

MOVING TO FRANKFURT



Pre-departure ECB Information General Information Brochure

Special edition - for new employees of the
EUROPEAN CENTRAL BANK

Dear Reader.

This brochure contains the ECB Pre-departure Checklist before relocating to Frankfurt and will also provide you with some facts and figures about the day to day life in Germany. We have tried to cover the most important areas of interest and hope that you will find it useful.

Cheryl Koenig Relocation Services Group

	Page
Pre-departure ECB Information	
• Pre-departure ECB Checklist	3
• Urgent Administrative Matters Covering: <i>Residence Permit</i> <i>Registration at Your New Place of Residence</i> <i>Income Tax</i> <i>Bank Account</i> <i>Insurance</i> <i>Personal Identity Card</i> <i>Estate Agent Commission</i> <i>Home Search</i>	3-4
General Information Brochure	
• Important Telephone Numbers	5
• Pharmacy / Chemist	6
• Health Care	6
• Important Manners and Customs	7-8
• Banking / Financial Transactions	8-9
• Public Transportation (Local Area)	9
• Public Transportation (Long Distance Trains)	10
• Driving in Germany	10-12
• German Driver's Licence	13
• Postal Services	13-14
• Telephones	14-15
• Shopping	15
• Home Delivery	16
• Garbage Disposal / Rubbish	16
• Food - Dairy Products	17
• Food - Flour, Grains and Baking Products	17-18
• Food - Meat	18
• Food - Fish	18
• Babies and Children	19
• Language Courses	20
• Church Services in English	20
• Conversion Charts	21

PRE-DEPARTURE ECB INFORMATION >

PRE-DEPARTURE ECB CHECKLIST

PAPERS/CERTIFICATES

The following papers should be at hand when you actually leave your home.

- Valid passports
- Driving licence/international driving licence with date of first issue

ESSENTIAL DOCUMENTS FOR YOUR PERSONAL FILE

Please make sure, that you have submitted the following documents to the ECB:

1. Originals of academic diplomas
2. Birth certificate
3. Marriage certificate - if applicable
4. Birth certificate(s) of your child(ren) - if applicable
5. Medical examination
6. Proof of your spouses annual income - if applicable
7. Copy of your passport

REIMBURSEMENT OF TRAVEL AND REMOVAL EXPENSES

Travel and removal expenses are reimbursed from the place of origin to the new place of residence on taking up appointment.

The place of origin is in principle the place where the member of staff was recruited, i.e. the place where the member of staff was habitually resident at the time of recruitment. Places of temporary residence are not regarded.

URGENT ADMINISTRATIVE MATTERS

These are the administrative steps you have to take more or less immediately after moving. Meeting bureaucratic requirements can be difficult and time-consuming, so you should either be prepared to make the time available and be patient or you could seek the professional assistance of Cheryl Koenig Relocation Services Group (CKRS). However, please note such services are not part of the relocation package provided by the ECB.

RIGHT OF RESIDENCE ("FREIZÜGIGKEITS-BESCHEINIGUNG")

Usually, EU citizens who intend to stay in Germany on a permanent basis (at least for a certain time) should apply for a Right of Residence Paper at the "Ausländerbehörde", i.e. immigration office. In your case, this will not be necessary owing the special status you are going to have (cf. Protocol on Privileges and Immunities of the European Communities). However, if you have a non-EU partner (to whom you are not formally married), it is necessary to apply for a residence permit before moving to Germany. If your partner wishes to work in Germany a work permit will also be necessary. - Again, CKRS will be able to assist you.

REGISTRATION AT YOUR NEW PLACE OF RESIDENCE ("POLIZEILICHE ANMELDUNG")

Everybody in Germany, whether German or a foreigner, has to be registered at their place of residence. This has to be done within 7 days of moving to Germany. However,

you do not have to register during your stay at the "Johann Wolfgang" residence. For further information, please contact the ECB's Personnel Development Division.

In order to register in Frankfurt you will need:

- A registration form, completed and signed, available from the registration office ("Einwohnermeldeamt") or from the Personnel Development Division.
- Passport(s) - photocopies will not be accepted.

The officer at the "Einwohnermeldeamt" will stamp your issue of the form and hand it back to you. Please make sure, that you do not loose this form, since you may be asked to present it occasionally.

INCOME TAX

You will be exempt from national taxes on salaries wages and emoluments paid by the ECB and will instead be liable to a tax for the benefit of the communities. You may ask the Personnel Development Division for a short information leaflet on your tax status and possible links to the German tax system.

BANK ACCOUNT

In Germany, your monthly salary is usually directly transferred to your bank account, as will be the case with the ECB. It is also common to have regular payments, such as rent, automatically deducted from your account by standing order. Thus opening a bank account should be one of the first things you do. The procedure is simple. You need your passport and in some cases proof of registration.

Some banks wait until after your first three salaries have been paid before issuing a Debit Card Card. Written confirmation from the ECB stating that you were transferred to Germany to work for the ECB will facilitate and probably speed up the process. You will receive this confirmation on your first day of employment. You will also be given information about banks offering preferential terms to ECB staff.

For more details regarding bank accounts please see the "General Information Brochure part" page 8.

INSURANCE ("VERSICHERUNG")

As in every country, being well insured is highly important in Germany. The main types of insurance you should have are:

Krankenversicherung	Health insurance//mandatory (cf. ECB medical & dental scheme)
KFZ-Versicherung	Car insurance// mandatory to register a car
Privat-Haftpflichtversicherung	Private liability insurance (recommended)
Hausratversicherung	Household contents insurance (recommended)
Lebensversicherung	Life insurance (considerable)
Unfallversicherung	Accident insurance (cf. ECB accident insurance)

SPECIAL IDENTITY CARD

The Personnel Development Division will approach you with a special identity card issued by the German Foreign Ministry (dark red card). It is not a travel document. It identifies you as a member of staff of an international organisation on German territory and may be useful in your dealings with local authorities. These cards will also be issued to all members of your family over 16 years old forming part of your household and living in Germany.

HOME SEARCH

In order to facilitate an efficient and smooth accommodation search and to assist with an easy integration in the Frankfurt area, the ECB is offering relocation services to new members of staff on appointment.

The ECB's relocation provider is the

Cheryl Koenig Relocation Services Group (CKRS)
Post Office Box 1348
Ritterlingstraße 1, 65703 Hofheim

Telephone: ++49 / (0)6192 / 95 835 0
 Fax: ++49 / (0)6192 / 95 835 100
 E-Mail: ckr@ckrsgroup.de

Its services will be available to full time new recruits relocating from outside the Frankfurt am Main area.

CKRS will assist you in finding a home which, as far as possible, meets your needs and requirements. A well trained and qualified consultant from CKRS will provide you and your family with the necessary assistance.

The services of CKRS available to new ECB staff upon relocation to the Frankfurt area comprise the following:

- a home search on the basis of your requirements and needs **as per your completed questionnaire**;
- assistance in negotiations with your landlord;
- checking of the proposed rental contract and guidance on the relevant legal and other regulations; and
- a protocol hand-over service

Please note that this starter package is available only once.

ESTATE AGENT COMMISSION ("MAKLERCOURTAGE")

The fee which the tenant has to pay is legally limited to a maximum of 2 months' rent, not including the additional costs. Half the commission will be reimbursed by the ECB, under the condition of employment for the staff of the ECB.

