



Living in Nordrhein-Westfalen. NRW in general. Contacting authorities and living. Infrastructure. Education and the media. Culture and leisure. Contact.

Contents

Editorial

1. NRW in general

- 1.1 NRW: A home for many
- 1.2 History: Operation Marriage
- 1.3 Life, climate, and language
- 1.4 Time
- 1.5 Communication
- 1.6 Relocation agencies

2. Contacting authorities and living

- 2.1 Contact authorities
 - 2.1.1. Entering the country
 - 2.1.2 Registration
 - 2.1.3 Work permits
 - 2.1.4 Residence permits
 - 2.1.5 Tax records
 - 2.1.6 The driver's license
- 2.2 Living
 - 2.2.1 German peculiarities
 - 2.2.2 How to find a rental apartment
 - 2.2.3 Rental agreements
 - 2.2.4 Buying real estate

3. Insurance and taxes

- 3.1 Insurance
 - 3.1.1 The German social security system
 - 3.1.2 Health insurance
 - 3.1.3 Unemployment insurance
 - 3.1.4 State pension program
 - 3.1.5 Compulsory accident insurance
 - 3.1.6 Private insurance
- 3.2 Private taxes
 - 3.2.1 Tax liability: who is liable to pay taxes?
 - 3.2.2 Tax collection: how the state collects its income
 - 3.2.3 Tax level
 - 3.2.4 Income tax
 - 3.2.5 Additional taxes
 - 3.2.6 Indirect taxes
 - 3.2.7 Charges and levies

4. Infrastructure

- 4.1 Medical treatment
 - 4.1.1 Settlement of bills for medical care
- 4.2 Banking system
 - 4.2.1 Private bank accounts
 - 4.2.2 Online banking
 - 4.2.3 Direct banks
- 4.3 Transportation
 - 4.3.1 Public transportation
 - 4.3.2 Trains
 - 4.3.3 Taxis
 - 4.3.4 Airports in NRW
 - 4.3.5 Car
 - 4.3.6 Bicycles
- 4.4 Security
 - 4.4.1 Specific aspects of security
- 4.5 Shopping in NRW

5. Education and the media

- 5.1 Education system
 - 5.1.1 Childcare in NRW
 - 5.1.2 The school system in Nordrhein-Westfalen
 - 5.1.3 Vocational training in NRW
- 5.2 The media

6. Culture and leisure

- 6.1 Culture
 - 6.1.1 Theaters
 - 6.1.2 Museums
 - 6.1.3 Movie theaters
- 6.2 Leisure
 - 6.2.1 Nature reserves and places of interest
 - 6.2.2 Sports: Getting involved
- 6.3 School and public holidays

7. Contact

Editorial

Welcome, dear Reader!

You are on your way to Nordrhein-Westfalen (NRW) and we want to ensure you a soft landing. For this purpose we have compiled this guide which contains many important issues.

Chapter 1 takes a closer look at NRW – its history, its climate and idiosyncrasies of the language spoken here, among other things. Practical tips for house hunting and taking care of the necessary formalities such as registration are included in “Contacting authorities and living.” Health, pension, and tax issues are covered in Chapter 3. “Infrastructures” provides an overview of subjects like traffic, public transport, and shopping, and “Education and the media” introduces the education system in our state. NRW has plenty to offer when it comes to leisure, too. You’ll find information on places of interest, museums, and sports events in Chapter 6.

This booklet should address most of the issues that you will face when getting started in NRW. If you have any questions that are not covered here, the Economic Development Corporation of Nordrhein-Westfalen will be happy to assist you.

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1. NRW in general

1.1 NRW: A home for many

Nordrhein-Westfalen (NRW) is the most densely populated and economically strongest state of Germany's 16 states. It borders on the neighboring countries of Belgium and the Netherlands in the west and on the federal states of Hesse and Rhineland Palatinate in the south and Lower Saxony in the north. More than 18 million people live in the 34,000-square-kilometer area between the Rhine, Ruhr and Weser rivers, or roughly as many people as in Australia or the state of New York.

NRW has a long tradition of immigration, with many residents originally coming from other countries. During the 19th century and at the beginning of the 20th century, many coal miners from Eastern Europe moved their families to the Ruhr region to find work. During the 1960s, it was primarily the Turks, Italians and Greeks who contributed to the German "Economic Miracle". Around two million foreigners live permanently in NRW, accounting for approximately 11 percent of the population. This level is clearly above the national average of about 9 percent.

NRW has not only become a new home to immigrants from Eastern and Southern Europe, but also to people from all parts of the world. Dusseldorf, for instance, has the largest Japanese community on the continent; the city is often referred to as "Nippon's capital on the Rhine". More than 6,500 Japanese live in the state capital, where 504 Japanese companies are also located.

1.2 History: Operation Marriage

The state in its current form was created after World War II. In July 1946, the British occupational force announced "Operation Marriage", which until then had been a secret project. Under this project, Nordrhein-Westfalen was formed from the northern part of the Prussian Rhine Province and the Province of Westphalia. The British incorporated Lippe-Detmold in 1947.

The state developed rapidly into a motor of reconstruction in the Federal Republic. It benefited from its central location in Europe as well as from mining, steel and textiles, branches of industry that had been traditionally strong in the region. However, in the 1960s domestic coal faced increasingly strong competition and lost market share, and in the 1970s, the worldwide depression led to a slump in steel production.

NRW embraced the need for economic change. Unused industrial sites were cleaned up and redeveloped; companies in promising sectors of industry, such as IT, logistics and medical

technology, moved in. Today, the service sector accounts for two-thirds of the gross domestic product (GDP) in the state.

In 2004, NRW led the other states economically with a GDP of 481 billion euros. Internationally, the state ranked thirteenth ahead of such important European partners as neighboring Netherlands and Belgium and ahead of Switzerland and Sweden. Just ahead of NRW, on the other hand, were countries such as South Korea and India.

- www.gfw-nrw.de

1.3 Life, climate, and language

Nordrhein-Westfalen has 30 cities with more than 100,000 residents. The largest are Cologne (1,020,000), Dortmund (589,000), Essen (586,000), Dusseldorf (574,000), and Duisburg (504,000). Important metropolitan areas are the Ruhr region with approximately 5.4 million people and the area along the Rhine River with Cologne, Bonn and Dusseldorf with 3.5 million people.

