Michigan Resources Toolkit for Asian Communities and Families

MICHIGAN

MAPAAC™

ASIAN PACIFIC AMERICAN AFFAIRS COMMISSION

Toolkit At-A-Glance

TOPIC	ORGANIZATION & CONTACT INFO.
Bullying	**OK2SAY** Website: http://www.michigan.gov/ok2say/ Telephone: 855-565-2729 **Stop Bullying** Website: http://www.stopbullying.gov/ Telephone: 800 273-8255 **NetSmartz Workshop** – Cyber-bullying Website: http://www.netsmartz.org
Citizenship/ ESL Classes & Immigration/ Refugee Services	**United States Citizenship and Immigration Services** Website: www.uscis.gov Detroit Field Office: 11411 East Jefferson Ave Detroit, MI 48214 Telephone: 313-926-4202 **ESL Directory** Website: www.esldirectory.com **International Institute of Metropolitan Detroit** Website: www.iimd.org **Michigan Immigrant Rights Center** Website: http://michiganimmigrant.org **ESL Gold** Website: www.eslgold.com
Elderly Care	**Aging and Adult Services Agency** (Branch of the MI Department of Health and Human Services) Website to locate your branch: http://www.michigan.gov/osa/1,4635,7-234-64081-295815--,00.html Detroit Location: 1333 Brewery Park Detroit Telephone: 313 446-4444 **Asian Center – Southeast Michigan** Website: http://www.asiancentersemi.org/ Address: 24666 Northwestern Highway, Southfield, MI, 48075 Telephone: 248 227-4374 **Elder Care Locator** Website: www.eldercare.gov Telephone: 800-677-1116
Healthcare Domestic Violence & Mental Health	**Michigan Department of Health and Human Services** Website: http://www.michigan.gov/mdhhs/ **MAI (Michigan Asian Indian) Family Services** Website: http://www.maifs.org/ Telephone: 248 477-4985 **General Medical Care & Free Clinics** Website: http://www.fcomi.org/ **Asian Center – Southeast Michigan** Website: http://www.asiancentersemi.org/ Address: 24666 Northwestern Highway, Southfield, MI, 48075 Telephone: 248 227-4374

Medicare & Medicaid

Michigan Department of Health and Human Services (MDHHS)
Website: http://www.michigan.gov/mdhhs/
Affordable Care Act
Website: http://www.hhs.gov/healthcare/about-the-law/read-the-law/
Healthy Asian Americans Project (HAAP)
Website: http://www.clcloud.com/haap/
Enroll Michigan
Website: http://enrollmichigan.com/
Healthy Michigan Plan
Website: https://www.michigan.gov/healthymiplan
Telephone: (855) 789-5610
Locations: Can be found at:
https://mdhhs.michigan.gov/CompositeDirPub/CountyCompositeDirectory.aspx
Michigan Medicare/Medicaid Assistance Program (MMAP)
Website: www.mmapinc.org
Phone Number: (800) 803-7174

On Call Transportation

Michigan Care Guide
Website:
http://www.michiganhomecareguide.com/transportation/senior-transportation/
My Ride 2
Website: http://www.myride2.com/
Telephone: 1-855-myride2
Hope Care Network
Website: http://hopenetwork.org/services/support-services/transportation/senior-transportation/

Other Resources

United Way - 211
Website: http://www.211.org/
Telephone: (800) 552-1183
APIAVote-Michigan
Website: http://www.apiavotemi.org/
Global Detroit
Website: http://www.globaldetroit.com
Healthy Asian Americans Project (HAAP)
Website: http://www.clcloud.com/haap/
ACCESS
Website: https://www.accesscommunity.org/

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Purpose

Michigan Resources Toolkit for Asian Communities and Families

The Michigan Asian Pacific American Affairs Commission (MAPAAC) is a 21-member statewide commission focused on advancing the full and equal participation of Asian Pacific Americans (APAs) in the building of a greater Michigan.

In 2015, MAPAAC hosted 11 town hall meetings with partner organizations across Michigan to listen to and document the prevailing needs and concerns of APAs in Michigan. In addition, MAPAAC conducted its own needs assessment survey, collecting 207 responses.

Three main areas of concern emerged from town hall participants and survey respondents: (1) difficulty navigating a new system, culture and language; (2) difficulty accessing public services; (3) lack of resources for community centers.

1. **APAs face major hurdles navigating a new system, culture and language**
    1. APA seniors that are limited English proficient struggle to find resources and services that assist with learning English.
    2. APA students in K-12 schools experience bullying based on their appearance.
    3. International students and recent immigrants from Asia report difficulty in navigating and understanding American social and business etiquette; the legal, financial and political systems; and social services.

2. **APAs face difficulty accessing public services**
    1. APAs report being unaware of or uncertain of how to access available public programs and services, such as health and human services, public safety programs, and information on legislative activity.
    2. APAs report lack of awareness around elderly and disabled related to home care benefits and services, Medicare/Medicaid benefits, and on-call transportation, and issues that are critical to their quality of life.

3. **APAs lack resources for community centers**
    1. APAs see community centers as hubs for providing services, such as youth mentorship and mental health programs, and preserving cultural identity; however, many APAs report lack of assistance and resources in launching and sustaining community centers.

MAPAAC is pleased to provide this handbook to address these main issues and provide resources and information to assist Asian Pacific Americans to live a full and quality life in the state of Michigan.

American Banking and Taxes

Personal Finance

Getting an Account

In the United States, two types of financial institutions that offer personal financing accounts are banks and credit unions. A bank account is a safe place to keep your money. Banks have different kinds of accounts. Checking accounts and savings accounts are two common ones. You can open an account for yourself or a joint account with your spouse or another person. Banks may charge you fees for some of their services. A credit union is another place to safeguard your money. Your employer may have a credit union that you can join, or you may be able to join one, depending on where you live. Credit unions provide most of the same services as banks but may offer extra services. Compare the services, fees, coverage, hours, and locations of financial institutions before you open an account so you can choose one that best meets your needs.

When you open an account, you will be asked to prove your identity. You can use your Permanent Resident Card or driver's license. You will also need to give the financial institution some money—called a deposit—to put into your new account. When you take money out of your account, this transaction is called a withdrawal. You can withdraw money by writing a check, going to an automated teller machine (ATM), or filling out a withdrawal form at your financial institution.

TIP

There are stores that offer check-cashing services and overseas money-wiring services, which cost extra. Check to see if your bank or credit union offers these services at a lower cost.

Keeping Your Money Safe

It is not safe to carry around large amounts of cash or to leave cash in your home, it could be stolen or lost. If you put money in a bank or credit union that is a member of the Federal Deposit Insurance Corporation (FDIC) or is insured by the National Credit Union Administration (NCUA), then your money is protected up to $250,000. When choosing a financial institution, make sure it is either a member of the FDIC or that it is insured by the NCUA.

Using Your Account

You can get money from your account by using a personal check, ATM, or debit card. Be sure that only you and your joint account holder (if you have one) have access to your account.

Personal Checks:

You can get a supply of personal checks when you open your checking account. These checks are forms that you fill out to pay for something. Checks tell your financial institution to pay the person or business you have written on the check. Keep these checks in a safe place and ask your financial institution how to order new checks when you have used your supply.

ATM Cards:
You can ask your financial institution for an ATM card. An ATM card is a small plastic card linked to your account. Use this card to get cash or deposit money in your account at an ATM. Usually you do not pay a fee for using your own financial institution's ATM. You will most likely be charged a fee if you use an ATM owned and operated by another financial institution. The financial institution staff will show you how to use an ATM card and give you a special number, called a PIN (personal identification number), to use at the ATM. Be careful when using ATMs. Never give anyone your PIN or ATM card because he or she could use it to take money out of your account.

Debit Cards:
Your financial institution may give you a debit card to use for your checking account. Sometimes your ATM card can also be used as a debit card. Never give anyone your PIN or debit card because he or she could use it to take money out of your account. You can use your debit card to pay for something at a store and the money will automatically be taken out of your checking account to pay the store.

Cashier's and Certified Checks:
These are checks that a financial institution creates upon your request. You give the financial institution money and then they create a check for that amount of money to the person or business you want to pay. Financial institutions may charge a fee for these checks. Ask your financial institution about other options that may be available to you.

TIP
Manage your account carefully so that you do not incur any overdraft fees. An overdraft occurs when you do not have enough money in your account to cover a payment or withdrawal. Check with your financial institution to find out about your options and the fees.

Credit Cards
Credit cards allow you to make purchases and pay for them later. Banks, credit unions, stores, and gas stations are some businesses that can give you a credit card. You get a bill in the mail each month for purchases you have made with your credit card. If you pay the entire amount on the bill when you receive it, then you do not have to pay interest. If you do not pay the entire amount or if you send your payment late, then you will be charged interest and possibly an additional fee. Some credit cards have very high interest rates, so review the different credit card options to determine which one is best for you. Credit cards may be called charge cards, but they are different. With a charge card you are required to pay the balance in full each month, but credit cards allow you to carry a balance if you do not pay in full. Be careful about giving your credit card number to others, especially over the phone or on the Internet. Be sure you know and trust the person or business that asks for your number.

TIP
Check your credit card bill each month to make sure all the charges are correct. If you see a charge that you did not make, call the credit card company immediately. You usually do not have to pay for charges you did not make if you report it to the credit card company immediately.

Write down the numbers for all accounts and debit, ATM, and credit cards. Also write down the phone numbers of these companies. Keep this information in a safe and secure place. If your wallet is lost or stolen, call the companies and cancel all of your cards. This will keep someone else from using your cards illegally. Click for more information on personal finance.

Your Credit Rating
In the United States, the way you manage your credit is very important. There are organizations that determine your credit score or credit rating. Your credit score or rating depends on how you pay bills, how many loans you take out, how many credit cards you have, and other factors. Your credit rating is very important when you want to buy a home or car, or take out a loan. Here are things you can do to maintain a good credit rating:
1. Pay all your bills on time.
2. Keep your credit card balances low and pay at least the minimum amount due each month. Under federal law, you can get one free credit report once a year.
If you would like to get a copy of your credit rating report, call 877-322-8228.

Paying Taxes
Taxes are money paid by people to federal, state, and local governments. Taxes pay for services provided by the government. There are different types of taxes, such as income tax, sales tax, and property tax.

