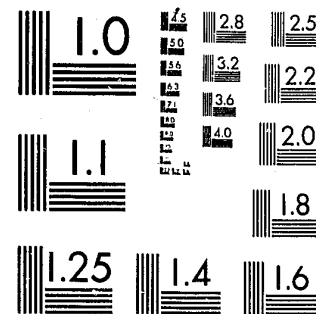


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National Institute of Justice  
United States Department of Justice  
Washington, D. C. 20531

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**"HELP YOURSELF"**

78881



# "HELP YOURSELF"

HELP YOURSELF was produced by staff members of the Task Force on Youth, a project of the Jones Falls Community Corporation. Call us at 243-5431

U.S. Department of Justice  
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This book is for youth in Remington, Hampden, Woodberry, and Medfield. Use it as a guide to solving your problems. Flip through the book. Make sure you glance at the Table of Contents and the Index to see what kind of information we have put together for you. Often, the help you need is just a phone call or a short walk away. Follow the easy-to-read directions. If you don't see what you need or you want some help, call a Youth Advocate at the Task Force (243-5431). They are ready to help you deal with almost any kind of problem.

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NCJRS

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ACQUISITIONS

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# Health Care



Health care means any kind of medical treatment, seeing a doctor, going to a hospital, using prescription drugs, etc. It doesn't matter how much money you have; you can get good health care in this area. Not getting medical help when you are sick can be a big mistake: many illnesses don't just go away. When you go to see a doctor, remember that you have the right to ask as many questions as you want. Find out what's wrong with you and how you can get better.

## Getting health care cheap or free

If you or your family do not make a lot of money, you can see a doctor or go into a hospital at a low cost.

### RESOURCE:

HWR Health Clinic at the U.S. Public Health Hospital. Room 101  
3100 Wyman Park Drive  
338-3195

### HOURS:

Mon., Tues., & Fri.,  
8 a.m.-4:30 p.m.,  
Wed. & Thurs., 11:30  
a.m.-8 p.m., Thurs.(Teen  
Clinic) 4 p.m.-8 p.m.

### HOW TO:

HWR Health Clinic offers medical care for almost every kind of problem (including dentists, pediatricians, eye doctors, surgeons, gynecologists, etc.).

Call HWR for an appointment. They charge you on a sliding scale.(Look up Sliding Fee Scale in Index). When you go, bring proof of your income, so they know how much to charge you. The sliding scale starts at no charge (if you are on medical assistance), or \$5.00 (if you have a low income and/or large family). To know exactly how much it will cost to see a doctor there, you have to go and ask-but it will be cheaper than using a private doctor.

### BRING:

Proof of income (2 pay stubs, or something that shows how much money you earn).

### RESOURCE:

Maryland Medical Assistance Card/Dept. of Social Services at:

1500 Greenmount Avenue  
243-2031  
Or  
Sinai Hospital  
Belvedere Ave. & Green-  
spring Ave.  
367-7800 (ask for extension  
8692) Mrs. Tabackman

You get Maryland Medical Assistance from the Department of Social Services; it means that you can show a doctor/hospital your card and get free medical treatment.

### HOW TO:

MMA cards are given based on your income (how much money you or your family makes). You apply at one of the two places listed above, call and make an appointment. The person you talk to will tell you what you need to bring.

If you are living on your own, you can apply by yourself. If you are under 18, and living with your parents, they must apply. If you have children, you can apply for Aid to Families with Dependent Children, which gives MMA to yourself and your children. (Look up Aid to Families with Dependent Children in Index).

If you qualify for MMA, the person you apply to will explain how to use the card.

### RESOURCE:

Health Insurance

You might have health insurance either through your parents' health insurance, or through your job. If your parents have insurance, they can explain to you what it means. If you have a job that provides health insurance, find out what it pays for. If you do have health in-

surance, carry your card with you. Showing your card will keep you from having to pay cash for many kinds of medical care.

### RESOURCE:

Private Doctors

When you choose a private doctor, keep several things in mind. Ask friends of yours, or relatives, what doctor they see and if they like that doctor. Before you go, ask the doctor (or the receptionist) about the cost-this way, you won't end up with a bill you can't afford. If you go see a doctor for the first time, and you don't feel comfortable with him or her, consider switching to another doctor. He or she should be willing to answer any of your questions. A private doctor will usually cost more than the HWR Health Clinic.

## Checking into a hospital

### RESOURCES:

U.S. Public Health Hospital  
3100 Wyman Park Drive  
338-1100

North Charles General Hospital  
N. Charles & E. 28th Sts.  
338-2000

Sinai Hospital  
Belvedere Ave. & Green-  
spring Ave.  
367-7800

### HOW TO:

Choosing a hospital usually depends on where

your doctor wants you to go. These are three hospitals near you.

### COSTS:

Your health insurance or MMA card will cover part or all of your hospital stay. If you get a hospital bill that is more than you can afford, you can apply to Maryland Medical Assistance to help you pay it. (Look up Maryland Medical Assistance in Index).

## Dealing with a health emergency

### RESOURCE:

Yellow Pages (pages 21-28)

### HOW TO:

The Yellow Pages phone book has an "Emergency Medical Guide" in the be-

ginning. It tell how to deal with common emergencies.

## Calling an ambulance

The Baltimore City Ambulance Service will take you to a hospital for free in an emergency. If it is not an emergency, you will have to call one of the private ambulance services (listed in the Yellow Pages under Ambulances), and you will have to pay. Or you can take a taxi to the hospital (Look up Taxis in Index).

### RESOURCE:

Emergency Ambulance Service  
396-1111

## Keeping an appointment

Arrive a few minutes early for your appointment. Make sure you have the right date, time and place. Don't assume it's all right to be late-sometimes if you're late, you lose your appointment.

When you go in, let the receptionist (or someone at the desk) know you're there. Ask how long you will have to wait.

If you feel you've been skipped over, go and ask when you will be seen.

Don't leave the waiting area once you've checked in, if at all possible.

If you need to cancel an appointment, call in advance (24 hours before the appointment). Some places will charge you even if you don't show up-so call and cancel. If you're going to be late, call and tell them when you can be there. They might want to reschedule your appointment.

If you're not sure whether you have to pay cash, ask the receptionist before you go in for the appointment.

#### HOW TO:

Call that number. Tell the operator your name, where you are, your phone number, and what the problem is. Be ready to give good directions to get there.

#### Calling for health information

A service called TELE-MED gives you information on health-related problems over the phone. They have hundreds of taped messages on problems, including most illnesses, drug information, pregnancy and birth control.

**RESOURCE:**  
TELE-MED  
728-2900

#### HOW TO:

Call TELE-MED and tell the operator what you want to hear a tape about. Be as specific as you can.

#### Paying on a sliding fee Scale

What is a sliding fee scale? Its a set-up some places have so that you don't have to pay so much for something if you don't make much money (or your parents don't). Let's say you go to a doctor's appointment at a clinic. A doctor can charge a lot and if you don't have the money you may not be able to see the doctor. A sliding fee scale lets you pay less if you or your parents earn less than the average person. Most places that have a sliding scale will ask you to prove what your income is or what your parents' income is. To do this you need to bring a couple of pay stubs from your or your parents' last two pay checks. If you get public assistance you need to give your case number and sometimes a letter from Social Services. Any place that has a sliding scale will tell you what you need to show. Never think that every place will let you pay less than the next person just because you earn less. Ask, if you have any questions about fees and costs.

#### Getting information

When you call a place for information, be prepared. Write down questions you want to ask, or a list of things you need to find out. Have a pencil and paper ready to write down the information. Make sure you get the answer you are looking for. If you don't find out exactly what you need, ask again. If the person you're talking to doesn't know, ask who would know the answer and how you can get in touch with that person. Be pushy and get the answers you need.

#### Going to an Emergency Room

The three hospitals listed above all have emergency rooms that are open 24 hours a day. If you can wait until normal hours (9-5) to go to the hospital, it is often easier to get the care you need-but if you need medical treatment at night, go to the emergency room.

**RESOURCES:**  
See hospitals listed above

#### HOW TO:

If you need directions to the emergency room, call first.

If you need an ambulance to get there, look up Ambulances in Index.

When you go to the emergency room, take your health insurance card or your medical assistance card (if you have one of these). Either of these will cover all or part of your treatment.

If you don't have either card, you can go to the U.S. Public Health Hospital and ask to be on the HWR Health Clinic sliding scale (Look up HWR Health Clinic in Index). You will have to bring proof of your income to the clinic a day or two after you go to the emergency room.

## Social Services



The Department of Social Services (D.S.S. can be helpful to you if you need money to live on, food stamps, money for medical care (doctors or hospitals etc.), daycare for your children, or assistance in an emergency.