Average temperatures (in degrees Celsius)

Month	Dusseldorf	Greven
January	4.2	3.8
February	7.4	6.7
March	7.5	6.6
April	9.7	9.2
May	14.5	14.0
June	18.1	17.4
July	18.4	17.9
August	19.3	19.2
September	14.6	14.4
October	10.2	8.9
November	8.6	7.1
December	3.7	1.5
year	11.3	10.6

How to convert degrees Celsius (°C) into degrees Fahrenheit (°F):
°F = (°C x 1.8) + 32

Despite its dense population, NRW provides many recreational areas: three-fourths of the state is green space, with 14 nature parks inviting people to hike and walk. The region has more than 200 lakes and dams as well as numerous castles with reservoirs.

The state is also rich in cultural diversity with more than 160 theaters and a number of renowned opera houses and concert halls. Over 671 museums exist statewide. In 2004, NRW attracted approximately 15.5 million tourists.

A relatively moderate climate prevails in NRW. The average daytime temperature in July is about 22 degrees Celsius (71.6 degrees Fahrenheit). In January, it averages between three to four degrees Celsius (37.4 – 39.2 degrees Fahrenheit). The region around Cologne and

Aachen tends to be warmer than the rest of the state. With 500 to 600 liters of precipitation per square meter, NRW is within the European average. On average, summers are rainier than winters.

1.4 Time

The clocks tick differently

Passengers flying from London to Dusseldorf have to put their clocks ahead one hour. Those flying from Tokyo to the NRW state capital have to put their clocks back seven hours. In Nordrhein-Westfalen, clocks tick at "UTC + 1". In other words, the difference in time from **UTC** (Universal Time Coordinated) world time amounts to one standard hour. This difference is the same in most Central European states, such as Germany, France and Spain, as well as the Scandinavian countries.

However, from the end of March until the end of October, the interval is one hour longer; then the rule "UTC + 2" applies. The reason for this is the change to Central European Summer Time (**CEST**). Every year on the last Sunday in March at 2:00 a.m., clocks in Germany are put ahead one hour to 3:00 a.m. They are put back one hour again on the last Sunday in October.

Worldwide Time

Beijing	06:00 p.m.
Cape Town	12:00 p.m.
Dusseldorf (summer time)	12:00 p.m.
Hong Kong	06:00 p.m.
London	11:00 a.m.
Los Angeles	03:00 a.m.
Moscow	02:00 p.m.
New York	06:00 a.m.
Paris	12:00 p.m.
Rio de Janeiro	07:00 a.m.
Seoul	07:00 p.m.
Singapore	06:00 p.m.
Sydney	08:00 p.m.
Tokyo	07:00 p.m.

- www.timeanddate.com

1.5 Communication

German is the official language

German is the official and everyday language in NRW, but many citizens also speak English because it is the primary **foreign language** taught in schools. French is also relatively widespread.

However, for legal reasons, only German is spoken at public offices and authorities. Anyone

who feels insecure when meeting with officials should be accompanied by an interpreter. Addresses and other information about translators are available at the Web site of the Bundesverband der Dolmetscher und Übersetzer e.V., which has its own Nordrhein-Westfalen state association.

- www.bdue.de

1.6 Relocation agencies

Helping to acclimate newcomers

Which offices to notify? How to find an apartment? Which school should the children attend? A move to a new country requires extensive planning and organizing. Professional **relocation agencies** can help. On request, these companies can manage the entire move. For instance, they can handle visits to authorities, negotiate with real-estate brokers and take care of driver's licenses, phone connections, and other everyday matters. They help acclimate foreign employees to their new surroundings as quickly as possible.

These agencies frequently receive contracts from companies sending employees to other countries. Employers hope that the cost of hiring agencies is lower than the man-hours lost by employees forced to manage their entire moves alone.

A directory of relocation specialists in Germany is available at the Web site of their umbrella organization, the European Relocation Association.

- www.eura-relocation.com

2. Contacting authorities and living

2.1 Contacting authorities

Foreign nationals who wish to live and work in Germany will need to deal beforehand with several public authorities and their regulations. The rules for entry vary according to the person's country of origin. This also applies to driver's licenses.

2.1.1 Entering the country

Entry is simplest for citizens of other EU countries. They only need valid identity cards or passports and can they stay in Germany up to three months without a residence permit. This rule also applies to citizens of states in the so-called "positive list", including Japan and the U.S.

- www.auswaertiges-amt.de

In principle, people from other states need a visa issued by German authorities to enter the country. Those with visas from member states of the "**Convention Implementing the Schengen Agreement**" are an exception. Signers of this agreement committed themselves, among other things, to recognize visas of other states within their territories. For instance, a foreign resident with a visa issued in Spain may use this visa to enter Germany.

Foreign nationals may apply for a **German visa** at German representative offices (embassies or consulates) in their home countries. If several representative offices exist, the office closest to the applicant's place of residence is responsible. Foreign nationals seeking to enter Germany should clarify further details with embassies in their respective countries by phone. Contact information for German representative offices is available on the Internet in English at:

- www.auswaertiges-amt.de

German representative offices abroad need, on average, up to ten working days to decide on an application for a temporary stay. Foreign nationals planning a longer stay or seeking employment in Germany may need to wait longer. In these cases, representative offices forward the applications to Germany, where the Foreigners' Registration Office (Ausländerbehörde) at the intended German residence issues a statement on the application. According to the Foreign Office, the application procedure normally takes up to three months but it can take even longer. Applications may also be downloaded from the Internet at:

- www.auswaertiges-amt.de

To avoid time-consuming requests for additional documentation, foreign nationals should contact the appropriate German representative office

early enough before their trip to inquire which documents they will need. In general, applicants must provide authorities with tangible proof of the purpose of their stay. According to the Foreign Office, different documents are needed for this process depending on the individual case and the country of origin.

Schengen member states:

Belgium, Denmark, Germany, France, Finland, Greece, Italy, Luxemburg, the Netherlands, Austria, Portugal, Sweden, and Spain. Iceland and Norway are participating as non-EU states.