Income Tax:
Income tax is paid to federal, most state, and some local governments. Taxable income is money that you get from wages, self-employment, tips, and the sale of property. Most people pay income taxes by having money withheld from their paychecks. The amount of income tax you must pay depends on how much money you earn. Income tax rates are lower for people who make less money. Anyone who earns income, resides in the United States, and meets certain requirements needs to file a tax return and pay all taxes owed. The Internal Revenue Service (IRS) is the federal agency that collects income tax. Taxpayers file Form 1040, U.S. Individual Income Tax Return, with the IRS each year. Your tax return tells the government how much you earned and how much in taxes was taken out of your paycheck. If you had too much taken out of your paycheck in taxes, you will receive a refund. If you did not have enough taken out of your paycheck in taxes, you will be required to pay the IRS.

Social Security and Medicare Taxes:
These federal taxes are withheld from your paycheck. Social Security provides benefits for certain retired workers and their families, certain disabled workers and their families,

and certain family members of deceased workers. Medicare taxes pay for medical services for most people over age 65. In most cases, you must work a total of 10 years (or 40 quarters) over the course of your life to receive Social Security retirement benefits and Medicare benefits. You may need fewer than 10 years of work to receive disability benefits or for your family to get survivors' benefits based on your earnings.

Sales Taxes:
Sales taxes are state and local taxes. These taxes are added to the cost of buying certain
things. Sales taxes are based on the cost of the item. Revenue collected from sales taxes helps pay for state and local government services, such as roads, police, and fire departments.

Property Taxes:
Property taxes are state and local taxes on your house and/or land. In most places, property taxes help supports local public schools and other services.

Your W-2 Form: Wage and Tax Statement:
A W-2 is a federal form that lists your earnings and the taxes you paid for the last tax year. A tax year is from January 1 to December 31. By law, your employer must send you a W-2 form by January 31 each year. You will receive a W-2 form for each job you have. You must send a copy of your W-2 form with your federal income tax return to the IRS. If you live or work in a state that collects income tax, then you must send a copy of your W-2 with your state income tax return.

Getting Help with Your Taxes
As a permanent resident, you are required to file a federal income tax return every year. This return covers your earnings from January to December of the past year. You must file your return by April 15. You can get free help with your tax return at an IRS Taxpayer Assistance Center. Taxpayer Assistance Centers are located in communities across the United States. Find a Taxpayer Assistance Center where you live. To get help by phone, call the IRS at 800-829-1040 or 800-829-4059 (for hearing impaired). Tax credit information.

How Government Works for Us
Taxes pay for the services the federal government provides to the people of the United States. Examples of these services are:
1. Keeping our country safe and secure
2. Curing and preventing diseases through research
3. Educating children and adults
4. Building and maintaining our roads and highways
5. Providing medical services for low-income residents and the elderly
6. Giving emergency help when natural disasters, such as hurricanes, floods, or earthquakes strike.

Protect Yourself and Your Money

Avoid Identity Theft

Identity theft means someone has stolen your personal information, such as your Social Security or bank account numbers. They can use it to take money from your accounts or open a credit card in your name. Identity theft is a serious crime.

Protect yourself by:

1. Making sure you know and trust the people or businesses you give your personal information to, especially on the phone or the Internet.
2. Leaving your Social Security card at home in a safe place. Do not carry it with you.
3. Carrying with you only the identification documents or credit cards you need at the time. Leave the rest at home in a safe place.
4. Tearing up or shredding any paper or forms with your personal information on them before throwing them in the trash.
5. Selecting unique passwords for each account. Do not use the same password, as that could put your personal information at risk.

To protect yourself against identity theft, call the Federal Trade Commission's ID Theft Hotline at 877-438-4338.

"Phishing" and Other Scams

According to the Federal Trade Commission (FTC), "phishing" is when an unknown source sends an email or pop-up message to you claiming to be from a business or organization with which you are associated, such as a bank, an online payment service, or even a government agency. The message may include links to websites asking you to update your account or personal information. The links in the email connect to a website that looks like a legitimate organization's site, but the website is not real. Scammers created the website to steal your identity so that they can charge money or commit crimes in your name. Be aware of phone scams that target individuals, including immigrants. A scammer may call you and ask for money or threaten you. They will likely have some information about you and their phone number may look like an official one. Government agencies will never call you to ask for money or threaten you. If you receive a call like this, hang up and call the official number for the business or government agency to check if it is a scam.

To avoid getting scammed, here are important things to remember:

1. If you get an email or pop-up message that asks for personal or financial information, do not reply.
2. Do not give out your account number or password over the phone unless you're making the call to a company you know is reputable. If you have questions about a company, check with your local consumer protection office or Better Business Bureau.
3. Review credit card and bank account statements as soon as you receive them to check for unauthorized charges.
4. If you have a computer, use anti-virus and anti-spyware software, as well as a firewall. Update them regularly.
5. Be careful when opening attachments or downloading files from emails. If you do not know who sent the message to you, do not open the attachment(s) or download the file(s).

6. If you suspect an email or website is fraudulent, report this information to the real bank, company, or government agency.

If you believe you have been scammed, you can file a complaint through the FTC's website. To learn more about how to avoid online scams and deal with deceptive spam.

American Social and Business Etiquette

To assist new Americans in the social and business etiquette, we have compiled a few tips to help and build confidence with relationships in business and their personal life.

Personal Hygiene

- **Bathing:** Americans typically bathe once a day and shower directly after strenuous exercise. They also use underarm deodorant: if you have not brought any with you it is recommended you buy some as hot, humid summer weather or stressful business meetings are no excuse if people smell you before they see you. Americans will back away from and not befriend or do business with people who smell bad.
- **Shaving:** American women typically shave their armpits and legs. For men, shaving is often a personal choice and how one wears his facial hair is often his business, though generally keeping beards and mustaches trimmed and neat is preferred.
- **Hand Washing:** It is 'good hygiene' to wash one's hands after using the toilet or if you one is about to handle food. Many American families wash their hands before gathering around the dinner table, for example; this is what is meant by "washing up."
- **Flatulence and Burping:** Lifting your behind up and breaking wind in front of somebody is not in good manners and would certainly be the end of any business or personal relationship with a woman. Burping loudly is not a compliment to the chef in America and is actually very poor manners.
- **Spitting:** Spitting is unacceptable in public. If you have a cold and cannot avoid spitting up phlegm, use a tissue and then throw it away.
- **Picking your nose:** This activity is considered childish by Americans and makes you appear uncouth. Do not do it in view of others.
- **Public urination and defecation** In the United States, public urination and defecation is illegal and very much frowned upon and it is considered a health hazard and potential scenario which will anger people, since they do not even allow dogs to defecate unless the mess is cleaned up. If a small child needs to relieve him or herself, take him or her into the nearest bathroom (most restaurants and public buildings will allow it regardless of whether or not you are a patron and few managers turn away the desperate) and assist the child if needed.

Dining and Entertainment

- Americans conduct business over breakfast, lunch and dinner. Some socializing may start off the meal, but often the conversation will revolve around business.
- In a business setting the person extending the invitation to a meal pays for it.

- The guest of honor is often toasted and should reciprocate by giving a toast of thanks.
- Your napkin should be placed on your lap shortly after you are seated and kept on your lap at all times during the meal. Do not tuck your napkin under your chin.
- Raise your hand or index finger and make eye contact to signal a server.
- Dinner at an American home may be fairly informal.
- Do not be late for a dinner party. Arrive within 5 to 10 minutes after the time on the invitation. Never arrive before the time you were invited. If you are going to be more than 15 minutes late, phone your hosts and apologize.
- When you are invited to an event, it is very important to call or write an email letting the host know if you will attend. That said, Americans are notorious for not responding to invitations. Do not be afraid of hurting someone's feelings by responding "no" to an invitation. People will be offended if you say you will attend and then do not come.
- If an invitation reads "6:00 p.m. to 8:00 p.m.," leave very close to the ending time stated.
- Never begin eating until everyone is served and your hosts have begun. Offer food or drink to others before helping yourself. Serve all women at the table first.
- The fork is held in the left hand, tines facing down. The knife is held in the right hand. After cutting the food, the knife is laid down and the fork is switched to the right hand to eat the cut food. Continental style (where the fork stays in the left hand to eat the cut food) is perfectly acceptable.
- Do not chew with your mouth open: Generally, an American will forgive you for the occasional slip of the mouth opening while chewing one's food, but generally don't like it when a person chews with their mouth wide open and may or may not be talking. It will distract them from most of what you are saying, so kindly chew with your mouth closed and swallow first before talking.

Meeting and Greeting

- American greetings are generally quite informal. This is not intended to show lack of respect, but rather a manifestation of the American belief that everyone is equal.
- Although it is expected in business situations, some Americans do not shake hands at social events. Instead, they may greet you with a casual "Hello" or "How are you?" or even just "Hi." In larger groups, many may not greet you at all. In social situations, Americans rarely shake hands upon leaving.
- The only proper answers to the greetings "How do you do?" "How are you?" or "How are you doing?" are "Fine," "Great," or "Very well, thank you." This is not a request for information about your well-being; it is simply a pleasantry.
- "See you later" is just an expression. People say this even if they never plan to see you again.
- When saying good-bye, Americans may say "We'll have to get together" or "Let's do lunch." This is simply a friendly gesture. Unless your American colleague specifies a time and date, don't expect an invitation. If you want to have lunch, you should take the initiative to schedule it.

- Use professional titles when you are introducing people to each other. Example: "Judge Susan Olson, meet Dr. John Harmon." If you are introducing yourself, do not use your professional title.
- Handshakes are usually brief. Light handshakes are considered distasteful. Use a firm grip.
- Eye contact is important when shaking someone’s hand.
- It is considered rude to stare, ask questions or otherwise bring attention to someone's disability.
- "Please" and "thank you" are very important in the United States. Say "please" and "thank you" to everyone for even the smallest kindness. Americans say them regardless of rank or how much they are paying for something, and they expect others to do the same.

