

The Emerald Isle Immigration Center

Woodside / Woodlawn Offices



An Information booklet for

J-1 Students

Summer 2008

NEW YORK J1 GUIDE

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“CEAD MILE FAILTE”

WELCOME TO

NEW YORK

Welcome Students

Welcome to New York and The Emerald Isle Immigration Center!

We hope your stay will be safe and enjoyable. We have compiled the attached information booklet for your stay here in New York City, as well as the summer resorts located outside the city. This has been compiled in response to the questions we are asked on a daily basis. If this is your first trip the enclosed package may be of some help to you.

Our Package includes information on employment, education, accommodation, transportation, Irish entertainment and societies, as well as many useful numbers and websites for you to use. Please note that the information included herein is provided for informational purposes only. It is not an exhaustive list, nor does inclusion in this package imply any type of endorsement of the services provided by the EIIC

As you may or not know, summer jobs in New York City are proving more and more difficult to find. As a result jobs and accommodations are limited in the New York area especially in the Bar and Restaurant business, due to the non-smoking laws which recently went into effect. Therefore you might have to look for work outside the city or State.

Please let this informational booklet be a useful guide for your summer stay. If you need more information, which is not currently contained in the attached, please feel free to call or drop into one of our centers nearest you.

Best of Luck and have a great summer – enjoy your stay!

The Emerald Isle Immigration Staff

Photo I.D Required

Since September 11, 2001 a Photo I.D. is required for entrance to most office and governments buildings in New York City, please allow extra time to gain access.

Please be aware of this and have proper Photo I.D. handy.

It is also a wise idea to make a copy of your passport

The following is an update May 27, 2005 from the Department of Homeland Security

Student and Exchange Visitor Program (SEVP)

MEMORANDUM FOR: All Student and Exchange Visitor
Information System (SEVIS) Users

SUBJECT: Getting Social Security Numbers for
Nonimmigrant Students and Exchange
Visitors with Authorized Employment

“We are entering into a period of peak demand for social security number (SSN) assignment to nonimmigrant students and exchange visitors. A number of recent instances have come to our attention where individuals properly authorized for employment experienced difficulty in being approved for SSNs. Many of these problems resulted from the nonimmigrant or the sponsoring institution not following the procedures we have coordinated with the Social Security Administration (SSA). Please take time to refresh yourself on these procedures and draw them to the attention of applicants and prospective employers. They are detailed on the SEVP website, <http://www.ice.gov/graphics/sevis/index.htm>.

Here are some points frequently overlooked:

- School and exchange visitor program officials need to activate the applicant’s SEVIS record at least 48 hours before he or she goes to the SSA office to apply. This means they have to report to you first so you can confirm their proper arrival and update their records.
- Applicants should be in the United States for more than ten days before going to the SSA office to apply. This allows arrival data from the port-of-entry to be entered in the primary system SSA uses for authorization validation.
- Applicants must have proper documentation when they apply. For details on what is required and other useful information, visit the SSA website. Specific information for foreign students who will be working in the United States is at <http://www.socialsecurity.gov/pubs/10181.html>. Information about J-1 exchange visitors who will be working in the United States is at <http://www.socialsecurity.gov/pubs/10107.html>
- Discourage applications for invalid reasons. Authorized employment is almost always the basis for assignment of an SSN. Other circumstances where an SSN might be requested (e.g., drivers licenses, loans, rental agreements) reflect business practices that were established prior to identity theft emerging as a public threat. SSA is aggressively countering identity theft by no longer assigning SSNs for these reasons and is working

with those who collect social security numbers for other reasons than employment to modify their procedures.

If you and the applicant have followed correct procedures and are still experiencing difficulties in SSN assignment, there may be a misunderstanding with your local SSA office. The most effective way to resolve a misunderstanding is for you to contact that office. If this is not successful, advise us through email addressed to SEVIS.Source@dhs.gov. Provide the applicant's family name, first name, SEVIS ID, date of birth, most recent I-94 number, and contact information (including both the applicant's mailing address and telephone number); SSA office where the application was submitted; date the application was submitted; and a brief description of the problem. We will work with SSA to resolve the problem.

Since the January 2004 implementation of an agreement between the Department of Homeland Security, the Department of State and the Social Security Administration to streamline assignment of social security numbers to nonimmigrant students and exchange visitors, more than 70,000 authorizations have been made through validation in SEVIS. The procedures we have established are efficient and effective. We encourage you to follow them closely and ensure that this success continues”.

Emerald Isle Immigration Center Services

EMERALD ISLE IMMIGRATION CENTER

“Meeting the Needs of the Newest Irish Arrivals”



WOODSIDE, QUEENS

59-26 Woodside Avenue

Woodside, NY 11377

(718) 478-5502

Fax: (718) 446-3727

WOODLAWN, BRONX

4275 Katonah Avenue

Woodlawn, NY 10470

(718) 324-3039

Fax: (718) 324-7741

Coordinating Agency: National Coalition of Irish Immigrant Centers-USA
<http://www.eiic.org>

EIIC SERVICES

Immigration:

EIIC fields queries on the wide range and ever changing immigration procedures from relative petitions to the DV lottery program. EIIC's immigration counselors keep up to date not only on the latest developments in immigration practice, but also on the wide range of social issues facing the immigrant community. Clients are also referred to reliable legal counsel where appropriate.

Citizenship and Naturalization:

EIIC provides photo and application assistance. Due to a change in INS procedures, the EIIC no longer provides fingerprinting services. The EIIC also handles follow-up queries and problems regarding the interview process and the swearing-in.

Employment Program:

EIIC's Employment Coordinators work with clients one-on-one to package their diverse skills and educational backgrounds and to develop appropriate job search strategies. The Employment Coordinator also organizes job fairs and other information seminars, and works to promote employment of our clients. Check with local office for details.

Computer Training and Open House: (Queens Office)

These very popular computer training classes offer instruction in word-processing and spreadsheet software in a Windows environment. The EIIC computer room is available for open-house use during our normal business hours, Monday – Thursday from 9 a.m. to 5 p.m. Friday from 9 a.m. to 3 p.m.

Advocacy:

EIIC keeps close contact with Washington lawmakers and advocates on behalf of the Irish immigrant community.

General Assistance:

The EIIC staff regularly fields queries on such matters as taxes, education, housing, bank accounts, Irish passports, and driver's licenses.

Emerald Isle Immigration Center Office Hours

WOODSIDE, QUEENS

Monday	9am to 5pm.
Tuesday	9am to 5pm
Wednesday	9am to 5pm
Thursday	9am to 5pm
Friday	9am to 3pm
Saturday	10am to 2 pm (1 st and 3 rd Saturday only)

WOODLAWN, THE BRONX

Monday	9:30am to 5:30pm
Tuesday	9:30am to 5:30pm
Wednesday	9:30am to 5:30pm
Thursday	9:30am to 8:00pm
Friday	9am to 5pm
Saturday	10am to 2 pm (2 nd and 4 th Saturday only)

Internet and Job Database available in both offices.