2.1.2 Registration

Every resident in Germany who moves into a new apartment must inform the local Residents' Registration Office; in fact, this must be done within one week of the move. This German policy does not exist in this form in many other countries. In order to register, new residents must normally appear in person at the office. Addresses and phone numbers of public authorities can be found either on the cities' Web sites (typically www.nameofthecity.de; for example, www.koeln.de) or can be obtained by calling directory assistance. A call before the visit should clarify which documents are needed. Normally these are an identity card and the new landlord's confirmation of the move. A certificate documenting the individual's change of address from the last place of residence may also be required because people after a move must notify municipal authorities formerly responsible for them of their change of residence. The forms are generally available on the public authorities' Web sites. However, most applications must be printed out and mailed together with the previous landlord's confirmation of the move; online forwarding is not yet possible.

2.1.3 Work permits

Work permits are only required for citizens of non-EU countries employed in Germany. People establishing a business in the country do not need this document. Senior staff members, such as managing directors, are also exempted from the permit requirement.

The local public employment office is responsible for authorization. Overall, NRW has 33 public employment offices. The following documents are required to receive a work permit: a visa, a registration of residence certificate and a certification from an employer. With the latter certification, companies confirm that applicants are employed with them or will be in the near future. Occasionally, transcripts and proofs of qualification, together with their German translations, are required. Applicants should

always try to obtain a permit as early as possible. Employers often help with the application.

A work permit is only valid for a particular position. Foreign residents changing employers must apply for a new permit.

- www.arbeitsagentur.de

2.1.4 Residence permits

While a visa permits entry into Germany, a **residence permit** is necessary for a permanent stay in the country. Citizens from all non-EU states need this document; EU citizens are legally entitled to it. Local **Foreigners' Registration Offices (Ausländerbehörde)** are responsible for issuing the permit. The following documents are typically required: an identity card, a registration certificate, proof of health insurance, an apartment rental agreement and several passport photos.

In addition, employees must present a certificate from their employers and a work permit. Applicants should clarify which documents they need before they visit a registration office.

Permits for non-EU citizens should specify that the holder is entitled to work in Germany. Initially, the residence permit must be renewed every year. After eight years for non-EU citizens and five years for EU citizens, the limited permit is transferred into an unlimited one, meaning that the permit no longer has to be renewed.

2.1.5 Tax records

Internal Revenue Service Offices, which are located in almost all municipalities, are responsible for tax issues. New NRW residents are not required to contact their local office immediately. People registering with local authorities must only apply for a **tax withholding statement**, which will be mailed to them every year automatically. Taxpayers' most important personal data, such as address and tax bracket, are recorded on this form. Employers record all paid taxes and social security contributions on it as well. Employees receive their tax withholding statement at the end of the year and enclose it together with their income-tax return for the Internal Revenue Service. Forms for the income tax return are normally mailed to taxpayers but are also available at each of the Internal Revenue Service offices.

The process for the self-employed is slightly different. They have to register their business and inform local authorities what they do for a living.

The authorities forward this data to the Internal Revenue Service, which, in turn, contacts taxpayers by mail. The tax system and its exact formalities are described in chapter 3.

2.1.6 The driver's license

Foreign nationals who are not permanent residents in Germany require only a valid driver's license from their home country or an **international driver's license** to drive a car in Germany. Learner's permits, which exist, for example, in Canada and the U.S. are not valid.

Different rules apply to citizens living permanently in Germany. Citizens of the EU and the European Economic Area (EEA) may use the driver's license from their home country until it expires. However, holders of a class C license for trucks and a class D license for buses as well as drivers who have had their driver's license less than two years must be registered. Information about licenses is available at the local Department of Motor Vehicles (Straßenverkehrsamt).

Licenses of drivers from other countries are valid for a period of six months after entering the country. Those planning to stay in Germany for a limited period can apply for a six-month extension. Foreign residents remaining in Germany longer than one year should have their driver's licenses transferred to a **German driver's license**. This procedure, however, varies according to the applicant's home country. With certain countries, for example, Germany has bilateral agreements that recognize driver's licenses. That means that driver's tests in these countries meet German standards.

If a country is included in the list of approved countries, driver's licenses are easily transferred; drivers from South Africa, for instance, can have their licenses transferred without a test at a local Department of Motor Vehicles. They only need to submit a notarized translation of their driver's license, which, for example, can be handled by an automobile club. The largest automobile clubs in Germany are the Allgemeiner Deutscher Automobil-Club (ADAC) and the Automobilclub von Deutschland (AvD). Lists of countries whose driver's licenses can be easily transferred are available at the Department of Motor Vehicles or on the Internet at:

- www.verkehrsportal.de

Foreign residents who have their driver's licenses transferred for a fee must hand in their old license. German authorities send the document back to the appropriate country, should an agreement with this country exist. If not, the German authorities keep the document. Foreign drivers receive their original license when handing in their German driver's license, although exceptions exist.

- www.adac.de

Overview: Which foreign driver's licenses are valid in Germany? Information is available at:

- www.verkehrsportal.de

Written and practical driving tests can be found at:

- www.howtogermany.com

Foreign driver's licenses in Germany

Country of origin	EU/EEA	Approved state*	Not approved state
Permission to drive without a residence in Germany?	Yes	Yes	Yes
Is a transfer required for a German residence?	No	Yes	Yes
Are written and practical tests necessary for the transfer?	Not applicable	Mostly no	Yes
Is training in a driving school required before the tests?	Not applicable	No	No
Must foreign driver's license be handed in?	Not applicable	Yes	Yes

* Germany has agreements with certain states ("approved states") regarding the transfer of foreign driver's licenses to German licenses. Among those approved states are the U.S. and Canada.

Further information can be obtained at:

- www.verkehrsportal.de/fev/anl_11.php3

2.2 Living

People seeking living accommodations in NRW need to consider how they wish to live (whether in a house in the country, for instance, or in an apartment in the city) and what they are willing to spend. The choice of city also affects the cost. For example, the monthly rent for an apartment in a new building in Dusseldorf was 9 euros per square meter at the end of 2004. Renters in Dortmund, on the other hand, paid only 6.40 euros for a comparable rental unit. In general, new residents in NRW seeking housing should begin their search early because, depending on the city, it may take some time.