- Say "Pardon me" or "Excuse me" if you touch someone or even get close to someone. Americans also say this if they sneeze or cough or do not understand something someone has said.
- Social conversation in the United States is light. There is a standard format for small talk. People ask brief questions and expect brief answers. Americans become uncomfortable when one person talks for any length of time in a social situation.
- Respecting one’s personal space in conversation. The physical distance you keep between yourself and others during social situations is your personal space. In normal conversations, it’s a natural distance that we grant between ourselves and others based on our culture, gender and personality. The approximate distance between persons is 18 inches.
- Avoid controversial topics such as politics, religion, homosexuality, racism, abortion, criticism of the government, and criticism of an individual's patriotism.
- It is considered rude to discuss personal wealth or money as Americans generally do not discuss how much money they make or how much they paid for certain high-end items (such as houses, cars, boats, TV systems, etc.) cost. It is considered very rude to ask and is even more uncomfortable to discuss.

American Women Equality

- Women are leaders in all aspects of American life from business to education to government. Never assume that a working woman is in a subordinate position.
- American women are independent. They will not appreciate any "special help" offered because of their gender. Do not assume that a woman needs more time or more help than a man doing the same job.
- American women pride themselves on the number of responsibilities they take on. Do not assume that a working woman is no longer the primary caretaker of her family and children.
- When addressing a woman, use the title "Ms." unless you know that she prefers "Mrs." or "Miss."
- Many women keep their maiden names after marriage. Some use both their maiden and married names.

- When going to dinner or lunch, the person who invites pays, whether it is a man or a woman.
- Do not touch a woman in a business setting except to shake her hand. Hugging and kissing, even of people you know very well, is best left for social occasions.
- Women are legally, politically, and professionally the equal of a man in America. The way a woman dresses is a sign of her style and femininity. Behaviors such as smiling at you or being cordial is considered ordinary and acceptable in America and it does not necessarily mean she wants sexual attention and it does not mean she wants to be touched. If you attempt to make advances she may react with surprise or negativity. This type of behavior may be considered sexual harassment and is a violation of the United States' Civil Rights Act of 1964.

Corporate Business Culture

In the U.S., business relationships are formed between companies rather than between people. Americans do business where they get the best deal and the best service. It is not important to develop a personal relationship in order to establish a long and successful business relationship.

- Americans view the business card as a source of future information and tend to exchange cards casually. There is no set ritual for exchanging business cards.
- Americans prefer directness in communication. When Americans say "yes" or "no," they mean precisely that. "Maybe" really does mean "it might happen"; it does not mean "no."
- It is always proper to ask questions if you do not understand something. Americans ask questions -- lots of them. They are not ashamed to admit what they do know. Americans will assume you understand something if you do not tell them otherwise.
- It is rude to interrupt someone who is talking. Say, "Excuse me" during a pause and wait to be recognized. Interruptions, however, are common. Do not be surprised if someone finishes your sentence if you hesitate when you are speaking.
- Americans put a great deal of value on the written word. American law almost always requires contracts to be written out. Verbal contracts are rarely legally binding. Make sure you read the fine print.
- Do not enter into any contract without hiring a lawyer. American businessperson would dream of signing a contract before consulting a lawyer.
- It is very important in written communication to spell names correctly and have correct titles. If you are unsure of these, call the person's assistant to get the correct spelling and title.
- When you are doing business in the U.S., you must be on time. Americans view someone being late as rude, showing a lack of respect and having sloppy, undisciplined personal habits.
- Being "on time" in business situations generally means being about five minutes early. Five minutes late is acceptable with a brief apology. Ten to fifteen minutes late requires a phone call to warn of the delay and to apologize.

- It is very important to meet deadlines. If you tell someone that you will have a report to them by a certain date, or that you will fax something to them immediately, they will take you at your word. People who miss deadlines are viewed as irresponsible and undependable.
- Meetings are generally informal and relaxed in manner, but serious in content. Often an agenda will be distributed before a meeting, so the participants will be prepared to discuss certain topics. A successful meeting is short and to the point. Be prepared to begin business immediately, with little or no prior small talk.
- Participation is expected in meetings. A quiet person may be viewed as not prepared or as having nothing important to contribute.
- Meetings often end with a summary and an action plan for the participants to execute. A meeting is only considered successful if something concrete is decided.
- Americans appreciate and are impressed by numbers. Using statistics to support your opinions will help you be persuasive.
- Generally, there is one negotiation leader who has the authority to make decisions. Team negotiations are rare. Americans may begin negotiations with unacceptable conditions or demands. They are usually taking a starting position that gives them room to bargain.
- The goal of most negotiations in the U.S. is to arrive at a signed contract. Long-term relationships and benefits may not be the main objective. The immediate deal may be the only important issue.
- Negotiations may seem rushed to you. Remember that "time is money" to Americans and that they may not think that building a relationship with potential business partners is necessary.
- Americans are very comfortable picking up the telephone and immediately conducting business with someone they have never met and perhaps never will meet.

Social Interactions

- Smoking restrictions vary greatly from place to place, from having no restrictions at all to complete city-wide bans. Smoking is prohibited on airplanes and in any public restaurant entirely-it is seen as a fire risk. Some laws even limit outdoor smoking by prohibiting smoking within a certain distance from a building's entrance. Observe to see if others around you are smoking, or ask if anyone minds before doing so. Fines for smoking in a prohibited place range in amount from $50 on up to $1,000, plus offenders may be thrown out of an establishment for violating house rules, sometimes barred forever. Americans rarely walk around when smoking. They find a place that allows smoking (away from restricted areas) and usually stay in one place until done with their cigarette. Always safely dispose of your cigarette, don't throw it out of the car window or on the ground. Littering can get you a ticket or jail time if you start a fire.
- It is considered very rude to speak loudly on cell phones anywhere, including outdoors, but especially in enclosed, public places such as trains, restaurants,

museums, waiting rooms, and elevators. If you notice that people are not speaking at all, take your call outside and speak only as loudly as required to make yourself heard to the person you are calling. It is considered uncouth to make phone calls in a rest room. As for being in any kind of audience at the opera, theatre, cinema, places of worship, or lectures/classes talking on your phone is out of the question. While texting is rude in most circumstance in a social gatherings or meetings. If the texting is done quickly and quietly to inform someone of an issue or to answer a question, it is not frowned upon.

Information from online articles:
https://www.tripadvisor.com/Travel-g191-c3541/United-States:Customs.Habits.And.Etiquette.html and
http://www.ediplomat.com/np/cultural_etiquette/ce_us.htm

Bullying

What is Bullying?

Bullying is unwanted, aggressive behavior among school aged children that involves a real or perceived power imbalance. The behavior is repeated, or has the potential to be repeated, over time. Both kids who are bullied and who bully others may have serious, lasting problems.

In order to be considered bullying, the behavior must be aggressive and include:
-An Imbalance of Power: Kids who bully use their power—such as physical strength, access to embarrassing information, or popularity—to control or harm others. Power imbalances can change over time and in different situations, even if they involve the same people.
-Repetition: Bullying behaviors happen more than once or have the potential to happen more than once.

Bullying includes actions such as making threats, spreading rumors, attacking someone physically or verbally, and excluding someone from a group on purpose.

Resources

OK2SAY
Telephone: 855-565-2729
Information: The website allows you to submit a tip, schedule presentations, see outcome reports (reporting system with police report number), promotional materials (i.e. decals, brochures, posters, etc.), media (Public service announcements on suicide, abuse, school safety, etc.), testimonials (praising its effectiveness) and stats (tips, presentations and attendance).

Stopbullying
Telephone: 800-273-8255
Information: The website has information on: what bullying is and related topics (i.e. dating violence, gang violence, etc.), what cyberbullying is, prevention, how to report, who is at risk (i.e. warning signs, risk factors, and considerations for specific groups), prevent bullying (i.e. how to talk about bullying, bullying at school), responding to bullying (i.e. stop it on the spot, support for the kids involved and how to be more than a bystander) as well as a what you can do section divided into for kids, teens, educators, and parents, policies and laws, and resources. For parents, specifically: recognizing the warning signs and knowing when to get help, understanding what is bullying and cyberbullying, tips for talking with your child and working with the school, laws that they should be aware of as well as resources to help you and your child.

NetSmartz Workshop

NetSmartz Workshop is an interactive, educational program of the National Center for Missing & Exploited Children® (NCMEC) that provides age-appropriate resources to help teach children how to be safer on- and off the Internet. The program is designed for children ages 5-17, parents and guardians, educators, and law enforcement. With resources such as videos, games, activity cards, and presentations, NetSmartz entertains while it educates. Their Goals: Educate children on how to recognize potential Internet risks of social media; Engage children and adults in a two-way conversation about on- and offline risks; Empower children to help prevent themselves from being exploited and to report victimization to a trusted adult.

Extracted from a PowerPoint presentation, *The signs to look for if your child is being bully*, by Ronald M. Aramaki MS LLP, Psychotherapist, from *MAPAAC's Anti-bullying and Building Self-Esteem Forum.*

What Are Effects of Bullying?

- Depression
- Sadness
- Loneliness
- Isolation
- "What's the point? I can't go on"
- Shutting down feelings

Notable Changes in Behavior

- Behavioral changes
- Changes in sleeping and eating
- Dropping out of school activities
- Staying in their room
- Playing more video games
- Picking on sibs, talking back

Changes in School

- Declining grades
- Hiding grades
- Skipping school
- Dropping out of school
- Fights at school

Changes in Health

- Health problems
- Headaches, stomachaches, colds
- Asthma attacks
- Accidents due to not paying attention

New White House Anti-Bullying Campaign Seeks to Empower Asian Americans

Act to Change

Act for Change is a public awareness campaign working to address bullying, including in the Asian American and Pacific Islander (AAPI) community.

Kids and teens are bullied in schools all across the country. Unfortunately, many AAPI youths who are bullied face unique cultural, religious and language barriers that can keep them from getting help.

Act to Change campaign aims to empower you—students, families, educators—with the knowledge and tools you need to help stop and prevent bullying in your communities. Bullying is a problem that affects us all and we must act together to put an end to it. Post on social media, check out resources in your language, and take the pledge today to commit to #ActToChange.

Citizenship, ESL Classes and Immigration/Refugee Services

Resources

United States Citizenship and Immigration Services
Detroit Field Office: 11411 East Jefferson Avenue Detroit, MI 48214
Telephone: 313-926-4202
Information: The website has services (check your case status, find an office make an appointment), citizenship (apply for citizenship, prepare for the test and educational materials), green card (apply, renew or remove conditions), working in the US (temporary workers, students and employment and permanent workers) and family (family of US citizens, family of green card holders, fiancé visas). There is one field office (handle scheduled interviews on non-asylum related applications in Michigan. They also provide limited information and customer services that supplement those we provide through our website and by phone.)

