

Please Note:

The information contained in this guide is provided for convenience only and is not intended to be a full or complete list of the topics included. Note that the information herein is as of the publication date and laws, rules, regulations and requirements change without warning. Nothing in this guide is intended to be for legal advice, tax advice, guarantee of your eligibility or right for any service, or endorsement of any service. You should seek professional advice if you have questions about the contents in this guide for further assistance.

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Emergency and Basic Safety Information

Chapter 1

1.1 Emergency Response

What is 911?

- The United States (U.S.) has designated the telephone number 911 for emergency 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 (location of the assaults, burglaries, domestic disputes, etc.)
- 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 do not need a police, fire, or medical person at the location. Refer to government pages of the local telephone directory for the appropriate phone number to call for the situation you want to report or need assistance.
- 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 many 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 emergency 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 right kind of assistance to you.

Non-Emergency Police Department Numbers:

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

- Beardstown City Police: (217) 323-3131
- Virginia Police Department: (217) 452-3500
- Cass County Sheriff: (217) 452-7718
- Rushville City Police: (217) 322-6633
- Schuyler County Sheriff: (217) 322-4366
- Jacksonville Police Department: (217) 479-4630
- South Jacksonville Police Department: (217) 243-1241
- Morgan County Sheriff's Department: (217) 245-4143
- Springfield Police Department: (217) 788-8311
- Sangamon County Sheriff's Department: (217) 753-6666

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 instructions for their use 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 catch on fire. Do not reach across a range while cooking. Roll up or fasten long, loose sleeves with pins or elastic bands 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 of hot food that can cause burns.
- Do not place candy or cookies in cabinets or on shelves above 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 high on the wall or ceiling of each floor of your home. Make sure they are working properly and change their batteries at least once a year. It is a law in Illinois that all homes must have working smoke detectors.
- 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 or any other safe route, signal for help by waving a sheet or any light colored clothing out the window.
- Upon escaping from the home, meet your family in front of your home. It is important to stand a long way away from the burning building and wait for the fire department.
- Never go back into a burning building – tell firefighters immediately if someone is left inside 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. The list can be found at <http://www.hipspro.com/FireSafety.html>

Beardstown Fire Department

Emergencies: 911

Non-Emergency: (217) 323-1191

Rushville Fire Department

Emergencies: 911

Non-Emergency: (217) 322-3833

Virginia Volunteer Fire Department

Emergencies: 911

Non-Emergency: (217) 452-7500

Jacksonville Fire Department

Emergencies: 911

Non-Emergency: (217) 479-4656

South Jacksonville Fire Department

Emergencies: 911

Non-Emergency: (217)243-1913

Springfield Fire Department

Emergencies: 911

Non-Emergency: Check your phone book for nearest station

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 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 tell you what to do.

Call 9-1-1, if the person is unconscious or has difficulty breathing.

For additional information, visit their website at: <http://www.poison.org/>
Illinois Poison Control Center: <http://illinoispoisoncenter.org/>

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. They also can help find legal resources and tools to find healthcare.

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 not 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) 542-5700.

Finding Immigration Information

By Telephone:

You can obtain immigration information or immigration forms for all three bureaus by calling the United States Citizenship and Immigration Services (USCIS) Contact Center at 1-800-375-5283. This telephone service is toll free with Immigration Information Officers available to answer your questions Monday through Friday from 7:00 AM to 8:00 PM Central Time. The USCIS Contact Center 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](http://www.immigration.com) or 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 and click on the InfoPass Appointment Scheduler. This service is available in 12 languages.

Finding the Immigration Office:

- USCIS Application Support Center, 8004B South Cicero Ave. Burbank, IL 60459-1570.
- 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, St. 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 are 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.

‘Notarios’ 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 professional trained 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 “notarios” 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 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 agencies below may be able to assist you if you need help with legal or immigration issues.

ORGANIZATIONS

Illinois Coalition for Immigration and Refugee Rights

2285 S Wabash, Suite 800

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.

Immigration Project

211 Landmark Drive, Suite B3A

Normal, IL 61761-9680

800-298-3235

309-829-8703

<http://www.immigrationproject.org>

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, the Immigration Project provides four types of program services: Information, Counseling and Referral; Immigration Application Support; Assistance for Immigrant Crime Victims and New Americans Citizenship Initiative. They also have an Outreach program that supports these services.

Immigration Program

780 W Central Park Ave

Davenport, IA 52804

563-324-8119

communication@davenportdiocese.org

<https://davenportdiocese.org/immigration-program>

United African Organization

4910 S. Martin Luther King Jr. Drive, 1st Floor

Chicago, IL. 60615

312-949-9980

info@uniteafricans.org

<http://uniteafricans.org>

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

At New World Immigration Services, it's the 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. They are non-attorneys 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, can supply you with a list of pro-bono attorneys in your locale who will assist you in the most affordable manner.

LAWYERS**Kuykendall Law Offices**

416 Main Street

Suite 933

Peoria, IL 61602

309-409-0931

<https://www.kuykendalllawoffice.com>

Immigration & Naturalization Services

Dunn Law Firm, LLP

1001 N. Main Street, Suite A

Bloomington, IL 61701

Phone: (309) 828-6241

<http://www.dunnlaw.com>
Immigration & Naturalization Services

Jackson E. Donley

955 S Durkin Dr #A
Springfield, Illinois 62704
217-801-5959
jdonley44@jdonleylaw.com
<http://www.jdonleylaw.com/>
Immigration & Naturalization Services

Hinshaw & Culbertson LLP

400 S 9th St #200
Springfield, IL 62701
(217) 528-7375
<http://www.hinshawlaw.com/>
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

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 numbers below for help.

Quanada

114 N. Congress
Rushville, IL 62681
Phone: (217) 242 - 3889
brownschuyler@quanada.org

Quanada provides emotional, physical, and crisis support for those who have been battered or abused. The people helped 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.

Prairie Center Against Sexual Assault

3 West Old State Capitol Plaza
Springfield, IL 62701
(217) 744-2560

Jacksonville Office

2001 West Lafayette
Jacksonville, IL 62650
(217) 243-7330

Prairie Center has a two-fold purpose: to alleviate the suffering of sexual assault victims and to prevent sexual violence. We assist men, women, children and families through the trauma of sexual violence by providing crisis intervention, medical advocacy and trauma counseling. Prairie Center advocates for victim rights in the law enforcement and criminal justice systems. Our prevention education programs focus on reducing the likelihood of sexual victimization, particularly in the lives of children and adolescents.

Illinois Department of Aging

One Natural Resources Way, Suite 100
Springfield, IL 62702-1271
1-800-252-8966
FAX: 217-785-4477

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

The Illinois Department on Aging provides legal services to senior Illinoisans who are 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

806 South College St.
Springfield, IL 62704
(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 one of the departments below.

Illinois Department of Children and Family Service
46 North Central Park Plaza
Jacksonville, IL 62650
217 479-4800

or

Illinois Department of Children and Family Service Child Abuse Hotline
1-800-252-2873

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, 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 and when the child can return home.

The Impact of Child Abuse/Neglect on Immigration Status

If you are arrested or charged with abusing a child (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

806 South College St.
Springfield, IL 62704
(217) 789-2830
<http://www.ilcadv.org/>

Midwest Youth Services, Inc.

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

National Runaway Switchboard

1-800-621-4000

National Resource Center for Child Sexual Abuse
1-800-543-7006

Quanaa – see section 3.1 for contact information

Advocacy Network for Children Administrative Office

1420 Harrison St
Quincy, IL 62301
(217) 223-2272

<http://www.advonet.org>

Their goal is 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 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
- Threatening 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 traffic 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 where you received the ticket. The closest counties are:

Cass County Courthouse

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

Morgan County Courthouse

Morgan County Circuit Clerk
300 West State Street
Jacksonville, IL 62650
217-243-5419

Schuyler County Courthouse

102 S. Congress Street
P.O. Box 200
Rushville, IL 62681
(217) 322-4633

Sangamon County Courts Complex

200 South Ninth Street
Springfield, IL 62701
(217) 753-6674

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 should have any alcoholic liquor in their 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 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 sex 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 “severe 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 severe 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 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

Other resources for victims of trafficking:

Child Exploitation and Obscenity Section, Criminal Division
U.S. Department of Justice
National Domestic Violence Hotline

202-514-5780

1-800-799-7233 or
1-800-787-3224 (TTY)
This number is for hearing
impaired individuals.

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

1-888-373-7888

Office of Refugee Resettlement

202-401-9246

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

1-800-627-6872

Trafficking in Persons and Worker Exploitation
Task Force

1-888-428-7581

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 for 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

1-800-669-4000
TTY: 1-800-669-6820 (for
hearing impaired individuals)
www.eeoc.gov

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.