A current overview of rentals is available on the Web site of the Ring Deutscher Makler at:

- www.rdm.de

2.2.1 German peculiarities

New residents on the search for an apartment or home in Germany should be aware of some peculiarities. Information about the number of rooms relates only to living rooms and bedrooms;

for instance, a three-room apartment includes a hallway, kitchen and bathroom in addition to a living room, bedroom, and children's room. Unlike the weekly rental rates in the U.K., those in Germany are always for one month. Rental rates are of two types: one without heat and warm water (**Kaltmiete**); and one with (**Warmmiete**). On top of rent are several monthly expenses for **utilities (Nebenkosten)**, such as electricity, water and garbage collection, which have to be paid separately.

In most cases, rental properties in Germany are offered unfurnished; new tenants must provide all apartment furnishings themselves, including even a sink in the kitchen occasionally. Should former tenants leave certain furnishings in the apartment, they may require a premium from the new tenants. Completely **furnished apartments** are rarely available and, where available, they are more expensive than unfurnished apartments.

2.2.2 How to find a rental apartment

Apartment seekers have basically two options when looking for a rental unit: either they search themselves or hire a real estate agent.

Personal search

Regional daily newspapers are an important source of information for available apartments. They publish numerous **real estate classified advertisements**, particularly on Saturdays. The rental housing market is fast-moving. Interested parties should respond immediately to advertisements and arrange a date to view the apartment or house. Another option is to place a want ad in the local newspapers. Classified advertising staff will generally help customers formulate the ad.

The Internet is another helpful tool, in particular for apartments abroad. **Real estate portals** offer users convenient search options in their databases. A popular Web site is ImmobilienScout24, offering approximately 650,000 properties. Other real estate service providers include Immonet, Immopool, Immowelt, and Planethome.

- www.immobilienscout24.de

Foreign nationals planning to live in Germany for only a short period of time may want to look for an apartment or room at **lodging centers (Mitwohnzentralen)**. These centers offer the rooms or apartments of owners who themselves are abroad for a short period of time but do not want to give up their apartments completely.

- www.mitwohnzentrale.de

Real estate agents

Real estate agents typically conduct a search in one or more cities and make appropriate suggestions to their clients. This service, of

course, is not free. When rental agreements are signed, real estate agents receive a commission, which can amount to two months' rent without the cost of heat and warm water, plus value added tax.

Deutscher Mieterbund (German Tenants' Association) advises people who plan to use a real estate agent to pay attention to whether the agency is a member of one of Germany's two large real estate agents' associations: the Ring Deutscher Makler and the Verband Deutscher Makler.

- www.rdm.de
- www.vdm.de

2.2.3 Rental agreements

Written rental agreements are standard in Germany. Landlords normally present tenants with a completed rental agreement for signing. The rental agreements are often standard contracts predrafted by local tenants' associations. Occasionally, foreigner residents may have difficulty understanding all of the finer legal points in a rental agreement even if their German is good. Those uncertain about the legal details should seek advice from a lawyer or another expert. Tenants' associations, such as the Deutscher Mieterbund, also provide assistance but to members only. Although membership costs money, consulting is free in return.

- www.mieterbund.de
- www.rechtbekommen.de

The most important points of a rental agreement are the following:

- a) The term of the rental agreement:** In Germany, leases can be either unlimited or limited. The latter automatically terminates on the agreed date of expiration. With unlimited rental agreements, tenants can terminate the lease but must observe a term of notice. Landlords, on the other hand, may only give notice with a reason, for example, refusal of payment or personal use. Depending on the duration of the tenancy, the term of notice for landlords is between three to eight months.
- b) The amount of rent:** In addition to the basic rent, tenants must pay extra expenses, such as garbage collection, heating and water. Most landlords also require a one-time deposit, which may not exceed three months' rent (without extra expenses). This deposit serves as security for the landlord. Tenants should make sure that it is put into a bank account separate from the landlord's private assets. Special rent deposit accounts can be opened at banks.

- c) Renovations:** Rental agreements stipulate when tenants have to renovate the apartment. Two options are possible: tenants receive a renovated apartment and must hand over a renovated apartment when moving out; or they take over an unrenovated apartment and hand it over unrenovated when moving out. Basically, renovation always refers to cosmetic repairs, such as wallpapering and painting. Should tenants cause greater damage, such as stained carpeting or painted tiles, they must pay for the repair.

- d) Handover report:** Simultaneous with signing the rental agreement, tenants should write a handover report, documenting the condition of the apartment. It should contain answers to several questions: Was the apartment taken over in clean condition? Was there damage to doors, windows, or other parts of the apartment? Did the heater work? The report should be signed by both parties.

2.2.4 Buying real estate

People interested in buying **property**, a house or a condominium in NRW can obtain information on local average prices by using an Internet service provided by the state:

- www.boris.nrw.de

The sales contract: Nothing happens without a notary

When buyers and sellers agree on the price, a notary is the next contact for both of them. As neutral entities between buyers and sellers, they make sure that the sale proceeds fairly between the two parties; this procedure is required by German law. Notaries are absolutely impartial and do not express opinions on economic issues. For example, they may not warn buyers about buying over-priced real estate. They formulate the sales contract and consult the parties on its meaning and consequences. Another one of their responsibilities is to enter the new owner into the **registry of deeds**. This state registry records who owns which parcel of land and what ownership rights other people may have. In Germany, buyers of real estate typically select the notaries and pay for their service and expenses.

A directory of notaries and additional information about their services are available on the Web site of the NRW State Chamber of Notaries:

- www.notare.nrw.de

3. Insurance and taxes

3.1 Insurance

In Germany, a distinction is made between social security – which is obligatory – and a variety of voluntary insurance policies that could be worthwhile depending on each individual's personal situation.

3.1.1 The German social security system

Germany has an extremely well developed social security system with a long tradition. A compulsory health insurance program was established during the Wilhelminian Empire in 1883. Today, Germany has five branches of social security:

- Health insurance (compulsory or private)
- Long-term care insurance
- Unemployment insurance
- Pension insurance
- Accident insurance

Employed people in Germany automatically become compulsory members of these insurance programs, with the aim of ensuring that all employees are protected against loss of income. For example, those who are unable to earn money due to illness, job-loss or partial disability receive support through the mutual benefit association of insured persons. Employers also contribute to the system, paying half of the contributions to health, unemployment and pension insurance and the full amount for accident insurance.