The D.S.S. office in Hampden (3612 Falls Road) is where you go for most of these kinds of help. You have to prove to them that you need assistance. If you are under 18, and living with your parents and don't have children, your parents have to apply, not you. D.S.S. is a big system. Some people who go there get real annoyed or frustrated by having to wait. Sometimes they quit and never get what they need. Be patient--it may take a whole morning or a couple of appointments, but if you need food stamps or medical assistance or whatever, it pays to stick it out.

#### Getting food stamps or welfare

Food Stamps are for people who have some money but not enough to live on. If you qualify, you get a certain amount of Food Stamps a month (somewhere between \$5 and \$60 worth) that can only be spent on food.

Welfare (Public Assistance) is for people who don't make any money. If you qualify, you get a check every month plus Food Stamps.

**RESOURCE:**  
Hampden D.S.S. Office  
3612 Falls Road  
234-3696

**HOURS:**  
Monday-Friday  
8:30 - 4:15

#### HOW TO:

Call and make an appointment (if you can go early in the morning you won't wait as long). When you go you will have to bring certain papers (Look up Eligibility-D.S.S. in Index). A case worker will see

you and go over your papers. Within 30 days, you will get a letter telling you if you're going to get Food Stamps or welfare and how much you'll get.

#### Getting help with medical bills

(Look up Maryland Medical Assistance Card in Index).

#### Getting services for your children

If you have one or more children under the age of 18, you may qualify for Aid to Families with Dependent Children (A.F.D.C.). If you qualify, A.F.D.C., pays for daycare for your children while you work, medical care for you and your children and a certain amount of money every month for their care. This is especially for single mothers.

#### Going for help without an appointment

Call before you go-if you can make an appointment, it won't take as long. If it's "walk-in" only, find out when they open. The earlier you get there, the shorter your wait will be.

Sometimes you take a number (like in a bakery) for your turn. Check if people have numbers.

Go to the desk and let the receptionist know you're there. Don't just sit there and wait without telling your name.

Bring a book or something to do while you are waiting.

You can ask the receptionist how long you will be waiting and who you will be seeing.



**RESOURCE:**  
Hampden D.S.S. Office  
3612 Falls Road  
234-3696  
**HOURS:**  
Monday-Friday  
8:30 - 4:15

**HOW TO:**  
Call and make an appointment. When you go you will have to bring certain papers (Look up Eligibility-D.S.S. in Index). A caseworker will see you and check your papers. In 30 days you will get a letter telling what you qualify for.

### Getting daycare

You can get daycare for your children through a private babysitter or daycare center, the Department of Social Services, or a community group. Private daycare costs about \$40 a month-one place to call is Hampden Daycare Center at 235-0380. Getting D.S.S. to pay for daycare involves applying to the Hampden D.S.S. Office. (It's a lot like applying for Food Stamps-Look up Food Stamps in Index). They might pay for your daycare if you are working. Your children will be taken care of at a D.S.S. licensed daycare center, either for free or at a low cost. There are community groups in this area that offer free or cheap daycare. During the summer some Baltimore Summer Corps Sites give daycare to neighborhood children.

Call 243-5431 and ask for the Baltimore Summer Corps coordinator and find out what sites are offering daycare this summer.

### Proving you are eligible

When you apply to D.S.S., they have to find out whether you really need the services. They ask you to bring in some papers to prove who you are, how much money you have, and how you use your money. Here are the papers you will need to apply for assistance:

Proof of who you are-either a birth certificate or a Social Security Card. (Look up Documents in Index).

Proof of how many people live with you (this means other family members). Bring their birth certificates.

Proof of your income. If you're working, bring two pay stubs from your paychecks. If you're receiving Social Security or Public Assistance, bring the letter that says how much you receive. If you get money from a parent or

relative, bring a letter from that person stating how much they give you. Tell them if you don't receive any money at all.

Proof of money in the bank. If you have a checking or savings account, bring in your bank book or check book or something that states how much money you have.

### Getting emergency help

D.S.S. can help you in certain emergency situations-if you've been kicked out of your house, if you don't have any food or money, or if your heat has been cut off.

**RESOURCE:**  
Hampden D.S.S. Office  
3612 Falls Road  
234-3696

**HOURS:**  
Monday-Friday  
8:30 - 4:15

**HOW TO:**  
If you need help for any of these problems, go to the D.S.S. Office (you don't need an appointment in an emergency) and tell the re-

### Having a successful attitude

You can't expect people to jump up and give you services the minute you ask for them. When you work with a system, you are dealing with people who spend their whole day listening to people like you ask for services and they're not always as polite or helpful as you want them to be. That doesn't mean you should take a bad attitude-it will just make the situation worse. If you storm out of the office, call the person a name, or make a sarcastic remark, then you can expect to get even less help the next time you go there. This doesn't mean you have to bend over backwards, it just means that you're there to get something you need and you might have to put up with some bull before you get it.

ceptionist what the problem is and that you need to see someone. You will probably have to wait. When you see a caseworker, explain what the situation is and what you need.

#### CAUTION:

D.S.S. is not going to hand you \$100.00 and solve all your problems. But they may be able to give you Food Stamps, find you a place to stay for three nights, or get you a check to pay for heating fuel.

### Having problems with D.S.S.

You don't always get what you want. If you don't like what D.S.S. decides after you apply for assistance, you can use the grievance (complaint) procedure.

**RESOURCE:**  
Youth Advocate Staff at the Task Force.  
243-5431

#### HOW TO:

Call the Youth Advocate Staff for help in dealing with D.S.S., either in an emergency or in a normal situation.

Or follow the grievance procedure that is explained in the letter you get from D.S.S. after you apply.

## Sex



All the things covered in this section might be embarrassing. You may feel uncomfortable asking questions about birth control or pregnancy. You may not know much about V.D. Because these things aren't talked about a whole lot in public, you may still have some questions or misinformation. You can get help for problems concerning sex without having to feel stupid and without having to tell your parents.

### Finding out about (and getting) birth control

If you are having sex or thinking about it seriously you should think about birth control, unless you want to think about PREGNANCY. (There's a section coming up on that). The most important thing is to get the right information, no matter what your choice will be. Your parents don't have to give permission for you to get the right scoop on birth control.

#### RESOURCE:

HWR TEEN HEALTH CLINIC  
at the U.S. Public Health Hospital. Room 101  
3100 Wyman Park Drive  
338-3195

#### HOURS:

Thursday 4-8 p.m. (You can get an appointment another time, but you need to call first).

#### HOW TO:

Call for an appointment. If you just want to ask questions about birth control, that's fine. They do have condoms (also called rubbers or prophylactics) for men. Women will find it a good idea to have an exam and talk to someone about the 5 or more birth control methods available.

When you go for your appointment, register at Room 101.

If you have never had a gynecological exam before and are nervous about it, tell them when you call or when you get there. Someone will be available to talk with you.

Pay is on a sliding scale. (Look up Sliding

Fee Scale in Index). It is cheaper than going to a private doctor. Exams will usually cost you about \$5.

**RESOURCE:**  
Planned Parenthood of Maryland  
610 N. Howard Street  
752-0131

**HOW TO:**

They teach women about birth control and do exams. Birth control and other services here are on a sliding fee scale (Look up Sliding Fee Scale in Index).

Call for an appointment. If you have never had a gynecological exam or talked to anyone about your birth control choices, tell them when you call.

**RESOURCE:**  
A Pharmacy or Drug Store

**HOW TO:**

You can go up to the drug counter and look or ask for condoms (also call-

ed prophylactics or rubbers) The ones you buy in the store are often fresher than the kind you get one at a time in a machine and are a better deal.

You can also get contraceptive foam (for women) in a drug store. It is usually in the aisle with feminine hygiene and douching products. Be sure and get contraceptive foam and not douching solution or diaphragm jelly. It will cost you a few dollars.

**Finding out if you are pregnant**

Whether or not you use birth control, you may still get pregnant. If you think you may be pregnant, you won't be able to tell for sure until at least 2 weeks after you expected your period. (There are ways to find

out sooner with a blood test but it is more expensive--ask a doctor about this if you need to know sooner). If you have waited these two weeks and are still worried, it is time to be sure so you can make some decisions.

**RESOURCE:**  
HWR Health Clinic at U.S. Public Health Hospital  
3100 Wyman Park Drive  
Room 101  
338-3195  
Call for an appointment. An exam and pregnancy test will cost you at least \$5. You will be asked to bring a urine sample.

**RESOURCE:**  
Planned Parenthood of Maryland  
610 N. Howard Street  
752-0131  
Call for an appointment. They also work on a sliding fee scale, and have certain times when they do pregnancy testing.