GENERAL INFORMATION BROCHURE >

IMPORTANT TELEPHONE NUMBERS

- **Life-threatening emergencies:** **112**
(Ambulance and Fire Department)
- **Police:** **110**
- **Poison Control:** **06131 – 19240**
("Uniklinik", Mainz)
Website: **www.giftinfo.uni-mainz.de/**
(Please note: the website has an English language option)
- **Emergencies, including PoisonControl:** **069 - 6301-7413**
("Uniklinik", Frankfurt/Main)
- **Emergency Doctors**
("Ärztlicher Notdienst" - after 7:00PM, weekends, bank holidays)

Frankfurt area, Taunus area **069 - 19292**
Wiesbaden: **0611 - 461010**
- **Emergency pharmacy:** **0800 - 228 228 0**
- **Key Hospitals:**

"Städtisches Krankenhaus" Höchst
Gotenstr. 6-8
65929 Frankfurt/M. / Höchst **069 – 3106-0**

„Hochtaunus-Klinik“
Urseler Str. 33
61348 Bad Homburg **06172 – 14-0**

"Universitätskliniken" Frankfurt/M
Theodor-Stern-Kai 7
60590 Frankfurt am Main **069 – 6301-1**
- **Telephone Information/Enquiry**

Frankfurt/National (Telekom) **11833**

International (Telekom) **11834**

English-speaking:(Telekom) **11837**

Telephone Out-of-Order: **0800 – 33 02000**

Telephone Requests/Orders/Info **0800 – 33 01000**

Internet phone directory: **www.dasörtliche.de**

Internet yellow pages: **www.gelbeseiten.de**
- **Mainova, 24 hr Service** (gas, electricity, water)

Frankfurt am Main **0180 - 21388110**

PHARMACY / CHEMIST = "APOTHEKE"

Every neighbourhood has at least one pharmacy marked by a big red A, where prescriptions and over-the-counter medications are dispensed or sold. Please note, many medications do require a doctor's prescription. At the pharmacy, over-the-counter drugs, i.e. those that do not require a prescription, are not displayed but have to be specifically asked for.

Pharmacies are usually well stocked and have all common medications available. Should a medication not be on stock, replenishment is normally available within a few hours and many pharmacies deliver urgently needed medication in such cases to your home, without additional cost.

One can also buy other items at the pharmacy, such as cosmetics, vitamins, personal hygiene items, but the choice is limited and the prices are higher, so it's better to go to the 'DROGERIE' (drug store) or a super market.

Concerning prescriptions please note the following:

- Members of national health scheme insurance companies present the prescription at the pharmacy. Despite the fact that prescribed medications are free, members have to pay a small, state-imposed prescription fee.
- Persons who are privately insured will pay the full amount and submit the bill to their health insurance company for reimbursement.

If you require medication outside the normal opening hrs:

1. Refer to the actual "**Notdienst Kalender**" (emergency service calendar) which you can pick up at your nearest pharmacy. It is recommended that you always have the actual 'Notdienst Kalender' at home. It tells you which pharmacy is operational outside of normal business hours as well as on weekends and bank holidays.
2. Refer to your local newspaper. You will find the listing for the "**Notdienst**" under the local section.
3. Each pharmacy displays a sign listing the nearest pharmacy which is open.
4. When you visit the pharmacy which is "on call", the store may look shut. Just ring the bell and wait for the small window in or next to the door to open (sometimes this can take a couple of moments).

HEALTH CARE

Germany enjoys a good health care system. Hospitals and surgeries are well equipped and have well trained staff. The standard offered is very high and normally there are no long waiting lists for surgery and operations.

- The majority of the doctors speak some English.
- In order to find a doctor that suits you, it is suggested to ask colleagues and/or neighbours for personal recommendations.
- Doctors are listed in the yellow pages under "**Ärzte**".

In the Internet you can find doctors for example under: **www.arzt-auskunft.de**.

- Usually one goes first to a general practitioner, and there you will receive an "**Überweisung**" (transfer form) to see a specialist. But you can also go directly to a specialist. Please note: Per quarter you have to pay 10 Euro in cash the first time you see a doctor a dental doctor. Here are some useful translations:
- Following please find some useful translations:

Doctor's office	<i>Arztpraxis</i>
General practitioner	<i>Arzt für Allgemeinmedizin</i>
Office hours	<i>Sprechstunden</i>
Assistant	<i>Sprechstundenhilfe</i>
Appointment	<i>Termin</i>
I would like to make an Appointment	<i>Ich hätte gerne einen Termin</i>
I need a transfer form	<i>Ich brauche eine Überweisung</i>
Examination	<i>Untersuchung</i>

If one has to go to a hospital the personal details will be required by the "**Aufnahme**" (registration).

Please note: if you cannot present an insurance/service card from your statutory or private insurance (which indicates that your insurance company guarantees the costs), the hospital may ask for an appropriate down-payment.

Here are some useful translations in relation to hospitals:

Casualty ward	<i>Notaufnahme</i>
Senior Consultant	<i>Chefarzt</i>
Ward doctor	<i>Stationsarzt</i>
Senior staff nurse	<i>Oberschwester</i>
Ward nurse	<i>Stationsschwester</i>
Nurse	<i>Krankenschwester</i>

Payment

1. If you/your family are covered by a statutory insurance plan, show your insurance card (which you will automatically receive from your insurance company) at the doctor's office or the hospital's registration. Their bill is usually processed directly by the insurance company.
2. If you are a member of a local private health insurance scheme, the insurance usually provides you with a service card which you present at the doctor's or the hospital's registration. Their bills normally go directly to your insurance company who then pays these bills (if applicable only - less your deductible).
3. If your private insurance company does not provide you with a service card, the doctor/hospital will send the bill to you, which you have to pay. You then present this bill to your insurance company for reimbursement.

IMPORTANT MANNERS AND CUSTOMS

- When entering a smaller store, your doctor's office, or when greeting someone, you say "**Guten Tag**" (good day). When leaving a smaller shop or doctor's office, you say "**Auf Wiedersehen**" (good bye).
- When introduced to someone or meeting someone formally (i.e. at a party, your child's teacher, your doctor etc.), it is common to **shake hands as a greeting**, and to **say your last name**. It is also common to shake hands when leaving.
- When moving into an apartment building or house, it is common to introduce yourself to your neighbours.
- When visiting, it is not common just to drop in. Call beforehand to give them some warning.
- When answering the phone, it is usual to say your last name so that the caller knows he has reached the correct party.
- When invited to a German home for lunch, tea or dinner, it is usual to bring a bouquet of flowers (always remove the wrapping before entering the home) although a bottle of wine or 'Sekt' is also appropriate.
- Punctuality is very important to the Germans, and unannounced delays can cause offence. Be sure to apologise.
- Birthday celebrations are more or less the responsibility of the birthday boy/girl. Many birthdays therefore go unmentioned. Colleagues are often offered cake and drinks (i.e., „Sekt“) at the office.
- Unless officially agreed otherwise (e.g. in your business environment), always address Germans formally with **Frau** (Mrs./Ms.) and **Herr** (Mr.). The formal '**Sie**' and the informal '**Du**' (as in French tu and vous) sometimes causes confusion. When you get friendly with a German and if you would like to address them by their first name, then you may offer them the 'Du' form. The offering is always done by the socially-higher situated person. However, the Germans are very careful with offering someone the 'Du' form.
- Adult women are always addressed as "Frau" whether married or not. The term "Fräulein" is reserved for young girls only.
- At restaurants, most friends pay their own bill. It is quite acceptable to ask the waiter for "**getrennte Rechnungen bitte**" -- meaning "separate bills please".
- At Christmas time, it is common to give your Postman, your 'Hausmeister', the garbage men, your cleaning woman etc. a small (cash) gift.
- „**Ruhezeiten**“: are from 1:00 PM – 3.00 PM every day, including Saturday, and all day on Sunday. You are not allowed to „make noise“ during this time (e.g. mowing the lawn, listening to loud music)..
- In German restaurants **service is included!** However, (provided you were happy with the service) it is common practice, that the guest gives a tip which can range from 5% to 10% of the bill/check.
- If you pay with a credit card it is advisable not to add the tip to the total amount on the credit card slip. Rather give cash, since unfortunately some restaurant owners do not give the amounts on credit card slips to their employees.
- When you pay a hotel bill you may want to leave a tip for the staff (max. 5%). However this is optional and not expected.