- www.ihre-vorsorge.de

Foreigner residents employed in Germany also automatically become members of the social security system. However, numerous international agreements regulate procedures, for example, when a foreigner resident later leaves Germany.

Other special regulations apply for people who work for companies in Germany for a limited period of time.

EU citizens coming to Germany to work for less than one year automatically remain covered by insurance in their home country. Should they stay longer, this coverage can be extended, provided insurance companies in both countries agree to the exception. To find out where and how they can apply for insurance coverage, employees should make early inquiries with the relevant social security authority in their home country.

Before taking up employment in Germany, individuals from non-EU nations should inquire whether an agreement on legal questions relating to social security exists between Germany and their home country. Where there is no agreement

or an agreement covers only limited aspects of social security, the insured party risks having to pay contributions in both countries.

As a general rule, self-employed people are not subject to any social security obligations. However, they are encouraged to take out coverage against specific risks and can do so, for example, through private health insurance companies. Nevertheless, the first step should be to establish whether policies taken out in the home country also provide insurance coverage in Germany.

3.1.2 Health insurance

The German health system is based on the two pillars of compulsory and private health insurance. Foreign residents who sign a contract of employment in Germany are generally covered by the state insurance program, with one exception: those having gross earnings of less than 400 euros per month.

Employers and employees each pay half of the contributions. Employees having gross earnings of more than 46,800 euros annually may also take out private insurance. Whether this option also applies for foreign employees depends on their country of origin and how long they have been paying contributions there. Assistance in individual cases is available from state health insurance offices. Information is also available on the Web site of the Deutschen Verbindungsstelle Krankenversicherung – Ausland, which has compiled brochures for individual countries:

- www.dvka.de

Compulsory health insurance

Contributions to the **compulsory health insurance program** are calculated in proportion to the level of income. Those earning more pay more – up to an established income threshold. Children and spouses without jobs can also be insured free of charge. Generally, health insurance covers expenses for all necessary medical treatment.

Persons requiring services that exceed those regulated by law can take out additional private insurance.

Private health insurance

The level of treatment and monthly contributions are agreed individually with the **private insurance** company. Contributions are determined by the age of the insured parties and their state of health. An important consideration is that private health insurance offers no opportunity for free coverage of children and non-employed spouses. In addition, privately insured parties generally have no option to transfer back to the compulsory health insurance program at a later date.

- www.gfw-nrw.de

Long-term care insurance

In addition to health care insurance, employees must take out **long-term care insurance**. This insurance occurs automatically when employees register for health insurance. Long-term care insurance covers all costs arising from the need of insured persons for long-term assistance to perform everyday tasks, such as personal hygiene and nutrition.

Health insurance and the self-employed

Persons self-employed in Germany are not required to have health insurance. However, coverage is highly recommended due to considerable costs that may arise from treatment for severe illness.

- www.krankenkassen-direkt.de

3.1.3 Unemployment insurance

The institution responsible for unemployment insurance is the Bundesanstalt für Arbeit (federal employment office). This agency runs **employment offices** in 33 cities in NRW alone. The offices, serve as contact points for all services offered by the federal employment office.

The central task of unemployment insurance is to provide financial assistance in the event of **unemployment** and help in the search for a new job. Applicants seeking unemployment insurance must satisfy several requirements. Up-to-date information is available on the Web site of the federal employment office at:

- www.arbeitsagentur.de

Child allowance

The employment office also handles **child allowance**. The office pays a family allowance of 154 euros per month for each of the first three children and, beginning with the fourth child, 179 euros for each child. The office pays the allowance up to the child's 18th birthday, but payment can be extended up to the 27th birthday, should the child remain in school, take vocational training or perform a voluntary year of community service. Mothers or fathers who either live in Germany or whose permanent residence is Germany are entitled to receive this allowance. Payment is made to the parent in whose household the child is registered. Foreign residents may also receive child allowance, provided they have a valid residence permit. However, those sent by their employer to work in Germany only on a temporary basis are not entitled to receive this allowance.

If a parent is already entitled to child allowance in another EU member state, German authorities may, under certain circumstances, pay only the balance between the two. Information is available from the employment office family allowance department on the Web at:

- www.arbeitsagentur.de

3.1.4 State pension program

The main objective of the state pension program is to safeguard the standard of living of citizens in **retirement**. Pensions replace income from salaries no longer being earned. In addition to secured income, the insurance program provides assistance in the event of illness or disability, for example, for reduced earning capacity or rehabilitation services such as convalescent treatment. Financial support is also provided for dependents who lose a spouse and for orphans.

Pension insurance is based on the **principle of adjustable contributions**: the younger generation in employment finances the pensions of the older generation in retirement. However, the current pension system is facing enormous challenges. As a result of demographic changes, a diminishing number of contributors are paying into the system, while the number of older citizens claiming benefits is constantly rising. A system based on the principle of adjustable contributions makes financing increasingly difficult. Consequently, the present system is the focus of political debate.

- www.gfw-nrw.de

Details on pensions

Everyone employed in Germany is required to contribute to the pension fund regardless of nationality.

However, this requirement does not apply to foreign residents who remain in Germany for a limited period. As with the other types of social security, various bilateral state agreements also exist for pensions. Under an agreement with the U.S., for example, Americans continue to contribute to the U.S. pension fund during their stay in Germany, provided they stay no longer than five years.

Such agreements also regulate whether foreign residents who have contributed to the German pension plan can draw a German pension when returning to their home country. Citizens of EU member states suffer no loss of entitlement because each EU member state in which an employee or self-employed person has been insured for at least one year pays a pension. Citizens outside the EU need to check whether a bilateral agreement with their home country exists and, if so, what the specific provisions of the agreement are.

Further information is available from the various authorities responsible for pension coverage, for instance, the Rhine Region and Westphalia state insurance offices (Landesversicherungsanstalt – LVA), or from the Federal Pension Office (Bundesversicherungsanstalt für Angestellte):

- www.deutsche-rentenversicherung-rheinland.de
- www.deutsche-rentenversicherung-westfalen.de
- www.deutsche-rentenversicherung-bund.de

Authorities in the respective home country are also an important source of information.

Self-employed persons

With few exceptions, such as craftsmen or midwives, self-employed individuals are generally not required to contribute to the state pension plan. However, under certain circumstances, they can join the program. Information about this option is available from the relevant pension authority.