Classes are available at your local community center, public libraries and community colleges.

ESL Directory
Courses and Locations (paid classes):

Access International Business Institute 609 East Liberty Street, Ann Arbor, MI 48104-2003 734-994-1456	KLC Ann Arbor Intensive English Program 625 E Liberty St, Ann Arbor, MI 48104 734-761-5855
All Things English: Private English Tutoring 560 W. Bemis Road. Saline, MI 48176 734-646-2210	Langua Tutor Language Center 30150 Telegraph Road, Suite 300, Bingham Farms, MI 48025 248-645-6663
American Language Adventure 2490 Cass Lake Road, Keego Harbor, MI 48320 517-599-6917	Language Center International 24445 Northwestern Hwy, Southfield, MI 48075 248-355-5506
Career English Language Center for International Students Western Michigan University, Kalamazoo, MI 49008 616-387-4800	Michigan Language Center 309 South State Street, Ann Arbor, MI 48104 734-663-9415
ELS Language Centers/Grand Rapids Grand Valley State University, Allendale, MI 49401 616-892-5720	On-Site Learning for busy people 1047 S Coats Rd, Oxford, MI 48371 248-766-1870

Access International Business Institute 609 East Liberty Street, Ann Arbor, MI 48104-2003 734-994-1456	KLC Ann Arbor Intensive English Program 625 E Liberty St, Ann Arbor, MI 48104 734-761-5855
English Language Institute 351 Manoogian Hall, Detroit, MI 48202 313-577-2729	Oxford Preparatory Courses 206 S. Main St., Ann Arbor, MI 48104 734-827-7971
ESL of Southwest Michigan 1747 W. Milham Ave. Portage, MI 49024	University of Michigan Northwood Community ELP 1000 McIntyre Dr. Ann Arbor, MI 48105 734-764-8463
Intensive English Program Ferris State University, Big Rapids, MI 49307 616-592-2405	

International Institute of Metropolitan Detroit
Information: The International Institute is dedicated to working with foreign-born and with all Americans in the constant task of solving social problems, acculturation, education and acceptance. It provides and utilizes human and physical resources to advance the welfare and the integration of the foreign-born and their relatives; foster community awareness that varied cultures contribute to the richness of American life; and serve other organizations in the areas of its competence. The website provides information on immigration legal services, ESL classes and Citizenship classes.

Michigan Immigrant Rights Center
Immigrant service provider reference guide:
Information: The Michigan Immigrant Rights Center (MIRC) is a legal resource center for Michigan's immigrant communities. MIRC works to build a thriving Michigan where immigrant communities are fully integrated and respected.

ESL Gold
Information: Interactive website that helps learn English. Website has links for speaking, grammar, vocabulary, listening, reading, writing, practice TOEFL tests, videos and practice quizzes.

Michigan Department of Health and Human Services (MDHHS) Refugee Assistance

The Refugee Assistance Program is a federally funded program which helps persons admitted into the U.S. as refugees to become self-sufficient after their arrival. Temporary refugee cash assistance and refugee medical assistance is available to eligible refugees who do not qualify for cash assistance (through the Temporary

Assistance for Needy Families program), Supplemental Security Income or Medicaid.

Refugee cash and medical assistance is available for up to eight months after entry into the U.S. Employment services, health screenings and foster care services for unaccompanied minors are other programs available to refugees.

Eligibility for refugee cash and medical assistance is available for up to eight months after entry into the U.S., or date asylum was granted, if you have one of the following immigration statuses:

- Refugee or Asylee.
- Cuban/Haitian entrant.
- Amerasian.
- Parolee.
- Victim of trafficking.
- Iraqi or Afghan Special Immigrant VISA (SIV) holders.
- U-Visa holders.

Immigration status is determined by officials from U.S. Citizenship and Immigration Services.

Eligibility

Asset Limits	Income	Residency Requirements
The cash asset limit is $3,000. Assets are cash or any property you own. Cash assets include: • Cash on hand • Bank and credit union accounts • Investments • Retirement plans • Trusts • Property or real estate (asset limit is $250,000) *Assets such as your vehicles and personal belongings are not counted.*	*Most earned and unearned income is counted. Income is considered when determining the amount of assistance, you are eligible for.* Examples of countable income are: • Wages • Self-employment earnings • Rental income • Child support • Social Security benefits • Veterans benefits	*The following residency requirements apply:* • Must live in Michigan • Must not be receiving cash assistance from any other state.

Other Refugee Assistance & Services

MDHHS partner with a number of refugee resettlement agencies that provide additional services to refugees such as resettlement, employment, health care and maintenance, mentoring, foster care, and education. Refugees who receive Matching Grant benefits are not eligible for refugee cash assistance for the same period.

Employment Services

Services are available to address barriers to employment such as social adjustment, transportation, interpretation, day care for children, citizenship and naturalization. These agencies also serve refugee cash assistant clients in meeting their required employment participation.

- Bethany Christian Services
  Call 800-238-4269 to find your local location
- Jewish Family Services
  2245 S State St #200 Ann Arbor, MI, 48104
  734-769-0209
- Samaritas
  8131 E. Jefferson Ave, Detroit, MI, 48214
  313-823-7700
- St. Vincent Catholic Charities
  2800 W. Willow St. Lansing, MI, 48917
  517-323-4734

Education - School Impact Services

Help is available for activities that lead to the effective integration and education of refugee children.

- Samaritas
  8131 E. Jefferson Ave, Detroit, MI, 48214
  313-823-7700
- Refugee Development Center
  122 S. Pennsylvania Ave, Lansing, MI, 48912
  517-253-8025
- West Michigan Refugee Education and Cultural Center
  2130 Enterprise St SE, Kentwood, MI, 49508
  616-237-9611

Preventive Health Services
The program provides a preventive health care liaison in each contracted agency to ensure each refugee needing referral or follow-up medical services will get the necessary assistance and education.

- Bethany Christian Services
  Call 800-238-4269 to find your local location
- St. Vincent Catholic Charities
  2800 W. Willow St. Lansing, MI, 48917
  517-323-4734
- U.S. Committee for Refugee and Immigrants
  13942 Michigan Ave, Upper Level, Suite 1, Dearborn, MI, 48126 313-581-4420

Services to Older Refugees Program
The program seeks to decrease older refugee isolation and dependence and to overcome cultural, language and educational barriers. The goal is to increase the number of older refugees using mainstream services and to connect with other older refugees who share common backgrounds, difficulties and barriers when coming to a new country.

- Office of Services to the Aging 517-373-3740
- Senior Neighbors
  678 Front Avenue NW Suite 205, Grand Rapids, MI, 49504
  616-459-6019
- Chaldean Ladies of Charity
  2033 Austin Drive, Troy, MI, 48083
  248-528-0130

Health Screening
We partner with local health departments and clinics in each of the seven major geographic resettlement areas of the state to provide health screenings to newly arriving refugees on a per capita basis.
Refugee Health Screening providers:

- Arab American and Chaldean Council
  ACC Screening Locations
- Calhoun County Health Department
  190 E. Michigan Ave, Battle Creek, MI, 49014
  248-969-6370
- Ingham County Health Department
  5303 S. Cedar Street, Lansing, MI, 48911
  517-887-4311
- Kent County Health Department
  700 Fuller Avenue NE, Grand Rapids, MI, 49503
  616-632-7100
- Washtenaw County Health Department
  555 Towner Street, Ypsilanti, 48197
  734-544-6700

Unaccompanied Refugee Minors
Providing foster care services to unaccompanied refugee, asylee, trafficked, and special immigrant juvenile youth, the Unaccompanied Refugee Minors Program helps unaccompanied minors develop appropriate skills to enter adulthood and to achieve social self-sufficiency.

- Bethany Christian Services
  Call 800-238-4269 to find your local location
- Samaritas
  8131 E. Jefferson Ave, Detroit, MI, 48214
  313-823-7700

Please click for more information.

Elderly Care

Included in this section are resources on: home care benefits and services, disability care and public safety programs

Resources

Aging and Adult Services Agency (branch of the Michigan Department of Health and Human Services)
Locate your branch
Detroit Location: 1333 Brewery Park in Detroit near Eastern Market.
Detroit Telephone: 313-446-4444
Information: Detroit Area Agency on Aging, whose mission is to promote healthy aging and enhance the quality of life for older adults, is a private nonprofit agency established in 1980. DAAA serves approximately 60,000 older adults age 60 and over and caregivers residing in the City of Detroit and metropolitan areas including the five Grosse Pointes, Hamtramck, Harper Woods and Highland Park annually. DAAA's services include Community Access, Wellness Services, Healthy Aging and Nutrition Services feeding about 6,000 homebound and disabled adults daily through the Detroit Meals on Wheels program, Care Management Services for homebound seniors, the Mature Workers Program for low-income individuals age 55 or older, the Medicaid and Medicare Assistance Program, Outreach Services, and the Senior Solution on WCHB AM 1200 every Saturday at 10 a.m.

Asian Center – Southeast Michigan
Website for Asian Center
Address: 24666 Northwestern Highway, Southfield, MI, 48075
Telephone: 248-227-4374
Information: Mission: To overcome social barriers, improve health and reduce health disparity for Asian American in Michigan. Provides: hepatitis B screening, vaccination and patient treatment assistance, annual Asian health fairs for underserved, resource advocates program, certified Medicare, Medicaid counselors, senior health workshops, Asian American Health Seminars/day, Diabetes Prevention Program, Nutrition Workshops, Healthy Asian Recipe Contest, Congregate Meals for Seniors, Affordable Care Act Advocates, Tai-chi for arthritis, ESL Workshops, Computer Workshops and Asian American Health Survey and Conversation.

Elder Care Locator
Website for Elder Care
Telephone: 800-677-1116
Information: The Eldercare Locator is designed to help older adults and their families and caregivers find their way through the maze of services for seniors by identifying trustworthy local support resources. The goal is to provide users with the information and resources that will help older persons live independently and safely in their homes and communities for as long as possible.

The Eldercare Locator links those who need assistance with state and local area agencies on aging and community-based organizations that serve older adults and their caregivers. Whether an older person needs help with services such as meals, home care or transportation, or a caregiver needs training and education or a well-deserved break from caregiving responsibilities, the Eldercare Locator is there to point that person in the right direction.