**RESOURCE:**  
The Drug Store or Pharmacy  
Buy a pregnancy testing kit. They cost about \$10 (more than a test will cost you at the other places listed above) and are not quite as accurate. Follow the directions carefully. If it says you are not pregnant and you still don't get your period in the next week, get another test done at a clinic or doctor's office.

**Getting help without your parent's permission**

There is a law called The Maryland Minor Medical Treatment Law that says you don't have to have your parent's permission to get help for:

- Venereal Disease (VD)
- Pregnancy (You may have to have permission for an abortion)
- Birth Control
- Drug or Alcohol Problems
- Rape

This means that you can go to someone and get treatment without your parents coming with you or saying it is O.K. If you go somewhere for one of these problems or something else and you are afraid that a doctor or someone may call your parents, ask them what they will do. If you are under 18, they don't have to talk to your parents before they help you, but they are allowed to. This law was passed so doctors wouldn't get in trouble with parents...it also helps you get treated like an adult!

**Making a decision if you are pregnant**

Once you have found out for sure that you are pregnant, you need to make some kind of decision within a couple weeks. Your choices include:

**Abortion**  
Having the baby and keeping it  
Having the baby and giving it up for adoption  
It's a heavy decision. You will probably want to talk to a couple of people about it and get a good idea of what is best for you. Help is available confidentially and cheaply.

**RESOURCES:**  
The three places that do pregnancy testing are also available to talk with you about your decision. The Crittenden Home (366-4333) can even give you a place to stay if you decide to have the baby and need to get away. The test has to be checked which takes from one day to a week. Give a call back and see how your test came out. (Look up Sliding Fee Scale in Index).

**HOW TO:**

Call anyone of the places listed for pregnancy testing and tell them you want to talk about your decision. If you decide to have the baby or get an abortion, these places can give you good advice on where to go next for a price you can afford.

**Being Tested and Treated for Venereal Disease (V.D.)**

If you think you may have VD you should find out for sure. You may have found out that someone you had sex with has it. This is about the only way to get it. The two most common kinds (gonorrhea and syphilis) can't be picked up off toilet seats or door knobs or anything else like that. You don't get it by being dirty or just hanging out with people who have it. Sex (gay or straight!) is the way it gets passed on. Eight out of every ten women who get VD don't get any symptoms and some men don't get symptoms either...So if you think you may have it or are just nervous about it, check it out!

**RESOURCE:**  
HWR Health Clinic at the U.S. Public Health Hospital  
3100 Wyman Park Drive  
Room 101  
338-3195

**HOW TO:**

Call for an appointment. If you are having a gynecological exam (women), ask to have a VD test done. It only takes a second.

**RESOURCE:**  
City VD Clinic  
1515 W. North Avenue  
396-0176  
Call to see what their hours are. You don't need an appointment and it's free. After you go for a test, find out when you can call to see how it came out.  
**CAUTION:**  
If you find out you have

VD, these places can treat you. Tell anyone you may have given it to (through sex) so that they can get treatment too. VD is a serious disease if not treated.

**Getting help if you have been raped**

If you have been raped you may be angry, confused, scared, depressed, or even just numb (just feeling blank). There are people who can help you. You can get medical treatment, counseling, or advice on the court system. You have to reach out to get help and you can do this without anyone around you knowing.

**RESOURCE:**  
Rape Hotline  
(The Baltimore Center for Victims of Sexual Assault)  
128 W. Franklin Street  
24 hours a day. 366-RAPE (366-7273)

**HOW TO:**

Call anytime you need to. They talk for free and without anyone finding out. They can help you deal with family, hospital, police, or courts.

You don't have to be falling apart to call (but that's O.K. too). They are trained to listen if you just need to talk.

## Getting sex information

It's a good idea to ask questions of the right people when you want to know something about your body or sex. There are a lot of wrong answers walking around on the streets. (Look up Counseling in Index). If the resources here aren't quite what you need.

### RESOURCE:

HWR Teen Health Clinic at the U.S. Public Health Hospital  
3100 Wyman Park Drive  
Room 101  
338-3195

### HOW TO:

Call and tell them you have some questions about sex. If you just want to talk, they can set that up.

### RESOURCE:

OUR BODIES, OUR SELVES - a book for women with information about bodies, sex, health, etc.

### HOW TO:

Go to a book store and ask for it. The book store in the Rotunda can order it if they don't have it. It costs about \$7.00

You can also call FAMILY PLANNING at 752-0131 and ask to come in and look at their copy. It's cheaper than buying it.

## General Counseling



Sometimes you may feel real depressed and want someone to talk to. Sometimes you may flip out and need someone to talk to in a hurry. Whether it is an emergency or not, there are trained people out there to help you. Reach out.

## Finding someone to talk with during the day

You can get help or information about any kind of problem during the day. Keep reading if you have an emergency at night. Generally, there are more people to talk with during the day, so if a situation can wait til morning, here's who to call.

### RESOURCE:

Youth Advocacy Project  
(Located near you in the Hampden area)  
243-5431  
HOURS:  
Monday-Friday  
9:00-5:00

### HOW TO:

Call and ask to talk to a Youth Advocate. (If it's an emergency tell them).

If no one is there from that project leave your number or call back. Don't give up if you want help, it's there.

Set up a time to come in and talk about your problem. They are trained to deal with all sorts of problems (courts, school, family, police, personal problems, drugs). If they can't help you they will set you up with people who can.

### RESOURCE:

HWR Health Clinic of the U.S. Public Health Hospital  
3100 Wyman Park Drive  
Room 101  
338-3195

### HOW TO:

Call and ask to get an appointment with the counselor (Psychiatric Social

Worker). If you need to see someone soon, tell them that. (Look up Sliding Fee Scale in Index).

### RESOURCE:

W.I.S.H. (A hotline for women)  
433-9400

### HOURS:

Monday-Friday  
9:00-3:00

### HOW TO:

Just call to talk if you want some information about a problem.

They will either talk to you about your problem or give you the number of someone who can help you more.

### RESOURCE:

North Baltimore Center  
100 E. 23rd Street  
366-4360  
HOURS:  
Monday-Thursday 8:30-8:00  
Fridays 8:30-4:30

### HOW TO:

Call for an appointment. They can set you up to talk with someone every week if that is what you need. They sometimes have a waiting list.

If you can't call, stop in and they may have someone there to help you. They do counseling individually (just you) or in groups.

## Finding someone to talk with in an emergency

This is for times when you need to talk to someone and it isn't during regular week day hours. This is also for emergencies (yours or someone else's)

when you or someone is going beserk.

### RESOURCE:

Family Help Line  
396-4194

### HOURS:

24 Hours a Day

### HOW TO:

This is for people who have a family or home problem anytime of day or night. It could be something small like a fight over your allowance that is really getting you worked up or it could be something major like getting kicked out of your house.

It's easy--JUST CALL and tell them what your problem is.

### RESOURCE:

The Emergency Room at any local hospital  
(Look up Emergency Rooms in Index).

### HOW TO:

If you really feel like you're going crazy or are out of control, get help just like you would if you broke your leg and were bleeding. Call the Emergency Room first if possible.

## Drugs and Alcohol



Drug and alcohol use is a part of many people's lives. Sometimes it becomes a problem, when it gets in the way of keeping a job, going to school or just getting along with your family or friends. Drug or alcohol counseling is a way to cut down or stop your drinking or drug use.



### Getting help for drug abuse

If you are hooked on drugs and want to talk to someone about your drug use, you can go to the MANTRA Drug Counselling Center for help. You don't have to tell your parents you are going-and the person you talk to there will never tell anyone what you said to them. You can also call MANTRA if you're on a bad trip and freaking out on some drug, and a counselor may be able to go out and help you.

#### RESOURCE:

MANTRA Drug Counselling Center  
3547 Chestnut Avenue  
235-1158

#### HOURS:

Mon., Tues., Wed.,  
9 a.m. - 7 p.m.  
Thursday 9 a.m. - 9 p.m.  
Friday 9 a.m. - 5 p.m.

#### HOW TO:

Call MANTRA and get an appointment.

At your first appointment a counselor will get information about you and why you're there. This is your chance to find out what drug counseling means and if you're interested.

If you're problem is something MANTRA can't help you with, they can refer you to a different place.

The fee is on a sliding scale (Look up Sliding Fee Scale in Index). No one will be turned away if they can't afford to pay.

### Getting help for a drinking problem

Alcohol counseling is a way to break the habit of drinking. If you think you drink too much and want to stop, going to a counselor or an Alcoholics Anonymous group could help. Your parents don't have to know you're going-and nothing you say there will be told to anyone else.

#### RESOURCE:

Leo Villafana-Alcohol Counselor  
U.S. Public Health Hospital  
3100 Wyman Park Drive  
396-6084

#### HOURS:

Tues., Thurs., 7:30-4:00

#### HOW TO:

Call Leo Villafana for an appointment.