Information on pensions can also be obtained from the Federal Ministry of Health and Social Security at:

- www.bmgs.bund.de

3.1.5 Compulsory accident insurance

Employers in Germany are required by law to provide **accident insurance** for their employees. This insurance offers benefits to employees who have suffered an accident during work. Payment of benefits, however, only kicks in when the capacity to work has been reduced by 20 percent. In principle, accident insurance coverage applies only within Germany and not outside of work. The insurance is provided by **employers' liability insurance association**. These associations are commissioned by the state, organized into sectors and monitored equally by both employers and employees. The associations are also responsible for accident prevention and rehabilitation for those involved in an accident.

- www.hvbg.de

Self-employed individuals are not required by law to have personal accident insurance. They can, however, take out such insurance through the state program or from a private insurance company.

3.1.6 Private insurance

A variety of private insurance programs are available in Germany, including legal protection, household insurance and private pension. Before taking out any policies, interested parties should first seek independent advice from organizations such as the consumer affairs bureau to determine which policies they need and what details should be included in the policy.

- www.vz-nrw.de
- www.stiftung-warentest.de/online

Additional pension coverage: private retirement plans

Private pension policies can play a significant role in supplementing benefits from the state pension plan. The state is promoting a number of models through direct subsidies or limited exemption from taxes. Since 2002, all employees required to contribute to the pension plan are allowed to pay

a part of their salary into one of five pension options: direct guarantee, direct insurance, pension fund, benevolent fund and retirement fund. Employers must offer their employees one of these options. For the self-employed and those running their own business, private pension plans are the most important instrument for ensuring standards of living after retirement. The most widely used option in Germany is the capital-forming life insurance.

Disability insurance

Among the more important types of private insurance is personal occupational disability, which is recommendable for the family's main breadwinner. Compulsory accident insurance covers only disability caused through an accident. However, the more frequent cause of invalidity is illness. In such cases, payment is possible only with the corresponding disability insurance.

Private third-party insurance

Equally important is private third-party insurance. This insurance covers policyholders who cause injury or damage to a third party, for example, when riding a bike. Such insurance should not be confused with third-party motor vehicle insurance, which is compulsory for all vehicle owners in Germany.

3.2 Private taxes

In general, the German tax system is complex, with numerous exceptions to the rules. Many changes are presently being discussed. Current information on the tax system is available on the Web site of the German Association of Tax Advisors at:

- www.dstv.de

3.2.1 Tax liability: who is liable to pay taxes?

Persons subject to unlimited liability to pay taxes in Germany are those whose

- permanent or regular place of residence or
- main dwelling is in Germany.

These individuals are required to pay taxes in Germany on their entire income and assets. Even for individuals who do not fulfill these criteria but have income in Germany must also pay tax. In this case, they must pay tax only on income generated in the country.

People who work in several countries, including Germany, but do not reside in the country and whose employer's registered office is also not in the country are only required to pay tax on income generated in Germany from at least 183 days of work in the country.

Germany has bilateral agreements with a number of countries that precisely regulate cases that deviate from these basic principles. Additional

information is available on the Web site of the internal revenue service at:

- www.finanzamt.nrw.de

3.2.2 Tax collection: how the state collects its income

Income earned from non-self-employed activity is taxed at source each month by the employer who automatically pays it in advance to the internal revenue service. This procedure requires that all employees receive a tax withholding statement, which they submit to the personnel department. This document lists the income tax bracket that establishes their level of taxation. The tax bracket is determined by the employee's marital status, number of children and other employment criteria.

Self-employed people and others liable for tax are required to make regular advance tax payments. The level of these payments is determined according to the previous year's income tax return. Those in their first year of self-employment must notify the tax office of their projected income. The tax authority will then determine the level of advance tax payments.

Whether employed by a company or self-employed, all taxpayers must file a **tax return** once a year, stating their income and business-related expenditures for the year. For example, employees are able to deduct the cost of traveling to work and the self-employed the cost of their office. From this sum, taxpayers may also deduct extra expenses such as donations and vocational training costs, as well as extraordinary expenditures such as the cost of treatment for an illness.

Based on this data, the internal revenue service checks whether taxpayers have paid too much or too little tax during the previous year. If taxpayers have paid too much, they receive a tax refund. If they have paid too little, they must make an additional tax payment.

3.2.3 Tax level

The rate of taxation is determined according to the level of income and marital status. In general, the individual's tax-paying capacity is also taken into consideration: taxpayers with higher earnings do not only pay more in an absolute sense, they also contribute a larger part of their income. Economists call this progressive taxation.

- www.nettolohn.de

Information on current tax tables and sample calculations are available on the Internet at:

- www.gfw-nrw.de

3.2.4 Income tax

The main personal tax is income tax. For employees, it is called employment tax. The tax is based on calculating the individual's total income before subsequently deducting any necessary costs incurred to generate that income. The applicable tax is determined from this amount.

3.2.5 Additional taxes

The solidarity tax was introduced in 1989 following German reunification. It takes the form of a surtax on income, employment and corporate tax (or income tax for companies). **Tax on capital income** works according to the principle that each euro generated from interest or a dividend is subject to taxation. However, a **tax-free amount for savings** (Sparer-Freibetrag) does apply. Information on this tax is available on the Internet at:

- www.gfw-nrw.de

Germany is the only country in the world where the state collects **church tax** via the internal revenue service and distributes the tax revenue to the churches. All individuals registering their religious denomination with the resident's registration office automatically pay tax to the church of their religious persuasion. In general, these are the Catholic and Protestant churches.

3.2.6 Indirect taxes

Sales tax is an indirect tax on consumption and added net value. When making a purchase, customers automatically pay a value-added tax, with a lower rate applied to foodstuffs, books and agricultural products. After income tax, the value-added tax is the German government's second most significant source of income. Information on the current rate of the sales tax is available on the Internet at:

- www.gfw-nrw.de

When acquiring property, owners must pay the internal revenue service a **land transfer tax**. The amount is calculated according to the purchase price of the property. In addition, property owners in Germany are subject to real estate tax. This tax is payable quarterly, with levels differing according to local authorities.

