**

### **Child Neglect**

In many countries, it is perfectly normal to have your kids playing outside unsupervised. In America, underage children must be under adult supervision. Parents who leave young children alone at home or in a public place may be taken to court for child neglect, and if the court feels the child has been endangered, the government may take your child away from you.

## **Discipline**

In some cultures, children are disciplined through forms of punishment such as beating, denial of food, denial of a bed to sleep in, etc. All of these disciplinary actions can be considered child abuse in America. In America your child can report you to the authorities and you can get into legal trouble for these types of disciplinary actions. You can also get in a lot of trouble if you discipline a child that is not yours.

## **17.4 Money, Taxes, and Government Benefits**

### **Bad Checks**

Refugees or any new immigrant tend to listen to the person or the friends they hang out with when they first come into the country. Sometimes these friends encourage the new immigrant to write bad checks. They assure them it is okay because they have done it before and got away with it. The new immigrants then write bad checks and few weeks or months later they get in trouble.

In America, it is against the law to write a check when you do not have the funds available or when you know you have closed the accounts. Some people also do not know that when you write a check you have to give it some days for the check to be processed. They will write a check today and the next day they will walk into the bank and ask the bank teller how much money they have in the bank, without taking into consideration the outstanding checks they have written. They then request to have all the money they have remaining, leaving nothing to cover the outstanding checks. This kind of action is check fraud in America and it is a crime.

### **Forgery**

Some immigrants may use their friend's checkbook, write a check and sign their friend's name or signature on the checks and think this is okay. In America signing someone's signature is considered forgery and it is a serious criminal offence.

### **Lying to get Benefit from the Government**

Some immigrants will lie so they can get more money from the welfare, or lie about their income so they qualify for low-income housing, or lie to get medical assistance from the government. All these are considered fraud and are against the law. If you are caught doing it, you will have to pay the government back and you may go to jail, or be denied citizenship, or even be deported.

## **Internal Revenue Service**

When you work in America, you normally pay taxes from your wages. At the end of the year, the government wants to know how much money you made for that year and how much of your salary you paid to the government. If you paid the government too much, you will get a refund back from them. Some people will lie on their tax forms that they have more children than they actually do, or claim money sent overseas as a charitable contribution. You cannot usually claim your family overseas as you American dependants and you can only count gifts to nonprofit organizations on your taxes. Lying on your taxes is a serious crime that can lead you to jail, fines, and denial of citizenship.

## **17.5 Other Cultural Differences**

### **Public Urination**

In most developing countries, men can relieve themselves anywhere they feel comfortable. Men may use the river, the bushes, behind a tree or even behind a home. In America you are required to use the public restrooms. It is against the law to use public places like the ones mentioned above to relieve yourself. If you are caught urinating in public places, you may be fine and /or sentenced to do community labor.

### **Parties**

Some parties or gatherings of people from other cultures are loud and last a long time. Parties do occur through the night in the United States, but many places require the noise to be kept to a minimum for the sake of surrounding neighbors. It is very common for a community to have an ordinance or law that requires the noise not to be distracting after a certain time. If the party is too loud, there is a good chance a police officer will be called and will ask the party goers to keep the noise down. If the police officer has to come back, he/she might write the owner of the premises a ticket or have the party goers disperse.

### **Verbal Threats**

In some cultures, it is common for two men having an argument to tell one another that they will kill each other. It is common to call someone and leave a message for them, telling him or her that you will beat or kill them the next time you see them. It is also common to tell someone that they should watch what they do or where they go because you will beat or kill them the next time you see them. These types of threats are considered verbal threats in America and can result in jail time or other legal punishments.

## **Fighting**

Fighting between two individuals who have had an argument is normal in some cultures. You will have argument over the phone or in person and end up fighting over a simple misunderstanding. The next time the two individuals see each other, they will engage in physical fight. They will fight and go their separate ways. In America if you fight and the police are called, you may go to jail or be fined. Sometimes you can lose your immigration status depending on how serious the fight was.

## **Communication**

Communication in America is not as easy as in many other countries. In some countries if you have a friend and you want to visit him or her, you do not have to call him or her before visiting. You can walk or drive over to his or her house and they will be ready to receive you happily. For Americans, it is more common to call ahead and set a time to visit your friend.

In America, kids can talk to their elders as they please and they can refer to them by their first name (i.e. a child may call me “Frank” instead of “Mr. Frank”). In many other countries, kids do not call their elders by their first name; they always add a prefix to it like “Mr.”, “Mrs.”, “Aunt”, or “Miss”. Because of this difference, some immigrants may feel that American children are disrespectful.