Accommodation in New York

Accommodation:

Finding accommodation is not easy in New York City. If you have someone to stay with consider yourself lucky. Apartments are listed each week in *The Irish Voice*, *The Irish Echo*, *The Village Voice*, *Newsday*, and *The New York Times* (Sunday Edition). Other places to find apartments include the internet, www.craigslist.com is a good website for accommodation, postings at local delis & diners. Be aware that most landlords expect at least one year's commitment, require at least one month's security and one month's deposit paid in advance. Real Estate companies may also be able to help but there will be an additional charge on top of the regular deposits. If you hear about an apartment, call immediately as apartments move very fast. Always thoroughly investigate the apartment and the surrounding neighborhood and make sure you feel comfortable and safe.

A list of the attached hostels may help if you need immediate accommodation on a temporary basis.

*Uptown Hostel (see attached) helps hostlers find inexpensive uptown apartments.

Special Note:

If you have someone to stay with please be a gracious and considerate guest. Do not run up someone else's phone bill or eat their food without permission. Do contribute to the weekly cleaning. You will soon learn that everyone here has a busy lifestyle. Don't be the one to make their day more stressful than it already is.

**Prepaid phone cards can be purchased at delis and newsagents at the cost of \$2.00, \$3.00, \$5.00, \$10.00, \$15.00, or \$20.00. Using a calling card may be the best way to avoid running up high phone bills.

USIT- sell cell phones for a reasonable price, you can call internationally to Ireland at a reasonable rate, you can also text Ireland for 10 cents. Otherwise you can buy a prepaid (pay as you go) phone from any phone shop, top up cards are available from any chain pharmacy such as Duane Reade, Rite Aid, CVS.

Hostels in New York City:

<u>HOSTEL</u>	<u>ADDRESS</u>	<u>TELEPHONE:</u>	<u>WEB</u>	<u>PRICE:</u>
Chelsea International	251 West 20th Street, NY 10011	(212) 647-0010	www.chelseahostel.com	\$28
Chelsea Star Hotel	300 West 30th Street, NY 10001	(212) 244-7827	www.starhotelny.com	\$29.99
De Hirsch Residence(YMCA) <i>*must be a student or working</i> <i>*minimum stay: 30 days</i>	1395 Lexington Avenue, NY 1012	(212) 415-5650	www.dehirsch.com	\$45
International House	500 Riverside Drive, NY 10027	(212) 316-8436	www.ihouse-nyc.org	\$50-120
International Student Center	38 West 88th Street, NY 10024	(212) 787-7706	www.nystudentcenter.org	\$25
International Student Hospice <i>*must be a student</i>	606. E. 9 th St. NY 10009	(212) 228-7470	no website	\$20-25
Jazz on the Park	36 West 106th Street, NY 10025	(212) 932-1600	www.jazzonthe park.com	\$28-36
Leo House	332 West 23rd Street, NY 10011	212) 929-1010	no website	\$65-75
Murray Hill Inn	143 East 30th Street, NY 10016	(212) 683-6900	www.nyinns.com	\$99-109
Central Park Hostel	19 West 103 Street, NY 10025	(212) 678-0491	www.centralparkhostel.com	\$26-75
NY International -AYH	891 Amsterdam Avenue, NY 10024	(212) 932-2300	www.hiny.org	\$33-38
Sugar Hill International	722 St. Nicholas Avenue, NY 10031	(212) 283-1490	www.hostelworld.com	\$25
Uptown Hostel	239 Lenox Ave, NY 10027	(212) 666-0559	www.uptownhostel.com	\$25
YMCA Vanderbilt	224 East 47th Street, NY 10017	(212) 756-9600	www.ymcanyc.org	\$75-85
Seafarers International House	123 East 15 th St, NY, NY	(212) 677-4800	www.sihnyc.org	\$76-126
McKeon's Guest House	996 McLean Avenue, Yonkers NY 10704	(914) 530-2386	www.mckeonspub.com	\$55
St. James Guest House	Locations in Woodlawn & Yonkers, NY	(914) 494-1099	bridgetafr@yahoo.com	\$55
Big Apple Hostel	119 West 45 th Street NY, NY 10036	(212) 302-2603 F: (212) 302-2605		\$39-125
Ramada Inn	125 Tuckahoe Rd. Yonkers, NY 10710	914-476-3800	www.ramadainn.com	
Yonkers Gateway	300 Yonkers Rd. Yonkers, NY 10701	(914) 476-6600	www.yonkersgatewaymotel.com	\$90 + \$5 deposit

*** NOTE ***

*Price per night unless otherwise indicated.
Please do not quote these prices as they are all subject to change.
Prices are seasonal and will vary monthly.*

UTILITIES

Verizon Phone Company
(718) 890-1550

Information Required

1. Address details, apartment number, *etc.*
2. * Social Security Number (SSN)
3. Employment details & valid daytime phone number
4. List of services required (Long distance, *etc.*)
5. Landlord information

* If you do not have a Social Security Number, 2 forms of ID can be provided.
Accepted ID:

- Passport
- Driver's License (International or Foreign)
- Student Card
- Birth Certificate is good to have but is **not** an acceptable form of ID

Keyspan Energy Delivery

(Gas hook-up for Brooklyn, Staten Island, and Queens)
Customer Service (718) 403-2000

Con Edison (Gas for some boroughs & electricity hook-up)
Customer Service (800) 752-6633

Time Warner Cable
Customer Service (718) 358-0900

Consumer Concerns

<i>Air/Water/Sewer/Noise Complaints</i>	(718) 699-9811
<i>Better Business Bureau</i>	(212) 533-6200
<i>Bus & Subway Complaints</i>	(718) 330-3322

CRITICAL NEW YORK CITY PHONE NUMBERS

Emergency

Ambulance-Fire-Police	911
Directory Assistance	411
NYC Dept. of Health	(212) 447-8200
Alcoholics Anonymous	(212) 870-3400
Crime Stoppers Hot Line	(212) 577-8477
Crime Victims Hot Line	(212) 577-7777
Doctors on Call	(718) 745-5900
Help & Crisis Center	(212) 532-2400
Lead Poisoning Hot Line	(212) BAN-LEAD
Missing Persons	(212) 374-6913
Narcotics Anonymous	(212) 929-6262
Poison Control	(212) 340-4494
Rape Hot Line	(212) 267-7273
Substance Abuse Hot Line	(800) 522-5353
Suicide Prevention	(212) 673-3000
Women's Health Line	(212) 230-1111

Traveler Information

Convention and Visitors Bureau (800) 692-8474

Coach Information

Carey Bus/Coach 718-632-0500
Olympia Trails 212-964-6233

Airports

Air Ride (Port Authority) (800) 247-7433
JFK International Airport (718) 244-4444
La Guardia Airport (718) 533-3200
Newark International Airport (973) 961-6000

Social Security

(To find the office close to you) (800) 772-1213

Consulate General of Ireland (212) 319-2555

Non Emergency Information Line 311

(information about all things)

Aisling Irish Community Center (914)-237-5121
New York Irish Center (718) 482 0909

WEB/JOB SITES – BANK ACCOUNT AND MONEY TRANSFER INFO

INTERNET WEB/JOB SITES

www.hotjobs.com

www.jobfind.com

www.monster.com

www.careermarketplace.com

www.employmentguide.com

www.rileyguide.com

www.jobbankusa.com

www.career.com

www.gojobs.com

www.funjobs.com

www.wetfeet.com

www.blastmyresume.com

www.careerbuilder.com

www.craigslist.com

www.vault.com

www.hirediversity.com

www.ownbox.com

www.recruitersnetwork.com

www.jobsearchlink.com

www.flipdog.com

www.salary.com

www.job.com

www.nationjob.com

www.jobsonline.com

www.nettemps.com

www.hcareers.com

www.dice.com

www.jobs4hr.com

www.hireability.com

www.brassring.com

Money Transfer Between Ireland and USA

If you do not have a bank account and want to transfer money you can do so through Western Union Financial Services or MoneyGram. **Money Orders from the Post Office cannot be used outside the U.S.**

Transfers are used by people without traditional banking relationships, expatriates who send money to their home country, traditional bank customers in need of emergency money transfer services, tourists without local bank accounts, and businesses that need rapid and economical wire transfer services.