The Eldercare Locator web site provides fact sheets addressing a range of issues faced by older adults and family caregivers. Fact sheets include: 10 Warning Signs; Adult Day Care; Assistive Technology; Elder Abuse; Face the Facts; Government Assisted Housing; Home Health Care; Home Improvement Assistance; Hospital Discharges; Pension Counseling; A Talk with An Elder Driver.

The Eldercare Locator is a public service of the U.S. Administration on Aging administered in partnership with the National Association of Area Agencies on Aging.

Federal, State and Local Governments

How the Federal Government Works
The original 13 colonies had lived under the total power of the British king. In their new central government, Americans wanted to prevent a concentration of power in one government official or one office. The Constitution created three branches for the federal government so that power would be balanced. The three branches have separate responsibilities. We call this the system of checks and balances. This means that no single branch of government can become too powerful because it is balanced by the other two branches.

The Federal Government
The three branches of the federal government are: The Legislative Branch, The Executive Branch, The Judicial Branch, the United States Congress and the president, vice president, the Supreme Court of the United related offices and departments of the federal States and federal courts across the government country.

The Legislative Branch: Congress
Citizens of the United States vote in free elections to choose people to represent them in the United States Congress. Congress has the responsibility of making the laws for our nation. Congress is made up of the House of Representatives and the Senate.

The United States House of Representatives
People in each state vote to choose members of the House of Representatives. There are 435 voting members of the House of Representatives, which is often called “the House.” The number of representatives from each state depends on how many people live in that state. States are divided into districts. People living in each district vote for someone to represent their district in the House. Each representative serves for two years, and then people have another chance to vote for their representative to remain in office or for a different person to represent them. Representatives can serve in Congress for an unlimited period of time. There are five additional delegates in the House; these are the representatives of the District of Columbia, the Commonwealth of the Mariana Islands, and the territories of Guam, American Samoa, and the U.S. Virgin Islands. A resident commissioner represents Puerto Rico. The House of Representatives makes laws, and it has some special responsibilities. Only the House of Representatives can: ● Propose laws about taxes. ● Decide if a government official accused of committing a crime against the country should be put on trial in the Senate. This is called impeachment.

The United States Senate
There are 100 senators in the Senate. People in each state vote to choose two senators to represent them in Congress. Senators serve for six years, and then people have another chance to re-elect those senators or to vote for a different person to represent

them. Senators can serve in Congress for an unlimited period of time. Senators make laws, but they also have special responsibilities. Only the Senate can: ● Say yes or no to any agreements the president makes with other countries or organizations of countries. These are called treaties. ● Approve or not approve individuals the president chooses for high-level jobs, such as Supreme Court justices or officials to run federal departments, such as the Department of Education or the Department of Health and Human Services. ● Hold a trial for a government official who has been impeached by the House of Representatives.

Government Officials Serve the People
In the United States, everyone can contact their elected representative and senators. You can call 202-224-3121 and ask for your representative's or senators' offices. This is not a free call. You can write to your representative or senators to ask questions or to give your opinion about legislation and the federal government, or if you have a problem and need help with federal benefits.

You can visit the websites of Congress to learn about current activities in the House and Senate and about your own representative and senators, including their website addresses. ● For the House of Representatives ● For the Senate.

What You Can Do
Learn about your representative and senators and what they are doing to represent you in Congress. You can do this by looking for stories about them in your local newspaper and visiting their websites. All senators and representatives have local offices in their home communities. You can find these listed in the phone book or by searching for them by name on the Internet. If you visit Washington, DC, you can take a free tour of the U.S. Capitol, where Congress works.

The Executive Branch: The President
The president is the leader of the executive branch and is responsible for upholding and enforcing the laws of the country. The president has many other responsibilities, such as setting national policies, proposing laws to Congress, and choosing high-level officials and members of the Supreme Court. The president also is the leader of the United States military and is called the commander in chief. People vote in elections for the president and vice president every four years. The president can only serve in office for two four-year terms. The vice president becomes president if the president dies, resigns, or can no longer work. You can learn about the president by visiting the website for the White House, the president's home and office.

The Judicial Branch: The Supreme Court
The Constitution created the Supreme Court, the highest court in the United States. There are nine judges on the Supreme Court. They are called justices. The president chooses the justices of the Supreme Court, and they serve as long as they are able. The Supreme Court can overrule both state and federal laws if they conflict with the

Constitution. There are also other federal courts, such as the U.S. District Courts and the U.S. Circuit Courts of Appeals.

State and Local Government

In addition to the federal government, each state has its own constitution and government. Each state government also has three branches: legislative, executive, and judicial. The leader of the state executive branch is called the governor. The people of each state vote in elections to choose their governor and their representatives to the state legislature. The state legislature makes the laws that apply in each state. These laws cannot go against the U.S. Constitution. Each state judicial branch upholds the laws of that state. Each state also has local governments. There are city or county governments, or sometimes both. They provide and oversee many services in your local community, such as public schools, libraries, police and fire departments, and water, gas, and electric services. People in local communities usually vote for local government officials, but some local officials are appointed. Local governments have different forms. Some have mayors as their leaders; others have city or county councils. Local communities also have school boards, a group of citizens who are elected or appointed to oversee the public schools.

What You Can Do

Many local government meetings are open to the public and are held at night so that anyone can attend. For example, you can go to a city council meeting or a school board meeting to learn more about what is going on in your community. The meeting times and locations are usually listed in the local newspaper or on the local government's website. Some local government meetings are broadcast on the local cable television channel.

Four types of local government

The four basic types are:

1. County
2. Township
3. Municipality
4. Special district

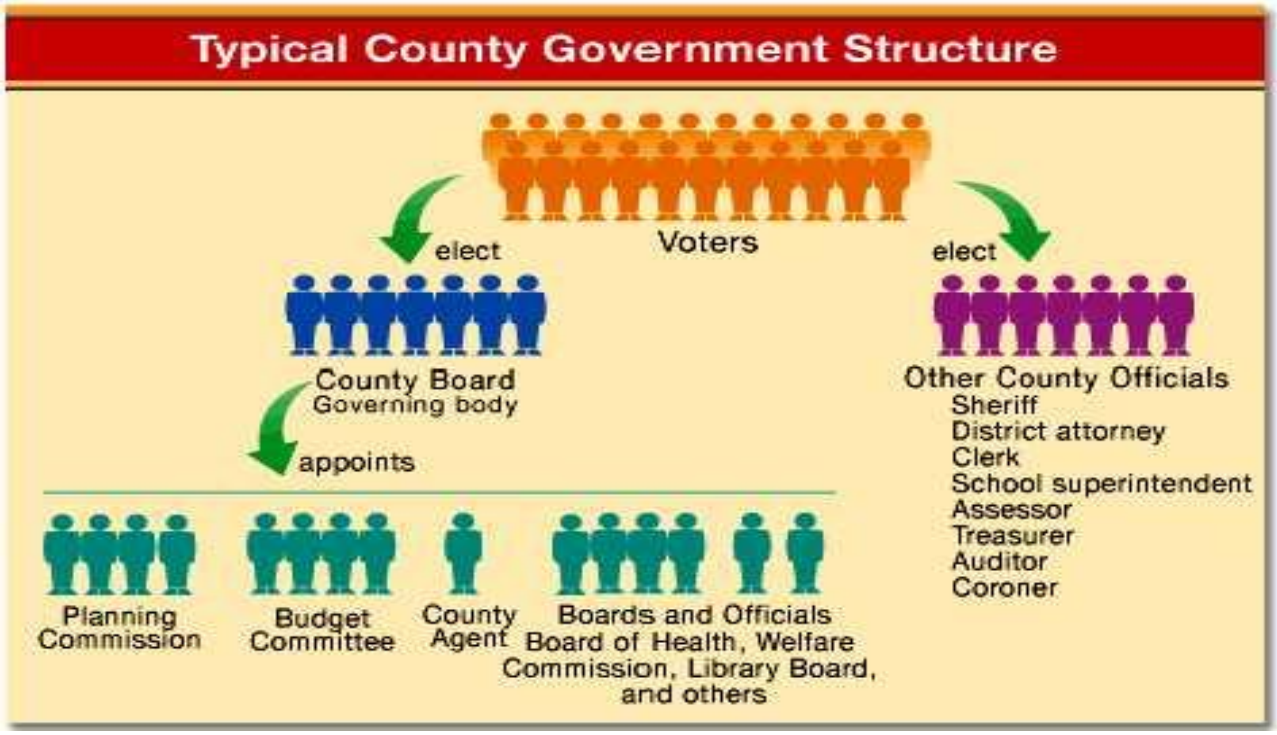
Municipal governments are cities, towns, villages, counties, districts, or metropolitan regions. They are responsible for local services such as:

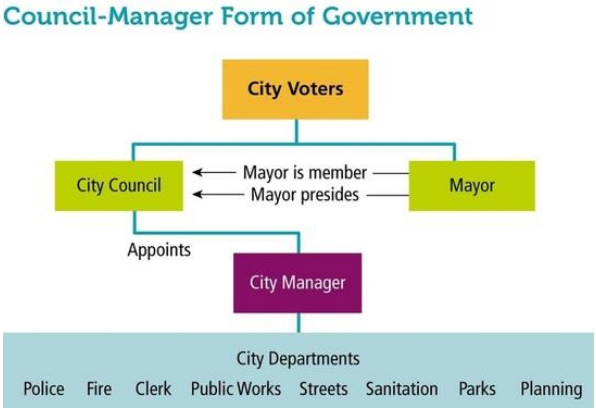
- Water supply
- Sewage and garbage disposal
- Roads
- Sidewalks
- Street lighting
- Building codes
- Parks
- Playgrounds
- Libraries

Forms of Municipal Government

A municipal charter is the legal document that defines the organization, powers, functions, and essential procedures of the city government. The charter also details the form of municipal government, of which there are historically five forms: council-manager, mayor-council, commission, town meeting and representative town meeting

County Government





Council-Manager

Characteristics include:

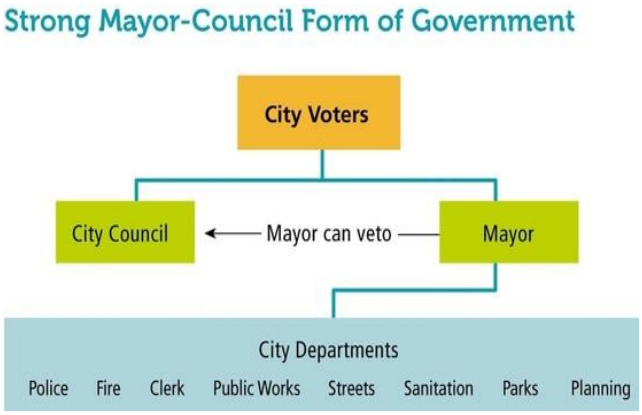
- City council oversees the general administration, makes policy, sets budget
- Council appoints a professional city manager to carry out day-to-day administrative operations
- Often the mayor is chosen from among the council on a rotating basis

This is the most common form of government. According to surveys by the International City/County Management Association (ICMA), this form of government has grown from 48% usage in 1996 to 55% usage in 2006. It is most popular in cities with populations over 10,000, mainly in the Southeast and Pacific coast areas. Some examples are Phoenix, Arizona; Topeka, Kansas; San Antonio, Texas, and Rockville, Maryland.