Some 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 the Office of Civil Rights (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.” The following information should be included in your written complaint or request a Discrimination Complaint Form from OCR:

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

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
4. 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.

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
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, you should pull over. If the police officer is trying to pull you over, by law, you must comply. 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 unless otherwise instructed by the police officer (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-mouthing 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 and 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

Source: These tips provided by the American Civil Liberties Union (ACLU). Website: <http://www.aclu.org/>

3.12 "Know Your Rights" Information

Whether or not you are 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, call the National Lawyer's Guild at 212-679-5100 or go to www.nlg.org.

Chapter 4B

Beardstown City Ordinances

Editor's Note: This information is provided for your information and education. There are sections that have not been included. While this code does not change often, it is subject to change by the town trustees. If you have questions about any of the following content, always make sure to visit the proper town authorities for clarifications.

4B-1 Animals

Sec. 4-2. Animals running at-large prohibited

(a) The owner of any animal shall keep such animal confined or under restraint at all times when it is off the premises of the owner's real property and shall not permit such animal to be at-large. Dogs trained for law enforcement under the control of a peace officer in the performance of duty shall not be required to be confined or under restraint.

(b) Failure to comply with this section is a violation for which a fine of no less than 200 dollars and no more than 750 dollars per occurrence shall be imposed. If while running at large the animal attacks, bites, injures or attempts to attack bite or injure any person or another animal, such action shall be considered a separate offense and a fine of no less than 500 dollars or more than 750 dollars shall be imposed. The penalty provided under this section shall be in addition to any other remedy available to the city under this code and/or as provided by state law. (Ord. No. 2013-03, §, 2-19-2013)

Sec. 4-3. Keeping wild animals prohibited

No person shall keep, harbor, possess, act as custodian or have a right of property in a wild animal except zoos, veterinary hospitals, animal shelters, pet shops or individuals, all of which must be legally licensed by federal and/or state statutes. Individuals owning or fostering animals trained or to be trained for service to persons with disabilities are an exception. Any individual keeping a service animal must provide documentation of fostering and training from a certified training organization. (Ord. No. 96-27, § 1, 9-17-96)

Sec. 4-4. Farm animals prohibited

Except as provided elsewhere in the city Code, all farm animals, including but not limited to, members of the swine, ovine, bovine, caprine or equine families, poultry and rabbits, shall be prohibited. (Ord. No. 96-27, § 1, 9-17-96)

Sec. 4-5. Rabbits restricted

(a) Possession of rabbits within the city is a violation of the law except under the following conditions:

- (1) The owner shall provide a cage of at least eight (8) cubic feet, with no dimension less than one (1) foot for each animal.
- (2) Each cage or structure shall be placed at least ten (10) feet from all property lines.

- (3) The total number of rabbits shall be no more than ten (10) or more than (1) animal for every three thousand (3,000) square feet of lot area, whichever is less.
- (b) For the purpose of this section, any rabbit over six (6) weeks old shall be counted.
- (Ord. No. 96-27, § 1, 9-17-96)

Sec. 4-6. Humane care of animals

No owner shall fail to provide his animal with sufficient food, water, clean proper shelter, protection from the weather and sufficient veterinary care when needed to prevent suffering and /or maintain health. (Ord. No. 96-27, § 1, 9-17-96)

Sec. 4-7. Abandonment prohibited

It shall be unlawful for any person to abandon any animal within the city. (Ord. No. 96-27, § 1, 9-17-96)

Sec. 4-8. Acts of cruelty to animals prohibited

No person shall:

- (1) Kill, wound or attempt to kill or wound any domestic animal.
- (2) Put to death any domestic animal except by euthanasia under the supervision of a licensed veterinarian of the state.
- (3) Beat, cruelly ill-treat, torment, overload, overwork or otherwise abuse a domestic animal.
- (4) Cause, instigate, permit or attend any dogfight, cockfight, bullfight or other combat between animals or humans.
- (5) Crop an animal's ears, dock an animal's tail or perform similar surgeries except a licensed veterinarian of the state.
- (6) Allow any animal to remain unattended by a competent person in a motor vehicle when the animal's life, health or safety is threatened. (Ord. No. 96-27, § 1, 9-17-96)

Sec. 4-9. Impoundment and redemption

- (a) All animals or fowl found to be in violation of any law or ordinance shall be impounded by the police department or any other personnel authorized by the corporate authorities.
 - (b) Animals or fowl which are impounded shall be kept in the enclosure established as the authorized city pound until redeemed or otherwise disposed of as may be directed by the corporate authorities, but in no event shall disposal of the animal or fowl be ordered where the period of impoundment has been less than five (5) days.
 - (c) Any person asking to redeem any impounded animal or fowl shall pay a fee established by the impounding authority with the concurrence of the corporate authorities.
 - (d) Animals or fowl which are kept in the authorized pound shall be humanely treated and fed and such pound shall be in charge of personnel duly authorized by the corporate authorities who shall be responsible for the care and custody of the same.
- (Ord. No. 96-27, § 1, 9-17-96)

Sec. 4-10. Diseased and injured animals

- (a) No diseased or sickly horse, cow, hog, dog, cat or other animal nor any that has been

exposed to any disease that is contagious among such animals shall be brought into the city unless under veterinary care.

(b) Any animal, being in any street or public place within the city, appearing, in the estimation of the animal shelter manager or delegate or any inspector of the county health department, to be injured or diseased and past recovery for any useful purpose, and not being attended and properly cared for by the owner or some proper person to have charge there of or the owner, and not having been removed to some private premises or to some place designated by such officer or inspector within one (1) hour after being found or left in such condition, may be deprived of life by such officer or as he may direct.

(c) No person, other than inspectors or officers of the county health department or law enforcement officers, or persons authorized by contract or otherwise, shall in any way interfere with the removal of such dead, sick or injured animal in such street or place. No person shall skin or wound such animal in any street or public place, unless to terminate its life as herein authorized; except that the owner or person having control of such animal may terminate the life thereof in the presence and by the consent of a law enforcement officer, or an inspector of, the county health department or the animal shelter manager or delegate. (Ord. No. 96-27, 1., 9-17-96)

Sec. 4-11. Dead animals prohibited

(a) No person shall allow the body, or any part thereof, of any dead animals to decompose and putrefy by remaining on his property.

(b) The owner of an animal shall be responsible for the disposal of such animal's remains on its death from whatever cause and regardless of the location of such animal's remains. (Ord. No. 96-27, § 1, 9-17-96)

Sec. 4-12. Reporting animal bites required

Persons having knowledge of someone being bitten by an animal must report such information to the animal shelter or the police department within twenty-four (24) hours. (Ord. No. 96-27, § 1, 9-17-96)

Sec. 4-13. Disposal of wild animals which have bitten persons

Every wild animal which has bitten a person shall be humanely destroyed immediately and a necropsy performed. (Ord. No. 96-27, g 1, 9-17-96)

Sec. 4-14. Harboring stray animal restricted

No person shall harbor, keep, care for, feed or allow to remain on their property any stray domestic animal without notifying the animal shelter within forty-eight (48) hours. (Ord. No. 96-27, § 1, 9-17-96)

Sec. 4-15. Liberation of owned animals prohibited

No person shall remove from restraint or release from confinement any animal belonging to another person, unless in an emergency or with the consent of the owner. (Ord. No. 96-27, g 1, 9-17-96)

Sec. 4-16. Liberation of impounded or captured animals prohibited

It shall be unlawful for any person to liberate or to attempt to liberate any animal impounded under the provisions of this article from a place of confinement or from within a vehicle used for confinement and conveyance to the animal shelter.

(Ord. No. 96-27, § 1, 9-17-96)

Sec. 4-17. Interference with animal shelter personnel

It shall be unlawful for any person to obstruct, impede or interfere with the animal shelter manager or any of his delegates or the police in the performance of their duties, or to prevent or attempt to prevent the animal shelter manager or any of his delegates or the police from capturing or impounding any animal within the city. (Ord. No.96-27, § 1,9-17-96)

Sec. 4-18. Trapping prohibited

No person shall set any trap to catch any animal, permit any trap owned by him or in his control to be set to catch any animal, or allow a trap to be set to catch an animal in his property, unless approved by the animal shelter manager. The indoor trapping of rats and mice is permitted. Live traps, which do not injure any animal, will be permitted. There may however, be a designated trapping season. (Ord. No. 96-27, § 1, 9-17-96)

Sec. 4-19. Provoking animals prohibited

It shall be unlawful for any person to intentionally provoke any animal so as to create a nuisance to the neighborhood or cause a violation of any provisions of this chapter. (Ord. No.96-27, § 1,9-17-96)

Sec. 4-20. Removal of waste

The owner of any animal shall promptly remove an accumulation of such animal's waste wherever it may exist in the city. (Ord. No.96-27, § 1,9-17-96)

Sec. 4-21. Animal considered a nuisance

No person owning, possessing or harboring any animal within the city shall permit such animal to become a nuisance. An animal, other than a dog trained for law enforcement in the performance of its duty, shall be considered a nuisance if such animal:

- (1) Substantially damages property other than the owner's.
- (2) Causes unsanitary, dangerous or unreasonably offensive conditions.
- (3) Causes a disturbance by excessive barking, caterwauling or other noisemaking.
- (4) Chases vehicles.
- (5) Chases, molests, attacks, bites, interferes with or physically intimidates any person while on or off the premises of the owner.

