

YOUR LEGAL RIGHTS

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On Behalf of [Texas Lawyers Auxiliary](#)

Edited by Noel Roberts

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THE TEXAS BAR FOUNDATION



DEDICATION

This book is dedicated to the late Barbara Bush for her leadership in awakening the nation to the need for a literate America. The ability to read permits access to the rights and freedoms of our nation. We commend Barbara Bush for giving inspiration and encouragement to both teachers and learners who strive to reach this goal.



TO THE TEACHER

This publication is the second in the Law related Education series produced by the Texas Lawyers Auxiliary. The first publication, NOW YOU ARE 18 (currently an app in the App Store), teaches 18-year olds their legal rights and responsibilities upon reaching adulthood. It is widely used in Texas high schools, in government, business law, and other classes.

YOUR LEGAL RIGHTS was developed out of the need to reach a wider portion of society also in need of knowing their legal rights and responsibilities. This book is directed toward adults in reading classes, citizenship classes, GED, and remedial classes.

This book has been designed for a wider usage than only the state of Texas. The information in it provides guidance in everyday living, helping the reader to make good decisions, gain self-confidence, become a better citizen, and function as an independent adult. It should be useful in those states which have a high percentage of adults in literacy, English as a second language, and citizenship classes.

Each PART has an introductory description. A vocabulary list with definitions follows. The words are in bold print in the definition portion of the vocabulary, in the definition sentence, and the first time the word is used in the text. A "Repeat Words" section follows the vocabulary list. Although not redefined, the repeat words appear in bold print in a sentence and the first time they are repeated in the text. An effort has been made to have each definition sentence pertain to the information in the PART in order to reinforce the learning process of the student. We hope this method will help students to learn the necessary legal terms and difficult words.

It is our goal to educate as many readers as possible about their legal rights and responsibilities. The Texas Lawyers Auxiliary appreciates all who give time and talent to teach others from this material.



TO THE READER

The purpose of this book is to teach you your legal rights. It is important to know where your rights come from.

You need to know what your responsibilities are. Responsibilities are the duties you have to take care of yourself, to do your job, and to respect other people and property.

Knowing your legal rights will help you:

1. To live an independent adult life;
2. To receive the proper treatment you deserve;
3. To make good decisions;
4. To know when to ask for help.

This book gives you guidelines about your legal rights. There are many laws that affect the different areas of your life. This book is a basic guide to these laws. This book does not have ALL the laws. If you have a specific problem, you will need to seek legal advice from a lawyer. There is a list of agencies at the end of the book where you can go for help, including legal advice.



PART ONE General Information

Vocabulary

Authority - the power or right to make decisions or to command. *Policemen and judges have the legal authority to do their jobs.*

Branch - a part of a larger thing. *The county and city are branches of the state government.*

Commissioner - a person elected or chosen to be in a group to do certain work. *The county commissioners meet once a week to direct the business of the county.*

Congress - a group of people given power to make laws. *The United States Congress is made up of the House of Representatives and the Senate.*



Congressman/woman - persons elected by the people to serve in Congress. The **Congressmen** and **Congresswomen** in the House of Representatives are given power by the Constitution to make all laws necessary for the government of the United States.

Consequence - the result of an action. *A car accident could be the consequence of driving too fast on slippery streets.*

Council - a group of people elected to make laws for a city or town. *This city has ten people on the City Council.*

County - a PART of local government in a state. *States are divided into areas called counties which have their own local government. Texas has 254 counties.*

Debt - something that is owed to another. I will pay my **debt** of \$20.00 to you when I get paid on Friday.

Executive - a person with the authority to be in charge and to direct the matters of business or government/ the branch of government with the duty and power to put the laws into effect or carry out the laws. The President of the United States is the head of the **Executive** branch of the government.

Federal - has to do with the central government of the United States. The authority to have an army is a **federal** power.

Government - the group of elected and appointed people in charge of managing a country or state, city or town. Abraham Lincoln said we have a **government** of the people, by the people, and for the people.

Guarantee - a promise. Your right to worship is **guaranteed** by the Bill of Rights.



Judicial - one of the branches of government - has to do with the courts of law and judges. *The **Judicial** branch has the authority to hear and decide questions about the laws.*

Legislative - one of the three branches of government that has the power to make laws. *The **Legislative** branch of government is called the Congress. It has two parts: The House of Representatives and the Senate.*

Liable - to be responsible by law. *If you cause a car accident you are **liable** for the damage done to the other car.*

Ordinance - a rule or law made by an authority, usually a local authority. *The City Council passed a new traffic **ordinance**.*

Privilege - a special right given to a person or a group - a right that has been earned. *The State grants the **privilege** of driving a car.*

Regulate - to control, manage or set. *County ordinances **regulate** smoking areas in the County Court House.*

Regulation - a law, rule or order. *The factory has safety **regulations** to protect workers.*

Representative - a person who is chosen to speak or act for others. *We have the right to elect our representatives to Congress.*

Responsibility - a job or duty. *A parent has the responsibility to feed and clothe the children.*

Responsible - (1) having a job or duty. *The manager is responsible for opening and closing the store.* (2) able to be trusted, reliable. *A good citizen is responsible for obeying the laws.*



PART ONE

Chapter 1

Government

The United States is a nation of **LAWS**.

- ◆ The laws are made to carry out the everyday life of the nation and its people.
- ◆ Laws make sure our rights and privileges are protected. Laws make us responsible for our own actions.
- ◆ Laws guarantee safety and protection to the people.

This book was written to help you know your legal rights that come from the laws of this country. Legal rights are things that you are guaranteed by the government. Where do we get these laws? Laws are made by the government. The government is made up of representatives of the people. The representatives make the laws. These representatives are in different parts of the government. Different parts of the government make the laws that affect everyone in this country. The different parts of the government are called branches. The federal governing branch is called the Congress. The members of Congress are called congressmen, congresswomen, representatives, and senators. The people elect them by voting. Congress makes the laws. The following chart shows how these branches work.

Branches of Government		
LEGISLATIVE	EXECUTIVE	JUDICIAL
Makes the Laws	Carries out the Laws	Decides the Laws
CITY/COUNTY		
City Council Aldermen	Mayor County Judge	City Magistrates County Courts
STATE		
Legislature House of Representatives Senate	Governor	State Courts
FEDERAL		
Congress House of Representatives Senate	President	Federal Courts Supreme Court



In the state where you live, elected representatives in the legislature make the laws for that state. In the city and county where you live an elected group of people will make the ordinances and laws. These elected people may be called city council members and county commissioners. In some cities these elected officials are called aldermen. This is how the city government works. The City Council passes the ordinances for the parks in the city. The ordinances are the rules that tell what activities are allowed in the park. The rules tell what time the park opens and closes.