BANKING / FINANCIAL TRANSACTIONS

REQUIREMENTS TO OPEN A BANK ACCOUNT

- Application form, your Passport, sometimes the "Einwohnermeldeamt" registration form

STANDARD BANK ACCOUNT FEATURES

- **Personal bank accounts** - are offered with either transaction based fees or an annual fee
- **Electronic banking accounts** - are usually offered with reduced transaction fees or zero transaction fees
- Account holders can get a bank card (Girocard) with separate PIN code functioning as debit card and a global ATM card for cash withdrawals. At branches of your bank you can also use this card to pull account statements and process transactions.
- A word of caution: Always make sure that you keep PIN codes in your mind only. Rationale: In case of card abuse will have to bear the entire financial damage if a card issuer has reason to suspect that the person committing the crime had access to your card but also to your PIN.
- With most bank accounts you can also have a Credit card (usually either Master Card or Visa). This is subject to a fee unless a credit card is included in the annual service package.
- Statements can be obtained via printers which you can find in the branches of your bank (mailed statements are still available but at extra costs)
- There are standing order facilities available at extra costs (e.g. used for paying the monthly rent).

TYPES OF BANKS

Please note: nearly all German banks are members of the so called Deposit Safety Fund ("Einlagensicherungsfond"). This fund guarantees/secures deposits up to a certain limit across the entire Financial Services Industry.

- **Commercial banks** (e.g. Deutsche, Dresdner, Hypo Vereins Bank and Commerzbank)
- **Savings banks** (have the vast majority of branches in Germany)
- **Cooperative banks** (Volksbanken/ Raifeisenbanken many branches particularly in rural areas)
- **Postbank** (branches at all larger post offices)
- **Direct Banks** (offering telephone and/or Internet banking only)

FORMS OF PAYMENTS / MONEY TRANSFERS

- **Cash, cash, cash** (Germany is still a quite cash driven society)

- **Bank card** with PIN or signature (debit card function)
- **Credit cards** (Master Card, Visa, Amex, Diners)
- **Giro transfers to another account.** Transfers are possible within Germany (required are: acct nos., bank codes), to European countries (required are: own acct no. country code, IBAN no.) and intercontinental (required are: country code, acct nos., SWIFT code)
- **Direct Debit** (Subject to your prior permission, a company or an institution may debit your bank account. If you determine that the debit was not justified you can request from your bank to again credit your bank account with the debited amount. This right can be executed during a period of 6 weeks after the debit hit the account.
- **Standing orders** (most common for monthly rent)
- **Cash deposit** into someone else's account

PUBLIC TRANSPORT (LOCAL AREA)

Overall the public transport system is well organised, comparatively clean and reliable. In the Rhine / Main area the train, underground, street car and bus transportation companies are organised/associated in the "Rhein / Main Verkehrsverbund" (RMV).

KEY FEATURES

- The RMV covers the entire Rhine / Main area
- One ticket to use different means of transportation
- Distance related fares (distance is defined by areas/zones one passes/enters)
- Preferential fares for children, pupils, students, groups
- Season tickets
- Transportation is usually operational from around 5:00 AM to around 0:30 AM
- Parking facilities at most train stations
- Compulsory no smoking

MEANS OF TRANSPORTATION

- Commuter trains ("Regional Express", "S-Bahn")
- Subway/Underground ("U-Bahn")
- Street Car ("Straßenbahn", which runs in certain areas underground)
- Busses

FARES (RMV TRANSPORTATION)

- For trains, subways, and street cars, tickets must be bought before entering the vehicle - there are no conductors.
- To buy tickets for trains, subways, and street cars, please use the respective vending machines at the stations / stops.
- Vending machines almost always take notes as well as coins.
- In order to pay the correct fare, look up your destination at the vending machine, key in the destination code, press the appropriate button for adult, child, then feed the machine with the requested amount. You will receive your ticket. This ticket must be retained as long as you are on the operator's property.
- For buses you can buy the ticket from the driver.
- There are frequent spot checks, checking to see if all passengers are in possession of a valid ticket. Persons without a valid ticket will be heavily fined.

PUBLIC TRANSPORT (LONG DISTANCE TRAINS)

KEY SYSTEM FEATURES

- Most European countries have excellent long distance train systems - including Germany.
- The trains are operating at fast (inter-region) and high speed (ICE, IC and EC).
- There are 1st and 2nd class carriages
- The seating is modern and comfortable there are carriages with open seating and compartments.
- Most trains offer quality bistros or restaurants, and usually clean toilets.
- Some high speed trains provide business and entertainment features (conference room / 220V sockets / video).
- In most European countries smoking in trains is not permitted.
- All European countries are connected by rail, including Russia.
- Nearly all main stations are in the center of town and provide fee-based parking facilities.
- Train stations in major cities offer English speaking information desks.
- For high speed trains, the position of each carriage is displayed at the platform.
- You can find Internet English travel Info at: <http://reiseauskunft.bahn.de/bin/query.exe/en>.
- For distances of up to 250 miles, trains are often faster than going by plane.
- Trains allow for easy travelling in comparison to travelling on the notoriously jammed motorways.

TICKETS / SEAT RESERVATION

- Tickets are available at travel agencies, train stations, internet (www.bahn.de) and in the train (credit cards / bank cards are accepted).
- It is recommended to purchase tickets / reserve seats ahead of time (mandatory for ICE, IC, EC trains plus trains are often fully booked).

FARES

- The fares are distance related.
- There are preferential fares for children, students, senior citizens, and groups.
- Season tickets are also offered.
- The "Bahn Card" is a rebate card for frequent travelers. Owners of a new "Bahn Card" are entitled to 25% or 50% (subject to card type) off standard long distance ticket fares within Germany.

DRIVING IN GERMANY

IMPORTANT > DRIVE ON THE RIGHT

SPEED LIMITS / REGULATIONS

- In **towns and villages**: the speed limit is **50 km/h** unless otherwise indicated. (The speed limit always starts at the yellow town name sign.)
- In **highly populated**, and in many **residential streets**, the speed limit is **30 km/h**. (This will be sign-posted accordingly.)
- On **pedestrianised roads** (sign-posted with a blue square showing playing children), the maximum speed is **walking speed**.
- On **surface highways/dual carriageways**, the speed limit is **100 km/h**.
- On the '**Autobahn**': the **recommended** top speed is **130 km/h**. The **minimum speed** on the 'Autobahn' is 60 km/h.
- Overall, drivers **must** adjust their speed according to the actual traffic and weather condition at all times. Not obeying this rule can result in heavy fines as well as the loss of the insurance cover in case of an accident.
- **Caution**: there are frequent speed traps! Speeding is punished with heavy fines and in severe cases with the loss of the driver's licence for a month or longer

DRINKING AND DRIVING

Don't do it. The current max. blood alcohol level is **5‰**. Drunk driving is severely punishable (high money fines, loss of driver's licence, psychological test).