(Ord. No. 96-27, § 1, 9-17-96)

Sec. 4-22. Impoundment of animals running at-large

Every animal running at-large or stray animal within the city may be impounded by the

animal control officer or the police. Once the animal has been impounded at an authorized animal shelter, it may be released only after payment of any redemption or adoption fees provided by that shelter. (Ord. No. 96-27, § 1, 9-17-96)

Sec. 4-23. Penalty and settlement options

(a) Anyone convicted in a court of law of a violation of any act prohibited or declared to be unlawful by this chapter shall be punished by a fine of not less than thirty-five dollars (\$35.00) nor more than two hundred dollars (\$200.00) for each offense. Each day an offense is committed shall constitute a separate offense.

(b) After receipt of a complaint regarding any section of this chapter, the person may settle the violation of law by making a payment of twenty-five dollars (\$25.00) to the city clerk for each violation of this article as indicated in such complaint within seven (7) calendar days of the issuance of such complaint. Such settlement option shall not apply to the second and subsequent violations of any one (1) section within any twelve-month period.

(c) The receipt of twenty-five dollars (\$25.00) for such violation indicated on the complaint within seven (7) days of its issuance, shall terminate the article violation action and resolve all city claims for fines against the alleged violator by the city.

(d) The city shall file in the circuit court of the county all complaints against those persons, served with a copy of the complaint by either certified mail or personal service, who fail to settle their violations within said seven-day period. (Ord. No. 96-27, § 1, 9-17-96)

Sec. 4-24. Liability of animal owners

Owners of animals shall be liable for any damage done by their animals to persons, other domestic animals or other persons' property. (Ord. No. 96-27, § 1, 9-17-96)

Sec. 4-25. Inoculation required

No person shall own, possess, keep, maintain or harbor any dog or cat over the age of four (4) months of age without causing such dog or cat to be inoculated against rabies. Such inoculation shall be required, regardless of whether the dog or cat is confined at all times to an enclosed area. (Ord. No. 96-27, § 1, 9-17-96)

Sec. 4-26. Collar required

No person shall own, possess, keep, maintain or harbor any dog or cat over four (4) months of age within the city without providing such dog or cat with a collar to be worn when said animal is outside a secure enclosure. Collars for dogs shall be of sufficient strength to control and restrain the animal without injury to the animal. Animals restrained by rope or chains must have collars. (Ord. No. 96-27, § 1, 9-17-96)

Sec. 4-27. Removal of collar or tags restricted

No person shall, without the consent of the owner or keeper of any dog or cat, take away or otherwise remove any registration tag, identification tag or collar from any dog or cat. (Ord. No. 96-27, § 1, 9-17-96)

Sec. 4-28. Disposition of dog or cat suspected of having rabies

Any dog or cat suspected of being afflicted with rabies may be slain by an animal control officer, police officer, sheriff or deputy sheriff if such officer deems it essential to the safety of any person or necessary to prevent its escape. The head of such animal shall be preserved and delivered to the county veterinarian or delegate in order that a necropsy can be conducted to determine if such animal was rabid. (Ord. No.96-27, § 1,9-17-96)

Sec. 4-29. Confinement of female dog or cat in heat

The owner of any female dog or cat in heat shall confine such animal in a building or secure enclosure. The failure to do so is a violation of law and will allow the manager of the animal shelter or delegate to impound such animal and to hold such animal until redeemed/adopted pursuant to this article. (Ord. No. 96-27, § 1, 9-17-96)

Sec. 4-30. Duties of driver of motor vehicle striking animal

Any person whose motor vehicle strikes a dog or cat within the city shall promptly report such occurrence to the animal shelter or police department with a description of the animal struck, condition of the animal and the location of the striking.
(Ord. No. 96-27, § 1, 9-17-96)

Sec. 4-30.1. Multiple-pet owners; duty to provide care

All multiple-pet owners shall conform to the following requirements with reference to the care of their animals:

- (a) All dogs and/or cats four (4) months of age must be inoculated against rabies and registered pursuant to this article.
- (b) All dogs and/or cats must be provided with a continuous supply of fresh water, sufficient food to maintain acceptable body weight, proper shelter, protection from weather and sufficient veterinary care to prevent suffering.
- (c) If dogs and/or cats are kept or maintained within a structure or building, such building shall:
 - (1) Meet county and city health standards
 - (2) Be kept clean, free of feces and urine
 - (3) Not constitute a nuisance or danger to the health and welfare of its inhabitants nor surrounding residents
- (d) If the dogs and/or cats are maintained outside a building during a substantial portion of the day and/or night:
 - (1) A shelter of sufficient height and width to permit such animal to stand up and turn around inside when fully grown shall be provided.
 - (2) The shelter provided shall provide shade from the sun and shall be located a distance equal to one and one-half (1½) times the width of the shelter from any residence located on lots or parcels of land contiguous to the property occupied by the shelter.
- (e) The dogs and/or cats shall be prevented from running at large.
- (f) The dogs and/or cats shall be prevented from causing a nuisance pursuant to section 4-27.
- (g) The owner's property shall be kept free of all feces and urine to prevent its accumulation from constituting a health hazard or an odorous nuisance.

Sec. 4-30.2. Removal of excrement

No person shall appear with an animal upon public ways or within public places or upon the property of another, absent that person's consent, without some means for the removal of excrement; nor, shall any person fail to remove any excrement deposited by such an animal. This section shall not apply to a blind person while walking his or her guide dog. (Ord. No. 2002-71, S L,10-22-2002)

4B-2 Buildings and Building regulations**Sec. 5-18. Permit fees**

The following building permit fees are hereby established:

<i>Cost of Project</i>	<i>Residential</i>	<i>Commercial</i>
\$0 to \$500.00	\$20.00	\$30.00
\$501.00 to \$2,000.00	50.00	75.00
\$2,001.00 to \$5,000.00	100.00	300.00
\$5,001.00 to \$10,000.00	200.00	300.00
\$10,001.00 to \$20,000.00	250.00	400.00
\$20,001.00 to \$30,000.00	300.00	450.00
\$30,001.00 to \$50,000.00	400.00	600.00
Over \$50,000.00	450.00	600.00 plus \$3.00 for each additional \$1,000.00 or fraction thereof

Such building permit fees shall be payable to the city clerk of the City of Beardstown. (Ord. No. 2000-11, I, II, 5-16-2000)

Sec. 5-19. Failure to obtain a building permit.

Any person, firm or corporation violating this article by failing to obtain a building permit, if required, prior to construction shall, in any event, be required to obtain a building permit, the cost of such permit being twice the cost of such permit for such project had the permit been timely issued. The building inspector of the city is authorized to give written notice to any person, firm or corporation failing to obtain a timely building permit demanding that such permit be obtained within seven (7) days of the receipt of such notice by any person, firm or corporation. Failure by any such person, firm or corporation to obtain a building permit, after such notice as provided above, shall be fined not less than fifty dollars (\$50.00) nor more than

five hundred dollars (\$500.00) for each such offense; and, a separate offense shall be deemed committed on each day during or on which a violation occurs or continues after such notice period.

(Ord. No. 99-17, III, 8-3-99)

4B-3 Garbage and Trash

Sec. 8-1. Deposits of refuse generally

No one shall deposit offal, garbage, night soil, ashes or other refuse matter of any description upon any street, alley, vacant lot, public grounds or premises within the city except in containers and locations set forth in Article II of this chapter.

Sec. 8-2. Depositing grass on street

No person shall deposit or cause to be deposited in the public streets or gutters any weed or grass clippings or any leaves and no person shall operate any lawn mower, lawn sweep or other mechanical device used for cutting weeds or grass or collecting leaves in such a manner as to permit or cause the weed or grass clippings or leaves discharged from said lawn mower lawn sweep or other mechanical device to be deposited or blown into the public streets or street gutters.

Sec. 8-3. Burning refuse

No person shall burn garbage, offal, night soil, ashes or other refuse matter of any description at any time within the city limits. No person shall burn yard waste or landscape waste within corporate city limits of the city of Beardstown or on property within its jurisdiction except at times and upon such conditions as designated by the city of Beardstown.

Sec. 8-16. Containers generally

All garbage shall be placed in plastic bags or a substantial, permanent type container having a capacity of not to exceed sixty (60) pounds in weight with an appropriate semi-air tight top.