The laws are carried out by the leaders of the federal and state legislatures and the city councils. The executive branch leaders are elected by the people. The President of the United States is given the duty in the Constitution to see that the laws passed by the Congress are followed and obeyed. Other executive branch leaders are the governor of the state and the mayor of the city. Their job is to see that the laws of the state or the city are followed and obeyed. On the federal, state, and local levels there are groups whose job it is to enforce the laws. Some of these law enforcement officers you may know about are policemen and women, deputies, and state troopers.

The branch that decides the law is the judicial branch. The judicial branch is made up of judges and courts on the three levels of government. The courts are called city and county courts and magistrates, state district courts, federal districts courts, and Supreme Court. The judicial branch has the authority to hear and determine questions about the laws. Judges and courts decide if the law is being obeyed. These groups, representatives, and leaders are all responsible to the people to carry out the laws of the land.



PART ONE

Chapter 2

Rights and Responsibilities

This book is a basic guide to your legal rights. You have rights and responsibilities. Legal rights include your rights and the rights of other people. Responsibilities may be said to be the legal rights of other people. Responsibilities are the things you are required to do by the law. This book is your guide to some of the laws, rights, and responsibilities that you have. The things you learn will help you make good decisions. This book will help you when you go to work or go to school. You need to know these things to be an independent adult. As soon as you are 18 years old, you have adult legal rights.

Some of your RIGHTS

- To get married
- To sign contracts
- To buy things on credit
- To work for pay
- To vote
- To make a will

Some of your RESPONSIBILITIES

- To support yourself
- To pay your taxes
- To accept the consequences of your actions
- To pay your debts
- To serve on a jury
- To be liable for your accidents
- To respect the rights of others
- To register for Military Service if you are an 18-year-old man

- To obey the terms of contracts and leases you sign

A privilege is a special right granted by an authority. The state government grants privileges and regulates them by laws. You have privileges if you follow the regulations.

Some PRIVILEGES

- To drive a car
- To buy beer, wine or liquor
- To own property
- To vote



PART TWO

Citizenship

The rights of citizenship are important. To vote means you can choose who represents you in government. It means you can say what you think the laws and rules that affect your life should be. Voting is one of your most precious freedoms. The right to a trial by jury is guaranteed in the BILL OF RIGHTS of the United States CONSTITUTION. It is everyone's responsibility to serve on jury duty to be sure our legal system always means justice for all.

Vocabulary

Bias - a strong feeling for a group or race. **Bias** in favor of one religion might keep you from being fair to people of other religions.

Citizen - (1) a person born in a country/ a person who chooses to live in a country and become a member there. *I am a **citizen** of the United States.* (2) a person who lives in a town or city. *A group of **citizens** got together to clean the playground at the city park.*

Citizenship - being a legally recognized member of a country and having all the rights, duties, and privileges of the country. *People from other countries who want **citizenship** in the United States must study and take a test to qualify.*

Custody - the care and keeping of another person. *My grandmother is taking care of us because she has **custody** of my sister and me.*

Felony - a serious crime. Murder is a serious **felony** crime. *A **felony** conviction stays on your criminal record permanently.*

Indictment - a formal written charge of a crime. *The Grand Jury sends **indictments** of crimes to the District Attorney.*



Misdemeanor - a law that has been broken! a crime that is not as serious as a felony. *Disturbing the peace is a **misdemeanor** charge*

Precinct - a part of a town or city. *I need to know my precinct number, so I know where to go to vote.*

Prejudice - (1) an opinion that has been made before all the facts are known. *Jurors who do not listen to all the facts in a trial are showing prejudice.* (2) hatred or unfair treatment of a group, such as members of a race or religion. *A company that does not hire women is showing prejudice.*

Qualify - to be fit for something/ to meet the requirements. *To qualify for citizenship a person from another country must study and pass a test about the history and government of the United States.*

Qualification - something that makes a person fit for a job, an award, or benefits. *A qualification for a delivery job is knowing how to drive a truck.*

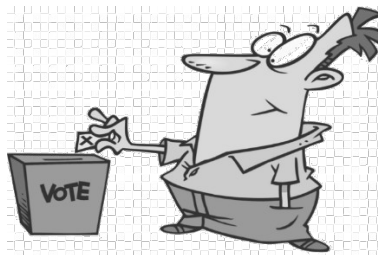
Register - to sign your name on an official list or record! to sign up to be able to do something. *Three ways you might register are sign up to vote, sign up a child in school, and sign up for a job interview.*

Require - to force, order, demand, or expect. *Traffic laws require you to obey the speed limits.*

Requirement - something that is necessary. *The ability to read and write is a requirement for jury duty.*

Resident - a person who lives in a certain place for a period of time. *I have been a resident of this city for twelve years.*

Vote - to make a choice. *In some countries, citizens do not have the right to vote for the leaders of the government.*



PART TWO
Chapter 1

Voting

Every citizen of the United States has the privilege and responsibility to vote. There are requirements to vote.

- ◆ You must be a citizen of the United States.
 - ◆ You must be 18 years of age or older.
 - ◆ You must be a resident of the state.
- ◆ You must vote in the precinct where you live.
- ◆ You must register to vote by 30 days before the election.

If you meet these requirements, you may register to vote. The place to sign up is the Voter Registration Office. This office is probably in your County Court House. There may be other places to register voters, like schools. It is possible for the disabled and others to register by mail. Sometimes a voter registration drive is held by community groups to sign up voters. This information may be found at the courthouse. The telephone number will be in your telephone book.

You must register by 30 days before the election or you cannot vote.



PART TWO

Chapter 2

Jury Duty

Another responsibility a citizen has is to serve on a jury. The right to a jury trial is one of our guarantees in the BILL OF RIGHTS. Jury duty is an important part of our court system. To serve as a juror you must meet these requirements:

- Be a resident of the county and state in which you are to serve as a juror.
- Be qualified under the constitution and laws in your county.
- Be of sound mind and good moral character.
- Be able to read and write.

To serve as a juror you **CANNOT**:

- Have a felony conviction.
- Have an indictment for misdemeanor, felony theft, or other felony.
- Have served as a juror for 3 months before in county court or 6 months before in district court.