PASSING / OVERTAKING

- Pass only on the left.
- Passing on the right is allowed when:
 - blockage in left lane and right lane can move.
 - left lane is proceeding slowly.
 - you are planning to exit the motorway ("Autobahn").
- Otherwise, overtaking on the right outside towns and cities is strictly forbidden, and a heavy fine can be levied against you.
- A dashed-line between lanes means that over-taking is permitted. A solid line between lanes means that over-taking is not permitted. A dashed line next to a solid line means that only the cars in the lane with the dashed line on their side are allowed to pass.

RIGHT OF WAY

- **Rescue / Police vehicles** (with blue flashing light): **these vehicles always have the right of way, you must move out of their way when if at all possible.**

Driver's on roads with two lanes in one direction must move to the outside of their respective lanes, creating an emergency line in the centre. On three lane roads or highways, the emergency lane is made between the left and middle lanes

- **Pedestrians / Bicycles**

Pedestrians / Bicycles have the right of way as soon as they approach or indicate that they intend to step onto a **pedestrian crossing**.

Be careful when turning into another street: there may be pedestrians crossing the street onto which you are turning, and they always have the right of way.

When turning into another street, you must pay special attention to cyclists (on a special cyclist path) coming up from behind you on your right - they always have the right of way.

- **Public Transport Buses / School Buses**

School buses and public transport buses have the right of way when pulling out of a bus stop.

Any bus with its flashing caution lights on, has to be passed at walking speed.

Passing a stopped school bus requires special care. A school bus is marked as such and shows warning lights when children are getting on or off. You may pass a stopped school bus at a very low speed leaving plenty of room for safety.

- **Trams**

Tram stops are sometimes in the middle of the road and passengers disembark onto the road. For this reason, it is wise to wait behind the tram.

- **Some Important General Rules**

In the absence of 'right of way' signs, vehicles coming from the right have the right of way. Do not be deceived by the width or size of the road. Vehicles approaching from smaller roads (i.e. one lane road) on the right of you, still have the right of way.

You must also yield priority to **traffic on your right** when you see a red triangle pointing up with a black X in the middle, meaning you are approaching a junction.

Priority roads always have the right of way. These roads are indicated by a yellow diamond-shaped sign surrounded by white with a black border.

When attempting to enter a '**Round-About**', you must yield to the traffic already in the traffic circle.

- **Mandatory Equipment in the car**

You are obliged to have **reflecting warning jackets** in your car. Such warning jackets must be put on in case one is stepping out of the car on motorways or country roads. In addition it is mandatory to have an **officially approved / valid first aid pack** as well as a **warning triangle** in the car.

SEAT BELTS AND CHILD SAFETY SEATS

All people in the car must wear seat belts. The fine for not wearing a seat belt is DM 40. The driver is responsible for the fine for those in the car who are family members and who need assistance in fastening the belt.

If you are involved in an accident and are not wearing your seat belt, you risk invalidating your insurance.

- All children under the age of 12 must be 'properly secured' in an approved child seat appropriate to the child's age and size.
- Each car seat, booster seat etc. must have an ECE tag, indicating that it has been tested and approved according to European norms.
- Children under 7 may be secured using a lap belt only in a car seat or with a car seat table between the lap belt and the child's abdomen. This refers to the middle of the rear seat where most cars have only a lap belt.
- Children who are too large for the car seat must be secured with the 3-point belt by using an approved 'booster seat' which raises the child high enough so that the chest part of the belt is not positioned across the child's neck.
- Children under 12 may ride in the front seat of the car when using the approved booster seat and the 3-point belt, if all other seats in the car are already occupied by younger children.
- These rules apply also to guest children in your car.

Please note that insurance companies have made it clear that failure to properly secure children in accordance with the law could be grounds for reducing or refusing to pay insurance claims in the case of an accident - even if another driver was at fault.

PARKING

Unless signs indicate otherwise, parking is permitted on the streets. (This does not include partial parking on the sidewalk - this is permitted only if specially indicated.)

• "Parkscheibe"

This tool is needed in areas where parking is permitted with a "Parkscheibe" for a certain period of time only. With the indicator disk of this tool you can show the time of your arrival. The "Parkscheibe" must be displayed on the dashboard. You can purchase a "Parkscheibe" at any petrol station for a nominal price.

• Parking Meter / "Gebühren" (Fee) Automat"

Less and less parking meters can be found. These are gradually replaced by "Gebühren-Automaten". Here you put in the cash amount required for the time you plan to park, then press the green or ok button and display the receipt with the end time visible on your dash board (Please note: the max. parking time at these automates is usually 2 hours.)

ACCIDENTS

In case of an accident there are some very important points to be observed.

1. **Secure the place of the accident** - switch on hazard warning lights and put up the warning triangle
2. If you witness an accident where help is required, you are obligated by law to render assistance.
3. **Recover injured persons** then call the emergency services (**112 = ambulance / firebrigade and 110 = Police**). If you are on the "Autobahn" (motorway) you can use the special emergency phones which are located every 2 km. An arrow on the white and black roadside markers point the direction of the nearest emergency phone. The emergency phone automatically identifies where you are calling from. Always speak clearly and indicate what has happened and how many people are injured.
4. For minor accidents, without injuries and where it is clear where the fault lies, it is not necessary to call the police. Exchange insurance information with the other party, give and receive proof of identification, verify facts and photograph the accident. But do not give a written confirmation of guilt to the other party.
5. If you damage another vehicle, and the owner cannot be found, **it is not acceptable to leave a note** with your name and contact number. Such accidents must be reported immediately to the police. If you fail to do so, this may be regarded as a serious criminal offence.

AUTOMOBILE ASSOCIATIONS

There are two major automobile associations in Germany -the ADAC (Allgemeiner Deutscher Automobil Club) and the AvD (Automobilclub von Deutschland). Both associations are well organised and offer members who pay an annual fee roadside assistance, towing services and insurance like assistance packages. They also offer travel information and counselling. Following please find their contact addresses:

- ADAC (Allgemeiner Deutscher Automobil Club e. V.
Am Westpark 8, 81373 München
Telephone: ++49 (0)89 7676-0
- AvD (Automobilclub von Deutschland)
Lyoner Straße 16, 60528 Frankfurt/M.
Telephone: ++49 (0)69 66 06-0

MISCELLANEOUS INFORMATION

- **You must not block an intersection.** In the event of an emergency, or if by you blocking an intersection a traffic jam is caused, you could be ticketed.
- **Don't try to sneak through red lights.** There are cameras set up at many intersections to catch offenders. If you are caught going through a red light, you will receive a heavy fine, and could also temporarily lose your license
- Cyclists are allowed to ride on the road. Always overtake them cautiously, leaving plenty of room.

- In the cold season (mostly Nov - Mar) when the temperature can be around freezing or below, there may be black ice ("Glatteis") on the roads which cannot be seen. Thus it is recommended to drive very slowly and cautiously.
- Always lock vehicle doors and the steering column. Failure to do so may invalidate your insurance.
- You are not permitted to use a mobile phone and drive unless you have a hands-free set installed.