Note: The material provided below is for informational purposes only and does not imply any type of endorsement by the EIIC. Always check with provider as to rates as they are subject to change.

WESTERN UNION FINANCIAL SERVICES INTERNATIONAL

United States General Inquiries: 1-800-325-6000

SENDING MONEY FROM U.S. TO IRELAND

In person payments require cash or certified check and over phone payments require a credit card. They accept Visa, MasterCard, or Discover.

You can transfer an unlimited amount of funds in one transaction to Ireland.

Sending more than \$1000 requires photo ID (drivers license or passport)

To receive money in Ireland over 5000Euro, a passport or drivers license is required for identification. Money transfer is at Western Union's rate of exchange. (This rate is not always at the general rate of exchange but one stipulated by Western Union.)

N.B. The day of collection is the rate of exchange one receives & money received is at the rate of collection.

Money Gram

Money Gram Payment Systems, Inc. is a leading provider of consumer money transfers. Through the Money Gram network of more than 26,000 agent locations, customers can wire cash quickly, reliably, conveniently, and at attractive prices to more than 120 countries.

Money Gram's wire transfer service also gives consumers a free three minute phone call to tell the Money Gram receiver that the money is available, and a 10 word message with the funds. Anyone using a free money saver card will receive an additional 10% discount every time that money is sent.

The following are some addresses of where the Money Gram/Western union service is available:

Maspeth:	Grand Ave Pharmacy	69-29 Grand Ave	Maspeth, NY 11378	(718) 898-6882
Brooklyn:	Rite Aid	5901 Bay Parkway	Brooklyn, NY 11204	(718) 236-6161
Bronx:	Mourad's Deli	233 rd St	Bronx, NY 10470	

Bank Accounts

Regardless of your immigration status, bank accounts can be opened at the following banks. ***In order to get your account started you should ONLY contact the people at the branches below.***

<u>Bank</u>	<u>Address</u>	<u>Phone</u>	<u>Contact</u>
Country Bank	43-49 Katonah Ave Bronx, NY 10470	(718) 324-7100	Claire Mulvihill
Fleet Bank	43-61 Katonah Ave Bronx, NY 10470	(718) 994-3522	Edward C. Moodie
Citibank	80-19 Roosevelt Ave. Jackson Heights, NY	(718) 397-0856	Jairo Navarro

Country Bank

Country Bank offers a checking account only. In order to open this account you can be here no longer than 90 days. You must bring in your passport with your visa waiver slip.

Contact: Claire Mulvihill (718) 324-7100

Fleet Bank

A checking or savings account can be opened. You need to bring your passport and some other form of ID. Ask about safety deposit boxes and cash & check cards. Contact, Edward C. Moodie/Flo/Rose/Vanessa (718) 994-3522

Citibank

You need two forms of I.D. – Valid/unexpired passport – Valid/unexpired drivers license, can be from outside United States or one form of ID in addition to valid passport can be a cell phone bill with the person name and address. **NOTE: Most recent bills required.**

Currency Exchange

Not all banks will exchange currency. Allied Irish Bank located at 405 Park Ave [(212) 339-8153] will have Euro currency. The following offices in Manhattan will also exchange foreign currency. It is always wise to check rates and commission charges before handing over your money. Most of the larger banks in New York City will have currency exchange.

The following offices in Manhattan have currency exchange service available:

Travelex 1590 Broadway (at 48th St in Times Square)
(212) 265-6049

Choice

200 Park Ave (at 44th St, Met Life Building)
Third Floor East, Room 332
1-800-258-0456

EMPLOYMENT RIGHTS NEW YORK

You have a right not to experience discrimination at your job or when you are looking for a job. There are laws protecting most workers in New York from discrimination based on:

- color • race
- national origin • religion
- status as a victim of domestic violence • sex
- age • marital status
- sexual orientation • disability

It is unlawful for employers with more than 4 employees to discriminate based on the above characteristics when they:

- Hire • fire • set pay rates
- give assignments or job titles
- make decisions about transfer, promotion, layoff or recall
- advertise job positions • recruit
- require testing (including medical)
- allow use of company facilities
- provide training and apprenticeship programs
- provide fringe benefits
- provide retirement plans or disability leave
- do anything else that affects work conditions

It is unlawful for an employer to intentionally discriminate against certain groups OR to unintentionally act in a way that has a discriminatory effect on certain groups.

Retaliation

You have a right to complain, support or file a charge for discrimination and it is unlawful for your employer to take negative action against you for doing so.

Sexual Harassment

Sexual harassment against men or women is discrimination. Sexual harassment may involve a request for sexual favors or conditions (such as showing pictures or frequent comments) that create an environment that is hostile or threatening based on your sex.

Language Discrimination

It may be unlawful to require employees to speak only English while on the job. An employer who believes English is necessary for the business must inform employees when English is required and what will happen if the rule is not followed.

Checking Immigration Status

While employers are required to make sure employees have proper work papers, it is unlawful for an employer to check only the papers of certain people because they are from a particular national origin or because they appear or sound “foreign.” Employers cannot insist on checking only specific immigration papers, either.

Religious Accommodation

Employers are required to reasonably accommodate the religious beliefs of employees (for example, allow them not to work on a holy day) unless it would cause an undue hardship.

Disabled Workers

A “disability” is a physical or mental impairment that substantially limits one or more major life activities (such as walking, breathing, seeing, hearing, speaking or learning). Past drug addiction, alcoholism and HIV status may also be considered disabilities. Disabilities include actual or perceived disabilities.

Employers may not ask job candidates about whether they have disabilities, but they may ask if the candidate can do essential job duties. There are limits on employers’ ability to require medical tests.

Additionally, employers are required to provide reasonable accommodations for disabled workers (such as allowing a modified work schedule or making the workplace and equipment accessible to a person with a disability), as long as it would not be an undue burden on the employer’s business.

Criminal History

In New York, it is unlawful for most employers to ask job applicants about arrests that did not result in convictions.

It is also unlawful for employers to decide not to hire applicants because of a past conviction unless the conviction was for an offense directly related to the job (such as a conviction for driving while intoxicated when a person is applying to be a school bus driver).

Remedies for Discrimination

If you are able to establish that you experienced employment discrimination, either through an administrative charge or a lawsuit, you may be able to recover remedies, such as:

- backpay (what you would have earned if not for the discrimination)
- hiring
- promotion
- reinstatement (getting your job back)
- reasonable accommodations
- other actions by the employer to make up for the effect of discrimination.

