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3. If you encounter a robber or a mugger demanding money or valuables, never try to resist. You could lose your life.

4. When in public places, please try to talk only in English to avoid misunderstandings.

5. Do not stare at other people, especially strangers. They may take offense.

6. Try to mingle with local students or people in the community so that you will not be treated as a stranger. Being seen only with Indians will result in you being alienated from the local community.

Driving

1. Fasten seat belts irrespective to the local laws, even if you are a passenger in the rear.

2. Do not drive if you do not have an appropriate license or adequate automobile insurance.

3. Before you begin to drive in the US, take at least a couple of driving lessons to understand the basics. This, even if you have had experience driving in India. The rules, driving conditions and speeds are very different here.

4. Avoid late night travel. Though you may be fully conscious and competent, there are thousands of drunk and/or sleepy drivers on the roads, more so late at night.

5. Do not drive under influence of alcohol or any other substances of abuse. Ensure there is a sober designated driver.

6. Do not ever stop on the breakdown lanes of any highway, unless your car actually breaks down. In such a case, get out of your car and stay away from the moving traffic.

7. If you are ever pulled over by a police officer, do not get out of your car unless the officer asks you to do it. Keep your hands on the steering wheel and wait for the officer.

8. Pedestrians, unlike in India, have the right of way at most places. Do not get too close to them while driving.

9. Always maintain a safe stopping distance, as determined by weather conditions.

10. If you ever come across a road accident, please do not rush to rescue people. If you are not careful or trained, you may hurt them instead.

11. Do not leave your wallet or any other expensive items exposed and unattended in your car.

12. If you are tired or sleepy, moved into a safe place quickly and take a break.

13. Do not use SMS on your cell phones while driving. Using a cell phone (without a hands-free option) while driving is illegal in most states.

14. Do not offer a ride to hitchhikers or strangers.

15. Do not seek a ride from a stranger.

16. If you are a pedestrian, cross the streets or highways only at the designated places. Always follow the traffic signals.

Apartment/Home/Dorm room

1. Always keep your apartment/home/ dorm doors (also windows if you are in ground or first floor) locked and secure.

2. Never ever disconnect, break or block smoke detectors in your apartments/homes either to smoke or while cooking.

3. Lately, the Indian community has become a target for robbers. Resist the tendency to keep valuable jewelry, documents and certificates in the home or apartment. A safe-deposit box (locker) is a much safer place.

4. Ensure that a trusted friend has a key to your place to help in cases of emergencies.

Suicidal and Behavioral Emergencies

There are many resources available in all local communities to help people with emotional or behavioral problems. Usually, there is a community mental health center or a crisis center that can provide crisis management and emergency services. Please check your local phone directory. In case of emergency, call 911. Even if you do not have insurance, ongoing treatment for mental health problems can be obtained from the local community's mental health agen-

TANA's guidelines for the Indian in America

cies.

There is a Toll-free Nationwide Hotline (1-800-273-TALK) that can be reached to provide assistance for people feeling suicidal.

Visas

Understand the limitations and privileges particular to your visa status. Violating immigration laws can lead to imprisonment and deportation.

Law & Order

1. Obey the law.

2. Do not approach or touch lonely children - even if they are your neighbors.

3. Do not offer any food or drinks to children unless they are accompanied by their parents and permit you to do so.

4. Do not touch or rub against any stranger in public places.

5. Do not fake any identification, prescription or certificate.

6. Do not falsify any documents that are eventually scrutinized by the universities, governmental agencies or potential employers.

7. Do not carry any weapons unless you have a valid license.

8. Be extremely cautious in air travel and in public transport. Even though it is unfair, in the post 9-11 environment, people with brown skin face more suspicion. Make sure that your do not carry any sharp objects or flammable liquids.

9. Do not trespass on private property. Even if you lose your way, do not knock on house doors.

Domestic Violence

Violence against anybody, even family members, is against the law. The definition of assault is very broad - even unwanted touching is considered assault. The law enforcement take domestic violence very seriously.

1. If ever there is a dispute or an argument, never get physical. Even a small incident can ruin your entire career.

2. Do not cause any injury to your spouse, partner, friend or any other household member.

3. If you are a victim of domestic violence, seek help immediately. There are many Indian organizations and local agencies just for this.

Parents & Visitors

1. Do not let parents remain unattended, at least until they are fully familiar with the surroundings.

2. Do not let them walk alone in unsafe areas. Even if your neighborhood is safe, there will be a risk of intruders from other neighborhoods.

3. Make sure they understand that they cannot touch or offer food to strange children (and pets).

4. Make sure they have health insurance. Even if they are going to visit you for a small period, having basic health insurance is prudent.

Children

1. Never leave infants unattended at home, outside or in your car.

2. Do not leave an infant unattended in your car, even if you are going into a shop and can see your child a few yards away. It is illegal in most states.

3. Never be violent to your children. You may get into serious trouble with the law and the children may be taken away from you.

4. Do not leave dangerous things within reach of infant children.

5. Do not leave unlocked any alcohol or other substances that are not safe for children. Particularly, be careful about your teenage children.

Health, Life & Auto Insurance

1. A good health Insurance is essential in the United

States. Healthcare is very expensive and in most cases unaffordable without insurance. There were numerous instances of students and temporary H-1, L1 visa workers getting into serious trouble by ignoring their health insurance.

2. Though you may seem healthy, you never know what could happen tomorrow. There were more than a dozen deaths of massive heart attacks of people under 35 years of age Indian community within the last six months.

3. A term life insurance is affordable for most people. Such insurance at least keeps your loved ones away from immediate financial trouble.

4. If you are part of an institution or company, please check if they have group life insurance and/or disability insurance. Group policies may cost less but only covers you only as long as you are part of that group.

5. A decent automobile insurance is absolutely essential. Though the local state law mandates a minimum, it is always better to have some extra third party or umbrella coverage.

Banking, Wills & Emergency Contacts

1. When you open a bank account, you usually have an option to choose a nominee/POD (payable up on death). That person need not be present at the bank. Make sure that you choose a family member or a friend that you can trust so they don't have to go to probate courts.

2. Please have your identification and your emergency contacts recorded on your cell phone and wallet. It may be recorded as ICE (In Case of Emergency) on your cell phone.

3. It is highly recommended that you have a will, regardless of your age, marital or financial status.

Taxes

Make sure that you understand the tax laws covering your situation, that you file your tax-returns appropriately and pay your taxes promptly.

Sports & Recreation

1. Do not try to participate in adventurous sports unless you have sufficient skills or experience.

2. If you are not proficient in swimming, do not get into the pools or ponds unless safety personnel are present. Even if you are an expert, do not attempt to swim in unknown waters or in the ocean.

3. If you are going to practice at any shooting ranges, or gun clubs, take necessary safety training first.

4. Wear safety jackets while participating in whitewater rafting, fishing, canoeing or any other recreational water sports.

5. Ensure you have appropriate equipment and in good order.

Internet

1. Do not solicit or encourage any online sexual chat with strangers. Several people have been caught in sting operations by undercover cops.

2. Do not post threatening or derogatory messages on Web sites. They do not offer any benefit to you or the people around you. There are several cases of students getting into serious trouble because of their internet postings.

3. Protect your PCs from malicious virus and malware, especially if you use your PC for financial transactions. Many Indian Web sites are likely to be infected.

A little common sense and planning can help avert many catastrophes. But TANA's Emergency Assistance and Management Team (TEAM Square) is there to help.

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