The first appointment is for Leo to find out about what you want out of counseling. It's also your chance to ask questions about what you are getting into.

Payment is on a sliding scale (Look up Sliding Fee Scale in Index).

#### RESOURCE:

Alcoholics Anonymous  
467-4667

#### HOW TO:

A.A. leads groups for people who want to stop drinking. It's free and people 15 years or older are welcome. Call the number and find out where A.A. meets in your neighborhood.

### Getting help if a family member drinks too much

If one of your parents drinks too much this could make life rough for you. Many teenagers in this situation go for help to Al-A-Teen. Al-A-Teen leads groups for teenagers whose parents drink. At these meetings people talk about the problem and what can be done about it.

#### RESOURCE:

Al-A-Teen  
823-1222

#### HOW TO:

Call the number and find out about the Al-A-Teen group near you. It's free.

## Courts and Police



Many young people in this community deal with the police and/or have to go to court. Note: if you are 18 or older, you are treated like an adult, and will use the District and Circuit Courts. If you are 17 years old or younger, you will be involved in the juvenile justice system.

### Getting arrested

When you get arrested, you must give your name and address to the police officer. After that, you have the choice of answering questions or not. If you're innocent you might want to explain that or you might want to wait until you have a lawyer with you. After you've been booked (taken to the police station, fingerprinted and given information), you have the right to call a lawyer. Resisting arrest (or giving the officer a hard time) won't do you any good-it will just be added to the charges against you.

If you are under 18, you will be brought to the police station. Your parents will be called, and the police officer will contact the Juvenile Services Administration to decide whether you will go home or be sent to a training school until your arraignment. There will be a "detention" hearing which you and your parents will go to, where they decide if you need to be locked up until your trial.

### Going to your arraignment

An arraignment hearing is between your arrest and your trial. At this time, an interviewer goes over the facts of the case with you, and sees whether you need a public defender. (Look up Public Defender in Index). The arraign-

ment can be right after you're arrested, or right before your trial, or some where in between. It usually takes place at the court.

### Paying bail

Bail is the money you pay to the court so they will let you go until your trial. If, for example, your bail is set at \$100, then you have to give them \$100 before they will let you out of the lock-up. On the day of your trial, you get your bail money back-as long as you show up. If you don't show up for your trial the court keeps the money.

If you can, it's best to get bail money from your savings, or from relatives or friends. If you have to get it from a Bail Bond company (listed in the Yellow Pages under Bonds-Bail) you will have to pay them to put up the money for you and you won't get the money back.

### Going to District Court (Adults)

#### RESOURCE:

Northern District Court  
34th & Keswick Road  
889-7350 or 467-8009

After you've been arrested and released, you will receive a "summons" to District Court. A summons is an order that you must be in court at the time and date listed. Even

though you don't know when your case will be called, you must be in court right on time. (If your case is called and you're not there, the police will come looking for you, and you'll lose your bail). You can go to court with a private lawyer, a public defender or without a lawyer. If you qualified for a public defender at your arraignment, he or she will talk to you in court that day before your case comes up, and he or she will defend you. Don't go into court looking sloppy, stoned or drunk. If you can, bring money with you. If you have to pay "court costs", it will probably be \$15. If you are fined more than this (or you don't have any money with you), the judge will make you say when you will pay your fine. Be realistic—if you need two months to pay it, say so.

### Appealing a District Court decision

Appealing a decision means taking your case to another court and having another judge hear it. Hopefully, you will get a different decision on the case. You do this when you are found guilty, and don't think you should have been. Going to appeals takes awhile. If you have a public defender in District Court, ask him or her how to make an appeal. If you had a private lawyer in District Court, you will

have to pay that lawyer more money to go with you to Appeals.

### Going to Juvenile Court

**RESOURCE:**  
Juvenile Court  
Criminal Courts Building  
St. Paul, Fayette, Calvert & Lexington Streets

State's Attorney Office  
Criminal Courts Building  
396-4726

Public Defenders Office  
Equitable Building  
Calvert & Fayette  
383-7090

If you're under 18, your case will be heard in Juvenile Court in front of a master (masters are like judges). There are two parts to your case: an adjudicatory hearing, where the master hears the evidence and decides if you are guilty; and a disposition hearing (which only happens if you are found guilty), where the master decides what to do with you. If you have a public defender, he or she will meet with you before your hearing (on the same day), and he or she will go to both the adjudicatory and disposition hearings. Your parents will be called to court with you, and they have to be there. If they can't come, call the State's Attorney's Office or the Public Defender's Office and let them know.

At the adjudicatory hearing, all the evidence and testimony will be given. If you are found guilty, the disposition hearing will take place either that day or within 30 days. At the disposition hearing, the master decides what he or she thinks you need—it might be a training school, a probation officer, a psychiatric evaluation, a foster home, or nothing. (On a first offense, you may just be assigned a probation officer).

### Appealing a juvenile court decision

If you are found guilty, and don't think you should have been, you have the right to have a (different) judge hear the case over. Your lawyer can explain how to do this (if you do not have a lawyer, you can ask the State's Attorney or the master).

### Using a lawyer

When you go to court, it's a good idea to have a lawyer. A lawyer can protect you, and make sure the case is heard properly. If you don't make enough money to hire a lawyer, you get one for free—a public defender. You can go out and hire one, and pay him or her to go to court with you. Or you can decide not to have a lawyer because the charges against you are small or not very important.

Think carefully before deciding not to get a lawyer—remember, you don't have the experience in court that he or she does.

### Getting a public defender

A public defender is a lawyer who will defend you for free (or at a small cost) if you can't afford to hire a lawyer. At your arraignment (Look up Arraignments in Index), an interviewer will find out how much money you (or your parents) make. If you qualify they will assign you a public defender. If you get a public defender, you will probably only see him or her right before your trial.

**RESOURCE:**  
Juvenile Court Public Defender's Office  
Equitable Building  
Calvert & Fayette Streets  
9th Floor  
383-7090

District Court Public Defender's Office  
Equitable Building  
Calvert & Fayette Streets  
8th Floor  
383-3050

### HOW TO:

If you are assigned a public defender, and need to give information or talk to him or her before the trial, call, explain who you are, and leave the information with the secretary. Don't expect a lot of personal attention from your defender until the trial; they are very busy with lots of cases.

### Getting a private lawyer

Getting a lawyer is a tricky business. Often you don't know if you really need one, how much it will cost, whether the lawyer you picked is a good one, or what you're getting for your money. Here are some suggestions for picking your lawyer. To find a lawyer to go to, you can use the Lawyer Referral Service (539-3112), or you can ask friends or relatives if they know any lawyers. You can also go to a Legal Clinic where you get to talk to a lawyer for 1/2 hour for free before you decide whether to hire him or her. (Call the Legal Clinic and find out if they have 1/2 hour free consultation before

you go—look up lawyers in the Yellow Pages). Discuss how much it costs with a lawyer before you hire him (at least get a general estimate). To get a private lawyer to go to court with you once, expect to pay between \$250 and \$750. If you're being tried for a criminal offense, get a criminal lawyer. Ask a lawyer before using him how many years of experience he has in criminal law. To find a criminal lawyer, you can call the Lawyer Referral Service (539-3112) and ask for a list of criminal lawyers. If the lawyer you go to doesn't give you a straight answer (on fees or criminal case experience), get up and walk out. Try somewhere else.

### Checking credentials

When someone official asks you for information or wants to come in your house, it's a good idea to make sure that person is really who he or she says. If someone comes to your door (such as a meter reader or housing inspector, etc.), ask to see their I.D. before you open the door. Have them hold it where you can see it clearly, or slip it under the door. If they don't have I.D., don't let them in. If the I.D. looks suspicious, phony or homemade, don't let them in. Don't feel silly doing this—people get robbed or assaulted by phony officials all the time. If someone calls you on the phone, and asks for information, stop and think before you give it. Ask yourself—have they given me a good reason for needing that information? Could they use the information to rip me off in any way? Do they sound like what they're supposed to be? If you think they're phony, ask where they are calling from, then hang up, look the place up in the phone book, and call back.

For example, someone calls and says they're Sgt. Smith from the police department, and they want to know what kind of lock is on your front door. You ask him what police district, and say you'll call him back. Look up the police district, call back and ask for Sgt. Smith. If he's there, it's all right—if there is no Sgt. Smith there, you've just stopped a possible robbery on your home.

### Getting help as a victim or witness of a crime

If you saw a serious crime or if one happened to you, you will probably be called to court to testify. Sometimes this is a problem—either you can't get time off work, you're afraid of what might happen to you if you testify, you have no way to get to court, or you need someone to watch your kids.