Sec. 8-17. Placement of containers

Unless otherwise designated by the city all garbage shall be placed for collection on the boulevard area of the first public street adjacent to the curbing or street edge closest to the owners', occupants' or operators' property. No garbage shall be placed on the boulevard area more than twelve (12) hours prior to the pickup period or permitted to remain there for more than twelve (12) hours after the pickup period.

Sec. 8-18. Collection routes and dates

Garbage as defined herein shall be collected once each week from all service units in the city on a schedule of routes, days and hours as shall be approved by the city. Collection on the legal holidays known as Christmas, New Years Day, Memorial Day, the 4th of July, Labor Day and Thanksgiving Day may be rescheduled for any other day of the week with appropriate notice to be given by the city of the days other than regular pickup days necessitated by such

legal holidays.

Sec. 8-19. Maximum number of bags and/or containers

No more than six (6) bags and/or containers or combinations thereof of garbage shall be collected once each week from each service unit. For purposes hereof, each occupied residence and apartment within a multiple family unit shall be considered a service unit.

4B-4 Stopping, Standing or Parking

Sec. 12-21. Parking during snowfall

(a) Prohibited between certain hours. In order to facilitate snow removal during any period when there is an accumulation of one (1) or more inches of snow in the city, it shall be unlawful for any person or persons to park any wheeled vehicle or to permit any wheeled vehicle to remain parked on streets of the city which are designated on the plat which is by this reference thereto expressly incorporated herein between the hours of 12:00 midnight and 8:00 a.m.

(b) Violation a misdemeanor. Any person parking any such vehicle or permitting any such vehicle to remain on the designated streets in violation of this section shall be deemed guilty of a misdemeanor and on conviction thereof shall be fined not less than twenty-five (\$25.00) nor more than one hundred dollars (\$100.00).

*State law reference-Power of city to regulate parking, Ill. Rev. Statutes

(c) Towing of vehicle. Any such vehicle in violation of the provisions hereof may be towed away, and the cost of such towing shall be assessed against the owner thereof in addition to the fine hereinabove provided for.

Sec. 12-22. Parking of garbage trucks or construction machinery

It shall be unlawful for any person to park or cause to be parked on any street or alley any garbage truck or any construction machinery between of 6:00 p.m. and 6:00 a.m.

Sec. 12-23. Travel trailers, boat trailers, etc.

It shall be unlawful for any person to park any boat trailer, travel trailer or other vehicle which is not self-propelled on any street. Cross reference-Similar provisions.

Sec. 12-24. Obstruction of crosswalks, sidewalks or driveways

It shall be unlawful for any person to park or leave standing any motor vehicle on any crosswalk, sidewalk or private driveway in such manner which hinders public vehicular traffic or which causes pedestrian traffic to exit the crosswalk or sidewalk and enter that portion of an adjacent public right-of-way utilized for general vehicular through traffic.

Sec. 12-25. Repairing vehicles on streets

No person shall park a vehicle upon the streets for the purpose of repairing such vehicle; provided, however, that the provisions of this section shall not apply to emergency repairs.

Sec. 12-26. Junk vehicles

(a) It shall be unlawful for any person to store, place or keep any wrecked, damaged,

disabled or inoperable automobile upon any lot, parcel or tract of land, unless garaged, for more than Twenty (20) days.

(b) Subsection (a) shall not apply to the storage of vehicles at any recognized public garage or body repair shops that complies with all ordinances of this city; provided such storage does not exceed thirty (30) days.

(c) It shall be unlawful for any person to place, store, park or keep any wrecked, damaged, disabled or inoperable automobile or other vehicle, upon the public streets for more than twenty-four (24) hours.

(d) Any vehicle parked, stored or placed upon public property as set forth in subsection (c) shall be subject to removal and its owner shall be charged, as a part of any fine imposed upon him, the costs of towing, storage and other expenses in connection with the removal of said vehicle.

Sec. 12-27. Parallel parking required on certain portion of Main Street

It shall be unlawful for any person to park a wheeled vehicle on the south side of Main Street between the intersections of Main Street with Washington Street and State Street unless such vehicle is parked parallel and immediately adjacent to the cement curbing along the south side of the paved portion of Main Street and within the area provided for parking as designated by colored lines superimposed on the surface of Main street.

Sec. 12-28. Parking of trailers on streets

(a) Prohibited. It shall be unlawful and punishable as hereinafter provided to park any trailer on any street or alley of the city unless same is attached to an operable motor vehicle which is specifically designed or equipped to tow said trailer.

(b) Definition. For the purposes of this section, a trailer is defined as any wheeled vehicle which is not equipped with an independent power propulsion force of its own and which is designed to be towed by another vehicle equipped with a power source.

(c) Violation, penalty. Any person violating the provisions of this section shall be guilty of a misdemeanor and on conviction thereof shall be fined not less than twenty-five dollars (\$25.00) nor more than one hundred dollars (\$100.00).

Sec. 12-29. Parking on truck routes

It shall be unlawful and punishable as hereinafter provided to park any motor vehicle having a gross weight in excess of fourteen thousand (14,000) pounds on any street which has heretofore been or may hereafter be designated as a truck route by ordinance duly enacted by the city council; provided, however, that the provisions hereof shall not apply to Arenz Street between Sixth Street from March Street westward to the city limits from 6:00 a.m. until 7:00 p.m.

Any person violating the provisions of this section shall be guilty of a misdemeanor and on conviction thereof shall be fined not less than twenty-five dollars (\$25.00) more than one hundred dollars (\$100.00).

Sec. 12-30. Towing of illegally parked vehicles; towing and storage charge

(a) Any vehicle parked on any street or alley in the city in violation of any traffic or parking ordinance of said city shall be towed to a storage area or place to be designated from time to time by the chief of police of the city.

(b) In the event the owner or operator of the motor vehicle which was towed to a designated place of storage, as hereinabove provided, is found by a court of competent jurisdiction to have parked said motor vehicle in violation of a valid law or ordinance then, in addition to any fine or other penalty imposed for a violation of said parking law or ordinance, there is hereby imposed a charge of twenty-five dollars (\$25.00) for towing said motor vehicle and, in addition a daily charge of two dollars (\$2.00) for the storage thereof.

Sec. 12-32. Parking on portions of Monroe Street

It shall be unlawful for any person to park a wheeled vehicle on the westerly side of Monroe Street between its intersection with 14th Street and 15th Street.

Sec. 12-33. Parking of motor vehicles on residential lots

No person shall park any motor vehicle in the front yard of any lot containing a residential structure and located in zoning districts R-1, R-2, and R-3, except on a driveway which complies with the requirements of the zoning ordinance. Further, no owner, occupant, or person in control of private property shall knowingly allow or permit any vehicle to be parked in the front yard of any residential structure located in a R-1, R-2, or R-3 zoning district except on a driveway which complies with the requirements of the zoning ordinance.

Any person violating the provisions of this section shall be issued a written administrative notice of violation. The notice shall indicate that such person may pay as a penalty for, and in full satisfaction of the violation, within seven (7) days from the time the notice of violation was issued, a fine in the amount of fifteen dollars (\$15.00) if such violation is the first violation within a calendar year or a fine of twenty-five dollars (\$25.00) for each violation subsequent to the first violation within a calendar year. The fine may be paid by delivering a check or money order to the city clerk at the city hall. Failure of such person to make such payment within seven (7) days of issuance shall render such person subject to the general penalty for violations of the Beardstown City Code as contained in section 1-9. The notice shall also state that failure to pay the appropriate fine within the time indicated in this section shall render such person subject to a formal ordinance violation citation requiring appearance in the county circuit court.

Sec. 12-36. Vehicular parking

Vehicular parking shall be restricted within the city as indicated on the plat which is hereby incorporated herein and by reference thereto made a part hereof.

Any person or persons violating the provisions of this section shall be guilty of a misdemeanor and on conviction thereof shall be fined not less than ten dollars (\$10.00) nor more than one hundred dollars (\$100.00) for each such violation.

4B-5 Nuisances

Sec. 13-1. Definition

For the purposes of this chapter, the word "nuisance" is hereby defined as any unlawful act, or omission to perform a duty, or the suffering or permitting any condition or thing to be or exist, which act, omission, condition or thing either:

- (a) Injures or endangers the comfort, repose, health or safety of others; or
- (b) Offends decency; or
- (c) Is offensive to the senses; or
- (d) Unlawfully interferes with, obstructs or tends to obstruct or renders dangerous for passage any public or private street, highway, sidewalk, stream, ditch or drainage; or
- (e) In any way renders other persons insecure in life or the use of property; or
- (f) Essentially interferes with the comfortable enjoyment of life and property, or tends to depreciate the value of the property of others.