Mayor-Council

Characteristics include:

- Mayor is elected separately from the council, is often full-time and paid, with significant administrative and budgetary authority
- Depending on the municipal charter, the mayor could have weak or strong powers
- Council is elected and maintains legislative powers
- Some cities appoint a professional manager who maintains limited administrative authority



Occurring in 34% of cities surveyed by International City/County Management Association (ICMA), this is the second most common form of government. It is found mostly (but not exclusively) in older, larger cities, or in very small cities, and is most popular in the Mid-Atlantic and Midwest. Cities with variations in the mayor-council form of government are New York, New York; Houston, Texas; Salt Lake City, Utah, and Minneapolis, Minnesota.

State of Michigan Departments

Agriculture and Rural Development The mission of the Michigan Department of Agriculture & Rural Development is, "Assure the food safety, agricultural, environmental, and economic interests of the people of the State of Michigan are met through service, partnership and collaboration." Phone: 1-800-292-3939

Attorney General The attorney general is the lawyer for the State of Michigan. When public legal matters arise, he renders opinions on matters of law, and provides legal counsel for the legislature and for each officer, department, board, and commission of state government. He provides legal representation in court actions and assists in the conduct of official hearings held by state agencies. Phone: 313-456-0240

Civil Rights The Department of Civil Rights, in implementing the mission of the commission, secures the full enjoyment of civil rights guaranteed by law and the constitution through the elimination of discrimination. This is accomplished through the investigation and resolution of complaints of

discrimination; outreach and education programs designed to promote voluntary compliance with civil rights laws; mediation; referral; crisis intervention; anti-hate crime programming; and the dissemination of information which explains citizen rights and responsibilities provided in a legal framework. Phone: 313-456-3700

Civil Service Commission The Civil Service Commission has overall responsibility for regulating conditions of employment for classified civil service workers in all of the departments of the executive branch of state government.
Phone: 313-456-4400

Corrections The Department of Corrections administers Michigan's adult prison, probation, and parole systems. The department has jurisdiction over all adults convicted of felonies who are sentenced to prison. Convicted felons who are not sentenced to prison terms are either sentenced to a county jail term or are supervised in the community through a system called probation. Probation services for felons are provided by the department for the various felony courts in Michigan's counties.
Phone: 517-335-1426

Education The Department of Education, under the direction of the Superintendent of Public Instruction, carries out the policies of the State Board of Education. The Department implements federal and state legislative mandates in education. Phone: 517-373-3324

Environmental Quality The department is dedicated to protecting human health and to preserving a healthy environment. The department will exemplify good environmental stewardship and affirm that a healthy environment is critical to our social, cultural, and economic well-being. The department will protect human health and the environment while fostering a healthy economy by effective and efficient administration of agency programs, and by providing for use of innovative strategies. This is being accomplished in a manner that is rebuilding the integrity of the department as an environmental protection agency that carries out this mission in a professional, just, and productive manner.
Phone: 800-292-4706

Health and Human Services The Michigan Department of Health and Human Services strives to promote better health outcomes, reduce health risks, and support stable and safe families while encouraging self-sufficiency. Phone: 517-373-3740

Insurance and Financial Services (DIFS) The Department of Insurance and Financial Services (DIFS) is responsible for regulating Michigan's financial industries, including banks, credit unions, insurance, mortgage companies, and other consumer finance lenders. Phone: 877-999-6442

Licensing and Regulatory Affairs The Department of Licensing and Regulatory Affairs (LARA) supports business growth and job creation while safeguarding Michigan's citizens through a simple, fair, efficient and transparent regulatory structure.
Phone: 517-373-1820

Military and Veterans Affairs The Department of Military and Veterans Affairs, also known as the state military establishment, has 3 primary missions: to execute the duties laid down by various statutes and the governor, administration of state-supported veterans programming, and military preparedness to assist both state and federal authorities. The Michigan Army and Air National Guard constitute the armed forces of the state and serve under the orders of the governor as commander-in-chief. The governor appoints an adjutant general to serve as commanding general of the Michigan National Guard and as director of the Department of Military and Veterans Affairs.
Phone: 517-481-8000

Natural Resources (DNR) The Michigan Department of Natural Resources is committed to the conservation, protection, management, use and enjoyment of the state's natural and cultural resources for current and future generations.
Phone: 800-292-7800

Secretary of State The Department of State is the oldest department of Michigan state government and is administered by the secretary of state. Elected to a 4-year term, the secretary of state is a member of the executive branch of government and has constitutional as well as statutory duties. Phone: 888-767-6424

State Police The purpose of the department is to provide 24-hour statewide quality police service for the safety and protection of the people and their property in the state of Michigan. Its primary responsibilities are to reduce the opportunities for crime, to reduce traffic accidents through diligent and fair enforcement of the laws of this state, and to act as a first responder to any citizen's needs that can be addressed through the resources of the criminal justice system. Phone: 517-332-2521

Talent and Economic Development Joining job creation and economic development efforts under one umbrella, the Department of Talent and Economic Development consists of the Michigan Economic Development Corporation, the Michigan State Housing Development Authority, the Michigan Strategic Fund and the newly created Talent Investment Agency (TIA). TED allows the state to leverage its ability to build talent with in-demand skills while helping state businesses grow and thrive. Phone: 888-522-0103

Technology, Management and Budget The Department of Technology, Management and Budget promotes a unified approach to information technology management and provides centralized administration of services including auditing, budgeting, employee resources, financial services, fleet management, mail, printing, property management, purchasing, records management, and retirement services for departments and agencies in the executive branch of state government.
Phone: 517-373-1004

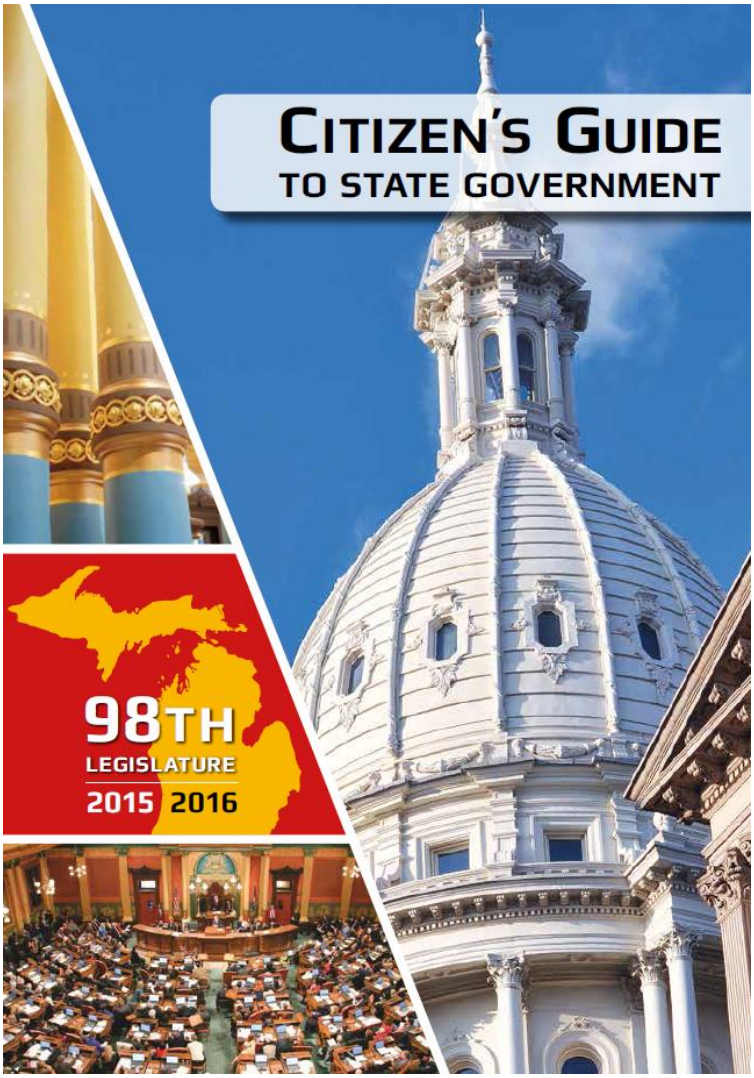
Transportation The primary functions of the Department of Transportation are the construction, improvement, and maintenance of the state highway system -the 9,620 miles of interstate, U.S. and M-numbered highways, and the administration of other state transportation programs. Responsibilities include the development and implementation of comprehensive transportation plans for the entire state, including aeronautics and bus and rail transit, providing professional and technical assistance, and the administration of state and federal funds allocated for these programs. The director of the department is appointed by the governor, with the advice and consent of the senate.
Phone: 517-373-2090

Treasury Treasury exists to provide quality financial, tax, and administrative services. The state treasurer acts as principal advisor to the governor on tax and fiscal policy issues. The state treasurer is the chairperson of the Michigan Debt Advisory Board, the Michigan Education Trust, the Michigan Higher Education Assistance Authority, the Michigan Higher Education Student Loan Authority, the Michigan Merit Award Board, the Michigan Municipal Bond Authority, and the Michigan School District Accountability Board.
Phone: 517-373-3200

Michigan Office for New Americans The Michigan Office for New Americans was created to help grow Michigan's economy by attracting global talent to our state and promote the skills, energy, and entrepreneurial spirit of our immigrant communities. Its mission is to coordinate the state's efforts to welcome immigrants and their entrepreneurship; lead efforts to encourage foreign students getting advanced degrees to stay in Michigan, build companies here, and employ Michiganders; and ensure that needed agricultural and tourism workers come to our state. The office will also help coordinate existing services to immigrants and facilitate partnerships with non-profits, foundations and the private sector in the areas of licensing, workforce training, education, housing, healthcare and quality of life.
Phone: 517-335-1181 newamericans@michigan.gov

Citizen's Guide to State Government

Please use the Citizen's Guide as a reference for state and federal government. You will find contact information as well as information on governmental process.