In some cases you may also be able to recover fees and costs associated with litigation and/or possibly some punitive damages.

Useful phone numbers:

U.S. Equal Employment Opportunity Commission (EEOC): (212) 741-2783 or (973) 645-5974

N.Y. State Division of Human Rights (212) 961-8400 (note: NY law covers discrimination based on sexual orientation, marital status or status as a victim of domestic violence, while Federal. law does not.)

N.Y. City Commission on Human Rights (212)306-7500

N.Y. State Attorney General’s Office, Civil Rights Bureau: (212) 416-8250

Minimum Wage Information:

<u>NEW YORK</u>	New York Minimum Wage Rates			
	Future Effective Date	Basic Minimum Rate (per hour)	Premium Pay After Designated Hours ²	
			Daily	Weekly
		\$7.15		40
	07/24/2009	\$7.24		

The New York minimum wage is automatically replaced with the Federal minimum wage rate if it is higher than the State minimum.

MEDICAL/DENTAL – SOCIAL SECURITY & MEDICARE INFO NEW YORK

Medical Information

Please note that the EIIC does not recommend any particular physician or dentist. There are many competent dentists and doctors in the New York City area – all of whom are required to maintain licensure requirements established by the State of New York. The following information is provided as a starting point only and should not be construed as any kind of endorsement by the EIIC.

Bronx Area

Medical Center – Walk-in 471 Central Park Avenue (Across from Yonkers Raceway)
(914) 964-0220

Hospital **Our Lady of Mercy
600 E 233rd St, Bronx
(718) 920-9000

Queens Area

Medical Center – Walk-in Woodside Family Health Center
57-18 Woodside Ave (between 57th St & 58th St), Woodside
(718) 639-3600

First Care Physicians
65-37 Queens Blvd (65th Place), Woodside
(718) 478-2273

*Dentist 71-11 Grand Avenue, Maspeth
Margaret Fitzsimmons (718) 429-6931

Hospital 90-02 Queens Blvd., Elmhurst
St. John's (718) 558-1000

Elmhurst Hospital 79-01 Broadway, Elmhurst
(718) 334-4000

*If you want to find your own dentist, you can call 1-800-422-8338 and a dentist will be referred to you.

**If you want to find a physician through Our Lady of Mercy referral service, call 1-800-628-1008.

Irish Insurance Services:

If you have any questions on Medical Insurance, you can call Terry Freehill at (718) 721-5008.

Social Security Offices

www.ssa.gov.

To find the Office nearest you call 1-800-772-1213

Queens Offices

63-44 Austin Street
Rego Park, NY 11374

Telephone: 718-896-2569

Office Hours: Monday – Friday 9am – 4pm

To get there: Take the G or R train to 63rd Drive
(opposite Sears, 4 blocks South of Queens Blvd)

28-18 Steinway St. 4th Floor
Astoria, NY, 11103

Telephone: (800) 772-1213

Office Hours: Monday – Friday 9am – 4pm

To get there: Take the R train to Steinway Street

Westchester – New York

297 Knollwood Road, Suite 4A
White Plains, NY 10607

Telephone: 914-682-6328

Office Hours: Monday – Friday 9am – 4pm

To get there: Take the MetroNorth to White Plains and then take Q13
to Knoolwood Road.

Bronx – New York

3315 White Plains Road (Bet. Burke Avenue & East Glenhill Road)
NY, NY 10467

Telephone: 718-887-2379

Office Hours: Monday – Friday 9am- 4pm

To get there: Take the #2 train to Burke Avenue and then take the #39 to
Rosewood Avenue.

Access to Health Care for Uninsured Immigrants

Rights to Emergency Care: All immigrants have the right to be treated if they have a medical emergency. All hospital emergency rooms in New York State provide medical screening to patients, regardless of their immigration status and regardless of their ability to pay.* Uninsured individuals, undocumented immigrants, as well as people who have non-immigrant visas have the same rights to emergency care as all other New Yorkers. Anyone with an emergency medical condition has the right to an ambulance (emergency medical transportation), regardless of immigration status or ability to pay. You can get an ambulance by calling 911.

A patient who arrives at the hospital emergency room has a right to be examined to determine if she or he has a medical emergency. A patient has a medical emergency if:

- the patient's medical condition has severe symptoms, including severe pain, and
- not getting immediate medical attention could result in serious risk to the health of the patient, or damage to bodily functions – for example, to an organ or body part. This includes serious health risks to a pregnant woman or her unborn child.

If a medical worker determines that a patient has a medical emergency, the hospital must treat and stabilize the patient. The patient is stabilized once the emergency medical condition will not get worse if the patient leaves the hospital. In unusual cases, a patient with an emergency medical condition may be transferred to another hospital or center to receive special care.

Rights to Non-Emergency Care: All uninsured New Yorkers, including people who are undocumented, can receive health care from federally funded community health centers, and from the public hospitals, diagnostic and treatment centers, long-term care facilities, and clinics maintained by New York City's Health and Hospitals Corporation (HHC). These medical providers are not permitted to turn away patients who cannot pay for care, even if a patient's medical condition is not an emergency.

Payment Options – Public Health Insurance: Many immigrants are allowed to use public (government) health insurance programs to pay for the cost of their medical care. All categories of immigrants in New York State, including undocumented immigrants, are permitted to use Child Health Plus (for those younger than 19) and PCAP (for pregnant women). Emergency Medicaid is available to cover medical emergencies for low-income, undocumented immigrants. All categories of low-income legal immigrants in New York State are permitted to use Medicaid and Family Health Plus. All of these programs are now available regardless of how long a person has been in the country. Each program has its own rules about income and resources. Some immigrants are not eligible for any public health insurance other than Emergency Medicaid, even though they have little income. For example, an adult immigrant who is undocumented is only eligible for public health insurance if she experiences an emergency or is pregnant.

Payment Options – Reduced Rate: Based on the patient's ability to pay, federally funded health centers and HHC facilities offer care at a reduced rate, also referred to as "sliding scale" or "fee settlement." Federally funded health centers and HHC's hospitals and clinics must ensure that a patient's inability to pay for care does not create an obstacle to obtaining care, or cause financial ruin for the patient. It is HHC's policy that no patient will be required to pay more than he/she can afford, and no patient will be denied care because of an inability to pay. Medical care, however, is rarely free and all patients are asked to contribute a reasonable and fair amount toward their care. Although many private and public hospitals and clinics throughout New York State offer sliding scale options, it is sometimes necessary to advocate on behalf of the patient by contacting a social worker, billing or financial staff, or an ombudsperson to ensure that the health care provider makes these affordable payment options available. HHC facilities, and many health centers and private hospitals will help patients to sign-up on-site for free or low-cost public health insurance, patients should talk with the financial counselor or a social worker. Insurance programs are generally safe for immigrants to use.

Common Concerns for Uninsured Immigrants:

Will the emergency room report me to the INS (Immigration and Naturalization Service)?

No one is supposed to report you to the INS for using medical care, or for trying to obtain medical coverage (including Medicaid, Family Health Plus, PCAP, ADAP, CHIP and emergency Medicaid). Hospital workers, Medicaid eligibility workers, and health department staff have no obligation or authority to share any information with INS about you.

I am an undocumented adult who does not have insurance. What should I tell people at the hospital about my immigration status? You are not required to document your immigration status before receiving care. You can say that you do not think you are eligible for Medicaid.