Sec. 13-2. Illustrative enumeration

The maintaining, using, placing, depositing, leaving or permitting to be or remain on any public or private property of any of the following items, conditions or actions are hereby declared to be and constitute a nuisance; provided, however, this enumeration shall not be deemed or construed to be conclusive, limiting or restrictive:

- (a) Noxious weeds and other rank vegetation.
- (b) Accumulation of rubbish, trash, refuse, junk and other abandoned materials, metals, lumber or other things. More examples include but are not limited to automobiles, stoves, refrigerators, freezers, appliances and containers. Many of these items pose a potential threat to child and animal welfare.
- (c) Any condition which provides harborage for rats, mice, snakes and other vermin.
- (d) Any building or other structure which is in such a dilapidated condition that it is unfit for human habitation, or kept in such an unsanitary condition that it is a menace to the health of people residing in the vicinity thereof, or presents a more than ordinarily dangerous fire hazard in the vicinity where it is located.
- (e) All unnecessary or unauthorized noises and annoying vibrations, including animal noises.
- (f) All disagreeable or obnoxious odors and stenches, as well as the conditions, substances or other causes which give rise to the emission or generation of such odors and stenches.
- (g) The carcasses of animals or fowl not disposed of within a reasonable time after death.
- (h) The pollution of any public well or cistern, stream, lake, canal or body of water by sewage, dead animals, creamery, industrial wastes or other substances.
- (i) Any building, structure or other place or location where any activity which is in violation of local, state or federal law is conducted, performed or maintained.
- (j) Any accumulation of stagnant water permitted or maintained on any lot or piece of ground.
- (k) Dense smoke, noxious fumes, gas, soot or cinders, in unreasonable quantities.

Sec. 13-9. Inoperable motor vehicles

Inoperable motor vehicles whether on public or private property are hereby specifically declared to be a nuisance. Failure of a person to abate a nuisance pertaining to an inoperable motor vehicle under his control within forty-eight (48) hours of receiving a notice to abate a nuisance pursuant to the provisions of this chapter shall be unlawful.

However, nothing in this section shall apply to any motor vehicle that is kept within a building when not in use or to a motor vehicle on the premises of a place of business engaged in the wrecking or junking of motor vehicles. As used in this section "inoperable motor vehicle" means any motor vehicle from which, for a period of at least seven (7) days, the engine, wheels or other parts have been altered, damaged or otherwise so treated that the vehicle is incapable of being driven under its own motor power and shall also include unlicensed vehicles. "Inoperable motor vehicles" shall not include a motor vehicle which has been rendered temporarily incapable of being driven under its own motor power in order to perform ordinary service or repair operation.

Sec. 13-10. The parking of motor vehicles in public right-of-way where curbing exists

It shall be unlawful for any person to park or leave standing any motor vehicle on any public right-of-way between the curbing and the outer right-of-way of such public right-of-way where curbing exists on such public right-of-way.

4B-6 Discharging firearms and use of public ground

Sec. 14-1. Discharging firearms

- (a) It shall be unlawful for any person to discharge a firearm within the city
- (b) The provisions of subsection (a) shall not apply to:
 - (1) Law enforcement officers and members of the armed forces or national guard engaged in the performance of their duties;
 - (2) Persons exercising their legal right of self defense.

Sec. 14-2. Bicycles on sidewalk

It shall be unlawful for any person to ride a bicycle on a sidewalk.

Sec. 14-3. Nighttime usage of public grounds

It shall be unlawful for any person, except duly authorized city employees, to be present on any public grounds between the hours of 11:00 p.m. and 6:00 a.m. This provision shall not apply to a public right-of-way or sidewalk being utilized by an individual crossing public grounds or utilizing said right-of-way or sidewalk for access to a public building.

As used in this section, "public grounds" means property owned or operated by the municipality - any public building as well as property owned or operated by the city either vacant or as a public park. Further, this provision shall not apply during those periods of time when public grounds are being utilized for municipally sponsored or sanctioned events.

Sec. 14-4. Usage of Art Zeeck Park

- (a) As used in this section, "Art Zeeck Park" means property owned or operated by the municipality bounded by Washington Street on the West, Second Street on the North, State Street on the East and Third Street on the South.
- (b) It shall be unlawful for any person to operate a bicycle or utilize a skateboard or rollerblades within the confines of Art Zeeck Park.
- (c) It shall be unlawful for any person in control of a domesticated pet or the owner of a domesticated pet to allow or cause domesticated pet to be present in Art Zeeck Park during any municipally sponsored or sanctioned event.
- (d) It shall be unlawful for any person in control of a domesticated pet or the owner of a domesticated pet to allow such pet to deposit animal waste in Art Zeeck Park, unless such person or owner immediately removes such deposit of animal waste from Art Zeeck Park.
- (e) It shall be unlawful for any person, except duly authorized city employees, to be present upon or utilize the bandstand located in the center of Art Zeeck Park without the permission of the mayor, city clerk, director of public works or the city council.

Sec. 14-5. Usage of the Riverview Walkway

- (a) As used in this section, "Riverview Walkway" means the elevated wooden-type walkway owned and operated by the municipality on the right-of-way of Lafayette Street to the right-of-way of Monroe Street adjacent to the existing flood protection wall located adjacent to the Illinois River.
- (b) It shall be unlawful for any person to operate a motorized vehicle, bicycle or utilize a skateboard, roller skates or roller blades upon the Riverview Walkway.

Sec. 14-6. Regulation of all-terrain vehicles and motorized dirt bikes

- (a) The definition of the terms "all-terrain vehicle" and "off highway motorcycle" shall be as set forth in the state Motor Vehicle Code;
- (b) It shall be unlawful for any person to drive or operate any all-terrain vehicle or off highway motorcycle within the city limits, except on property owned by the person operating the vehicle; on property owned by the parent or guardian of the person operating the vehicle or upon property which the operator of the vehicle has been given permission by the owner to operate the vehicle thereon.
- (c) Notwithstanding the provisions of subsection (b) above, no all-terrain vehicle or off highway motorcycle may be operated within the corporate limits of the city at any location which is within one hundred (100) feet of a residence without permission from that residential property owner except for the purpose of traveling to and from an authorized operating area.
- (d) In addition to the foregoing, all-terrain vehicles and motorized dirt bikes shall at all times be operated in compliance with the laws of the state, including but not limited to 65 ILCS 5/L7-1.426 and 65 ILCS 5/11-1427.

4B- 7 Obstructing view

Sec. 19-58. Trees

It shall be unlawful for any person owning or controlling property to cause or permit any tree within any critical visibility zone to remain untrimmed below a height of eight (8) feet above the ground, or to permit any shrubbery within any critical visibility zone to grow to a height greater than thirty-six (36) inches above ground.

Sec. 19-59. Obstruction to traffic signs or signals

It shall be unlawful for any person owning or controlling property to permit the foliage of any tree or shrubbery growing on said property to obscure any driver's view of any lawfully placed stop sign or traffic-control signal during any part of the last two hundred (200) feet of his approach to said sign or traffic-control device.

Sec. 19-60. Fences

No person shall construct a solid fence greater than three (3) feet in height within fifteen (15) feet of the corner of any street intersection.

Sec. 19-61. When person subject to penalty

Any person violating any section of this article shall, upon receipt of official notification from the city that a violation has taken place, correct the cause of the violation within fourteen (14) days from the date of notification, or be subject to the penalties provided by this Code.

Sec. 19-70. Soliciting a ride

No person shall stand in a roadway for the purpose of soliciting a ride from the driver of any vehicle.

4B-8 WEEDS

Sec. 22-1. Definitions

As used in this chapter, the term "grass" shall include, but not be limited to, narrow leaf green herbage commonly grown as lawns, used as pasture, or cut and dried for various uses.

As used in this chapter, the term "weeds" shall include, but not be limited to, burdock, ragweed (common), ragweed (giant), thistle, cocklebur, jimson, blue vervain, common milk weed, wild carrot, poison ivy, wild mustard, rough pigweed, lambsquarter, wild lettuce, curled dock, smart weeds (all varieties), poison hemlock, and wild hemp.

Sec. 22-2. Cutting required

It shall be unlawful for an owner of real property to refuse or neglect to cut weeds when such weeds on his property shall have reached a height in excess of eight (8) inches.

It shall be unlawful for an owner of real property to refuse or neglect to cut grass when such grass on his property shall have reached a height in excess often (6) inches'

Sec. 22-3. Removal

Any owner and./or occupant of private property shall have 48 hours, after receiving notice, that growth in violation of this article exists on his property, to remove same. Thereafter the city may provide for removal and disposal and collect from such owner and/or occupant the reasonable cost thereof.