GERMAN DRIVER'S LICENCE

1. **Anyone with a valid driver's license from a country belonging to the European Union, may drive with their foreign license in Germany.**
2. Anyone with a valid driver's license from one of the following countries or from one of the following U.S. or Canadian states / provinces, enjoys 100 % reciprocity with Germany, which means that the license only has to be exchanged for a German one (deadline: 6 months after the date of entering the country):

Countries

Andorra, Channel Islands, Croatia (HB or CAO)*, Hungary, Iceland, Japan, Liechtenstein, Malta, Monaco, Norway, San Marino, Singapore, South Africa, Slovakia, Slovenia, South Korea, Switzerland.

U.S. / Canadian States / Provinces

Alabama, Arizona, Arkansas, Colorado, Delaware, Illinois, Iowa, Kansas, Kentucky, Louisiana, Massachusetts, Michigan, New Mexico, Pennsylvania, Puerto Rico, South Carolina, South Dakota, Texas, Utah, Virginia, West Virginia, Washington State, Wisconsin, Wyoming.

Alberta, New Brunswick, Newfoundland, Northwest Territories, Nova Scotia, Ontario, Prince Edward Island, Quebec, Saskatchewan, Yukon.

3. Anyone with a valid driver's license from one of the following U.S. states, enjoy 50 % reciprocity with Germany, which means that they will not be required to take the practical driving test, but only the **written** one (deadline: 6 months after the date of first entering the country), and if they pass, will then be issued with a German license:

U.S. states

Columbia, Connecticut, Florida, Idaho, Mississippi, Missouri, Nebraska, North Carolina, Oregon, Tennessee.

4. All others have to take both a written and practical test, as well as a First Aid Course to obtain a valid German driver's license. (Deadline: 6 months after the 1st police registration.)

POSTAL SERVICES

There are several Post Offices in larger cities like Frankfurt. Usually, each smaller town / village has at least one Post Office or a Post Agency. The word "POST" on a yellow square sign with a black horn indicates the location of a Post Office or an agency.

- **Opening Hours**

Mondays to Fridays, most Post Offices open between 9:30 and 9:00 AM. They close between 6:00 and 6:30 PM (on Saturdays 12:30 PM). Please note, some smaller branches or agencies will shut during the lunch hour.

- **Stamps**

Stamps are only sold at post offices and at a number of vending machines, usually found near the letter box or sometimes near a public telephone booth, as well as outside many Post Offices.

- **Letter Boxes**

Letter boxes are placed at the Post Office, on pedestrian streets and in residential areas. They quite often have two slots. One is for the area code indicated, and the other one is for all other destinations. The times at which the letter box is emptied are clearly indicated.

- **Addressing Mail**

When sending a letter or parcel, always make sure that you have clearly written the recipient ("Empfänger") **with the correct postal code** ("Postleitzahl") and the sender's (Absender) name and address, and that you indicate sea mail (Seeweg) or airmail (Luftpost). Postage will be cheaper if you use standard envelope sizes. For packages, you may be asked to fill out a form that is then stuck to the parcel, naming the contents of the parcel.

- **Registered Mail ("Einschreiben")**

There are 3 key forms of registered mail:

"Einwurf-Einschreiben" (cheapest form)

To use this type of "Einschreiben" (which works within Germany only) you first have to complete a delivery confirmation note ("Einschreibzettel"). The Post Office prints its electronic delivery code on this slip, which confirms that this letter (contents is not confirmed) was posted. Whichever type of "Einschreiben" you use, you should always retain this receipt. It is your proof that you actually sent the letter. The date and the time when the mail man dropped the letter in the recipient's mail box is electronically recorded.

"Übergabe-Einschreiben"

Again, to use this form of delivery you have to complete a delivery confirmation note and the Post Office will print its delivery code on this note. However, with the "Übergabe-Einschreiben", the recipient or another authorised person will have to acknowledge the receipt of the letter with her/his signature. Please note that this form of delivery does not confirm the receipt of the contents of the letter sent.

"Einschreiben-Rückschein" (most expensive form)

The delivery note process is the same for this form of delivery. However, you must complete a receipt confirmation card ("Rückschein") which is sent with the letter. The recipient has to confirm the receipt of the letter with her/his signature and also has to sign the "Rückschein". This "Rückschein" will then be mailed back to you by the postal service. This form of delivery is accepted as a confirmation for the contents of the letter unless the recipient can prove otherwise.

- **Courier Services**

For **Courier** services, look under 'Kurierdienste' in the yellow pages.

- **Incoming Mail**

Parcels and packages are delivered to your home. If you are not at home to receive the delivery of a package, you will be notified by the postman by way of a postcard in your mail box. The postcard will usually state the date, time and the place (nearest post office) where the package can be picked up. Always take the postcard along when picking up a package.

The same as above applies to registered mail. But make sure you take some form of identification along when picking up your mail from the Post Office.

If letters or packages are sent to you with insufficient postage, you will be expected to pay the postage plus an excess fee.

Packages sent to you from outside the EU in excess of a value of EUR 50 (DM 100) are subject to import duty and value-added tax (MwSt).

- **Mail forwarding**

If you are leaving Germany, or are moving to another address, make sure to fill out a "Nachsendeauftrag" or mail re-direction order. These order forms are available at the Post Office, which will ensure that your mail is forwarded to your new address for either 6 or 12 months.

TELEPHONES

- Directory inquiries (**national**) call **11833**
- Directory inquiries (**international**) call **11834**
- Phone out of order **0800 33 02000 (!)** freephone
- Application for a line **0800 33 01000 (!)** freephone
or via Internet at **www.telekom.de**

STATIONARY PHONES

• Telephone Bill

Despite the fact that there are numerous service providers, stationary phone charges are billed by Deutsche Telekom the former monopolist, state-controlled telephone company. (All local calls are still covered by Telekom only.) > some key parameters:

Monthly billing is standard.

Itemized billing is standard ("Einzelgesprächsnachweis"). However, the last 3 digits are suppressed for data protection reasons.

Payment by direct debit is the recommended form of payment. Alternatively, giro transfer can be used. Sending checks through the mail is not advisable.

• Fees

There are substantial price differences between the various providers and prices are frequently changing.

Deutsche Telekom is the most reliable provider, in terms of open lines. They are often on the expensive side in comparison to the other providers. Recommendation: Compare offers of the various providers. To find out preferential rates - e.g. contact the magazine "Connect".

• Call by Call

Even though you may have selected one provider, you can still take advantage of the better rates offered by another supplier on a call by call basis. You simply use this supplier's entry code before you dial the number you want to contact.

• Digital Phone Line > ISDN / DSL

Most commonly available in Germany are: analog and digital (ISDN or DSL) - flat fee arrangements are available

Installation fees are the same for analog and ISDN / DSL lines.

Monthly ISDN or DSL fees are roughly 2x the analog fee

ISDN or DSL features: two lines, up to 10 numbers, fast data link.

ISDN or DSL requires either compatible equipment. Due to the complexity of ISDN / DSL, specialist installation is recommended.

Lead time for installing/activating lines can take up to four weeks.

• Telephone books or directories

Being listed is at the customer's discretion.

Directories need to be ordered. Every year new Directories are issued. You will be notified by mail and can pick them up at your nearest post office.

Telephone books are free of charge.

• Service Numbers

Start with 0800 (free phone service).

Numbers starting with 0180-/0190-/0900 -- Hotlines and recorded messages -- are **not free of charge**.