When I come to the hospital I'm asked for a social security number. What if I don't have one?

The hospital is trying to figure out whether or not you might be eligible for public insurance. You should not be turned away, even if you do not have a social security number. Tell them that you would like to talk with someone about payment options. Payment options can include public insurance, sliding scale, fee settlement, and HHC Plus (at HHC facilities).

Will I have to pay back the cost of Medicaid I used before I can adjust status (or become a citizen, or get work authorization)? No. You will only be asked to pay back public health insurance costs if you provided false information or false documents when you applied for coverage.

Are there laws that protect the rights of people who need emergency care?

Yes. Individuals who are asked for insurance information and then turned away by an emergency room if they are uninsured, or who are not screened by medical personnel, may have a legal claim under federal (EMTALA) and state (EMSRA) laws.

If you have questions about immigrants' access to health care and insurance, or feel that your rights have been violated, contact the Legal Aid Society at (212) 577-3575, or the New York Immigration Coalition at (212) 627-2227.

* A few hospitals that focus on specialized or limited treatment are exceptions, and do not have to provide screenings by medical personnel.

EDUCATION – FINANCIAL AID NEW YORK

Student Guide 2005 – 2006 – Financial Aid from the U.S. Department of Education

http://studentaid.ed.gov/students/publications/student_guide/2005-2006/english/general-studenteligibility.htm

Federal Student Aid Information Center: 1-800-433-3243

Helpful Financial Aid and Scholarship Web Pages:

www.fafsa.ed.gov – Federal Student Aid Website. You can:

- Download the application
- Read about eligibility requirements
- Also student guide to financial help.

www.ed.gov – US Department of Education website includes needed information about education.

www.college-scholarships.com – This website includes information about:

- Colleges and universities throughout the US
- Scholarships and financial aid search
- SAT and ACT test preparation tips

www.theoldschool.org – Financial aid resource center, includes information about:

- Loans
- Scholarships
- Education resource directory

www.fastweb.org – Applications for over 700 colleges, as well as resources about finding money for college

www.iefaf.org – International Education Financial Aid for international students wishing to study abroad:

- Financial aid
- College scholarships
- Grant information

www.collegeboard.org – Information about:

- SAT
- College planning
- Taking the tests
- Finding the right college
- Getting into and paying for college

www.nasfaa.org – National Association of Student Financial Aid administration

www.collegeview.com – Information about:

- Career
- College and Financial aid information

www.ifap.ed.gov – site for:

- Financial aid professionals
- Bank lenders
- Institutions and guarantee agencies

www.ncaa.org – National Athletic Association

www.studyabroad.com – On this website you can search for study abroad information.
Search by:

- Academic year
- Semester
- Language
- Subject of study
- Intern
- Volunteer
- ESL
- TOEFL

www.collegenet.com – Apply for college and become eligible for scholarships

www.scholarstuff.com – This website provides:

- College and graduate school directory

www.faam.org – Financial aid/admission awareness month website, that includes information on:

- High school
- College
- Graduate
- International
- Adult students education.

IMMIGRATION CENTERS & ORGANIZATIONS – IRISH CONSULATES

IMMIGRATION CENTERS & ORGANIZATIONS

New York Immigration Information - hotlines – www.uscis.gov

New York Immigration Hotline – 1-800-566-7636

IMM SERVICES:	Family visas, Work visas, Advice and referrals
NATZ SERVICES:	Help completing forms, ESL, citizenship classes, Community ed. Advice and referrals
GEOGRAPHIC AREA:	Greater New York City
LANGUAGES:	Greek. Spanish

Catholic Charities Archdiocese of New York Office for Immigrant Services

1011 First Ave. 12th Floor
New York, NY 10022
212-371-1000 x 2260
Fax 212-826-6254

Imm. Services:	Removal hearings, work auth, asylum applications, family visas, work visas, BIA appeals, advice and referrals
Natz Services:	Help completing forms, legal help, applications and appeals, advice and referrals
Geographic area:	No restrictions
Languages:	Cambodian, Cantonese, French, Haitian Creole, Italian, Korean, Mandarin, Polish, Russian, Spanish, Vietnamese.
Staff:	Attorneys, BIA-accredited
Fees:	Sliding scale

Consulates

Consulate General of Ireland USA Locations

Embassy of Ireland
2234 Massachusetts Ave. N.W.
Washington D.C. 20008
Tel: + 1-202-462-3939
Fax: + 1-202-232-5993
Email embirlus@aol.com
Ambassador Seán O'Huiginn
Counsellor Pat Hennessy
Counsellor Ken Thompson
First Secretary Kate Slattery
First Secretary Adrian O'Neill
Secretary Michael Moloney
Executive Officer Lavina Collins

Consulate General

400 North Michigan Ave.
Chicago, IL 60611
Tel: + 1-312-337-1868
Fax: + 1-312-337-1954
Email hibernia@interaccess.com
Consul General Eamonn Hickey
Vice Consul Fiona Flood

Honorary Consul

Honorary Consul of Ireland
6186 Squires Lane
Reno, NV 89509
Tel: + 1 775 829 0221
Fax: + 1 775 829 0221
Email bbrady@nvgbell.net
Honorary Consul Dr Bernard Brady

Honorary Consul

21st Floor
191 Peachtree Street
NE Atlanta, GA 30303
Tel: + 1 404 332 6401
Fax: + 1 404 332 4299
Honorary Consul Thomas R Williams

Honorary Consul

2711 Wesleyan
Houston, TX 77027
Tel: + 1 713 961 5263
Fax: + 1 970 925 7900
Honorary Consul John B. Kane

Consulate General
Ireland House
345 Park Avenue - 17th Floor
New York, NY 10154-0037
Tel: + 1-212 319-2555
Fax: + 1-202-980-9475/750-6487
Email congenny@aol.com
Consul General Barrie Robinson
Deputy Consul General Adrian McDaid
Vice Consul Ciara Delaney

Consulate General

Chase Building
535 Boylston Street
Boston, MA 02116
Tel: + 1-627-267-9330/+ 1-617-267-4470
Fax: + 1-617-267-6375
Email irlcons@aol.com
Consul General Orla O'Hanrahan
Vice Consul Joe Hackett

Honorary Consul

2511 NE 31st Court
Lighthouse Point
Fort Lauderdale, FL 33064
Tel: + 1 954 785 3427
Fax: + 1 954 974 7524
Honorary Consul Patrick Byrne

Honorary Consul

65 Broadview
St Louis, MO 63105
Tel: + 1 314 381 5112
Fax: + 1 314 398 5189
Honorary Consul Joseph B. McGlynn

TRANSPORTATION – NEW YORK
(BOROUGHES) – NEW JERSEY, LONG
ISLAND, STATEN ISLAND

Transportation

Transportation Websites

www.amtrak.com (trains)

www.nycsubway.org (includes subway maps)

www.panyni.gov (Port Authority of New York and New Jersey – includes maps also)

www.mta.info (New York City Transit)

Public Transportation Telephone Numbers.