People are called to serve on a jury by a letter from the court. The names for jurors come from the Voter Registration Lists and Driver License Records of the county. You must go to the Court House on the day and at the time you are told in the letter. There will be other people there. You will wait to be called for a jury panel. You may not be chosen for a panel. Sometimes people are excused from duty after they go to the Court House.



There are special reasons to be excused from jury duty. The kind of job a person has, such as teacher or policeman, is not a reason. Even a judge or lawyer can be chosen for a jury. A judge will excuse people from jury service for these reasons:

1. Someone over 65 years old.
2. Someone who has legal custody of a child younger than 10 years and no one to care for the child or children.
3. Someone who is a student in school or college.
4. Someone who has an illness.

A student in high school who is 18 years old does not have to be excused from jury duty. A high school student who is 18 may serve on a jury.

If you are chosen to be a member of the jury panel, you will go to court. You and the other members of the panel will be questioned by the lawyers and the judge. This is how a jury is selected for a trial. Some people will be excused from this group for special reasons, such as bias, prejudice, or interest in the case. A witness to a crime would be excused. A person who knows the defendant, the attorneys, or any others in the case would probably be excused. After these questions, a final jury of 6 or 12 members will be picked. They will listen to the trial and decide the outcome.

Your employer must give you time off from work for jury service. He does not have to pay you for the time you are gone. Jurors are paid by the county for the time they serve on a jury. They serve on the jury until the case for which they were selected is finished.



PART THREE

Obeying the Laws

Most laws are written to protect the citizens of the state. It is important to obey the laws. The state has penalties to punish those who do not obey the laws. For your safety and the safety of others, there are laws about driving cars. There are laws for car safety. There are regulations to make sure people know how to drive. When crimes are committed, there are penalties for punishment. There are regulations to protect people who are victims of crimes.

In this PART, you will learn about important papers issued by an authority. These legal papers are called certificate, document, license, and warrant.

Vocabulary

Bail - money that must be paid to a court of law so that a person can stay out of jail until his trial. *The amount of bail set by the court was \$500.00.*

Certificate - an official statement that is accepted as proof of something. *Your birth certificate is proof of when you were born.*



Circumstances - a condition, act, or event that influences other things. *Bad weather is a circumstance we cannot control.*

Deposit - an amount of money given to hold as a partial payment for purchase. *The store will require a deposit on the purchase of a TV.*

Document - a written or printed statement that gives official proof of something. *Your birth certificate is a document you should keep in a safe place.*

Duty - a task or responsibility a person is supposed to do. *The manager has the duty to open the store each morning.*

Evidence - the facts/something that proves what is true. *The jury will listen to the evidence in the trial.*

Expire - the time limit of something/not valid. *My driver license expires next year.*

False - not true. *Carrying a false identification card is a felony crime.*

Fee - an amount of money paid for a service. *You will be charged a fee to renew you driver license.*

Fine - (1) to punish by making a person pay an amount of money for breaking the law. *The court fined me \$200.00 for my traffic tickets. (2) an amount of money required as punishment for breaking the law. There is a \$50.00 fine for throwing trash on the beach.*

Forge - to copy a document with false information to trick or cheat. *It is a crime to forge an official document of any kind.*

Identification - something used to prove who a person is. *A driver license is used for identification.*

Inspection - to look at something closely and carefully. *Your car must have an inspection to prove it is safe to drive.*

Insurance - protection against loss or damage. *You must always have proof of your insurance in your car.*

Intoxicated - to be drunk from drinking alcoholic beverages. *An intoxicated person cannot think clearly or act correctly. An intoxicated person should NEVER drive a car.*



License - a card or paper that shows that a person has legal permission to do or have something. *Your driver license shows that you have earned the privilege of driving a car.*

Occupation - the work a person does to earn a living. *My occupation is a secretary.*

Offense - the act of breaking a law or rule. *Punishment will be given for the offense of stealing a car.*

Penalty - a punishment. *The penalty for a felony conviction is going to prison.*

Permission - consent from an authority. *Do you have your father's permission to drive his car?*

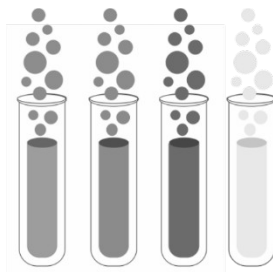
Possession - to have or to own something. *The criminal meaning of possession is having something with you that is against the law, like stolen property.*

Probation - a period during which a person is watched and expected to follow certain behavior and requirements. *The court may give probation as a punishment, instead of a fine or jail sentence.*

Processed - to prepare the records for a legal action! to be made legally ready. *At the police station, your name, address, and fingerprints will be taken when you are processed.*

Protection - something that keeps you from harm. *Laws are protections of your rights.*

Punish - to make a person suffer for doing a wrong thing. *Courts give fines and prison terms to punish people who commit crimes.*



Specimen - a sample. *A specimen of blood is taken for an alcohol test.*

Suspension - to stop for a period of time/to take away a privilege. *The court ruled suspension of my driver license for 90 days. I can't drive for 90 days.*

Valid - true according to the law or the rules/ based on truth or fact. *A valid driver license meets the laws of the state. Some requirements are your picture, your correct address, and your signature.*

Warrant - an official paper that gives the police authority to carry out certain actions, such as search or arrest. *A warrant to search your house must be signed by a judge.*



PART THREE

Chapter 1

Driving Laws

Many people think driving a car is a right. This is not true. Driving a car or a truck is not a right. Driving is a privilege that the state regulates. In the state where you live, the State Department of Public Safety will make the rules you must follow to be a driver.

You must have a Driver License. You can get your license by taking a written test and a driving test at the office of the Department of Public Safety. You must pay a fee to get your license. You must always have your driver license with you when you are driving a car. You must show this license to a police officer if he asks for it.



The car you drive must also meet rules made by the state. The car must have state license plates. Each state issues license plates to its residents. You get the license plates at the Motor Vehicle Registration Office at the County Court House.



Some states - but not Texas - issue stickers annually that reflect the expiration date of the vehicle license plate. Texas license plates do not expire, but every vehicle must undergo an annual safety inspection at a licensed garage or service station. If the vehicle passes inspection that result is entered by the inspector into an electronic database for the state's use. The state then mails the vehicle's owner a "Vehicle Registration" sticker showing the month and year of

the next expiration date, which will be one year later. The Vehicle Registration sticker must be placed inside the vehicle, near the lower left corner of the windshield.



All drivers must have car insurance. This is a state law. Drivers must have a liability insurance policy in case of an accident with injuries to other people. The Insurance Company will give you a card. You must always keep the card in the car. You must show the card to a police officer if he asks for it. If you do not have the card, you may be punished by a fine.