Sec. 22-4. Lien for removal

If, within sixty (60) days after the cost and expense of removal of growth in violation of this article is incurred, the city or the person performing the service by the city's authority, in his or its own name files a notice of lien in the office of the county recorder of deeds or in the office of registrar of titles if the county is under the Torrens system, then such cost and expense shall be a lien upon the real estate affected, superior to all subsequent liens, except tax liens. The notice of lien shall consist of a sworn statement setting out:

- (1) A description of the real estate sufficient for identification thereof;
- (2) The amount of money representing the cost and expense incurred or payable for the service; and
- (3) The date or dates when said cost and expense was incurred by the municipality.

Sec. 22-5. Validity of lien

The lien provided for by this article shall not be valid as to any purchaser whose rights in and to such real estate have arisen subsequent to the weed cutting and prior to the filing of such notice, and the lien shall not be valid as to any mortgagee, judgment creditor or other lien or whose rights in and to such real estate arise prior to the filing of such notice.

Sec. 22-6. Release of lien

Upon payment of the costs and expenses by the owner of, or persons interested in such property after notice of lien has been filed, the lien provided for by this article shall be released by the city or person in whose name the lien has been filed and the release may be filed of record as in the case of filing notice of lien.

Rushville City Ordinances

Chapter 4R

Editor's Note: This information is provided for your information and education. There are sections that have not been included. While this code does not change often it is subject to change by the town trustees. If you have questions about any of the following content always make sure to visit the proper town authorities for clarifications.

4R.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

4R.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.

4R.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.

4R.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 an 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.

4R.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.

4R.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.

4R.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.

4R.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.

4R.9 Utilities

Sec. 74.3. Potable water

- (a) Use of groundwater as a potable water supply is 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 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 required.* 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 superintendent 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 15th day of the month. A penalty of ten percent shall be added to all bills not paid by the 15th day of the month.

5.13 Delinquent bills

If the charges for water services are not paid by the 10th 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 recommended 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 driver's license, identification card, or instruction permit, you must present acceptable identification documents. For more information, please see section 7.3 of this guide.

The Illinois Secretary of State facility will require you to have one form of identification from each category listed below. Some documents will be accepted for more than one category.

Group A – Written Signature	Group C – Social Security Number
<ul style="list-style-type: none"> • A cancelled check • Social Security Card • A valid passport U.S. Citizenship and Immigration Services Forms <ul style="list-style-type: none"> • I-551 (Alien Registration Card) • I-766 (Employment Authorization Card) • I-94 (Arrival/Departure Record) with Valid Passport 	<ul style="list-style-type: none"> • Illinois ID Card Record • Social Security Award Letter • Social Security Card
Group B – Date of Birth	Group D – Residency (Requires 2 documents)
<ul style="list-style-type: none"> • Birth Certificate • Certified Transcript • Passport • Social Security Award Letter • U.S Visa US Citizenship and Immigration Services Forms: <ul style="list-style-type: none"> • (Same as Group A) • I-571 (Refugee Travel Document) • I-797A (Notice of Action Status) 	<ul style="list-style-type: none"> • Bank Statement • Canceled Check • Deed/Title, Mortgage, Rental/Lease agreement • Pay stub or Electronic Deposit Receipt • Utility Bill

These are just examples of items from each group. For a full list of acceptable documents please visit: 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 accepted documents 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 other 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 the U.S. 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 survivor's 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 the U.S. 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 1-800-772-1213 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://www.il.wildlifelicense.com>. 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 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 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

1-888-766-0008

Experian

www.experian.com

1-888-397-3742

TransUnion

Fraud Victim Assistance Division

www.transunion.com

1-800-680-7289

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 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 Group B, C or 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 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 professional 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. 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 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 in the book available at your local Driver Services facility 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 motorcycle, truck or bus, you may obtain an operator's manual from any Driver Services facility or at 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 the 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 the 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.

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 may 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
- Repairing or replacing your car if it's damaged or stolen

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.

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 convention.

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 45th 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 filed 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:

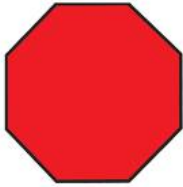
- Stop your vehicle in an area away from traffic.
- Leave your name, address, phone number and license plate number on the vehicle or property if you cannot find the owner.
- Notify police.
- Complete all required crash reports. If you fail to report the crash, you may be fined up to \$2,500 and given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

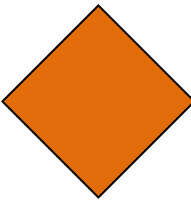
Some Shapes of Signs



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 it 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-WAY, 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 an 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 and 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 truncated 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 truncated 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 for 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 6.4.

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: 800-244-5631

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, 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>

Springfield IDES Office
1300 S 9th St
PO Box 19493
Springfield, IL 62703
Phone: (800) 244-5631
TTY: (866) 322-8357

Quincy IDES Office
107 N Third
Box 889
Quincy, IL 62306
Phone: (800) 244-5631
TTY: (866) 322-8357

Peoria IDES Office
406 Elm St
Peoria, IL 61605
Phone: (800) 244-5631
TTY: (866) 322-8357

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 Food Pantries

Cass County Food Pantry

210 S. Main Street
Virginia, IL 62691
217-473-5638
4th Mon 8:30 - 4:30

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.

Jacksonville Food Bank

316 E State St
Jacksonville, IL - 62650
(217) 243-1122

Central Illinois Food Bank

1937 East Cook
Springfield, Illinois 62702
(217) 522-4022
info@centralilfoodbank.org

9.2 HELP Center

Christian Love in Action
HELP Center
1418 Wall St. 62618
Beardstown, Illinois
(217) 323-1770

The HELP Center
220 E Adams St
Rushville, IL 62681
(217) 322-3808

The HELP Center was 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 and from 1 pm to 4:30 pm on Tuesday.

9.3 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 309 833-6038.

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 309 833-6038.

Lincoln Land Community College

Basic instructions in English:

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

For more information or to register call 217-786-2349.

9.4 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
233 North Congress Street
PO Box 320 • Rushville, IL 62681
217-322-6775
<http://www.schuylercountyhealth.com>

DHS Family Community Resource Center in Cass 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. Immigrants may need to meet certain criteria to be qualified.

DHS Family Community Resource Center in Cass County

Family Community Resource Center
300 E 2nd St.
Beardstown, IL 62618

Phone: (217) 323-4185

DHS 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

107 N 3rd St.

Quincy, IL 62301

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; AA is self-supporting through their 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. Their 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 Cass County Health Department

The Cass County Health Department is committed to the philosophy that each individual human being has the basic right to expect and secure prevention information and public health that are necessary to promote and sustain their optimal physical, psychological and spiritual well-being. Based on this philosophy, CCHD acknowledges its responsibility to promote health and wellness through progressive and effective programs that will prevent disease and its complications.

Visit the health department for questions on environmental health, Food and Drug Administration Recall List, public health, home health, hospice, maternal child health, school age children car programs, county school health center, Cass County Health Clinic, Cass County Dental Clinic and emergency preparedness,

Main Office:
331 South Main
Virginia, IL 62691
217-452-3057
<http://www.casscohealth.org/>

Satellite Office:
8590 St. Lukes Dr.
Beardstown, IL 62618
217-323-2242

10.2 HIV/AIDS

What is HIV/AIDS?

HIV is a virus that causes 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.

Cass County Health Department

331 S Main
Virginia, IL 62691
217-452-3057 Ext. 1335

Adams County Health Department

333 Vermont Street
Quincy, IL 62301
(P) 217-222-8440
(F) 217-222-8478

Morgan County Health Department

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

5th Street Renaissance/ SARA Center

1315 North Fifth
Springfield, IL 62702
(P) 217-544-5040
(F) 217-544-5045

Sangamon County Health Department

2833 S Grand Ave E
Springfield, IL 62703
(P) 217-535-3100
(F) 217- 535-3104

10.3 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 Cass County Health Department at 217-452-3057 ext. 1335 or the Schuyler County Health Department at 217-322-6775 for more information.

10.4 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

10.5 Health Insurance

In the United States, you are required to have health insurance. Health insurance may help you pay for part or all 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).

10.6 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.

10.7 Hospitals and Clinics

Cass County Health Clinic

Main Office:
331 South Main
Virginia, IL 62691
217-452-3057

Cass County Health Clinic

Satellite Office:
8590 St. Lukes Dr.
Beardstown, IL 62618
217-323-2242

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

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.

Passavant Hospital

1600 West Walnut Street

Jacksonville, IL 62650

(217) 245-9541

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

Rushville Family Practice Clinic

(Culbertson Memorial Hospital)

223 South Congress St.

Rushville, IL 62681

217 322-3345

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

Elmer Hugh Taylor Clinic

100 W 15th St

Beardstown, IL 62618

217 323-2245

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

The U.S. School System

Chapter 11

11.1 Mandatory Attendance Policy

Children must attend school from the time they are 6 until they are 17 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 5% 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 Class C misdemeanor and may be subject to up to 30 days imprisonment and/or a fine of up to \$1500.