MOBILE PHONES (LOCAL SLANG = "HANDY")

• Key operators in Germany:

- D1 (Deutsche Telekom)
- D2 (Vodaphone)
- E-Plus
- O₂

• Fees

Fees are frequently changing. There are 3 key offer types - high monthly fee/low unit fees, low monthly fee/ high unit fees, prepaid cards (not all allow for roaming).

• Procurement

Operator shops or electronic stores. For a mobile phone plus prepaid card, proof of registration in Germany is required. To open a mobile phone account (usually **two year fixed** commitment), a residence permit, ID, a positive credit reference, and a direct debit agreement (bank account) are required.

• Public Telephones

Less and less available (due to mobile phones). Majority are phones for pre-paid cards (cards available at Post Offices).

INTERNATIONAL TELEPHONE COUNTRY CODES

From Germany, dial 00, then the country code, followed by the telephone number.

U.S.A./Canada	1		
Great Britain	44	Ireland	353
Argentina	54	Belgium	32
China	86	Czech Republic	42
Denmark	45	Egypt	20
Finland	358	France	33
Greece	30	Hong Kong	852
India	91	Australia	61
Israel	972	Italy	39
Japan	81	Luxembourg	352
Netherlands	31	Norway	47
Poland	48	Portugal	351
Russia	7	South Africa	27
Spain	34	Sweden	46
Switzerland	41	Singapore	65
Thailand	66	Turkey	90

SHOPPING

Most Germans go shopping for food on a daily basis since many shops (in towns) are in walking distance. Fresh bread, milk and dairy products, meat, fruit and vegetables can be bought from the local specialty shops or the local market.

OPENING HOURS (MONDAYS TO FRIDAYS)

- Bakeries and small food shops usually open between 7:30 and 8:00 AM. They close between 6:00 PM and 6:30 PM.
- In some areas, the smaller shops will close during the lunch period ("Mittagspause"), and open again at 3:00 PM. This also applies to pharmacies and doctor's offices.
- Most other shops open between 9:00 AM and 10:00 AM. They close between 6:30 PM and 8:00 PM.
- Petrol stations in towns open between 6:30 AM and 7:30 AM. Most are open at least until 8:00 PM every day (incl. Saturdays, Sundays and most bank holidays). Petrol stations on motorways are usually open 24-hrs.

OPENING HOURS (SATURDAYS, SUNDAYS)

- On Saturdays the opening hours for bakeries and smaller shops are unchanged. However most of these establishments close between 12:00 PM and 1:30 PM. Only the larger shops and departmental stores are open to 8:00 PM. Other smaller shops may close by 2:00 PM.
- On Sunday all shops are closed. Exceptions:
 - Bakeries** (some may open in the morning).
 - Petrol stations** (where one can also buy essential groceries).
 - Frankfurt airport** (has a shopping arcade open 365 days a year, 24-hrs a day).
 - Frankfurt and Wiesbaden train station** (have some shops selling bread, milk, fruit and drinks - please note the prices are higher).

SHOPPING BAGS/TROLLEYS

The Germans, trained to consider environmental issues, often carry their own cloth bags or baskets, when going food shopping.

- Plastic bags ("Tüten") are available at most stores but cost between 0,05 and 0,25 EURO each. This refers to groceries and food sections of stores only. Other products in other departments are bagged free of charge.
- Make sure that you have 1 € or 2 € coins at hand in order to use the shopping trolley in the store. Background for this is that shopkeepers want to make sure that all trolleys are properly returned.

HOME DELIVERY

DRINKS

Crates of soft drinks, beer and mineral water can be delivered to your door (useful for flat owners without lift). There are a number of companies offering this service. Look up 'Getränkevertrieb' or 'Getränkeheimdienst' in your yellow pages (www.gelbeseiten.de).

GROCERIES

Major department stores, and some supermarkets deliver your groceries to your door at an additional charge. It is recommended to inquire at the respective shops / stores.

PIZZAS, CHINESE, INDIAN FOOD

Flyers of many home delivery services are regularly distributed to all households. Or, look up under 'Gaststätten' in the yellow pages and check the ads for those who offer 'Heimservice' (home delivery).

FROZEN FOOD

There are a number of frozen food delivery services. They have a good selection of frozen vegetables, ready to eat meals and pastries and ice-cream. You will be provided with a brochure and an order form which you can fax to them or call with your delivery. Delivery days are fixed in advance for each area and the food is delivered to your door. To find a suitable supplier look in the yellow pages under "Tiefkühlkost"

GARBAGE DISPOSAL / RUBBISH

The prime local objective is actually to avoid creating rubbish as far as possible. This is done by buying as many products as possible that come in refundable and returnable bottles, by avoiding paper wastage, etc.

Despite this effort, there is still an enormous amount of garbage to be removed. Thus, a rubbish separation policy is in place which is quite strictly adhered to. The local policies vary from town to town.

Rubbish collecting fees are based on the size of the bin(s) that is/are rented by the owner(s) of the house/flat from the city authority. The costs for rubbish collection are included in the utility costs "Nebenkosten" which one pays with the monthly rent to the landlord.

THE GREY RUBBISH BIN ("RESTMÜLLTONNE")

This is for all garbage that cannot be recycled.

OTHER CONTAINERS FOR GARBAGE

There are special containers for garbage that can be recycled:

- The contents of special bins (provided these bins are offered by the community) such as the "Biotonne" for biological garbage, the "Wertstofftonne" for value materials, the "Altpapier-tonne" for old paper, as well as the yellow plastic bags for scrap plastic is collected on a regular basis at one's home.
- For glass, old clothes/shoes, and old paper, there are central collection stations. (Please check at the containers for the times when you can use them. E.g., you are not allowed to throw away glass bottles after a certain hour because of the noise that this causes.)
- Large items such as white goods, televisions, EDP equipment, furniture, etc. are collected upon request or on a regular basis (subject to the local policy). The latter also applies to garden cuttings.

GARBAGE REMOVAL CALENDAR ("ABFALLKALENDER")

All communities have a calendar and information informing you about the removal schedules, the various categories of garbage, as well as the removal policy applicable for each garbage category. These documents are usually available at the local town hall and/or via the Internet (please check the Internet site of your city / village where you live)

FOOD

DAIRY PRODUCTS

These are all in the refrigerated section of the Supermarket.

• Milk / "Milch"

Frischmilch or **Vollmilch** is the most commonly bought milk in Germany. It has a 3.5% fat level and has to be stored in the refrigerator. It lasts for about 3-4 days -- check "sell by" date on the top or bottom of the carton -- and comes in 1 or 1/2 litre packets .

Landmilch is unhomogenized fresh milk with a slightly higher level of fat than **Vollmilch** and **Vorzugsmilch**, and is sometimes available in Supermarkets, but usually in Health Stores only. It is a raw milk with a 4% fat level.

Fettarme Milch is fresh low fat (2% fat) milk, and **Entrahmte Milch** or **Magermilch** is skimmed milk.

H-Milch is long-life milk or ultra-heated milk (**UHT**) and can be stored for months (check sell by date). Once open, it has to be kept in the fridge. The fat content is much lower than fresh milk, approximately 0.5%. H-milch is usually kept near the refrigerated section of the supermarket.

Soya milk (**Sojamilch**) is usually available in the big Supermarkets and in all Health Stores (Reformhaus) and organic food stores (Bioladen)

Buttermilch is a creamy full-flavoured Buttermilk, which is sometimes flavoured.

Dickmilch is slightly sour and is mid-way between milk and yogurt.