ILLINOIS INSURANCE IDENTIFICATION CARD		THIS CARD MUST BE KEPT IN THE INSURED VEHICLE AND PRESENTED UPON DEMAND Our Contact Information Customer service and claims center: 1-800-ESURANCE (1-800-378-7262) Email: support@csr.esurance.com Web site: www.esurance.com
INSURANCE COMPANY Esurance Property and Casualty Insurance Company 650 Davis Street San Francisco, CA 94111 NAIC# 30210	AGENCY/COMPANY ISSUING CARD Esurance Insurance Services, Inc. P. O. Box 5250 Sioux Falls, SD 57117-5250	
POLICY NUMBER PAIL-008613258	EFFECTIVE DATE January 29, 2118	WARNING: If a named excluded person operates one of the covered vehicles, the liability coverage will be void, meaning that no one on the policy will be insured. Owners of the vehicle and others legally responsible for the acts of the named excluded person will remain fully responsible.
YEAR 2013	MAKE/MODEL RC/X-43A Scram	
INSURED NAME AND ADDRESS Dr. Charles Xavier 1407 Graymalcin Lane SALEM CENTER, NJ 10560		
EXAMINE POLICY EXCLUSIONS CAREFULLY. THIS FORM DOES NOT CONSTITUTE ANY PART OF YOUR INSURANCE POLICY.		

You must show proof of Liability Insurance when you renew your Driver License, register a vehicle by getting a license, or get the yearly Safety Inspection Sticker.

Another paper you must keep is the record of ownership for your car. If you buy it from a dealer, a certificate from the state will show you own it or are paying for it. If you buy a car from another person be sure to get the owner's papers. These papers are called your "Car Title."

Driving laws apply to motorcycles. It is a state law that a driver of a motorcycle must wear a helmet. The helmet must meet the standards of the Department of Public Safety. A person riding on the motorcycle must also wear a helmet.



Parents are liable for children's accidents. This means parents must pay for damages in accidents caused by their children. After a child is 18 years old, he is responsible for his own accidents.



PART THREE

Chapter 2

Driving While Intoxicated

Many of the state driving laws have to do with drinking alcoholic beverages, such as beer, wine, or liquor. The 'Driving While Intoxicated,' or in some states, 'Driving under the Influence,' laws include being under the influence of drugs.

If you are arrested while driving, you may be asked to give a specimen of breath or blood for an alcohol test. If you refuse to do this, your privilege to drive is taken away for 90 days.



A new law that deals with drinking drivers is in effect in 31 states. This law is called "**ADMINISTRATIVE LICENSE REVOCATION.**" This law goes by the letters ALR. This is what the ALR law means. If a person is arrested for driving while intoxicated and fails or refuses to take an alcohol test, that person's driver license is automatically taken away. It is replaced by a 40-day driver permit. A hearing may be held during the 40 days. If the state proves the driver was intoxicated, failed the test, or refused to take the test, the driver's license is suspended for 90 days. For a second offense the license is suspended for a year. No **probation** of these sentences is allowed.

Examples of other penalties for Driving While Intoxicated (DWI/DUI) are given on the following chart.

PENALTIES FOR DRIVING WHILE INTOXICATED

Violation	Fine	Jail Term	Lose Drivers License	Court May Set
First Offense	\$100 up to \$2,000	3 days up to 2 years	90 days to 1 year	Probation
Second Offense	\$300 to \$2,000	15 days up to 2 years	180 days to 2 years	Education Programs
More than 2 offenses	\$500 to \$2,000	Jail: 30 days to 2 years Penitentiary: 60 days to 5	180 days to 2 years	Suspended Sentences
With open alcoholic beverage container in vehicle	INCREASE IN ALL FINES AND JAIL TERMS			
Serious injuries in an accident	INCREASE IN ALL PENALTIES			

Sometimes the court will give you an occupational license. This is a special driver license that will allow you to drive to work or to school. It limits the hours you can drive and the places you can drive to. This special license will last for the term of your suspension. The Driving While Intoxicated laws apply to all motor vehicles. This includes cars, trucks, motorbikes, motorcycles, and boats.



PART FOUR

Employment

Almost every adult will need to work to earn a living. For a job, you need education, skills, and training according to your interests and talents and the jobs that are available. There are laws to protect you in your job. This PART tells you your legal rights to keep your job against unfair firing and discrimination.

Vocabulary

Benefit - something that helps a person. *Medical Insurance is a benefit of some jobs.*

Contract - an agreement between people. *Each side receives some benefit and agrees to certain terms or facts. I have signed a contract to buy a washing machine.*

Deduct - to subtract/ to take something away from the total. *Your employer will deduct a certain amount from your paycheck for the taxes you owe.*

Deduction - what you take away. *My employer pays half of my deduction for health insurance.*

Discriminate - to deny a person's legal rights or to treat a person or people in a different way for unfair reasons. *The sales manager discriminates against older people. He won't hire anyone over 45 years old.*

Discrimination - a difference in treatment or attitude toward a person or group of people for reasons such as race, color, or religion. *It would be discrimination if a State does not give equal protection of the law to all citizens.*



"I can't believe you'd accuse us of age discrimination. At your age, you ought to know better."

Eligible - having the qualities needed for something, like a job/ meeting the legal requirements for something. *Sometimes you must be a certain age to be eligible for some jobs.*

Employment - the work a person does. *An employment agency is a business that helps people find jobs.*

Harassment - to bother again and again. *There are laws against harassment in the business world.*

Illegal - not legal/against the rules or laws. *The City ordinances may make it illegal to have farm animals in your yard if you live within the city limits.*

Marital status - a legal term that tells if you are married, single, divorced, or widowed. *My husband died. My marital status is widow.*

Offensive - (1) disagreeable and unpleasant. *The conditions in this office are offensive. It is dirty and smells bad.* (2) causing anger or unhappiness. *His offensive remarks about his friend led to a big fight.*

Promotion - a step up to a higher rank, grade, or position. *I took a class at night school to qualify for a promotion at the factory.*

Repayment - the amount you pay back on a loan or contract. **Repayment** of my car loan will be made in 48 monthly payments.