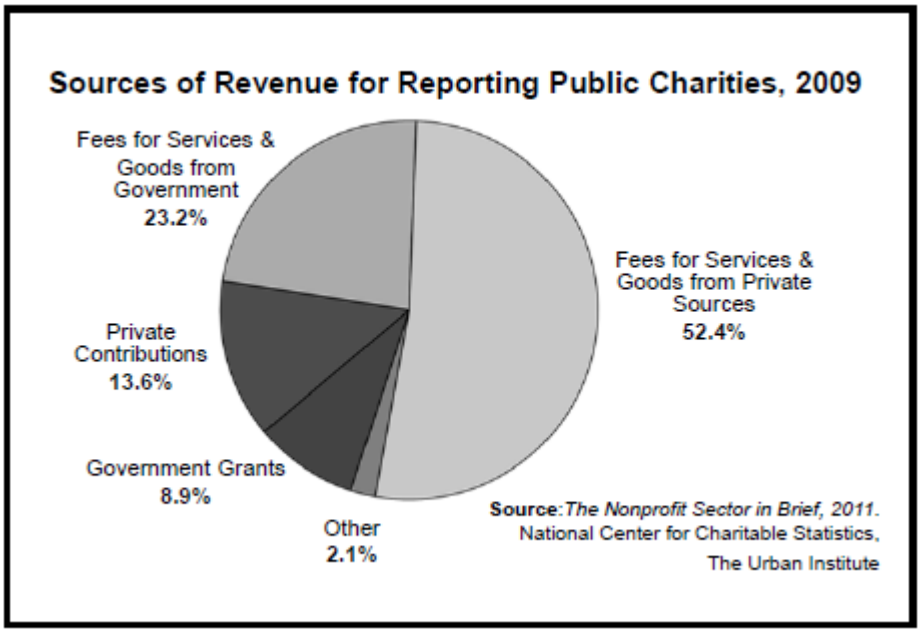


Financial Assistance to Community Centers

Nonprofits can and do utilize the following sources of income to help them fulfill their missions:

- Fees for goods and/or services
- Individual donations and major gifts
- Bequests
- Corporate contributions
- Foundation grants
- Government grants and contracts
- Interest from investments
- Loans/program-related investments (PRIs)
- Tax revenue
- membership dues and fees

While opinion varies as to what a nonprofit's "ideal" mix is, utilizing several diverse sources to achieve sustainability is generally a good practice. The National Center for Charitable Statistics' *Nonprofit Sector in Brief 2011* provides a pie chart showing the percentages of various sources of nonprofit revenue for 2009 (the latest year of record):



Fundraising planning involves a number of important steps:

- **Taking stock of your organization's strengths and assets** puts you in a position to represent your organization to funders in the best possible way.
  - What does your organization do well?
  - What skills and expertise make your group so important in your community?
  - What do you still need to improve upon?

- **Creating a case statement**, or case for support, involves detailing the argument for why your organization deserves support, usually by outlining the organization's programs, current needs, and plans.
- **Setting realistic fundraising goals** is the next step of fundraising planning. Before you can approach prospective funders for support, you need to know how much money you need.
- **Diversifying your funding mix** means building a base of support from individuals, the government, foundations, and business. These four groups comprise much of the funding landscape.
- **Preparing a fundraising calendar** or timetable to chart your fundraising efforts, and to help you think through the details of who, what, when, where and how.

Funding resources information.

To learn more about seeking grants for community center, please contact **Ms. Surabhi S. Pandit, program officer for Community Foundation for Southeast Michigan**. spandit@cfsem.org/ 313-961-6675. She is available to help any organization with questions about seeking funds.

Healthcare, Domestic Violence and Mental Health

Mental Health

Mental health. It's the way your thoughts, feelings, and behaviors affect your life. Good mental health leads to positive self-image and in turn, satisfying relationships with friends and others. Having good mental health helps you make good decisions and deal with life's challenges at home, work, or school.

It is not uncommon for teenagers to develop problems with their mental health. National statistics indicate that one in every five teens has some type of mental health problem in any given year. The problems range from mild to severe. Sadly, suicide is the third leading cause of death among teens.

Unfortunately, most young people with mental health problems don't get any treatment for them. Research shows that effective treatments are available that can help members of all racial, ethnic, and cultural groups.

If you broke your leg or came down with pneumonia, you wouldn't let it go untreated. Often however, young people ignore mental health problems thinking they will "snap out of it," or that they are something to be ashamed of. That kind of thinking prevents people from getting the help they need. Sometimes getting help is a matter of changing your mind.

There are many reasons why people do not get help for mental health problems. Fear, shame, and embarrassment often prevent individuals and their families from doing anything.

Sometimes being able to get the help, support, and professional treatment you need is a matter of changing your mind about mental health and changing the way you react to mental health problems.

Here are some important reminders:

- Mental health is as important as physical health. In fact, the two are closely linked.
- Mental health problems are real, and they deserve to be treated.
- It's not a person's fault if he or she has a mental health problem. No one is to blame.
- Mental health problems are not a sign of weakness. They are not something you can "just snap out of" even if you try.
- Whether you're male or female, it's OK to ask for help and get it.
- There's hope. People improve and recover with the help of treatment, and they are able to enjoy happier and healthier lives.

Michigan Department of Health and Human Services
Information: Website has information on hospitals and centers that can assist patients with mental health concerns.

Domestic Violence
Mai (Michigan Asian Indian) Family Services
Location: 32401 W. Eight Mile Rd, Livonia, MI 48152
Telephone: 248-477-4985
Information: Mai Family Services was established in 1986 to provide assistance to Asian Indian families and individuals in need. Since it was formed, Mai Family Services has expanded to offer services to all South Asians in Michigan.

In an effort to provide Prevention and Intervention Services, MaiFS fights against the Domestic Violence (DV) and Mental Health issues through community outreach and education programs in addition to offering confidential counseling. Their case workers offer nonjudgmental, empathetic and culturally sensitive counseling and support. If needed, a case worker or a volunteer will accompany clients to provide support, interpretation or assistance in navigating through the legal system by helping with paperwork. Transitional Housing Assistance is provided to clients of domestic violence (DV). Referral services are provided to Emergency shelters, Family Counselors, Therapists, Psychologists & Psychiatrists, Family Law & Immigration attorneys, General Physicians, Job training/ Employment assistance, and Social services.

Michigan Department of Health and Human Services Adult and Children Services for Abuse and Neglect
Telephone: 855-444-3911
Information: If you suspect abuse or neglect in an adult or a child, you can call the toll free number. The website has further information on Adult Protective Services, Children's Protective Services, Human Trafficking and Teen Dating Violence.

General Medical Care & Free Clinics
There are a number of free clinics all across Michigan.

Asian Center –Southeast Michigan
Address: 24666 Northwestern Highway, Southfield, MI, 48075
Telephone: 248-227-4374
Information: Mission: To overcome social barriers, improve health and reduce health disparity for Asian American in Michigan. Provides: hepatitis B screening, vaccination and patient treatment assistance, annual Asian health fairs for underserved, resource advocates program, certified Medicare, Medicaid counselors, senior health workshops, Asian American Health Seminars/day, Diabetes Prevention Program, Nutrition Workshops, Healthy Asian Recipe Contest, Congregate Meals for Seniors, Affordable Care Act Advocates, Tai-chi for arthritis, ESL Workshops, Computer Workshops and Asian American Health Survey and Conversation.

Transforming Youth Suicide Prevention: Michigan's Youth Suicide Prevention Program

Michigan has consistently higher rates of suicide among youth and young adults compared to the nation as a whole. Through the Garrett Lee Smith Memorial Act and early intervention funding, Michigan is committed to lowering these rates by creating true, sustainable change in both state and local systems that serve youth and young adults.

The core components of the program are systems change, surveillance and data, and training and technical assistance. **There are five program goals:**

1. Generate state-level systems change that advances and sustains youth and young adult suicide prevention as a core priority and ensures that these systems employ best practices for suicide prevention
2. Develop urban and rural "Youth Suicide Prevention (YSP) Model Communities" as replicable prototypes. These models will move beyond community awareness to implementation of sustainable best practice approaches
3. Ensure a well-educated group of gatekeepers and clinical service providers within Michigan's youth serving workforce that consistently uses evidence-based approaches for suicide prevention
4. Support local community development across the state around youth suicide prevention
5. Develop a comprehensive statewide surveillance system for non-lethal suicide behaviors and deaths by suicide. This will help us to characterize youth and young adult suicide in Michigan, identify risk factors and potential points of early intervention, track trends over time, ascertain potential clusters, and contribute to the evaluation of program impacts

Our populations of focus include foster care youth, child protective services-involved youth, and clients of Child and Adolescent Health clinics, all of whom are known to have multiple risk factors for suicide.

The program proposes to serve over 2,000 people per year and almost 13,000 over the life of the grant.

What is the Garrett Lee Smith Memorial Act?

The Garrett Lee Smith Memorial Act was ratified and signed into law in 2004, and grantees have been funded by SAMHSA since 2005. Grantees are funded for three years to implement best practice suicide prevention programs among youth ages 10-24, and all grantees report into a nationwide cross-site evaluation for the GLS program.