#### RESOURCE:

Victim/Witness Assistance Unit  
Criminal Courts Building  
Room 410  
St. Paul & Lexington,  
Fayette & Calvert Streets  
396-4479

#### HOW TO:

Call and explain what problems you are having because of being a victim or witness. They can help you.

### Using the police

You might call the police for several reasons—in an emergency, to report a crime, or to get information. Don't be afraid to call them—they are there to protect you and help you (not just to arrest you or give you a hard time)

#### RESOURCE:

Northern District Police Station  
34th & Keswick Road  
396-2457

Emergency Number 222-3333

OR

Dial 0, and ask the operator to get you the police

### Using the library

The Enoch Pratt Free Library system gives you the opportunity to borrow books and find information for free and with the help of professionals (librarians). The Hampden Branch is located at 3641 Falls Rd. (Phone #-235-2366). The Central Branch (which has the most books of all the city libraries) is located at 400 Cathedral St. (on the #3 and #11 bus lines).

Besides lending books and magazines, the library has a reference section which is full of encyclopedias, dictionaries, and other information books. Libraries also give classes for adults and kids on many subjects.

If you need to find something out (anything from a recipe for meatloaf to information on different kinds of jobs in construction), try the library. Ask the librarian for help if you need it.

#### HOW TO:

If it's an emergency, call the emergency number. Be ready to tell them where you are, how to get there, and what the problem is. If you need information

or want to report a crime, call the district station. If necessary, they will send a squad car out to help you, so tell them where you are and how to get there.

## Schools and Education



Between the ages of 6 and 15, you have to be in school; it's against the law not to go. Most young people (and their parents) don't think that they can do anything about school problems. That's not true—you can use people in your school (your counselor, unit principal, the principal), people in the regional office, and outside people (the advocates at the Task Force) to improve a bad situation at school.

### Having to go to school

There is a law that all people 6-15 must go to school. If you don't follow this law, you and your parents might end up in court. The home visitor at your school can recommend that any student who doesn't attend school regularly be taken to court. You may be sent to juvenile court (Look up Juvenile Court in Index), or your parents may be sent to District Court (Look up District Court in Index).

#### RESOURCES:

Home visitor at your school  
Counselor at your school  
Youth Advocates at the Task Force-243-5431

#### HOW TO:

The home visitor or counselor can be approached at your school, to get information about court.

You can call the Youth Advocate Staff to explain the court case and/or help you with your school attendance.

### Getting thrown out of school

You can be kicked out of school for three days (disciplinary removal) or be kicked out of your school forever (proposed indefinite suspension). Either way, you and your parents have to be involved in getting you back into school and you have certain rights in the situation.

#### RESOURCES:

To get information or complain about your suspension, you can call:

Your school counselor—he or she should be able to tell you the procedure and your rights in the situation.

Youth Advocates at the Task Force-243-5431. Call and ask to speak to a Youth Advocate. He or she can help you understand what is going on, and help you (and your parents) get more of a say in the school's decision.

### Getting into a city-wide high school

Poly, Western, Mervo and other city-wide high schools offer special programs. Don't be afraid to apply for these programs; they might give you the training you need to get a job. Some of these programs begin in the 9th grade, others in the 10th grade.

#### CAUTION:

Some of these programs require that you take certain courses in junior high. If you know you want to go to a certain high school, see your counselor when you get to junior high about the requirements.

#### RESOURCES:

Your school counselor  
The guidance office of the high school you want to attend (Look up in the White Pages in the Baltimore City section under Schools).

#### HOW TO:

Your teachers will be getting information to you about city-wide high schools when you're in the 8th and 9th grades.

Your counselor will be able to tell you about the programs in each high school, and how to apply to get in.

You can call the high school you wish to attend and ask for information on their programs.

#### Getting help with SCHOOL-schoolwork

If the work in your school is too hard for you, there are a few things you can do about it. These include tutoring, coach classes, getting into an easier class, getting special resource help in one subject, or getting into a special education program.

#### TUTORING

##### RESOURCES:

Wyman Park Center Tutoring Program

501 W. 30th Street

Director: Mr. Lavendar  
396-6080

##### HOURS:

During school year-Mon.-Fri., 3:30-5:00

During summer-Mon.-Fri., 9:00-12:00

#### HOW TO:

You can just go to tutoring any day of the week without an appointment. Tutors will help you with homework (if you bring it), or on any school subjects. It's free.

#### COACH CLASSES

##### RESOURCE HELP

##### SWITCHING TO AN EASIER CLASS

##### RESOURCES:

Your school counselor  
Your teachers

#### HOW TO:

Most teachers have a coach class one day a week after school. If you're having trouble in a subject ask that teacher when coach class is. To get put in an easier class, or to get a special class in a subject that is too hard for you, talk to your counselor. He or she may give you a test to see how well you do in the subject. Your parents can go with you to talk to your counselor

#### SPECIAL EDUCATION

##### RESOURCES:

Your counselor

Head of the screening committee at your school

Head of the Northwest Region screening committee/Mrs. Hamilton-396-0925

Youth Advocate staff-243-5431

#### Dealing with a Bureaucracy

A bureaucracy means a big office or agency with lots of people working in it. Bureaucracies are known for losing people in the shuffle, and not being very quick about getting things done. The most important thing in dealing with a bureaucracy is checking back with the people there. For example, you call the Department of Motor Vehicles and ask them to send you a form. Get the name of the person you talk to there, then two weeks later if you don't get the form, call back and ask for Miss Smith again. Ask her if the forms been sent. Set a deadline-say that if you don't get it in 5 days, you'll call again. If you still don't get the form, call back again and ask Miss Smith who her supervisor is. Talk to her supervisor and explain you haven't gotten this form in three weeks and you need it right away.

Keep calling back-ask to talk to the person's supervisor if you don't get what you need.

#### HOW TO:

If you or your parents feel you need more help and attention than a regular classroom can give you, you can be "screened" for a special education program. (Your teachers, also, may recommend a screening for you).

This means you will be given some tests to see if you should get into a special program, either in your school or a different one.

Talk to your counselor or the head of the screening committee (if you don't know who that is, ask your counselor). They will decide whether to test you or not.

If you do qualify, there will be a meeting at your school with you and your parents to decide what program is best.

After the meeting at the school, there will a meeting at the regional office-Pimlico Road-with Mrs. Hamilton.

Then a meeting will

take place at the Central Office-25th Street. You and your parents can go to all these meetings.

#### CAUTION:

Getting screened and placed in a school takes several months, and you don't always end up with what you wanted. To get what you want, keep in contact with the screening committee and go to all the meetings about your placement. If it seems too confusing call the Youth Advocate staff (243-5431) for help.

#### Getting a diploma

If you didn't finish high school, you can still get a GED (which is the same as a high school diploma). You may have to go to night school for several months or a year before you take the GED test.

#### RESOURCE:

HWR United Ministry - GED Program

3643 Falls Road

243-9418

#### HOW TO:

Call and sign up for GED classes-September and January are when classes start. It meets two nights a week and will teach you to pass your GED test. It's free.

#### RESOURCE:

Adult and Community Education

396-6705

#### HOW TO:

Call and ask about taking a GED (G-E-D) test.

#### Going back to school

The HWR Prep Program offers individual tutoring to people who are 16 and older, have dropped out of school and have trouble reading. You go to Prep for half a day, and get placed in a paying job for 10 hours a week.

#### RESOURCE:

HWR United Ministry-Prep Program

3643 Falls Road

243-9418

#### HOW TO:

Call up and talk to a counselor for the Prep Program. He or she will set up an appointment for you, to see if you qualify for the program. It's free. Call for an appointment.

#### Going to a private school

You can go to a private school instead of the public school you're assigned to. Private schools cost money-but most let some people in free or for less money. If you find a private school you want to attend and can't afford, ask about getting a scholarship.

#### RESOURCE:

Yellow Pages in the phone book

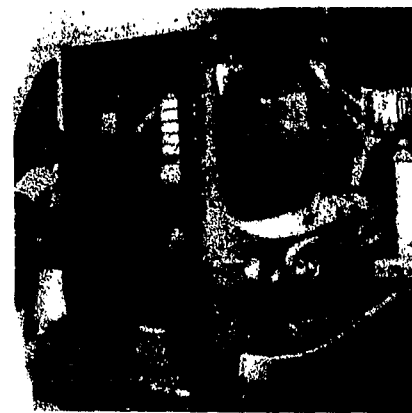
#### HOW TO:

Look up Schools-Secondary and Elementary in the Yellow Pages. This lists all the private schools in the area. If you've heard about one of them, or one or two look inter-

esting, call and ask them to send information.

There are all kinds of private schools; some run by churches, some with very difficult school programs, and others with unusual or experimental programs (such as Baltimore Experimental High School).

# Trans- portation



You will need to learn to get around the city on your own, to go to a job, school, the doctor's, court, or other places. Using public transportation (buses) is easy if you give it a try.