Grand Central Station(Metro North Directory Asst)	(212) 340-3000
Long Island Railroad	(718) 217-5477
Metro North (MTA Metro North Railroad)	(212) 532-4900
Bronx Break for the Border (Cab Company)	(914) 664-4444
Queens Caprice (Cab Company)	(718) 424-9300

Subway

The subway is probably one of the fastest ways to get around New York City and runs 24 hours a day. Most stations are underground. Subway maps are posted in most cars and stations and are available free at token booths inside the station. You'll also find a derailed map of the subway system in the front section of the Manhattan Yellow Pages. A single subway ride costs \$2.00. You must use a MetroCard to get through the turnstile. Once you've passed through the turnstiles and are inside the station, you can transfer between lines or ride as long as you like. MetroCards can be purchased at token booths. The attendant can only accept cash and cannot accept bills larger than \$20.

MetroCards can also be purchased at any newsstand, pharmacy, or grocery store bearing a MetroCard sticker in the storefront window. You can also purchase unlimited cards: \$7/daily, \$24/weekly, and \$76/monthly. MetroCards can also be used for subway-bus, bus-subway, and bus-bus transfers. The city has set up a helpful information line [(212) 638-7622] to answer any questions.

Inside the station, signs point to the appropriate platform for the uptown (sometimes "Bronx/Queens-bound") or downtown ("Brooklyn-bound") train you want. The line number or letter, information about whether it's a local or an express, and the name of the last stop are written on the side of each subway car. Keep an eye out for "express" trains -- they're great time-savers but make sure they stop at the station you want (they are called express because they do not make all stops).

If you have any questions or need assistance in figuring out your route, call the Metropolitan Transit Authority any day 24 hours at (718) 330-1234.

Word of Warning.

Don't ride the trains late at night or early in the morning, particularly if you are alone.

Don't enter deserted stations.

Don't ride in a deserted car; ride in the middle car, where the conductor usually sits.

Don't wear flashy jewelry.

Don't stand too close to the tracks.

Don't use the bathroom inside any station.

Do watch your wallet or purse, particularly when riding in a crowded subway train.

Don't put feet on seats or lie across seating- MTA Transit Police Ticket \$50 fine

Buses

Buses run up and down most avenues and on most major cross streets. Uptown buses stop at designated stops every two or three blocks and cross-town buses stop on every block. Many bus lines have a limited “express” version that stops only every ten blocks or so, an orange “limited” sign is clearly visible in their front windshields. Many bus stops have covered waiting areas and route maps, and all have blue signs with route numbers on them. Most stops are used by more than one route, so check the screen on the front or side of each bus for its route number or simply ask the driver.

The bus costs \$1.50 - \$2.00. You must use a MetroCard or change. Using the MetroCard, subway-bus, bus-subway, and some bus-bus transfers are free (see Subway above). The fare box will not take pennies or bills and the driver will not make change. If you are going to ride the bus with frequency use a MetroCard. Many buses run all night, although service is less frequent late at night, early in the morning, and on weekends.

Taxis

All of the officially licensed medallion taxicabs in New York City are known as Yellow Cabs. They have the words “NYC Taxi” and fare information written on their side doors and have their medallion number in a box on the roof. Inside you’ll see a meter and the driver’s license (with his or her picture) and medallion number displayed on the dashboard, usually on the passenger’s side. The cost of a ride in a medallion cab is calculated per trip rather than per person, which means that a short trip for four adults in a cab can actually be cheaper than a bus or subway ride. That said, fares can add up quickly especially if you are stuck in heavy traffic. The charge begins the moment you get in. The meter in front keeps a running total of your fare, and the driver is required to give you a receipt if you request one. A tip of 15% to 20% of your fare is expected and you probably will need to pay in cash. Drivers often can not make change for bills larger than \$20.

Drivers are required to take you anywhere within the five boroughs of New York City, to Westchester and Nassau counties, and to Newark Airport. That’s the law, but the reality is that many cab drivers will make a fuss if you want to go to one of the airports, out to one of the suburban counties, or even to lower-income neighborhoods. If you have such a problem, jot down the driver’s name and medallion number and write the New York City Taxi and Limousine Commission (221 West 41st Street, New York, NY 10036) or call (212) 639-9675 to complain.

DEPARTMENT OF MOTOR VEHICLES
(DMV)

General Information About Driver Licenses – www.dmv.org

You must have a NYS driver license or a valid driver license from another US state or from Canada to drive in NYS. In most cases, you can drive in NYS if you have a valid driver license from another country. See "[Drivers From Other Nations](#)". The minimum driving age in NYS is 16.

If you become a [resident](#) of NYS, you must get a NYS driver license within 30 days and surrender your out-of-state driver license. Normally, you cannot have a NYS driver license and a driver license from another state, but there are exceptions. It is a violation of Federal law to hold more than one commercial driver license (CDL).

International Drivers Licence - Drivers From Other Nations

A valid driver license from another country is valid in NYS. You do not need to apply for a NYS driver license unless you become a [resident of NYS](#).

According to NYS law, a resident of another country **can** get a NYS driver license. The DMV **does not** recommend this because:

- NYS recognizes your foreign driver license if you remain a resident of the nation that issued the license. You do not need to have a NYS driver license to drive in NYS unless you become a [resident of NYS](#).
- If you have a driver license from any nation except Canada, you must pass a written test, complete a 5-hour pre-licensing course and pass a road test to qualify for a NYS driver license. See "[New Drivers - How to Apply](#)".
- You must show a Social Security Card.** If you are **not eligible** for a Social Security Card, you must provide a letter or form SSA-L676 from the US Social Security Administration (SSA) that states that you are not eligible. The SSA Letter or form must have been issued no more than 30 days before the date of your application. You must also show the Immigration and Naturalization Service (INS) documents that the SSA used to determine that you are not eligible for a Social Security Card. Read [the specific requirements on the identification requirements page](#).
- When you receive your NYS driver license, you must surrender your foreign driver license to the DMV road test examiner. The local DMV office keeps your foreign driver license, and then destroys the license after 60 days. If you plan to return to your home country and use your foreign driver license, ask the road test examiner how to make sure that your foreign driver license is not destroyed. If you need to get your foreign driver license, go to the local DMV office where you applied for your NYS driver license.

International Driving Permit: *An International Driving Permit is not a driver license.* The permit only verifies that you hold a valid driver license in your home country. Your foreign driver license, **not** the International Driving Permit, allows you to drive in NYS. Contact the authorities in your home country to get an International Driving Permit. If you are not a resident of the US, you cannot apply for an International Driving Permit in the US.

You are not required to have an International Driving Permit to drive in NYS, but the permit has value. The permit verifies, in several languages, that you have a valid foreign driver license. A police officer who cannot read the language on your foreign driver license can read the permit.

Non-Driver Photo ID Cards

A person of any age who does not have a driver license can apply to the DMV for a non-driver photo ID card. You must provide acceptable [proofs of identity and date of birth](#). You can apply for a non-driver photo ID card if your NYS driver license is suspended or revoked. When you apply for a non-driver photo ID card you must surrender your NYS driver license. There are no exceptions. You do not have to surrender a non-driver photo ID card when you get a driver license or your driver license is reinstated.

A non-driver photo ID card contains the same personal information, photo, signature and special protection against alteration and fraud as a photo driver license. To get more information, read the DMV brochure, [Non-Driver Photo IDs -- Secure Proof for Non-Drivers](#).