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 and Grand Avenue Pre-K. To find out more, 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 one middle and high school, Beardstown Middle/High School. Schuyler County has one junior high and senior high school, Rushville/Industry High School

Private Schools are not funded or operated by federal, state or local governments. They are not paid for by public tax dollars and are not subject to the regulations that govern public schools. However, most private schools choose not to stray too far from federal policies and strive to provide a quality of education equal to or better than that available in public schools. Unlike public schools, they are allowed to set their own criteria for admitting students and are not subject to the limits of school districts and zoning laws, allowing families to choose a private school regardless of their location. Because private schools do not receive government funding, they are often much more costly to attend. Beardstown has one private school. The Beardstown Christian Academy is located at 1421 Beard St. Beardstown, IL 62618 and can be contacted at (217) 323-1685.

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 4th birthday, Polio- booster being given after the 4th birthday, MMR- booster being given after the 4th birthday. Some physicians are recommending a varicella booster.

2nd Grade- Dental Exam

All students entering 2nd 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.

6th Grade- School Physical, Dental Exam

All students entering 6th 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 6th 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.

9th Grade- School Physical, Tetanus Booster

All students entering 9th 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 9th 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 9th 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 may be excluded. All forms and Illinois School Health regulations may be obtained from www.isbe.net and 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 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 the school may plan appropriate care and be prepared in the event of a crisis.

For more information contact Beardstown CUSD #15 at 217-323-3099 or 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). Talk to your child's school about getting involved in PTO.

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:

- 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 Lincoln Land Community College located at 109 White Pine Lane. Please call 217-323-4103. In Rushville, classes are at Spoon River College. Please call 309-332-6060 or 309-833-6017 for more details.

For more information about GED tests contact:

Brown/Cass/Morgan/Scott Regional Office of Education #46

110 N. West Street

Jacksonville, IL. 62650

(217) 243-1804

<http://www.wc4.org/page.php?id=4>

Fulton/Hancock/McDonough/Schuyler Regional Office of Education #26

130 S. Lafayette - Suite 200

Macomb, IL 61455

(309) 575-3226

<https://www.roe26.net/testing/ged-testing>

For more information on GED's please contact: Illinois GED Hotline at 1-800-729-4384

or

GED Test Information and Verification

401 E. Capitol Avenue
Springfield, IL 62701-1711
(217) 785-0123

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/>

Beardstown Schools CUSD #15

Beardstown Middle & High School

500 E. 15th St.
Beardstown, IL 62618
217-323-3665
217-323-3667 Fax

Gard Elementary School

400 E. 15th St.
Beardstown, IL
217-323-1364
217-323-4307 Fax

Grand Avenue Elementary School

1301 Grand Ave.
Beardstown, IL 62618
217-323-1510
217-323-5984 Fax

Schuyler-Industry Schools

Washington Elementary School
100 Buchanan Street
Rushville, IL 62681
217-322-4311
(Press 1)

Webster Elementary School

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

Schuyler-Industry Middle school

750 North Congress
Rushville, IL
62681
217-322-4311
(Press 3)

Rushville-Industry High School

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

Schuyler-Industry CUSD #5

Board of Education
740 Maple Ave.
Rushville, IL 62681
217-322-4311
(Press 6)

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
400 Maryland Ave, S.W.
Washington, DC 20202
E-mail: OPE_TRIO@ed.gov
Telephone: (202) 453-7624

Foreign Transcript Evaluations

Foreign transcript 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, or <http://www.wes.org/>.
- Educational Credential Evaluations, 414-289-3400, email at 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

Lincoln Land Community College

109 White Pine Ln
Beardstown, IL 62618
217-323-4103
www.llcc.edu

Western Illinois University

1 University Circle
Macomb, IL 61455
309-298-1414
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) 479-7056
www.mac.edu

John Wood Community College

1301 South 48th Street
Quincy, IL 62305-8736
(217) 224-6500
www.jwcc.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 Beardstown, Rushville, Macomb, Virginia, Jacksonville & Springfield.

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 are an early bird or night classes if you are 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, then you may end up all hard classes toward the end of your academic career.

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

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
- 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 applications 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
- 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). 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). For a complete listing of the public housing authorities in Illinois, contact www.hud.gov. At the moment, Rushville does not have a Housing Authority.

Housing Authority (HA) determines eligibility based on:

- Annual gross income
- Qualification as elderly, a person with a disability, or as a family
- US Citizenship or eligible immigration status

Cass County Housing Authority

9 Otto Turner Drive
Beardstown, IL 62618
(217) 323-2303

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 Information to Have When Applying

- Name, sex, date of birth, and relationship to the family head of all individuals who will be living in the unit
- Current address and phone number
- Family characteristics or circumstances that might qualify the family for tenant selection preferences
 - Example: veteran
 - Example: living in substandard housing
- Names and addresses of current and previous landlords for info about you family’s suitability

- Estimate of family's expected income for the next 12 months and source of income
- Names and addresses of employers, banks, and other information the housing authority would need to verify such as income and deductions, and family composition.
- Public housing authority may also visit your current home to interview you and your family and to see how you manage the upkeep of your home.

12.4 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. Consider the following:

- Do I have a steady source of income? Have I been employed on a regular basis for the last 2-3 years? Is my current income reliable?
- Do I have a good record of paying my bills?
- Do I have few outstanding long-term debts such as car payments?
- Do I have money saved for a down payment?
- Do I have the ability to pay a mortgage every month plus additional costs?

If you can answer yes to these questions, you may be ready to buy or own your own home.

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 are 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 double financial responsibility. First you have to save a substantial amount 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 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.

In general, one should aim for a home that costs about two-and-a-half times their 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.

In general: 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 or 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 your 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 are 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 rarer and usually 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 are working with a buyer's broker, then get advice from him or her on an initial offer. If you are 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. you obtaining a mortgage
2. a home inspection that shows no significant defects (make sure you are 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>

Other Resources:

www.homeownership.org

www.knowdebt.org/learning-center/homeownership

12.5 Some Area Real Estate Agents

Corbin Real Estate, LLC

118 W. Lafayette

Rushville, IL 62681

217-322-4881

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

Acreage & Homes Real Estate

314 S. Monroe
Rushville, IL 62681
309-569-2006

Buffy Tillitt & Associates

10060 US HWY 67,
Beardstown, IL 62618
217-323-2100

Desollar & Wessler Bros. Agency

111 W. Main St.
Beardstown, IL 62618
217-323-2623
<http://www.desollaragency.com>
mail@desollaragency.com

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 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

Illinois /U.S. Department of Housing and Urban Development
<http://www.hud.gov/local/il/working/localpo/fheo.cfm>

Illinois Fair House Initiative
http://www.thehousinginfo.org/fair_housing_laws/fha_facts.php
(Information available in Spanish)

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, lights, 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 an 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.

For some rental listings in Beardstown, see the Beardstown Map created by the Diversity Steering Committee or visit the Beardstown Chamber of Commerce.

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.

2.9 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 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 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 obtain an 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 the responsibility of the 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 generally 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.

Transportation

Chapter 13

13.1 Winter Driving in Illinois

When it snows township personnel must remove the snow from the streets to make the roads safe for drivers. Most towns 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 and Adult 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.

Illinois Seatbelt Law

By law everyone in a passenger vehicle needs to wear a seatbelt regardless of age or seat positioning unless they are exempt of the law. A minimum fine of \$25 is imposed for violators of the new law, along with the added possibility of having to pay court fees.

Passengers exempt from the seatbelt law include: bus passengers, people riding in emergency vehicles, people who drive a vehicle in reverse, rural postal carriers, passengers who are unable to use seatbelts for medical reasons and passengers of taxis. Taxi drivers are required to wear seatbelts.

Source: <http://dot.state.il.us/trafficsafety/beltlaw.html>

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?