## Getting places without a car

### BUSES

#### RESOURCES:

Mass Transit Administration  
Information Line  
539-5000

#### HOW TO:

You call the information line to find out what bus to take to any part of the city, how much it costs, and when that bus runs.

The information line is usually busy-keep calling until a line is free. Have a piece of paper and a pencil ready to write down the information.

Bus fare is \$.50

If you need to take two buses to get there, you put an extra \$.05 in and ask for a transfer.

Allow two to three times as long to get somewhere on the bus as to get there by car.

### TAXIS

#### RESOURCE:

Yellow Pages phone book

#### HOW TO:

Look up Taxicabs in the Yellow Pages. Call one of the companies and ask them to send a taxi to where you are. Find out how long it will take and be ready when they come.

The usual cost is \$1.00 for the first 1/6 of a mile, and \$.10 for every 1/6 of a mile after that.

You also have to tip the cab drivers \$.15 for every dollar they charge you.

A ride from Hampden to Downtown Baltimore would cost about \$3.30 one way, plus a \$.50 tip.

## Getting your driver's license

If you're 16 or 17, you need to take a full driver's education program to get your license. If you're 18 or older you just need to take the behind-the-wheel training.

#### RESOURCES:

Your senior high school  
E-Z Method Driving School  
243-4585  
Yellow Pages

#### HOW TO:

If you're in senior high school, you can take Driver's Ed there for free. See your counselor or the Driver's Ed instructor about it. If you need to take private Driver's Ed, it will take about a month and cost approximately \$90. E-Z Method has classes at the Northwood Shopping Center and at Mondawmin. Or you can look up in the Yellow Pages, and find out what other schools offer it and at what cost.

#### RESOURCES:

Motor Vehicles Administration (MVA)  
Mondawmin Mall or 6601  
Ritchie Highway in Glen Burnie  
Information Number 768-7551

#### HOURS:

Monday-Friday 8:30-4:30

#### HOW TO:

You have to go to the MVA twice to get your license

The first time you take the written test and get your learner's permit.

#### BRING

A parent  
\$15.00

### A birth certificate

Fifteen days after you get your learner's permit you can go back and take the driving part of the test.

#### BRING:

Your driver's education certificate

A car to take the test in  
You can take either test more than once.

## Getting a map of Baltimore

You might need a street map of Baltimore to get places in a car or on a bus.

#### RESOURCE:

Office of Promotion and Tourism  
110 W. Baltimore Street  
396-3074

#### HOURS:

Mon. - Fri., 9:00-6:00  
Sat. - Sun., 10:00-4:00

#### HOW TO:

Call the number and ask them to send you a map of the city. Or go to their office and pick one up.

# Documents



Documents are papers that prove something about you. For example, a birth certificate proves how old you are. Jobs, schools, and other places often ask you for documents to prove that you are qualified for their program.

## Getting a Birth Certificate

You might need a birth certificate to get a work permit, a driver's license, a passport, a social security card, or to use as identification.

#### RESOURCES:

Division of Vital Records  
Mailing Address:  
P.O. Box 13146  
Baltimore, MD 21203  
Walk-in-Address:  
O'Connor State Office Building  
Howard & Biddle Streets  
Baltimore, MD 21202

#### HOURS:

Mon.- Fri., 7:30-4:30

#### HOW TO:

Send \$2.00 (make a check or money order to Department of Health and Mental Hygiene) and the following information to the mailing address.

Information-your full name, your address, date of birth, city, state and hospitals name, your mother's maiden name, and say you are asking for your own birth certificate.

If you were born outside of Maryland, call the information number; when you get an operator tell her where you were born. The operator will give you an address to write to for your birth certificate.

You can go in person to the State Office Building to get your birth certificate. It takes 20 minutes and they give it to you there.



# Getting a Social Security Card

Sooner or later everyone needs a Social Security Card. They are free and easy to get. When you get one, memorize your number... job applications often ask for it and it's easiest when you know it by heart. If you lose your card, get another one, your number will stay the same. S.S. Cards don't work as good Identification Cards.

## RESOURCE:

Social Security Office  
Rotunda  
3rd Floor, Room 330  
792-7100

## HOURS:

Monday-Friday 9:00-4:30

## HOW TO:

Bring your birth certificate and some other identification to the office. The other identification can be a report card, a library card, or almost anything.

Fill out the application for a new card (or a replacement) and be sure and ask for help if you need it.

Hand in the application and be prepared to wait 4-8 weeks for your card to come in the mail. If you don't get it after 2 months, go back to the office and tell them.

# Money



If you are earning money, you may want to think of a way to handle it so that you have some left over after pay day to pay back debts, buy things, etc. It is too easy to let it slip away if you don't have a plan for spending it. Think about where your money goes.

# Dealing with banks

## CHECKING ACCOUNTS:

You give the bank your money and then you can write checks for things instead of paying cash. Some banks won't let you do this until you are 18. Some banks charge you money (\$.10 or more) every time you write a check. Some places let you write checks without a charge, if you put a certain amount of money in a SAVINGS ACCOUNT. Ask about this. It is kind of confusing the first time you open an account.

## SAVINGS ACCOUNTS:

You save your money in the bank until you want it back. The bank will give you interest (about \$.06 for every dollar you keep in there a year). They add it to the money you have there. At any time you can put more money in or take some out. Some banks will let you open an account without your parents' signature.

## MONEY ORDERS:

Banks can help you if you have to send away in the mail for something. If you give them the money plus a small fee (\$.10 to \$.50 depending on where you go), they will write you out a M.O. (or money order) which is as good as money.

## RESOURCES:

Here is a list of all the banks around here. Check with a few and see who can give you the best deal. You may want to bring someone older with you if

it gets confusing.

Provident Bank  
36th St. (Near Hickory)  
547-7229

## HOURS:

Monday-Friday 9:00-2:00  
Friday Evenings 4:30-8:30

First Federal Savings  
Bank of Annapolis  
Rotunda (Upstairs by the Giant)  
366-2313

## HOURS:

Tues. & Wed., 10:00-5:00  
Thurs. & Fri., 10:00-7:00  
Saturdays 9:00-12:00  
(Does not have checking accounts, but does pay a bit more than regular banks on savings accounts).

Augusta Savings Bank  
36th & Hickory  
889-7300

## HOURS:

Mon. - Thurs., 9:00-3:00  
Fridays 9:00-6:00  
Saturdays 9:00-3:00  
(No checking accounts either but good deal on savings).

Equitable Trust Bank  
36th St. (Near Elm)  
547-4744

## HOURS:

Mon. - Fri., 9:00-2:00  
Friday Evenings 5:00-8:00

Maryland National Bank  
Rotunda (Near the Cinema)  
366-3270

## HOURS:

Mon. - Fri., 9:00-2:00  
Friday Evenings 5:00-8:00

Not A Bank (But will cash checks with 2 I.D.'s and keep 1/2 cent for every dollar they give you).

Money Service Center  
Falls & 36th Street  
235-7585

## HOURS:

Mon. - Thurs., 9:00-5:00  
Fridays 9:00-7:00

# Cashing your paycheck

If you open up an account (checking or savings) with a certain bank, they will cash your paycheck for you. If you don't have an account somewhere, you will probably have trouble cashing a check. Talk to your employer and see if something can be worked out.

# Paying taxes and getting refunds

When you get a job that pays you with regular paychecks you will notice that a certain amount is not paid to you. The State and Federal Government keep some of your pay to work on their projects. It is called taxes. If you aren't making too much money (under \$12,000 year) you will get a lot or all of this money back at the end of the year.

## HOW TO:

Sometime after Christmas you will get a W2 form in the mail from everyone you worked for in the past year.

If you have moved or just don't get one in the mail, get in touch with your ex-boss and have them mail you one. The law says they have to send you one if they took taxes out

of your pay.

Once you have the W2 form(s) for all the jobs you had last year (including the current job), go to the bank or P.O. and get two forms. One is for the State Taxes and one is for the Federal Taxes. You want to get the simplest form--called a 1040 A Short Form for the Federal part.

For the first time around, have someone sit down with you and figure it out. If you can't find someone, call the Wyman Park Center at 396-6080. They can help you for free. Mail your forms into the Federal Office. If you need special assistance and can't get it at the Wyman Park Center, call the IRS (Internal Revenue Service) at 962-2590. Be real clear about what you don't understand.

You will get two checks in the mail within the next two months if you have done everything right.

Remember your forms must be in by April 15.

# Consumer Information



You are a consumer. You use certain products that people sell and you get services that people offer. As a consumer you have certain rights. The things you buy, or pay for, shouldn't be rip offs. If you get ripped off there may be something you can do about it (read on) or you may just have to be a more careful consumer next time and shop around until you get a fair deal. Be a smart shopper when you spend money.