If you apply for a driver license, a learner permit or a new non-driver photo ID card, and:

- If you **do not have** a NYS driver license or a NYS learner permit that is now valid or that was valid in the last two years, you must show proof of identity that equals a value of six points, your proof of date of birth and your Social Security Card (see Note 1).
- If you **do have** a NYS driver license or a NYS learners permit that is now valid or that was valid during the last 2 years, you must only show proof of identity that equals a value of six points. You are not required to show your proof of date of birth or your Social Security Card.

See the [list of proofs and their point values](#). One or more of your proofs must have your signature. Each document must be an original document or a copy of the original document certified by the issuing agency. You cannot use more than one document of a specific type for points. For example, three credits cards do not equal three points. They equal one point. The DMV does not accept any document with any alteration. The DMV can confiscate altered documents and keep the documents for evaluation. The DMV will keep any document that appears fraudulent and can seek criminal prosecution against the person who used the document.

LOCAL IRISH BUSINESS DIRECTORY NEW YORK

IRISH LAWYERS

James Cullen
80-02 Kew Gardens, Suite 1040
Kew Gardens, NY 11415
718-897-1600

James O'Malley
299 Broadway
New York, NY
212-619-8387

Michael O'Donnell
1025 Westchester Ave. Suite 108
White Plains, NY 10604
914-684-6884
1866 509 1847
modonellaw@aol.com

Sean Downes
67 Wall St. Suite 2401
NY, NY 10005
212-248-3232

Jeremiah O'Shea
30-69 Hobert St. Suite 60
New York, NY
718-545-8092

O'Dwyer & Bernstein, LLP
52 Duane St.
New York, NY 10007
212-571-7100

Keogh & Assoc. P.C
521 5th Ave.
NY, NY 10175
212-292-4399

Seamus Boyle
7 Mount Bethel Rd.
Warren, NJ 07059
908-757-8800

IRISH TRAVEL AGENCIES

Tourism Ireland
345 Park Ave.
New York, NY 10154
1800 shamrock
www.shamrock.org

Aer Lingus
www.aerlingus.com

Medway Travel
P.O. Box 109
98 Main St
Medway, MA 02053
1800-320-1625 – 508-533-6777
www.medwaytravel.com

Crystal Travel
1800 327 3780
Boston
www.crystal-travel.net

Lismore Travel
106 E. 31st. St.
New York, NY 10016
212-685-0100 or 1800-547-6673
www.lismoretours.com

O'Connor's Fairway Travel
305 Madison Ave. Suite 1230
New York, NY 10165
212-661-0550 – 516-326-1130
www.oconnors.com

Alliance Travel
1800 423 5842
www.alliancetravel.com

Tully Travel
957 McLean Ave
Yonkers, NY 10704
914-237-7408 or 1877 329 7605
www.tullytravel.com

Tara Travel
265 West 231st Street
Bronx, NY 10403
718-548-6500 or 1800 548 6500
www.taratravel.net

Sceptre Ireland
1800 221-0924
www.sceptreireland.com

Alliance Travel
1800 267 9315
www.alliancetravel.com

Donohue, Healy & O'Sullivan Agency
4356 Katonah Ave.
Woodlawn, NY 10470
1877 346 8728 – 718-994-1889
dhotravel@earthlink.net

IRISH MOVING COMPANIES

Lynch International, Inc.
34-37 65th St.
P.O. Bo 1112
Woodside, NY 11377
718-672-8900
1800-672-7266

Liffey Van Lines, Inc.
229 E. 120th St.
New York, NY 10035
1800-554-3339
212-410-3500
www.liffeyvan.com

International Transpac Ltd.
62-43 30th Ave.
Woodside, NY 11377
718-721-3000

Tara Shipping & Trading Inc.
1800-694-1024
www.tarashipping.com

The Padded Wagon
212-222-4880
www.paddedwagon.com

IRISH MUSIC – CEILIS/FEIS

Hope Ceilis – Holds a monthly ceili at the Kerry Hall – 305 McLean Ave. Yonkers. (914) 237-2177

St. Brendan's Ceili – Fourth Friday of each month at 8:00pm – VFW Hall, 239 Leonia Ave. Bogota, NJ (201) 928-1687

Kevin Barry Club Ceili – Fourth Sunday of each month – 2:30-6:30 – Lomola Civic Center, Rte. 82, Fishkill, NY – (845) 331-7486

Dancing at Lavelle's – Irish step dancing held every Tuesday at 6pm – Lavelle's, 46th St. and Broadway, Astoria – (718) 278-9071

IAC Language Classes – Irish language classes held at the Irish Arts Center, 553 W. 51st St. NYC – (212) 757-3318, ext. 204

Tara Circle Seisiuns – Informal seisiuns held every second Saturday at Tara Circle's Irish Cultural Center, Yonkers. Musicians invited – (914) 964-TARA.

Swing Dancing at Connolly's – Swing Dancing is held every Friday at 9 – Connolly's, 121 W. 45th St. Bet. Broadway and Sixth Ave.) (212) 597-5126

Baggot Inn – Traditional Irish Folk Seisiun every Monday – 8:30 – 82 W. 3rd St. NY, NY – 212-477-0622

Dempsey's – Traditional Irish Seisiun – musicians welcome – every Tuesday – 8:00pm – 61 2nd Ave. Bet. 3rd and 4th St. – 212-473-6658

Mr. Dennehy's Traditional Irish Seisiun – every Wednesday – 63 Carmine St. NY, NY (212) 414-1223

Paddy Reillys Traditional Irish Seisiun – every Thursday – musicians welcome – 519 2nd Ave. 29th St. (212) 686-1210

GENERAL ADVICE

Entertainment/Meeting People

Check the Entertainment Section in the Irish Voice and the Current Events listing in the Irish Echo to find out what's happening in your area. The Irish Emigrant is another popular entertainment source. This publication can be found in local delis every Monday.

Getting involved in sports is a great way of networking and meeting people.

Tipping

Tipping is an expected practice in New York. It is considered rude not to tip in a bar, restaurant, or taxi cab. Between 15-20% of your pre-tax restaurant bill or fare is appropriate.

Drinking

The legal drinking age in New York is 21. Alcohol cannot be consumed in public areas. It is illegal to have open containers in your car (even if you are a passenger). While you may not be asked for ID in this area, be prepared to show it in other areas.

Smoking

Like many cities, New York has become increasingly hostile to smokers in recent years. It is against the law to smoke in pubs/restaurants. If you are a visitor in someone's home it is advisable to get permission to smoke before lighting up.

The legal age for smoking in NY is 18 and you may be asked for proof of this when buying cigarettes.

NOTE:

You are required by NY law to carry a photo ID with you at all times.

Streetwise Survival Strategies

Crime has been falling in New York City for five years in a row and the city's streets are safer than ever. The remains, however, that there are still people who are robbed every day in New York City.

How can you avoid becoming one of those victims? The key is to avoid looking like an easy target. A few general tips:

Always look as though you know where you are going (even if you don't).

- Walk quickly and confidently (like most New Yorkers do), petty criminals prey on the unwary, the wide-eyed, the slow-moving.
- Don't feel compelled to stop for someone who wants a light or spare change, is better to be brusque than to be bruised.