Retire - to stop working at your job, office, or business, usually after working a certain number of years or reaching a certain age. *When my father is 65, he will retire from his job at the bus company.*



Retirement - the time when people stop working, after a certain number of years or a certain age, usually 65. *Many people on retirement receive a monthly payment of money from Social Security based on the number of years they worked.*

Terms - words and requirements that are part of an agreement or a legal document. *Please read the terms of your apartment lease carefully.*

Unemployed - being out of work/ not having a job. *The airline went out of business. Now I am unemployed.*



PART FOUR

Chapter 1

Employment

You must have a Social Security account number to work. To get it you will need your birth certificate or baptismal certificate. You will apply at the United States Social Security Office. The number is in the blue pages of the telephone book. If the telephone book where you live does not have a blue page government section, look under "Social Security Administration" in the business section of the telephone book.



PART FOUR

Chapter 2

Taxes

The Social Security Administration serves a special purpose in the federal government. One of your rights is to work for pay. One of your responsibilities is to pay taxes. The taxes come from the wages you make when you work. Two of these taxes you must pay are the federal income tax and the FICA (Federal Insurance Contributions Act) called Social Security.

These taxes should be figured for you at the place where you work. The amount you owe needs to be deducted from your paycheck by your employer. Under the Social Security program, your portion of the tax and the same amount given by your employer are sent to the Internal Revenue Service (IRS). The IRS is the taxing agency of the federal government.



The money is placed in special Social Security funds. Out of these funds, certain benefits are paid. Retirement payments are made to persons who have reached the required retirement age and have quit working. Survivors payments are made to widows, widowers, and children of workers who die. Disability payments are for persons who are too injured and too sick to work. Disabled children are often eligible to receive payments. Social Security taxes also pay a part of Medicare.

A general tax provides Supplemental Security Income (SSI) for persons with disabilities and very low income, persons over 65, and blind or disabled persons. You must be a citizen or legal resident of the United States to receive SSI. Children who are blind or disabled can receive SSI.

In addition to Social Security taxes, you are required by law to pay federal income tax. This tax is also based on your wages.

This tax is also figured by your employer where you work. The amount is deducted just like FICA. Your employer is required by law to give you a record of your wages and the deductions made. This is done once a year. The special form you should ask for from your employer is called a "W-2 form. " It will show your deductions for income tax and social security. It can also show Medicare deductions and state and city taxes. You will send the W-2 form and income tax form to the IRS by April 15 every year. Save all these tax record documents. Keep all papers from your employer about your wages. Keep all papers about other money you get, like interest from a savings account. You may need all these papers for records about your taxes.



PART FOUR

Chapter 3

Employment Contracts

An agreement between you and an employer for you to work for him is a contract. Most work contracts are verbal - that is NOT WRITTEN. You will have a written contract if you go to an employment agency to get a job. Be sure you understand the terms of the contract with the employment agency. Be sure you understand the fees charged for getting a job and the terms of repayment. If you do not understand any part of the contract, ask for help.



PART FOUR

Chapter 4

Firing

Most of the time, an employer can fire anyone at any time for any reason. To be fired means the person you work for can tell you that you don't have a job there anymore. There are laws that protect you from being fired for unfair reasons. You cannot be fired for these reasons: race, religion, handicap, sex, marital status, ancestry, national origin, or age. You cannot be fired if you have a written contract with your employer. The terms of the written contract will give the reasons you can be fired. You cannot be fired if you refuse to do something illegal. Your employer cannot force you to break the law. You can be held legally responsible for being a part of illegal activities.



PART FOUR

Chapter 5

Discrimination

Discrimination is against the law. Federal and state laws protect you from discrimination. Discrimination is when something is done because of race, color, sex, marital status, physical, mental, or sensory handicap, religion, ancestry, national origin, or age, if over 18 for contracts, and over 40 for employment. Once hired, you cannot be treated in a negative or different way from the way others are treated. You cannot be denied a promotion to a higher grade, rank, or position if you can do the work and are qualified. You cannot be refused higher pay.

If you are discriminated against for these reasons, there are agencies to help you. One agency you can complain to is the Equal Employment Opportunity Commission. You CANNOT be fired from your job if you make a complaint. The EEOC number is in the telephone book.

Sexual harassment is against the law. No one can ask you to have sex in return for special favors at work. No one can offer you a promotion in return for sex. No-one can threaten you to have sex to keep your job. At work, you do not have to put up with **offensive** sexual remarks or touching of your private body parts. Both women and men may be the victims of sexual harassment. Report what is happening to the person in a higher position over the person who is harassing you. Write down the person's name, position, time and place of harassment incidents, and what is said and done. You can also contact EEOC, and the state or local Human Rights Commission about sexual harassment. The numbers for these offices will be in your telephone book.

If you lose your job, you are **unemployed**. Go to your State Employment Commission for help. You may be eligible for unemployment benefits. This is a sum of money meant to provide some income when you are out of work and looking for another job. You must follow the rules of the State Employment Office to get this money. If you do not obey the rules, you will have to pay back the money.



PART FIVE

Consumer Rights

What is a CONSUMER? A consumer is anyone who uses and buys things. We eat food, wear clothes, drive cars, do the laundry, shop at the grocery store and the mall, buy books, supplies, and toys. There are laws to protect you from bad products and salesmen who would cheat you. These are called CONSUMER PROTECTION LAWS. This PART tells you some of the ways you can make good decisions when buying things. It will help you spend your money wisely.

Vocabulary

Application — a request or form you fill out with personal information and sign. *You can fill out an application to request your credit records.*

Bankruptcy - a legal order that says you are not able to pay your debts. *In a bankruptcy, the property of a business goes to the people who are owed money.*

Claim - a demand for something as your right. *He is going to file a claim for the unpaid part of the contract.*

Collateral - something of value promised as security for a loan. *The deed to a piece of land may be used as collateral for a loan from the bank.*

Consumer - a person who buys and uses things. *You are being a consumer when you buy groceries.*

Credit - trust in a person to pay a debt later. *If I buy the furniture on credit, I will make monthly payments for 2 years.*



Creditor - the person or business to whom a debt is owed. *When you get a car loan from the bank, the bank is your creditor.*

Defect - something that is wrong with a product. *A car door that does not close may have a defect.*

Defective - not perfect or complete. *A fire may be caused by defective electrical wiring.*

Dispute - an argument or quarrel/a difference of opinion. *A judge had to settle the dispute between the neighbors over the use of the driveway.*

Finance charges - cost of borrowing money to pay for something. *The amount of the finance charge is based on the total amount of money needed for the item you intend to buy.*

Fraud - to trick someone in order to cheat. *There are laws against fraud in business.*

Guarantee - (1) a promise that a product is perfect and complete. *The toaster comes with a guarantee from the maker that it will work for a year.* (2) to give a promise. *The company guarantees all its air conditioners to be in good working order.*

Installment - part of the total amount of money that is owed and is paid at specific times. *The car insurance bill can be paid in four installments a year - in January, April, July, and October.*

Interest - the fee charged to borrow money. *There is a law that limits the amount of interest on credit card charges.*



Judgment - a legal decision made by a court of law. *The jury approved a judgment to award \$5,000.00 for damage to the house.*

Security - something given to make sure an agreement will be met. *I gave the pawnbroker a gold watch as security for a loan.*

Warranty - a promise that something is what it is claimed to be, or it will be replaced or repaired. *The warranty says that all the parts of the rebuilt engine are new.*



PART FIVE

Chapter 1

Consumer Protection Laws

You are a consumer when you buy and use things. There are federal and state laws that protect you from defective products and dealers who would cheat you. These laws are called CONSUMER PROTECTION LAWS. Some of these laws that protect you are given here.