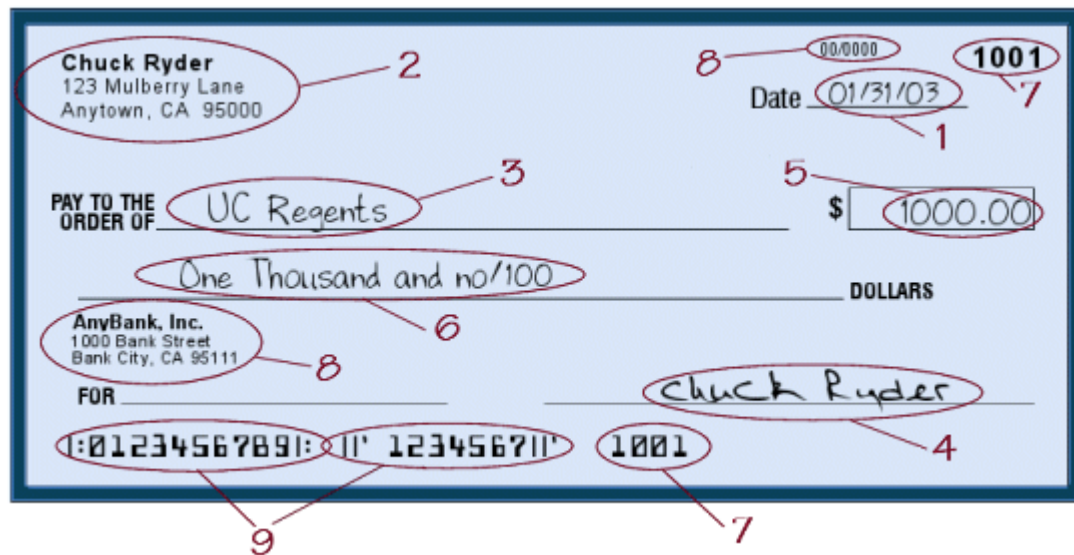
A bank is an institution that will “hold” your money for you and keep it safe. No one has access to your money in a bank except you. Banks also offer other financial service to its members.

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 the upper right corner. Include the month, the date and the year. You can write out the date, January 4, 201X or you can use all numbers, 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. Put 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 t-shirts 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 through the card reader (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 a fee 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 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 are 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 are 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 are 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 has information on their website that can help. www.identitytheft.gov

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 to assist your child in building a financial history. While you can't get a credit card in your own name until you are 18 and can be legally held to a contract, many banks have no problem letting children open an account although parents often have to sign on the account as well.

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 are 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.

Relying 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 his or 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 are 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 are 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 diploma.

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 lot 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 credit cards 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 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 and Beardstown 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, 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, 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 each year. Tax payments must be mailed before midnight of April 15 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, 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 or 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 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. See Publication 17 for more information (this can be downloaded at 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 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 of the next year. For exceptions to that deadline, talk to a tax professional. Penalties may be assessed if your return is filed late and you owe taxes or if your tax is paid after April 15.

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 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 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 income tax return. 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. State and federal taxes are due April 15 for the prior calendar year.

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.

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.

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.

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.

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.

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.

CUSTOMER SERVICE

Customers have stated that they have 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.

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.

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

800-252-1799

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

Frontier

(Dish Network - Satellite, Phone & Internet Services)

866-480-7530

www.Frontieronline.com

Direct TV

(Satellite)

1-888-777-2454 for new customers

800-531-5000 for existing customers

16.3 Internet Service

The internet is able to be accessed in Beardstown, Virginia, Rushville, Jacksonville and Springfield as well as many other areas. There are only a few choices to select from if you want to have your own internet. There are a few places 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 on the 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

Beardstown Houston Memorial Library

13 Boulevard Road

Beardstown, IL 62618

217-323-4204

www.cityofbeardstown.org/index.aspx?nid=379

(Internet is free and computers are available for use)

Virginia Memorial Public Library

100 North Main Street

Virginia, IL 62691

217-452-3846

Library Director Patty Brogdon - Email: vmpl@casscomm.com

www.virginiamemorialpubliclibrary.com

Rushville Public Library

514 Maple Avenue

Rushville, IL 62681-1349

(217) 322-3030

www.rushvillepubliclibrary.weebly.com

(Internet is free)

Lincoln Land Community College Beardstown Campus

109 White Pine Ln,

Beardstown, IL 62618

(217) 323-4103

www.llcc.edu/explore-llcc/locations/beardstown/

(Internet access and computers for students)

McDonald's

1 Plaza Street

Beardstown, IL 62618

(217)323-5955

(Free WiFi hotspot)

In addition, McDonald's in many communities have free WiFi)

Spoon River College

706 Maple Avenue

Rushville, IL 62681-1435

(217) 322-6060

(Must be a student)

Coffee shops, libraries and large bookstores are good places to seek out free WiFi connections in other area communities.

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 are 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 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 and 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.

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
- 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

(Landline)

U.S. Cellular

116 1/2 S Congress St

Rushville, IL 62681

[217-322-3399](tel:217-322-3399)

(Cellular)

Walmart

100 Lincoln Ave

Beardstown, IL 62618

217-323-1340

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

If you are pulled over by a police officer, you should stay in your car and keep your hands visible to the police. If you get out of your vehicle, the officer may feel threatened.

When dealing with a police officer, it is wise to be respectful, keep your voice calm and follow their directions. If you disagree with the officer, write down his or her badge number and note the police department in where they are employed. You can follow up in a calm manner and make a written complaint about your treatment with the police department after the situation has ended. It will be investigated and dealt with appropriately.

Driver's License

You may be given a learners permit that 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 United States driver's license. If you do not take your driver's 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 get into an accident. With insurance, the cost of the accident (injuries, damage to the car, etc) may be paid for in part or whole 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. Some people drive without insurance in other 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

In the U.S., it is illegal to purchase alcohol until you are 21 years of age. It is against the law to drink alcohol while driving, to drive while drunk or to have an open container of alcohol in a moving vehicle. 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 alcoholism and pay a fine and/or possibly receive jail time.

17.2 Marriage, Sex and Relationships

Marriage

In the U.S., it is illegal to marry more than one woman and it can lead to deportation and denial of citizenship. Furthermore, physical punishment between married individuals is considered spouse abuse, which is a crime that may lead to deportation or denial of citizenship.

Sex

In Illinois, it is considered Statutory Rape for an adult (male or female) to have sex with someone under the age of 17. This crime could lead to jail time, sex offender registration, deportation and denial of citizenship.

Sexual Harassment

Sexual harassment can be defined as unwanted sexual advances and is illegal in the United States.

Sexual Orientation

It is against U.S. laws to discriminate against any individual as a result of their sexual orientation (e.g., heterosexual, homosexual, etc.). Acts of violence against anyone as a result of their sexual orientation may be considered hate crimes and as such, may result in a harsher punishment.

17.3 Parenting

Child Neglect

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

Some examples of disciplinary actions that can be considered child abuse include beating, denial of food, denial of a bed to sleep in, etc. Your child or someone else can report you to the authorities and you can get into legal trouble for these types of disciplinary actions. You can also get in trouble if you discipline a child that is not yours.

17.4 Money, Taxes and Government Benefits

Bad Checks

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 a few 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 the U.S. and it is a crime.

Forgery

Some people 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. However, in the United States, signing someone's signature is considered forgery and it is a serious criminal offense.

Lying to get Benefit from the Government

Some people will lie so they can get more money from welfare or lie about their income so they qualify for low-income housing. Some people may also 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, be denied citizenship or even be deported.

Internal Revenue Service

When you work in the United States, 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 your United States 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

It is against the law to urinate in public places such as the sidewalk, alley, river, ect. If you are caught urinating in public places, you may be fined and /or sentenced to do community labor.

Parties

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 partygoers 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 partygoers disperse.

It is also important to note that in the U.S., only adults over the age of 21 are allowed to purchase or drink alcohol. Any under that age caught trying to purchase, have in their possession or drinking alcohol, even if they have parental permission, will be arrested if caught by law enforcement officers. It is also illegal to buy or give alcohol to people under the age of 21. Smoking, chewing or purchasing tobacco is only allowed by adults age 18 years or older. Under age individuals found purchasing or using tobacco by police officers can face legal charges. It is also illegal to buy or give tobacco to people who are under age.

Verbal Threats

Verbal threats can result in jail time or other legal punishments. The following are a few examples of verbal threats: two people having an argument and they tell one another that they will kill each other, someone calling someone else and leaving a message telling that person that they will beat or kill them the next time they see them and telling someone that they should watch what they do or where they go because they will get beat or killed.

Fighting

In the US, if you fight and the police are called either during or after the fight, you may go to jail or be fined. Sometimes, you can lose your immigration status depending on the seriousness of the fight.

Communication

Focusing on six characteristics of the following communication style, communication between individuals may be more easily understood. When speaking to others, focus on exchanging information, being straightforward, literal (say exactly what is meant), problem-oriented (offer solutions and help when explaining or sharing a situation), personal (look for shared experiences) and informal (use first names early in a relationship, readily make eye contact and consider it respectful to treat everyone the same).

Some conversation styles tend to focus on personal topics, which may be uncomfortable for some people. When meeting someone new, some people might ask questions about a lot of different topics because they are trying to determine what topics, interests and experiences they have in common with you.

In some cases, 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 others, it is more common to call ahead and set a time to visit your friend.

City of Beardstown Website:

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

City of Virginia Website:

<http://www.casscomm.com/~cityofva/>

Virginia Community Services Phone Numbers:

<http://www.casscomm.com/~cityofva/community%20services.htm>

City of Virginia Codes:

http://www.sterlingcodifiers.com/codebook/index.php?book_id=714

Springfield Website:

<http://www.springfield.il.us>