3.2.7 Charges and levies

In addition to these typical forms of taxation, Germany has a series of **charges and levies** that are similar in nature to taxes. These include, for example, charges for garbage collection and waste-water disposal. Most of these charges are administered by municipal authorities. Information is available from the respective local administration.

4. Infrastructures

4.1 Medical treatment

Germany has a well-structured health system with a dense network of local **doctors**, **dentists** and **hospitals**. Help in finding medical care can be obtained from the directory “Die gelben Seiten” (Yellow Pages). It is available free of charge at local post-offices and also on the Internet:

- www.gelbeseiten.de

In general, a general practitioner should be the first point of contact for help with an illness. If necessary, this doctor will refer patients to a specialist.

General practitioners also issue prescriptions for required medications. Patients give the prescription to a pharmacy to obtain these. Persons insured under the state health plan (see chapter 3) are required to pay part of the cost themselves. A co-payment of 10 percent of the price is payable for each prescribed medication up to a maximum of 10 euros, with a minimum contribution of 5 euros, but in no case more than the actual cost of the medication.

Persons with private health insurance (see chapter 3) must pay the full cost themselves and claim the amount later from their health insurance company – either in part or in full depending upon the terms of their policy.

In the event of illness over the weekend or during the night, patients should contact the **doctor** who is on call for emergencies or, alternatively, go to a hospital emergency ward. **Emergency services** are displayed in the window of pharmacies or can be found on the Internet at:

- www.aerztlichepraxis.de/bereitschaft

In the event of a serious accident or injury, the fire department emergency service can be reached by dialing 112. The number can be dialed from both mobile phones and public telephone booths free of charge.

Pharmacies are numerous and often located near doctors' offices. A rotating emergency service ensures that patients receive urgently required medication after office hours. Pharmacists have specific qualifications and can advise customers on health questions. However, they are not allowed to sell prescription drugs without a prescription. Patients must pay the full cost of non-prescription medications themselves.

4.1.1 Settlement of bills for medical care

For persons insured under the state health program (see chapter 3), the cost of all medical care legally covered under the plan is settled directly with the health insurance company. When

consulting a doctor, the patient must submit a scannable chip-card, which contains data for the practice to bill the health insurance company. Insured persons automatically receive the card from their insurance company. The chip-cards store only certain data, such as name, address and date of birth. Information concerning illnesses and treatments may not be stored on the cards for data protection reasons. Following changes introduced by health service care, patients must pay a fee of 10 euros per quarter to cover doctor visits as of January 2004. The fee is forwarded to the health insurance company.

Doctors give patients covered by private health insurance a bill for their medical treatment, which they forward to their insurance company.

EU citizens residing in Germany for a limited period of time are not required to have a German health insurance policy. However, they can claim coverage from a German health insurance company for the duration of their stay by using the E101 form. Information about this form can be obtained from health insurance companies in the respective home country.

4.2 Banking system

Unlike many Anglo-Saxon countries, Germany has a **universal banking system**. Under this system, customers can manage practically all their financial needs at one bank. In addition to traditional **payment transactions**, most German banks offer loans, investment facilities and property financing. Many also have their own investment-banking department.

In addition to the general banks, Germany has a wide variety of specialist financial institutions. Some smaller banks, for instance, deal exclusively with private clients, offering an extensive investment service. Business hours for banks, which are more limited than those of other businesses, are generally from 9 a.m. to 4 p.m. For more detailed information, customers should contact their bank.

Many international banks have branches in Germany. In this case, customers can transfer their account to the German office.

Like banks in most other countries, German banks typically check the financial standing of their customers prior to opening an account or offering loans. Generally, this task is undertaken in Germany by the **Credit Protection Agency** (Schufa). The agency compiles financial data on more than 62 million people and can, for example, advise banks of whether a customer applying for credit has previously failed to pay back a loan.

In principle, a distinction exists between public and private banks in Germany.

Cooperative financial institutions offer similar services such as money transfers, financing and advice on asset management. The difference between the three financial service groups is in the way investments are protected in the event of bankruptcy. Lawmakers have implemented various control mechanisms and institutions to prevent bankruptcy and compensation in all three groups.

Private banks

Private banks, as the name suggests, are private financial organizations. The four largest private banks in Germany are Commerzbank, Deutsche Bank, Dresdner Bank and Hypo-Vereinsbank. Most private financial institutions are members of the **deposit guarantee fund** of the Federal Association of German Banks (BdB). Should one of its members file for bankruptcy, 30 percent of its equity capital is secured. Even contributions of small banks with equity capital of 5 million euros are protected by the fund for up to 1.5 million euros per customer.

- www.bankenverband.de/index.asp

Nevertheless, some financial institutes prefer not to participate in this system. For these banks, the basic statutory level of security applies: 90 percent of their deposits are protected by the indemnification institutions of German banks. Should one of these banks file for protection, payment per customer is limited to a maximum 20,000 euros.

International banks without a subsidiary in Germany are generally subject to the laws of their home country. They can, however, voluntarily join a German protection program. In any event, deposits of banks in the EU zone are protected for amounts up to 20,000 euros. In general, customers should request precise information about their bank's deposit guarantees before opening an account.

Public banks

The so-called **Sparkassen** (public savings banks) in Germany are generally owned by the community. They can be found in almost every town, often with a large number of branch offices in the bigger cities. Should a savings bank go bankrupt, liability for customer deposits is covered in full by various security funds. In the past, it was also covered by the state. However, beginning in 2005, state liability has started to cease. Instead, savings banks have started successfully to extend their present security funds in order to ensure full protection of customer deposits in the future.

Credit unions

The third group of banks is the cooperative banks, also known as **credit unions** (Kreditgenossenschaften). Customers are able to own a small share in these banks. Their deposits are protected 100 percent by a guarantee fund of the credit unions. The fund is designed to prevent

insolvency, should a member encounter financial difficulties.

4.2.1 Private bank accounts

Anyone living or working in Germany should open a bank account in the country. A private account enables easier settlement of everyday transactions; it incurs lower charges than **money transfers**. To open an account, applicants must present either their passport or some other form of identification and, in some cases, a residence permit. The process of **opening an account** is principally the same with all banks and is quickly completed.

The account used for normal bank transactions is the **Girokonto** (giro account). All giro customers receive a so-called EC card, which they can use to withdraw money from any ATM at any time. However, withdrawals without a service fee are possible only at the bank's own ATMs or those of its partners.