TRUTH IN LENDING. This law is about loans you get to buy things. You must be told the **interest** or fee charged for borrowing money or **credit**. You must be told the length of time you have for **repayment** of the loan. You must be told the **terms** of the **contract**. You have 3 days to cancel any credit sales which take place at your home, like a salesman who comes to your house with products.

FEDERAL TRADE COMMISSION DOOR-TO-DOOR RULE. This rule applies to cash and credit sales of \$25.00 or more which take place away from the seller's place of business. This means companies and salesman who come to your door selling services or products. This might be services like home remodeling, roof repair, or foundation repair. Be very careful before you buy anything or hire someone. Call the Better Business Bureau about the company. If you sign a contract for purchase of products or services, you have the right to cancel within 3 days. The contract you sign must state that you have the right to cancel in **bold-faced print**.



UNSOLICITED CREDIT CARDS. It is a law that you must apply for a credit card yourself. A credit card company cannot issue a card to you if you did not ask for it.

FAIR CREDIT REPORTING ACT. Credit reporting agencies must let you know what is in your credit records. You have the right to dispute information in the records if you think the information is wrong. Credit agencies must investigate any disputed information. They must change their records if the information is wrong. They must tell you the reason if they turn you down for credit.

EQUAL CREDIT OPPORTUNITY ACT. Credit cannot be denied based on sex or marital status. A business that grants credit cannot require the signature of a spouse on a credit application. The only time that a husband and wife must sign a credit application together is for a valid lien - which is a legal claim on property.

DECEPTIVE TRADE PRACTICES ACT. You are protected from false advertising. Products must be marked to show where they come from. Advertising cannot say that a product has the approval of the government or a business or organization if it does not. A company cannot say that goods and services have benefits they do not have. You are protected from defective products. This means that products must work properly. If it says that products are new, they cannot be used or remade. The TRADE PRACTICES ACTS offer strong protection against a company's failure to honor warranties on its products.

BETTER BUSINESS BUREAU. This is a local agency that is located in many cities. The Bureau keeps records of complaints about businesses and companies in your area. You can call and ask if a company you are thinking of doing business with has any complaints against it. If you are cheated by a company, or work is not completed, or you have other problems, call and leave a complaint with the Bureau. You will be helping other people not to be victims of deceptive trade practices. The Better Business Bureau is listed in the telephone book.



PART FIVE

Chapter 2

Contracts

A contract is an agreement between two or more people who each receive some benefit. This is a list of contracts you may have someday.

- Employment Contract
- Loan for education
- Loan to buy a car
- Loan to buy a large item like furniture
- Installment purchase
- Apartment rental
- Insurance policy
- Marriage
- Medical care

It may seem surprising, but not all these contracts are in writing. They can be VERBAL CONTRACTS. People can agree to the terms and that makes it a contract. However, any purchase of an item that costs more than \$500.00, or purchase of land, must be in writing. A good reason for a written contract is protection of the consumer. The terms you agree on with the other person are written down. This guards you against someone else's lies. Sometimes people forget the terms of their agreement.

Some words in contracts are legal and confusing. **IT IS IMPORTANT TO FOLLOW THE LIST BELOW WHEN YOU GET READY TO SIGN A CONTRACT.**

1. Read the contract carefully before you sign it.
2. Be sure you understand what you are agreeing to do.
3. Ask questions about anything you do not understand.

4. Be sure the price, interest and rate, and monthly payments are written in the contract.
5. Do not sign a contract if it has any blank spaces.
6. Fill in the blanks or cross them out and sign your initials.
7. If the salesman promises something like free installation be sure it is written in the contract.
8. Do not sign a contract if someone asks you to sign it before you read it.
9. Do not let salespeople pressure you to buy or to hurry.
10. Do not assume that a salesperson is honest just because he is overly friendly.
11. Be sure you get a complete signed copy of the contract.
12. **KEEP IT.**



Once you sign a contract, you must follow the terms. If you miss payments, or do not follow the terms of the contract, you can be sued. A claim can be made against you. You will be required to appear in court. The judge and jury will decide what the facts are. If you lose the case, a judgment will be made against you. A judgment is a sum of money you will have to pay.



PART FIVE

Chapter 3

When You Have a Lot of Debts

Sometimes people have problems managing money. If you lose your job, become too sick to work, or do not receive court-ordered support payments, you can have trouble paying your bills. Maybe you owe more money than you can pay. You will have to make careful plans to solve this problem. Contact your creditors as soon as possible about your problems in paying your bills. Most **creditors** will work with you when they have been notified of your problems. Ask the creditor to refinance or to change the agreement. Try to work out an agreement with your creditors to pay your debts over a period of time. Try not to take out a new loan to cover your old debts. This is called consolidation. You will see ads for easy bankruptcy filing and consolidation of loans. Try not to solve your problems this way. It can end up costing you more money. It can hurt your credit record.

There may be an agency in your area that offers counseling on paying bills and debts. The **NATIONAL FOUNDATION FOR CONSUMER CREDIT** is a non-profit organization founded to help people. There are branches of this nation-wide service in cities and towns in every state. These branches are called **CONSUMER CREDIT COUNSELING SERVICE**. The Consumer Credit Counseling Service offers help in 4 ways: counseling, budgeting, debt management, and education. Under their plan your creditors will be contacted. You will make a payment to the agency. Payments from this amount will be made to your creditors. You can learn from the debt management program how to better manage your money. Look in your telephone book for the Consumer Credit Counseling Service or a community sponsored agency like it. Their services are free or low cost.