Additional Garrett Lee Smith Funded Programs in Michigan:

American Indian Health and Family Services of Southeast MI

Saginaw Valley State University Mental Health Prevention and Awareness Project

Oakland University Suicide Prevention Program

Eastern Michigan University SAFE Now: Stigma and Fear End Now

Get help - resources:

Common Ground	248-456-0909 800-231-1127 (toll-free)	Multiple locations in Oakland County	24/7
Macomb Crisis Center	586-307-9100	Multiple locations in Macomb County	24/7
Affirmations (LGBTQ Support)	800-398-GAYS	290 W. Nine Mile Rd. Ferndale, MI 48220	
HAVEN (Domestic & Sexual Violence Support)	248-334-1274	Multiple locations in Oakland County	24/7
Oakland Family Services	248-853-0750 866- 903-8955 (toll-free)	Multiple locations in Oakland County	
Macomb Family Services	586-226-3440	Multiple locations in Macomb County	

Risk Factors and Warning Signs for Suicide

Identification of those at risk for suicide is an important aspect of prevention. A person can be at increased risk if they have multiple risk factors. However, it must be noted that suicide *is* **uncommon**. It is likely that someone with one or many of these risk factors will **not** have thoughts of suicide or attempt suicide in their lifetime.

Risk factors for suicide include:

- Feelings of hopelessness
- Co-occurring mental and alcohol or substance abuse disorders
- Family history of suicide
- Parents with mental illness
- Impulsive and/or aggressive tendencies
- Easy access to lethal methods, especially guns
- Exposure to the suicide of a family member, friend, or other significant person
- History of physical or sexual abuse
- Conflicts around sexual orientation (only been shown for suicidal behavior, not suicide)
- Impaired parent-child relationships
- Life stressors, especially interpersonal losses and legal or disciplinary problems
- Lack of involvement in school and/or work ("drifting")

Other warning signs include:

- Change in eating and sleeping habits
- Withdrawal from friends, family, and regular activities
- Violent actions, rebellious behavior, or running away
- Drug and alcohol use
    - Unusual neglect of personal appearance
    - Marked personality change
    - Persistent boredom, difficulty concentrating, or a decline in the quality of schoolwork
    - Frequent complaints about physical symptoms, often related to emotions, such as stomachaches, headaches, fatigue, etc.
    - Loss of interest in pleasurable activities
    - Not tolerating praise or rewards

If you or someone you know is struggling, find help now. Suicide is preventable and there is always hope. If you find yourself in a difficult situation, find someone you trust and talk to them immediately.

Medicare and Medicaid

What is Medicare?
Medicare is the federal health insurance program for people who are 65 or older, certain younger people with disabilities, and people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant, sometimes called ESRD).

What is Medicaid?
Medicaid is a joint federal and state program that helps with medical costs for some people with limited income and resources. Medicaid also offers benefits not normally covered by Medicare, like nursing home care and personal care services.

Resources

Michigan Department of Health and Human Services (MDHHS)
Information: The Michigan Department of Health and Human Services (MDHHS) is a principal department of the state of Michigan, headquartered in Lansing, that provides public assistance, child and family welfare services, and oversees health policy and management.

Additionally, the MDHHS oversees Michigan's child and adult protective services, foster care, adoptions, juvenile justice, domestic violence, and child support programs. The MDHHS also licenses adult foster care, child day care and child welfare facilities.

The website has links for: food assistance, cash assistance, child care assistance, emergency relief, home, utilities and burial, health care coverage, Medicaid, women infants and children, children's special health care services, refugee assistance, and migrant services.

Affordable Care Act
Information: The Patient Protection and Affordable Care Act (PPACA) 2010 HR3590, or Affordable Care Act (ACA) for short, is the new health care reform law in America and is often called by its nickname Obamacare. The Patient Protection and Affordable Care Act is made up of the *Affordable Health Care for America Act*, *the Patient Protection Act*, and the health care related sections of the *Health Care and Education Reconciliation Act* and the *Student Aid and Fiscal Responsibility Act*. It also includes amendments to other laws like the Food, Drug and Cosmetics Act and the Health and Public Services Act. Since being signed into law, additional rules and regulations have expanded upon the law. Please see the site for more information.

Healthy Asian Americans Project (HAAP)
The ultimate goal of HAAP is to improve overall health of Asian Americans and reduce health disparities with research, education, and promotion. We want to eliminate health disparities among Asian Americans; including those that occur by gender, race,

ethnicity, education, income, disability, geographic location, or sexual orientation. HAAP serves individuals of all ages; we want to increase life expectancy and improve quality of life of Asian Americans.

HAAP community coordinators recruit participants from their communities and also provide assistance to those that do not speak English but their native languages. We focus on seven Asian communities: Asian Indian, Chinese, Filipino, Hmong, Japanese, Korean, and Vietnamese. Our health fairs are conducted by collaborating with community-based organizations and agencies. We use various media & channels to educate Asian Americans about health-related topics; we publish articles in several Asian languages in local newspapers, community newsletters, and church bulletins. We also conduct research in order to make interventions to better serve Asian Americans.

Enroll Michigan

Information: Enroll Michigan is a statewide network of non-profit agencies providing free enrollment support services to health insurance consumers. Enroll Michigan also works to encourage greater collaboration and information sharing among consumer groups, hospital networks, insurers and state and local government. Enroll Michigan's statewide network of navigators is available to assist you or your small business, at no cost, in understanding your enrollment options. As the name suggests, Navigators assist consumers in "navigating" the Health Insurance Marketplace, where consumers are able to access the tax credits and cost-sharing reductions that make purchasing private health insurance more affordable. They have bilingual navigators (in Asian languages) who provide education and enrollment assistance to help Asian individuals to get enroll for health care plans.

ACCESS

Information: ACCESS (Arab Community Center for Economic and Social Services) has been serving the community for more than 40 years. Founded by a group of dedicated volunteers in 1971 out of a storefront in Dearborn's impoverished south end, ACCESS was created to assist the Arab immigrant population adapt to life in the United States. Today, ACCESS is the largest Arab American human services nonprofit in the United States. With eight locations and more than 100 programs serving metro Detroit, ACCESS offers a wide range of social, economic, health and educational services to a diverse population.

ACCESS continues to honor its Arab American heritage while serving as a nonprofit model of excellence. The agency is dedicated to community-building, focused on service to those in need. ACCESS serves all Americans. The website has information on a variety of programs including: food assistance (i.e. Food pantry services), housing (i.e. Rent and mortgage assistance), translation (i.e. Corporate documents), legal services, tax assistance (free tax preparation), social security assistance, department of health services (i.e. Food stamps), immigration and citizenship.

Healthy Michigan Plan
Telephone: 855-789-5610
Locations
Information: The Healthy Michigan Plan is a low cost health care plan for individuals age 19-64, at or above 133% the poverty level, who do not qualify for or are not enrolled in Medicare, or Medicaid, are not pregnant at the time of application and are Michigan residents. They can apply online, in person or over the phone.

Michigan Medicare/Medicaid Assistance Program (MMAP)
Telephone: 800-803-7174
Information: Website helps you: understand new health care options, understand Medicare and Medicaid, compare or enroll in Medicare prescription drug coverage, review your Medicare supplemental insurance needs, understand Medicare health plans, apply for Medicaid of a Medicare savings program an identify and report Medicare and Medicaid fraud and scams.

On Call Transportation

Michigan Care Guide
Information: Website provides information on services such as: senior transportations, bus services, and more.

My Ride 2
Telephone: 855-myride2
Information: Website allows you to request a ride online. As an alternative, you can request a ride by calling the toll-free number.

Hope Care Network
Information: Website provides information on senior transportation.

Other Resources

United Way - 211
Telephone: 800-552-1183
Information: 211 is a 24-hour service that helps people find the local resources that they need. (i.e. financial, domestic health or disaster related). More specifically: supplemental food and nutrition programs, shelter and housing options and utilities assistance, emergency information and disaster relief, employment and education resources, services for veterans, health care, vaccination and epidemic information, addiction prevention and rehabilitation program, recently for ex-offenders, support groups for individuals with mental illnesses or special needs, and a safe, confidential path out of physical and/or emotional domestic abuse. It also has services such as benefits counseling of Medicare, Medicaid, HMOs, disputes over hospital bills, food stamps and more, reporting system for long term care facilities, nutrition programs, as well as caregiver services.

Asian and Pacific Islander American Vote – Michigan (APIAVote-MI)
Information: Website has multi-lingual voting guides, helps you find your polling location, helps request an absentee ballot, information on how to register to vote and puts on various events throughout the year such as free citizenship workshops.

Global Detroit
Information: Global Detroit is a non-profit 501(c)(3) corporation that revitalizes Michigan's economy by pursuing strategies that strengthen Detroit's connections to the world to make the region more attractive and welcoming to immigrants, internationals, and foreign trade and investment as a means to produce jobs and regional economic growth.

The Global Detroit's website provides information of programs that include: **Global Talent Retention Initiative (GTRI)**, to assist international students to learn about the legal pathways to staying in Michigan after graduation, as well as to connect to Michigan employers; **The ProsperUS Detroit** program provides micro-entrepreneurship training, development, lending, growth resources, and more for business owners; **The EB-5 investor Visa program** is a tool that allows foreign investors who invest $1 million in an American business that creates 10 jobs to receive permanent legal residency for themselves and their immediate family. Global Detroit has worked with **Upwardly Global**, a national leader in integrating skilled immigrant professionals into jobs and meaningful careers, to develop Michigan licensing guides, as well as innovative programs to assist. The goal is to promote skilled immigrants and refugees to translate their education and talents to meet Michigan's licensing requirements and promoting Michigan as a destination for skilled immigrants.

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Acknowledgements

Thank you to the following organizations and community leaders who participated in our community town hall meetings and share their issues and concerns to help build a better Michigan for the APA communities:

- Association of Chinese Americans (ACA) – http://www.acadetroit.org/en/
- Burma Center/Burmese American Initiative in Battle Creek – http://burmacenterusa.org/
- Chinese Association of Greater Detroit (CAGD) – http://cagd-us.org/about/
- Filipino American Community Council of Michigan (FILAMCCO) –
- Korean American Community of Metro Detroit - https://www.facebook.com/KoreanAmericanCommunityofMetroDetroit
- Korean American Cultural Center of Michigan – https://www.facebook.com/pages/Korean-American-Cultural-Center-of-Michigan/115914955098661
- Laos Traditional Dance – Laos community. Contact: Annie Viengrouthasane, thipvieng@gmail.com
- MiIndia - http://www.miindia.com/
- National Federation of Filipino American Associations – Michigan (NaFFAA) – http://naffaa.org/
- Philippine American Community Center of Michigan (PACCM) – http://www.paccm.org/
- Thai American Association of Michigan (TAAM) – http://thai-am.org/
- West Michigan Asian American Association (WMAAA) – http://www.wm-aaa.org/

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