Don't Let Pickpockets Pick YOUR Pockets

Pickpockets always look for the easiest mark. To make sure it isn't you:

- Be alert: don't wear headphones and don't look lost in thought.
- Be discreet with valuables such as expensive cameras and jewelry.
- Gentlemen: keep your wallet in your front pants pocket rather than in a jacket pocket or back pocket
- Ladies: hold your purse handle tightly and keep it close to your body; if using a bag with a shoulder strap, bring the strap diagonally across the front of your body.

- If you are using a bag pack, make sure your valuables are not in pockets easily accessible to those behind or beside you.
- Don't place your purse on the back of your chair or on the floor in restaurants; don't put it on an empty seat in a movie theater either.
- Don't tempt anyone by carrying lots of cash or using large bills, use travelers checks, credit card or visit the ATM more frequently.
- Be especially wary in crowds and on the subway

Beware of Con Artist and Scamsters

While new scams are being created all the time, there are a few classics you should look out for.

Remember:

- No one ever wins at Three Card Monte (except the team involved in the scam!)
- Someone who spills mustard or ketchup (or anything else) all over you and diligently tries to clean up the mess is probably trying to pick your pocket, just walk away fast and deal with the stain later.
- If someone approaches you with lottery winnings or any other prize that they want to share with you for any reason (usually some sort of sob story,) it is guaranteed to cost you money.
- Be careful with your laptop at the airport security gate: don't put it on the belt to be scanned until the person in front of you has gone and picked up their belongings.
- Be aware that pickpockets work in pairs.
- Be aware of staged distractions, when someone suddenly stops in front of you while an accomplice picks your pocket behind you.

What to do if you're...

Locked Out

Most locksmiths charge a flat of \$35 to \$65 (depending on where you live), Just to show up and open your door. Depending on the job, it could cost more, add an extra \$15 for service charge.

If you need to change the lock on your door, consider replacing the cylinder, not the whole lock. Prices for this procedure star at about \$35.

Manhattan

Champion Locksmiths (212) 362-7000

University Locksmiths (212) 627-0777

Queens

All State Locksmiths (718) 651-4400

Budget Locksmiths (718) 927-4400

Peter's Locksmiths (718) 424-1642

Staten Island

All Star Locksmiths (718) 966-9100

Brooklyn

Top Security Locksmiths (718) 469-3900

All Brooklyn Locksmiths (718) 826-2800

Arrested

If you are arrested for a minor violation (disorderly conduct, harassment, loitering, rowdy partying, shoplifting, etc.) and you are very polite to the officer during the arrest, you'll probably get fingerprinted and photographed at the station and be given a precinct desk-appearance ticket with a date to show up at criminal court. Then you go home.

Arguing with a police officer or engaging in something more serious than jaywalking (possession of a weapon, Drunk driving, gambling or prostitution, for example) might get you “processed.” You will be put through the system, and that can take 24 to 30 hours. You can make a phone call after you’ve been fingerprinted.

If the courts are backed up (and they usually are), you’ll be held temporarily at a precinct pen. After you’ve been through central booking, you’ll arrive at 100 Centre Street. Arraignment occurs in one of two AR (arraignment courtroom) units, where a judge decides whether you should be released on bail and then sets a court date. If you can’t post bail, you’ll be held at Rivers Island.

Unless a major crime has been committed, a bail bondsman is unnecessary. The bottom line: Try not to get arrested; and if you are, stay calm and be polite.

Lost

To locate an avenue address in Manhattan, drop the last figure in the address number, divide by 2 and add or subtract the key number detailed below.

Example

If your address is 660 Eighth Ave, drop the 0 and divide 66 by 2, which is 33. Add (or subtract) the key number detailed below for Eighth Ave (add 9). The nearest cross street for your address is approximately 42nd Street (33+9).

Ave A	Add 3
Ave B	Add 3
Ave C	Add 3
Ave D	Add 3
First Ave	Add 3
Second Ave	Add 3
Third Ave	Add 10
Fourth Ave	Add 8
Sixth Ave	Subtract 12
Eighth Ave	Add 9
Ninth Ave	Add 13
Tenth Ave	Add 14
Eleventh Ave	Add 15
Amsterdam Ave	Add 59
Audubon Ave	Add 165
Columbus Ave	Add 59 or 60
Convent Ave	Add 127
Edgecombe Ave	Add 134
Ft. Washington Ave	Add 158
Lenox Ave	Add 10
Lexington Ave	Add 22
Madison Ave	Add 27
Manhattan Ave	Add 100
Park Ave	Add 34
Park Ave South	Add 8
Pleasant Ave	Add 101
So. Nicholas Ave	Add 110
Wadsworth Ave	Add 173
West End Ave	Add 59
York Ave	Add 4

Note special instructions for finding address locations for the following:

Fifth Ave

63 to 108	Add 11
109 to 200	Add 13
201 to 400	Add 16
401 to 600	Add 18
601 to 775	Add 20

776 to 1286

Cancel last figure of building number (DO NOT divide by 2) and subtract 18.

1310 to 1494

Cancel last figure of building number. For 1310, subtract 20, and for every additional 20 street numbers, increase deduction by 1.

Seventh Ave

1 to 1800	Add 12
Above 1800	Add 20

Broadway

Anything from 1 to 754 is south of 8th and therefore and named street.

756 to 846	Subtract 29
849 to 943	Subtract 25
Above 953	Subtract 31

Central Park West

Cancel last figure and add 60.

Riverside Drive

Cancel last figure and...

Up to 567	Add 72
568 and up	Add 78

Robbed

If you've been burglarized, don't touch anything. Report the incident immediately to the police. They'll help you make a list of stolen items and note the points of entry.

To protect your belongings, Allstate and Nationwide offer rental insurance policies that cover personal property loss due to theft or fire. In Manhattan, Allstate's plans start at \$263 per year for coverage up to \$ 30,000; Nationwide sells a \$20,000 plan for \$176 per year (that's about what a student household needs). Other premiums vary depending on where you live: They are generally more for Brooklyn, less for upstate regions and doormen buildings. Nationwide will not ensure unrelated people under one policy; With Allstate, two roommates can split the cost of the same insurance.

Allstate Insurance

- *32 Union Square East between 15th and 16th Streets (212) 982-6606. Subway: L,N,R,4,5,6 to 14thSt. Union Sq. Mon-Fri 9am-6pm.
- *60 E 42nd So between Madison and Park Ave (212) 687-8787. Subway: S,4,5,6,,7 to 42ndSt.
- Grand Central. Mon-Fri 9am- 6pm.
- *1001 Columbus Ave between 109th and 110th Streets (212) 666-3000. Subway: 1,9 to 110thSt.
- Cathedral Pkwy. Mon-Fri 9am- 6pm; Sat 9am-1pm.

Nationwide Insurance

- *145 W 72ndSt between Columbus Ave and Broadway (212) 595-5590. Subway: 1,2,3,9 to 72ndSt. Mon-Fri 9:30am-5pm.
- *210 E 86thSt between First and Second Aves, first floor (212) 452-1919. Subway: 4,5,6 to 86thSt. Mon-Fri 9am-5pm.
- *4235 Katonah Ave at 234thSt Bronx (718) 547-0200. Subway: 4 to Woodlawn, then Bx34 bus to Katonah Ave. Mon-Fri 10am-7pm.