Sometimes your creditors will turn your debts over to a collection agency. Collection agencies are very aggressive in contacting you about the bills you owe. State and federal laws regulate debt collection agencies. The **FAIR DEBT COLLECTION ACT** regulates collection agencies. They are not supposed to threaten that you will be arrested or put in jail. They are not supposed to phone you at work. You can stop them from calling you at work by sending them a letter giving them your home phone and the hours they can call you at home. If they continue to call you at work, call the Attorney General's Office. They can only call you at home at reasonable hours. If they call at all hours of the day and night, you can report them to the Attorney

General's office. They cannot call your relatives or neighbors. A collector is not allowed to talk about your debt amount with anyone but you.

Creditors can repossess items you owe on, like a car or furniture. Your wages and home cannot be taken by a debt collector. SSI payments can only be taken for payment of court ordered child support. This means child support money is taken out of your pay before you get the money.



PART FIVE

Chapter 4

Bankruptcy

Bankruptcy is a choice some people consider when they have more bills than they can pay. It is important to know that bankruptcy is not a good choice to make. Bankruptcy is a complicated court proceeding. The result of bankruptcy is that most debts are canceled. Your property will go to pay your creditors. Some debts that will not be canceled are below.

1. Debts obtained by fraud.
2. Taxes.
3. Debts that were not reported to the bankruptcy court.
4. Debts for intentional injury to people or property.
5. Education loans.
6. Child support.

Bankruptcy has a bad effect on your credit rating. It will be harder for you to get a loan in the future.



PART FIVE

Chapter 5

Credit

It is important to have a good credit rating. Credit is a loan of money to pay for something that must be paid for over time, like a TV, car, or furniture. If you want to pay for something in installments, it is important to have a good credit rating so you can get a loan.

To get credit, the main concern is your ability to repay the loan. This ability is called your credit rating. Having a steady job is one way to show you can repay debt. You can buy an item and pay in installments. This gives you a record that shows you made payments on time. You can have a savings account. Another way to show you can repay a debt is to have a credit card.



You will be asked to have collateral to use as security for a loan. Collateral is anything which has value that can be given as a promise that the loan will be repaid. This shows you have something with a value at least equal to the amount of the loan. The collateral will be used to pay back the debt if you are unable to make the payments. Be sure you understand the finance charges and credit costs. These are set by state law. Everyone has an equal right to credit. You cannot be refused credit because of your race, sex, color, religion, national origin, marital status, or age, unless you are under 18.

When you make an application for credit, your credit record will be checked by a credit reporting agency. Businesses that give loans will call a credit reporting agency to get your credit record. The agencies will have a record of loans and employment on you for the past 5 years. Credit agencies keep records on when you paid your bills.



If you are turned down for credit, you have a right to know why. Knowing why you were turned down will help you make a better credit record in the future. Ask the credit reporting agency for your record. You may have to pay a fee. The credit reporting agency must make corrections in your record if the information they have is wrong. Sometimes there are mistakes on your record. Sometimes another person's records will be on your record because your names are alike.



PART FIVE

Chapter 6

Warranties

A warranty is a promise about an item you buy. It may say that the item is in good condition. It may say that defects will be repaired at no charge or be replaced. It may say that you can return it if not satisfied. For example, a warranty on a TV set may say this television is guaranteed to work for one year. This is the kind of warranty that might be enclosed in a product you buy.

This is the kind of warranty that might be enclosed in a product you buy.

MANUFACTURERS 12 MONTH LIMITED WARRANTY: TAYLOR COMPANY Hair Dryer Carries a warranty for one year against defective workmanship and/or material when used for the purpose intended under normal conditions, and provided they receive proper care. Any item found defective will be replaced or adjustment made, provided TAYLOR is notified promptly upon discovery of the defect. Return defective merchandise to TAYLOR COMPANY, 11416 West Bridge Road, Stone Oak Ridge , MD 20613 with \$1.00 (one dollar) for postage and handling.

The warranty may say you have the right to have defects fixed at no charge. The warranty will usually have a time limit. If you try several times to have the item fixed and it still does not work, you have the right to cancel the purchase and return it to the dealer.

Every state has special laws that protect motor vehicle buyers. This is called the "Lemon law." The Lemon law is to protect you from buying a new motor vehicle such as a car, truck, motorcycle, van or RV, that is defective.

The Lemon law may vary from state to state. In general, this is how it will work.

1. If your new vehicle needs repairs for the same problem 2 or more times in the first year you own it;
2. If it is still not fixed;

3. If your new vehicle has been in the shop or garage for more than 30 days in the first year.

This is what to do:

1. Get a written statement of the defect.
2. Save all receipts, repair orders, letters and records of telephone calls.
3. Write a letter of complaint to the dealer, manufacturer, and the State Motor Vehicle Commission. Include copies of all your records.
4. Do this within the first year you own the vehicle.

If it is found that you have a defective vehicle - a "lemon" - the law provides that one of the following things will be done:

1. Refund: of the purchase price by the manufacturer;
2. Replacement: of the defective vehicle by the manufacturer;
3. Repair: by the manufacturer of the defects in the vehicle;
4. Repayment: of some expenses such as towing charges, rental car fees, telephone calls, costs of breakdown, and others.



The limit on the Lemon law is one year. Be sure to get and keep all records when you buy a motor vehicle. It is important that you file a complaint as soon as you see there is a problem repairing your vehicle.

If you buy something that is marked "AS IS," there is no warranty on it. Used cars are marked with "AS IS-NO WARRANTY."

The dealer/seller of any product is required to give you a copy of the warranty. Keep your warranties and sales receipts in a safe place.

PART SIX

Housing

Another subject that is important to people is housing. Everyone needs a place to live. There are rules and regulations for the places where people live. This section of YOUR LEGAL RIGHTS tells you what your rights are concerning where you live. It also tells you what the rights are of the owner and others.

Vocabulary

Evict - a legal process to remove a person from the place where he or she lives for legal reasons. *Failure to pay rent is one legal reason to evict a tenant.*

Landlord - the person or group that owns houses, apartments, or rooms that are rented to other people to live in. *The landlord has a duty to keep the parking lot clean and safe.*

Lease - a written agreement for renting a house or apartment. *Your lease tells you when the rent is due.*



Possessions - the things you own or have. *You can store your possessions in a locked storeroom in the basement.*

Premises -land and buildings on it. *The landlord is responsible for keeping the premises safe.*

Residential- has to do with land where people live. *The city is planning a new residential area of 100 apartments by the park.*

Restriction - a list of things limiting something. *The apartment unit has a list of restrictions to protect against fire.*

Security Deposit - a sum of money given as a part of a payment or to make sure an agreement is met. A **security deposit** is required for most apartment leases.