Evaporated milk, which is usually used for coffee, is known as **Kondensmilch** and comes in tins, bottles or little plastic sachets.

Sweetened condensed milk is difficult to find. The only make known is '**Milchmädchen**' and if you are lucky you may find it by chance in a big supermarket.

• Cream and Cream Cheese

Germans use a lot of cream in their cooking and for cakes.

Sour cream is **Sauerrahm** but it is rather watery with an approximate 10% fat content. **Schmand** is firmer and thicker (24% fat) and can be used for dips and sauces.

Sahne or **Schlagrahm**, is liquid and slightly sweet and is whipped to make cream for cakes or coffee. The Germans add a little packet of '**Sahnesteif**' to give it a firmer consistency and to ensure that it does not become liquid as soon as it reaches the table. If you don't want the hassle of whipping, get '**Sprühsahne**' which is whipped cream in a spray can. This also has to be kept in the refrigerator.

Crème Fraîche (30-40% fat) is used for sauces and as a thickener as it does not curdle.

Quark or **Frischkäse** comes plain or with the addition of herbs and spices. It is in between a Philadelphia cream cheese and cottage cheese (available as **Hüttenkäse** or **Kerniger Frischkäse** (grainy cream cheese) The fat content varies from very low to very high. Fat content is always indicated on the package in percentage and the word 'Mager' means low fat and anything with 'Rahm' or 'Doppel' indicates a high fat content.

Butter is unsalted in Germany.

FLOUR, GRAINS AND BAKING PRODUCTS

The Germans love baking. But it is different.

- **Flour**

Self-raising flour is not available and a wide variety of whole grain baking flours are used to make breads. Here is a guide as to the flour and grains available in supermarkets and at health stores (Reformhaus, Bioladen). The brands Diamant and Rosenmehl are the most common ones found in supermarkets. The numbers refer to the mineral content i.e. Typ 405 is 0-405% (Note: Weizen is Wheat, Vollkorn is whole grain flour, Mehl is flour)

"Weizenmehl Typ 405" - most refined finely ground soft wheat flour 60% of the fibre from the original kernel has been removed during milling. Used for cakes, sponges.

"Weizenmehl Typ 550" - refined wheat flour where 31% of the fibre from the original kernel has been removed during milling. Slightly darker than 405. Used for cakes.

"Weizenmehl Typ 1050" - Wheat flour where only 15 % of the fibre has been removed therefore not as refined. High mineral content. Also available as *dunkles* (Dark) Weizenmehl. Used for breads.

"Weizenmehl Typ 1700" - as above but with higher mineral content similar to whole wheat flour. Used for bread (available in health stores).

"Doppelgriffiges Weizenmehl Typ 405" - double strength wheat flour used for strudel and pasta dough.

"Instant Weizenmehl Type 405" - used for thickening sauces or for white sauce (as it does not clump in cold liquids) and for puddings.

"Weizenvollkornmehl" - made from the whole wheat kernel high nutritional value used for cakes and bread mixed with other flour (available in health stores).

"Weizenschrot" - wheat meal.

"Roggenvollkornmehl" - whole meal rye flour (mixed with other flours).

"Roggenmehl" - rye flour (for bread).

"Haferflocken" – oatmeal.

"Maismehl" – cornflour.

"Gustin / Mondamin" – cornstarch.

"Maisgries / Polenta" – cornmeal.

"Kartoffelmehl" - potato flour.

"Semmelbrösel" - dried bread crumbs.

"Backpulver" - baking powder used for cakes (comes in little envelopes and is found in the baking section of the supermarket).

"Haushaltsnatron" - Baking soda, sold in small envelopes or thin Haus Natron in small cardboard boxes. (Dr. Oetker) available at bigger stores (or at the British shop) where it comes in a tin.

"Hefe" - yeast (available in cube form as fresh yeast in the refrigerator section of the supermarket, or dried (brand: Dr. Oetker) in the baking section).

- **Flavourings**

If your recipe requires flavouring, try the little glass vials (Dr. Oetker) available in the baking section of all supermarkets.

Typical flavours include vanilla, rum and lemon.

For strong vanilla flavour, try buying a dried vanilla pod which comes in a glass test tube-like container. This is cut open and only the paste is used. The whole pod can be cooked in puddings and then extracted.

MEAT

Meat is available at the butcher ('Metzger'), at grocery stores and in the food department of department stores. At most shops, there is a meat counter, where you are served personally, although some shops also have ready-packed meats. The butcher usually has a picture of the various cuts, so you will be able to point at the part that you require. The markets usually have game and venison as well. A few common German meats and their English equivalent, are provided below.

Buletten, Hamburger	ground beef (&pork) hamburger
Gans	Goose
Hackfleisch, gemischt	minced meat, beef and pork
Hähnchen	Chicken
Hähnchen Keule	chicken thighs
Hähnchenbein	chicken drumstick
Hähnchenbrustfilet	chicken filet
Hüfte	Rump
Innereien	Offal
Kalb	Veal
Kaninchen	hare/rabbit
Kassler	Smoked pork chops
Lamm	Lamb
Leber	Liver
Nieren	Kidney
Perlhuhn	guinea fowl
Pute / Truthahn	Turkey
Rinder Filet	fillet, tenderloin
Rinder Lende	Tenderloin
Rindergeschnetzeltes	beef strips
Rindergulasch	beef chunks for stew
Rinderhack	minced meat, beef
Schweine Kotellets	pork chops
Schweinebauch	pork belly
Schweinebraten	roast pork
Schweinepfoten	pig trotters

Schweinerippe	Spareribs
Scweineschnitzel	thin boneless pork-cutlet/chop
Wild	Game
Wildgeflügel	game (birds)

FISH

Fresh fish can only be bought at the fishmongers, in large grocery stores (such as Walmart, Real), in the food section of some department stores (Karstadt, Hertie) and at some weekly markets. 'Nordsee', is a fish shop known throughout Germany. Frozen fish is available in all supermarkets. A few common German types of fish and their English equivalent, are provided below:

Aal	Eel
ausgebacken	fried
Austern	oyster
Barsch (Rotbarsch)	perch
Fischfond	fish broth
Forellen	trout
gebacken	baked
gebraten	fried
gedünstet / gedämpft	steamed
gefüllt	filled / stuffed
gegrillt	grilled
geräuchert	smoked
Heilbutt	halibut
Hering	herring
Jakobsmuscheln	mussels
Kablejau	cod
Karpfen	carp
Krebs	crab
Krevetten	shrimp
Lachs	salmon
poschiert	poached
Riesengarnelen	prawns, scampi
roh	raw
Sardinen	sardines
Schellfisch	haddock
Scholle	plaice
Schwertfisch	swordfish
Seezunge	sole
Thunfisch	tuna fish
Zander	pike

BABIES AND CHILDREN

BABY FORMULAS

There are a number of different brands available such as **Hipp, Alete, Humana, Nestle, Milupa**, all of which can be bought at supermarkets, pharmacies ("Apotheke"), and drug stores ("Drogerie"). Feeding bottles are available at drug stores and pharmacies and are either plastic or glass. The bottle teats come in various sizes and are either made out of rubber or silicone. Some are suitable for milk ("Milchsauger") and some with a finer hole for herbal tea ("Teesauger") The same applies to pacifiers ("Schnuller").

MILK FORMULAS ("MILCHNAHRUNG")

Powdered milk available either contains Soya milk ("Sojamilch") or adapted cow milk ("Kuhmilch"). As new new-borns should not consume these in their pure or original form, the milk is broken down and mixed with minerals, vitamins and fats.