## Checking out a business (or company)

Consumers have a right to know certain things about a company or business they give money to. If you are going to give a lot of bucks to a dental assistant school (for example) and they promise you certain things, you may want to check into their reputation. You will want to know if they have given other people a fair deal and if you can trust them not to rip you off.

### RESOURCE:

Better Business Bureau (B.B.B.)  
401 N. Howard Street  
685-6986

### HOURS:

Monday-Friday  
9:00-5:00

### HOW TO:

Call the B.B.B. or send them a letter. Be prepared to give them the name of the place you are asking about and your name and phone number and address if necessary.

If you call, be prepared to wait on hold for a few minutes or to call back until the lines aren't busy. Ask the person you deal with how long it will take them to get back to you. Take the name of the person you talk to so you can call back if you don't hear anything.

If you send a letter, follow it up with a phone call if you don't hear anything within 10 days.

The B.B.B. can only give you information on a place if they have a record of it and have received complaints or checked on that business.

It is, however, a wise move to check with them. They will not give you advice... they will only tell you what they know.

The service is free. Use it.

## Getting Help when you've been ripped off

The first thing to do when a place sells you a bad product or you feel you've been ripped off is to go right back and ask for the manager or owner and explain what your problem is. If you think you should get your money back, ask for it! If you don't have any luck, you might want to see about FILING A COMPLAINT so that you might get your money back and stop other people from getting ripped off.

### RESOURCE:

Better Business Bureau  
401 N. Howard Street  
685-6986

### HOW TO:

Read the section before this on checking out a company. Call or write to the B.B.B. and tell them exactly what your complaint is. If it concerns a product, tell them what it was and how much you paid. If you have already tried to get your money back, explain what happened. They will check it out and get back to you. If you don't hear anything, call them back.

### RESOURCE:

Consumer Protection Division of the Maryland Courts  
26 S. Calvert Street  
8th Floor  
383-3700  
HOURS:  
Monday-Friday  
8:30-4:30

### HOW TO:

Go in person if possible. Call ahead if you think you may have trouble reading the forms and they can arrange for someone to help you.

If you call on the phone, be prepared to get busy signals, keep trying.

You need to give complete information whether you call or stop in.

They will get back to you within 10 working days. If you don't hear from them, call them back. It's your complaint and you really have to be the one who makes sure it gets dealt with.

## Complaining about bad food

This is only to complain so other people don't get bad food at the same place. If you are concerned about getting your money back, follow the procedure in the last section for general complaints.

### RESOURCE:

Bad Food Complaint Department, Baltimore City  
396-4424

### HOW TO:

Call and give them the name and address of the place where you got the bad food. They will get

## Checking out prices

How much does it cost? This is a good question to get used to asking. It is never wrong to check out a price whether it is for a doctor's appointment or a new pair of blue jeans. Sometimes just sitting down and talking to someone can cost you money (like a lawyer). Always ask when you think something may cost you. Find out how much and when you need to pay it. Most people will ask that you pay for things right when you get them. Sometimes you can work out a deal where you pay a bit now and a bit later after pay day. However you work it out, you need to ask.

someone to investigate.

In two weeks you can check back with them and see what they found out. Remember they don't try to get you back your money or get you a free dinner or anything else. They just investigate to save other people from the same food.

## Knowing about warranties and guarantees

When you buy something that costs more than ten dollars, it may have a warranty or guarantee that will protect you if the product needs a new part or stops working soon after you buy it.

Automobiles, for example, often come with a warrantee for a year. This means that it will be fixed for free (or at a lower cost) if something happens to it during that time that isn't your fault. When you buy some costs a lot of money: check and see if it has a guarantee or warrantee. If it does: find out what will be covered and what won't. If your new stereo stops working, will the guarantee cover just the new parts, or will it cover the cost of having someone look at it too? Find out how long it is covered and what you have to do to make sure it is covered. Sometimes you have to mail something to the company that made your

## Knowing your rights and responsibilities

"You do something for me and I will do something for you". This is the idea of a contract. You have certain rights. People owe you certain information or services. This, however, is only half of a contract. You have certain responsibilities. Lots of times your rights and responsibilities are not clear. Someone may say to you.... "Bring me some I.D. and I will get you a job". You may have a right to that job but not until you do your part and bring in some I.D. Everytime you use this book to find out how to get what you need...think about the idea of a Contract. Ask yourself "What do I need to do?" (What are my responsibilities?) and also ask yourself "What should I be getting" (What are my rights?).

new product.

Remember to ask all these questions when you are looking to buy something. One store may be able to give you free parts and labor on an item longer than another place.

### Shopping around

When you are laying out money for anything big, check several places to see where you are going to get the best deal. Whether you need a dentist appointment or a motorcycle, look around for good prices. Get the best buy for your money.

#### HOW TO:

Let's say you want to buy a bicycle. The first thing you want to do is check out how much they usually cost by calling

or going to a few bike stores. Decide how much you can afford to spend. It's good sometimes just to set yourself an upper limit. "I won't spend more than \$145 on this bike."

Talk to a couple of people about what you want to buy. See if they have any good tips. You might even want to go to the library and read about the product in back issues of Consumer Reports. (Ask your librarian for help).

Go to a few places that sell this thing. If it is a bike, look in the Yellow Pages under Bicycles-Dealers, and see which places sell bikes near you. Look at what they have for your price. Ask about the guarantees and warranties.

Save your receipt when you buy the product just in case you have to take it back.

## Jobs



Looking for a job is not a whole lot of fun for most people. It is a whole lot of work! You are the one who has to get out there and sell yourself, no one can do it all for you. You need to set aside time every day to look for work. Be patient--Look for the right job for you. Don't be afraid to ask for help along the way.

### Signing your name

\_\_\_\_\_  
sign here                      date

Beware of the Blank and the person who says "just sign here". Whenever you sign something it means you agree to something. For example: If you sign for a package that comes in the mail, you agree that you did get that package. If later you say you never got it, the Post Office can say you did because you signed for it. Other times signing your name may cost you money. An employment agency may have you sign a contract that says you will pay them if they get you a job. Watch Out!! Read anything you sign. If you don't understand it, take it home and have a friend or parent read it over with you. If you don't have time to take a paper home, ask lots of questions about things that aren't clear. Find out what you are agreeing to by signing your name. Don't let yourself get tricked by signing something you didn't read or understand.

### Looking for a job

#### RESOURCE:

Employment Project at the Task Force on Youth  
243-5431

#### HOURS:

8:30-4:30

#### HOW TO:

Call and make an appointment. There is someone there who can sit down with you and look at your situation with you. He or she can help you find a job, find a job program, or just talk with you about where you might look and what you may want to do. It's free.

RESOURCE: (for 16-19 year olds)

Youth Programs at the Mayor's Office on Manpower Resources  
100 W. 23rd Street  
396-7300

#### HOURS

8:30-4:30

#### HOW TO:

Call first to see if they have any jobs. They have summer jobs and after school job programs.

If they have jobs, find out when to apply. When you go bring with you: a birth certificate, a social security card, a utility bill or rent book that has your address on it, and some proof of how much your parents earn (a pay stub from their check or a letter from Social Services saying you get Public Assistance will do fine).

Stop at the first floor desk and tell them why you are there. They will

### Making phone calls

You can't always get through on the telephone the first time you call. If it's an important call (for example, a job interview or a doctor's appointment) you have to be persistent.

If there's no answer, call back. If you called in the morning try the afternoon; if you can't get through in the evening, try during the day. If it's a big company, let the phone ring a long time, they have lots of lines. With big companies if the lines are busy, try again right away-a line might be freed up.

If you get a recording, listen to the whole thing. They might say something you need. If you get a chance to leave a message, don't get scared and hang up, but give your name and telephone number.

If you get disconnected while waiting, call back and explain you were cut off. Don't take it as a personal insult-it was an accident.

When your call is transferred, explain to each new person who gets on the phone who you are and why you are calling.

If you are kept on hold more than 5 minutes, hang up and call again. Say you thought they may have forgotten you were on hold.

If you call long distance, say it is long distance-they might not keep you waiting as long.

tell you who to see and where to wait. Be sure and ask questions about the job program. Ask if you will be able to work near home. See what papers need to be filled out to get a job. Write down the name of the person you talk to so you can call back if you have questions.

RESOURCE: (for over 18 year olds)  
Greater Homewood Manpower Center  
2523 N. Charles Street  
889-8737

#### HOURS:

8:30-4:00

(Ask for the person who handles Wyman Park)

#### HOW TO:

If you are over 18, call and see when you can register with them.

Go at the time they tell you and be prepared to wait. The earlier you get there the better. You won't automatically get a job. You need to know about going for interviews if they can set one up for you.