Tenant - a person who pays someone else to live in an apartment, house, or room. A good **tenant** pays the rent on time.



PART SIX

Chapter 1

Housing

State and local laws regulate residential space such as rooms, apartments, condos, and houses where people live. The person or company who owns the space is called the landlord. The one who rents it and who pays to live there is called the tenant.

An agreement to live in a rented space does not have to be in writing. It can be a verbal agreement. However, a signed lease between you and the landlord protects you. Many agencies that offer rental assistance require a lease as proof before you can be processed for help. These are things a lease might say.

1. Length of the lease.
2. How Much rent to pay.
3. When to pay the rent.
4. Penalties for late payment.
5. Restrictions like "No Pets."
6. Utilities the tenant pays.
7. Utilities the landlord pays.
8. Amount of Security Deposit.

Understand what the lease says before you sign it. Breaking the restrictions in your lease can cause you to be evicted. Get a copy of the lease and **KEEP IT**.

A lease does not have to be written to be good. But it protects your rights to have it in writing. Your landlord cannot raise the rent for the time period of the lease. He cannot rent the apartment to someone else for the period of the lease.

A **security deposit** is usually required. It is usually one month's rent. In some cases of public assistance housing, there is a deposit limit. The security deposit is for the landlord to hold in case of property damage, unclean conditions, or unpaid rent by you after you move out. If you

leave the apartment in clean condition with no damage, the landlord must return the security deposit to you. To protect yourself you can take pictures of a clean and undamaged apartment with a witness present. Give your new address when you move out. You must receive the deposit within 30 days. If the deposit is not returned to you, the landlord must send you a list of the deductions he made for damages. Ask for a written copy of the damages.



PART SIX
Chapter 2

Duties of the Landlord

1. Keep the premises fit for living - clean and safe.
2. Obey state and local health and safety codes.
3. Make repairs within specific amount of time when notified properly by the tenant.

The landlord may enter your apartment to inspect, make repairs, or show it to future tenants, or to protect it in an emergency. You must be notified that the landlord or maintenance was in your apartment or home in your absence.



PART SIX
Chapter 3

Duties of the Tenant/Renter

1. Pay the rent on time.
2. Keep premises clean and in good condition.
3. Use fixtures and appliances properly.
4. Meet restrictions stated in the lease.
5. Do not cause damage.
6. When you move out, restore premises to the original conditions except for reasonable wear and tear.



The city has an ordinance that says using a barbecue grill on an apartment balcony is against the law. Ordinances with apartment restrictions are written for good reason for the tenants' safety.

State Consumer Protection Acts having housing protections. A landlord cannot rent an apartment with damaged walls, floors, stairs, or ceilings, or plumbing problems. Conditions that endanger health or safety must be properly repaired. There are specific regulations for repairs.

There are regulations to follow to request repairs. Notify the landlord in writing about what needs to be fixed. He must make repairs within a reasonable amount of time. You do not have the right to refuse to pay rent until repairs are made. After you have notified the landlord of needed repairs, and he has not made them, report him to a local housing authority agency, a community action center, or other consumer protection service.



PART SIX

Chapter 4

Special Conditions of Moving Out

In a monthly lease, you cannot just leave at the end of the month. You must give one month's notice that you are leaving. Follow the conditions of the lease.

If you do not pay the rent, the landlord will give you a notice to pay or leave within a certain number of days. Failure to pay rent is a legal reason to be evicted from where you live. If you pay within the number of days, then you do not have to move out.



If you break the lease by moving out before the specific length of time, you can be sued for unpaid rent for the rest of the time on the lease. You can also be sued for damages, expenses to re-rent, lawyer's fees, and court costs.

If you sign a lease with friends and they move out, you are liable for the full rent for the length of the lease. You should have renters' insurance to protect your possessions.



PART SEVEN

List of Offices, Organizations, Helping Agencies, and Important Papers to Keep

These groups are the place to look for special help and problems you may have. All these offices and agencies will be listed in the telephone book. If your telephone book has a blue section, most of the numbers will be there. If you do not find the exact agency name listed here, look for one with a name like it.

List of Offices, Organizations, Helping Agencies

CARS:

- ◆ County Court House - Motor Vehicle Registration Office
- ◆ Department of Public Safety - Driver License Division
- ◆ State Motor Vehicle Commission

CONSUMER PROTECTION:

- ◆ Attorney General
- ◆ Better Business Bureau
- ◆ Consumer Credit Counseling Service
- ◆ Federal Trade Commission
- ◆ Motor Vehicle Commission
- ◆ National Foundation for Consumer Credit

EMPLOYMENT:

- ◆ Civil Rights Commission
- ◆ Equal Employment Opportunity Commission

- ◆ Human Rights Commission
- ◆ Mediation Center
- ◆ State Employment Commission
- ◆ U.S. Social Security Administration

FAMILY PROBLEMS:

- ◆ Child Support Enforcement Office
- ◆ Children's Protective Services
- ◆ Children's Shelter Commission on Human Rights
- ◆ Crisis Counseling
- ◆ Department of Human Services
- ◆ Department of Mental Health
- ◆ District Attorney - Family Violence Unit
- ◆ Military: Military Family Advocacy and Office Family Support Office
- ◆ National Council on Child Abuse and Family Violence
- ◆ Police Department - Community Assistance
- ◆ Women's Center
- ◆ Women's Shelter

LEGAL PROBLEMS:

- ◆ Alternate Dispute Resolution Office
- ◆ Lawyer Referral Services
- ◆ Legal Aid Office
- ◆ Local Bar Association
- ◆ State Bar Association

VOTER REGISTRATION:

- ◆ County Court House - Voter Registration Office

Watch for special times of the year when professional volunteers help people with problems. For example, at tax filing time - February 1 to April 15 - volunteer accountants help people file their income tax forms. Organizations of retired persons help older and retired people with their tax forms. During the week of Law Day - May 1 - many local legal organizations have special telephone numbers to call for answers and advice on legal problems. These volunteer services and others are advertised in newspapers and on radio and community announcements.

LIST OF IMPORTANT PAPERS TO KEEP

It is important to have a safe place where you can keep the following important papers:

1. Birth Certificate
2. Canceled checks for tax records
3. Car Insurance Policy: KEEP THE CARD OF PROOF OF INSURANCE IN YOUR CAR AT ALL TIMES
4. Car Registration
5. Car Title
6. Contracts
7. Employment and wage records
8. Health and immunization records
9. Housing Lease
10. Insurance Policies
11. Warranties and receipts



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