- **"Pre-Nahrung"** is the formula closest to breast milk and is a nutritionally complete infant milk. This refers to powdered milk with the word **Pre-** before it.
- **"H.A.-Milch"** or **HA1** ("hyper-allergene Milch") is especially formulated for new-borns with an allergy risk.
- **"Folgemilch 1"** is a follow on milk, recommended for babies from 4 months and above. It is richer in content and suitable for hungrier babies, and
- **"Folgemilch 2"** is suitable for babies from 6 months upwards.

PORRIDGE ("BREI")

These come in various flavours and are made out of different cereals. Baby rice ("Reisschleim"), infant cereal ("Getreide / Vollkornbrei") and porridge ("Brei") can be easily recognised by the picture on the box.

Useful terms found on packet and their translation:

ohne Kristallzucker	no added sugar (sucrose free)
Milchzucker	Lactose
Bio-...	Organic products used
mit Eisen	iron enriched

If in any doubt as to what your baby should be fed, go to your local pharmacy for advice.

ATTITUDE TOWARDS CHILDREN

Unfortunately Germany sometimes has a reputation for not being too friendly towards children. Luckily the reality proves different - many international families have good experiences. The only thing were tolerance is low, is when children do not behave when in a restaurant in the evenings. This is when the German diner wants his peace and quiet. Also remember that the neighbours will appreciate peace and quiet during the hours of 1-3 PM (not applicable to babies).

BABY-SITTING

Be prepared to pay between EURO 7,50 - 9,00 for a baby-sitter. If you need one, look out in the shops in your neighbourhood for notices of young kids looking for a job (some supermarkets, for example have a notice board for advertisements). You can for example also find offers in the monthly magazine of the American Woman's Club of the Taunus, Oberursel (AWCT) magazine.

AU PAIRS

The primary requirement for employing an Au Pair, is that at least one of the 2 parents speak German. If this requirement is fulfilled, then you can contact one of the agencies.

- Most Au Pairs are placed in your home for 6 months to 1 year.
- They will take care of your children and will also do light housework. However, requirements are strict and you are not permitted to give the Au Pair all the heavy housework to do. Also, they should not be required to work more than 30 hours a week taking care of the children.. They are, after all, primarily here to learn the language and culture.
- You will have to pay them pocket money of around EURO 230 - 310 per month, provide them with food, accommodation (a room), and will have to pay costs for a language school.

"TAGESMUTTER"

This is when your child is sent to another mother who will look after a group of children during the whole day.

- The Tagesmutter is used by working parents who do not have the room to house an Au Pair.
- The cost ranges between EURO 3 - 5 an hour.
- A "Tagesmütter" will look after your children from Monday to Friday. The 'Jugendamt' (the state department for youth services) will be able to provide you with information on the registered mothers who offer this service. However, just remember that the mothers who offer this are not necessarily qualified. Therefore you should use your own judgement to evaluate whether she is suitable for your child.

NANNY ("KINDERFRAU / KINDERMÄDCHEN")

This is a rather expensive form of child care, but ensures that your child is looked after at your home, during the times that meet your requirements.

- The weekend edition, job market section ("Stellenmarkt") of the Frankfurter Rundschau has adverts from "Kinderfrauen" looking for jobs.
- You will have to employ the "Kinderfrau" which means that you will have to pay the salary plus health insurance and social insurance payments. This may mean that you will have to consider paying approximately EURO 10,00 - 12,50 an hour.

LANGUAGE COURSES

If you don't speak German yet, living here will give you lots of opportunity to learn. Although most Germans do speak some English, they may be shy to do so.

- When you start learning / speaking German, we suggest that you concentrate on the spoken word as you will encounter this every day and also as pronunciation is less of a problem than grammar.
- The grammar has similarities to Latin, as nouns have one of three genders and are declined according to the cases.
- The 'Umlaut', which are the 2 dots on top of the a,o and u (ä,ö,ü) can also be written as ae,oe and ue.
- The "ß" letter is pronounced as a sharp s.

SOME LANGUAGE SCHOOLS

Berlitz, Gr. Eschersheimer Str. 1, Frankfurt am Main,
069 / 28 08 75

Goethe Institut, Diesterwegplatz 72, Frankfurt am Main,
069 / 96 12 27 - 0

Inlingua, Kaiserstraße 37, Frankfurt am Main,
069 / 24 29 20 - 0

Fit for Germany, Nassaustraße 22, 65719 Hofheim-
Wallau 06122 / 1 73 95

CHURCH SERVICES IN ENGLISH

Church of Saint Augustine of Canterbury

(Anglican Parish of Wiesbaden and Mainz)
 Frankfurter Str. 3
 65189 Wiesbaden
 Tel.: 0611/306674
 Sunday Service 10.00 am and Wednesday 10.00 am
 Communion Service

Immanuel Baptist Church

Friedrich-Neumann-Str. 25
 65195 Wiesbaden
 Tel.: 0611/40 12 41 and 06122/1 27 30 (home)
 Sunday, Service 12.30 pm and Bible Class at 11.15 h

Trinity Lutheran Church

Nibelungenallee 54 (across from "Bürger Hospital")
 60318 Frankfurt am Main
 Tel.: 069/956 31066 or 512552
 Sunday Worship: 11.00 am, Sunday School, Bible Class
 09.30 am

International Christian Fellowship of the Taunus

Sodener Str. 11-18
 61350 Bad Homburg
 Tel.: 06173/62728
 Sunday Worship Service: 11.20 am

St. Mary's Church for Catholics

Am alten Bach 2
 Oberursel-Oberstedten
 Tel. 06171/25983

CONVERSION CHARTS

TEMPERATURES (WEATHER)

<u>Celsius</u>	<u>Fahrenheit</u>
-10	15
-5	24
0	32
5	41
10	50
15	59
20	68
25	77
30	86

To convert Fahrenheit to Celsius:

subtract 32, multiply by 5, divide by 9
 i.e. $86\text{ }^{\circ}\text{F} - 32 = 54$, $54 \times 5 = 270$, $270 / 9 = 30\text{ }^{\circ}\text{C}$

To convert Celsius to Fahrenheit

multiply by 9, divide by 5, add 32
 i.e. $250\text{ }^{\circ}\text{C} \times 9 = 2250$, $2250 / 5 = 450$, $450 + 32 = 482\text{ }^{\circ}\text{F}$

Inches to centimetres	Multiply by 2.54
Centimetres to Inches	Multiply by 0.39
Miles to kilometres	Multiply by 1.609
Kilometres to miles	Multiply by 0.621
Ounces to grams	Multiply by 28.3
Grams to ounces	Multiply by 0.0353
Pounds to grams	Multiply by 453.59
Pounds to kilos	Multiply by 0.45
Ounces to millilitres	Multiply by 30
Cups to litres	Multiply by 0.24

COOKING AND BAKING TEMPERATURES

<u>Fahrenheit</u>	<u>Celsius</u>
250-275	121-133
300-325	149-163
350-375	177-190
400-425	204-218
500-575	260-274

<u>Cups</u>	<u>Millilitres</u>	<u>Tablespoons</u>	<u>Ounces</u>
1	237	16	8
3/4	177	12	6
2/3	158	11	5
1/2	118	8	4
1/3	79	5	3
1/4	59	4	2
1/8	30	2	1
1/16	15	1	0.5