#### RESOURCE:

Your Sunday Paper  
The HELP WANTED SECTION, in the CLASSIFIEDS. Cost \$.75.

#### HOW TO:

Pull out the Help Wanted Section and just go through it page by page and read all the ads. If you see

**Using the Yellow Pages**

The Yellow Pages can be useful in doing your shopping or getting services. For example, you want to sign up for judo lessons. You look up judo in the Yellow Pages, and don't see it. Go to the index in the beginning and look up judo. It says see "Karate". Look up Karate and look through the listings. You can find out which Judo Schools are near you. Then call a few of those nearest you, see what their prices are, and pick the best deal.

Use this method for buying, or to find a school, a legal clinic, or a place to get your pictures developed, etc. There is other useful information at the beginning of the Yellow Pages. This includes emergency phone numbers, information on being a smart shopper, zip codes, bus routes, and an emergency medical guide.

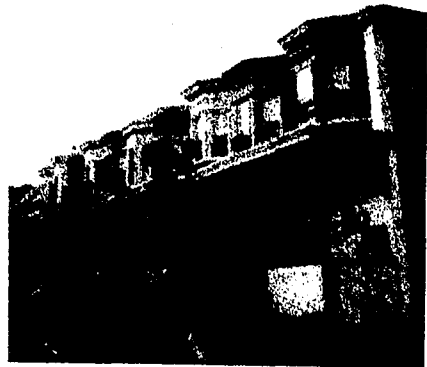
a job that looks like it might be good for you, call the person it says to call. Call as soon as you can. If the place is closed on Sundays, call early Monday morning. If it says to call between 9 and 5, call right at 9:00. Hundreds of people call about some ads and you just have to be at the right place at the right time to get a shot at jobs advertised in the paper. If an ad says to send a resume and you don't know what this is or how to do one, call 243-5431 for free help.

**RESOURCE:**  
Friends, Neighbors, the YELLOW PAGES, Anywhere, Anyplace.

**HOW TO:**  
Part of getting a good job is checking out all kinds of possibilities. This means looking in the phone book. (Look up Yellow Pages in Index) for places you may want to work, talking to your friends and family and seeing if they know of any places that

are hiring.  
**REMEMBER:**  
No one owes you a job. You have to hustle to find yourself a job, which means calling people back, dressing up nicely and other stuff that may not be fun.

**Living Situations**



You might be having no problems where you are living now, or it may be a disaster. If you need to move, you may be lucky and find someplace that is just perfect, or you may have landlord problems, leaky faucets, and some jerk next door who plays her drums until 4 in the morning. You may run out of money. Whatever your situation or problem, there are people around to help out so you can make the best possible move (if you need to) or make it easier to stay where you are (if you need that).

**Dealing with landlord problems**

If you rent the house or apartment where you live, you have a landlord and you pay him or her money to stay there. You may have a lease that you signed that says how long you can stay there and what the landlord will do for you to keep the place in good shape. Your responsibilities and rights may not be clear to you. If you think you are getting a bad deal and you can't get cooperation from your landlord, get some advice.

**RESOURCE:**  
Baltimore City Tenant's Association  
2319 Maryland Avenue  
889-7803  
**HOURS:**  
Monday-Friday 9:00-5:00

**HOW TO:**  
Call about any problems that have to do with your landlord, your lease, or the building that you live in. They can tell you what your legal rights are and what you can do to change the situation. If the problem concerns other people who have the same landlord you do, you may want to check with them and see if you can't all get some advice from this place. More people can often get more results, if you stick together to get your rights.

**RESOURCE:**  
Consumer Protection Division of the Maryland Court System  
26 S. Calvert Street

**HOURS:**  
8:30-4:30

**HOW TO:**  
Call or stop in if you are having problems with your landlord. Be specific about what the problem is and what you have done about it so far. They will help you work something out and even sit down with you and your landlord if that is necessary.

**Finding a new place to live**

You have several choices about where and how you want to live. They include:  
Living at home, maybe paying board.  
Staying with friends, maybe paying board.  
Renting a room somewhere by yourself or with someone.  
Renting an apartment or house by yourself, or with one or more people.  
Buying your own house. Some of these may not work for you at all. You may not have the bucks to move out. You may not know how to rent a place. You need to get information so you can make a good choice.

**RESOURCE:**  
Youth Advocacy Project at the Task Force on Youth  
243-5431  
**HOURS:**  
9:00-5:00

**HOW TO:**  
Call and make an appointment to talk to someone about where you live now and what your choices are.

**RESOURCE:**  
Local Bulletin Boards (Outside Giant, A&P, Bel-laroma, E-ZEE's, etc.).

**HOW TO:**  
Check these places to see if you find a place advertised that is what you want. Call and check the places that look interesting.

**RESOURCE:**  
The Newspaper  
Classified Section under Apartments (City, Suburban  
Furnished and Unfurnished)

**HOW TO:**  
If you see anything listed on a street you want to live on, or for a price you can afford, give the place a call. Say you want to come look at it if it is still available. Ask questions about:  
How much it costs  
Who will pay for the heat and electricity  
When you can move in  
You may want to take an older person with you to check a room or apartment out.

**Checking out costs**

There are a lot of expenses involved in moving out on your own. You need to be real careful that you don't commit yourself to something you can't afford.

**RESOURCE:**

Youth Advocacy Project at the Task Force  
243-5431

**HOW TO:**

The Youth Advocates can sit down with you and look at what you can and can't afford.

Call and make an appointment to talk with one of the Youth Advocates.

Come with an idea of what you want to know.

**RESOURCE:**

Baltimore Gas and Electric  
685-0123

**HOW TO:**

Call to find out how much the Gas and Electric will cost in the place you may move to. They can tell you how much the person who lived there before you had to pay and how much you would need to pay to get it turned on. You may have to pay up to \$50.00 to get the electricity turned on.

**RESOURCE:**

C&P Telephone Company  
534-9400

**HOW TO:**

Call to find out how much a phone would cost you in your new place.

Ask how much it would cost to have a phone put in and how much you would have to pay each month.

They have special plans if you think you would make less than 65 calls from your phone a month. It will cost more if you want a phone with buttons instead of a dial. Keep all of this in mind when you call to get prices.

**RESOURCE:**

Oil Companies (if your house is heated by oil). Look in the Yellow Pages under OILS (Burners and Fuel)

**HOW TO:**

Look up a few companies that have oil heat for houses.

Check with neighbors to see what company sells them oil.

Call and see what kind of plans oil companies have.

You may have to pay cash for your first delivery before you get the oil. After that they will send you a bill.

When you call, ask if they can give you an idea of how much it will cost to heat your house for the winter.

**Getting a place to stay in an emergency**

If you get thrown out of your house or just have to leave, there is a place you can go even if it is the middle of the night. Friends or relatives may be the best bet, but if they won't work out, keep reading.

**RESOURCE:**

Fellowship of Lights  
1300 N. Calvert St.  
385-1200

**HOURS:**

You can call or stop by 24 hours a day.

**HOW TO:**

If you are between 12 and 17, you can go here

for up to 10 days. It is free.

Call or stop in. They are trained to do more than just give you a place to stay. They can help you with problems including what you are going to do when you leave this place.

If you are older than 17, they can give you suggestions of cheap places you can check out. (Look up Emergency-Housing in Index).

## Recreation



This community has a lot of recreational activities for you. Recreation centers, youth councils, and church youth groups are all free and available for your use.

### Finding things to do in YOUR community

**RESOURCES:**

**RECREATION CENTERS**

Roosevelt Rec. Center  
1201 W. 36th Street  
889-7960  
Ray Campbell, Dir.

Wyman Park Center  
501 W. 30th Street  
396-6045  
Tony Czepik, Dir.

Medfield Rec. Center  
1501 Woodheights Ave.  
235-2251  
Jim Wright, Dir.

**HOW TO:**

Call the nearest Rec. Center and ask about the activities they have and their hours. Or drop by.

**CHURCH GROUPS**

The church group you or your parents attend may have a youth club or activity group. Ask the pastor about it.

**YOUTH COUNCILS**

Youth Advocate Staff at The Task Force on Youth  
243-5431

**HOW TO:**

There are Youth Councils in Hampden, Remington and Woodberry that plan activities and trips. Call the Youth Advocate staff about the one near you.

### Using the YMCA/YWCA

Both the YMCA and the YWCA have a variety of sports

and activities including swimming lessons. The Y's charge a fee for using them.

**RESOURCES:**

YMCA Central Branch  
24 W. Franklin Street  
539-7350

YMCA North Branch  
3501 The Alameda  
467-2954

YWCA Central Branch  
128 W. Franklin Street  
685-1460

**HOW TO:**

Call and ask them to send you their program. It will tell you what activities are offered, when, and how much they will cost.



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