Practically all businesses, restaurants and hotels accept the EC card as a method of payment. In addition to the EC card, account holders may also apply for a **credit card**.

Customers wanting to make an immediate cash deposit can use the account straight away, although deposits over 15,000 euros must be checked under the **money laundering law**. Transfers from a foreign bank may take several days. Account transactions such as transfers, standing orders or direct debit mandates in NRW are in accordance with international standards.

Depending on individual creditworthiness, German banks grant customers **overdraft conditions** in the form of a credit, called "Dispositionscredit", or "Dispo" for short. This line of credit enables customers to withdraw more money from their giro account than is available. In general, the overdraft limit ranges from two to three months salary.

4.2.2 Online banking

All three types of banks previously mentioned offer online banking. This service allows customers to manage most of their banking tasks from home or the office. For example, they can view their account balance or transfer money. Data transfer is secured by encryption and a personal identification number (PIN).

4.2.3 Direct banks

In addition to traditional banks, numerous direct banks have established themselves in recent years. These banks, which operate without branch offices, generally compete by offering lower fees and access to their services from

home or work. Service, however, is limited to telephone, mail or Internet.

4.3 Transportation

NRW has an extensive network of roads, railway lines and airports. Reaching a destination by car, train or plane is no problem.

4.3.1 Public transportation

All large cities have **buses**, **streetcars** and, in some cases, **subways**, which connect all central locations. For commuters, weekly or monthly tickets are less expensive than daily tickets. Some companies will cover a part of their employees' travel costs to work via a special monthly pass, the so-called job ticket. Information about travel options and fees is available at the Web sites of the major public transportation groups in NRW:

- www.verkehrsinfo.nrw.de

4.3.2 Trains

NRW is at the hub of Germany's high-speed **rail** network. In places, Inter City Express (ICE) trains travel at speeds of 300 kilometers per hour. In these trains, a trip from Cologne to Frankfurt airport can take just 57 minutes.

Regional trains are slower but stop at stations in smaller towns and villages. Rapid transit trains (S-Bahn) also stop at a number of various stations within a town.

Tickets must be bought prior to traveling. Travelers can also purchase tickets from conductors on ICEs but must pay a surcharge. On all other trains, such as regional trains, passengers without a valid ticket must pay a fine of 40 euros.

Price and route information is available at Web sites of the national and regional railway companies:

- www.bahn.de
- www.nrw-nahverkehr.de

4.3.3 Taxis

All train stations and most central locations have taxi stands, which operate round the clock. Travelers can also order a taxi to a desired location. **Taxis** can be identified by their uniform cream color and sign on the roof. Taxi fares are based on the distance traveled and time. They are calculated on a meter visible to the passenger. A pick-up fee is charged, and a surcharge applies for trips at night. For longer trips, passengers can negotiate a set price before traveling.

4.3.4 Airports in NRW

As Germany's most densely populated state, NRW has seven international **airports**. The five largest are Dusseldorf, Cologne/Bonn, Münster/Osnabrück, Dortmund and Paderborn/Lippstadt. The largest airport in NRW is Dusseldorf, which transported around 15 million passengers in 2004. All European capitals can be reached within a maximum of three flight hours from Dusseldorf. Over 200 worldwide destinations are available from Cologne/Bonn and Dusseldorf airports alone.

- www.flughafen-dortmund.de
- www.duesseldorf-international.de
- www.koeln-bonn-airport.de
- www.flughafen-fmo.de
- www.flughafen-paderborn-lippstadt.de
- www.flughafen-niederrehein.de

4.3.5 Car

The road network in Nordrhein-Westfalen is well developed. It extends over 27,700 kilometers, of which 2,200 is freeway. Like freeways in many other countries, those in Germany can experience traffic jams at peak times. For the most part, however, these jams can be avoided thanks to the number of freeways offering alternative routes. Traffic updates on road congestion in NRW are reported on several radio stations, including WDR 1 and WDR 2, as well as all local broadcasters, and on the Internet at:

- www.stau.de

Traffic regulations

Traffic regulations in Germany are similar to those in other European countries, and are firmly anchored in the **Traffic Regulations Code (StVo)**. Before driving on German roads, foreigners must check whether their driver's license is valid in Germany (see chapter 2.1.6 on administrative procedure).

Vehicles travel on the right-hand side of the road. Germany is one of the few countries in the world without a general **speed limit** on freeways. However, a word of warning: the generally **recommended speed** on freeways is 130 kilometer per hour (km/h). Anybody who is traveling significantly faster and is involved in an accident will be held partially liable even if not responsible for the accident. All other roads have a speed limit. In developed areas, for instance, cars may only travel up to a maximum of 50 km/h, with a limit of 100 km/h outside of towns.

Serious traffic violations are centrally registered with the **Federal Motor Transport Authority (Kraftfahrt-Bundesamt)** in Flensburg.

Depending on the gravity of the offense, drivers are subject to penalty points. Upon receiving 18

points, drivers have their driver's license withdrawn for a certain time.

Drivers arrested for drunken-driving also lose their driver's license. A **blood alcohol level** of just 0.3 per mill (parts by weight of alcohol to each 1,000 parts of blood) results in serious consequences for drivers who commit a traffic offense or cause an accident. At a level of 0.5 per mill, authorities suspend the driver's license and impose a fine. Similar penalties are imposed for drivers significantly exceeding the speed limit.

Rental cars

Rental cars can be collected and returned by customers at a number of places. Car-rental services often have offices at airports and railroad stations. The major car-rental companies in Germany are Avis, Sixt, National, Europcar and Hertz.

4.3.6 Bicycles

Bicycles are an integral part of the transportation system in German cities. Many towns in NRW are particularly bicycle-friendly, with well-developed **cycle paths**. Some cities, such as Münster, even have their own parking lots for bicycles at the central rail station. NRW offers bicyclists an online route planning service:

- www.radroutenplaner.nrw.de

Car drivers need to pay careful attention to bicycle traffic, particularly when turning right. Cyclists also have a number of specific rights; for example, they may travel in both directions on specifically designated one-way streets. In the case of accidents, drivers are usually held partially liable regardless of who was at fault.

The Allgemeine Deutsche Fahrrad-Club (ADFC, Association of German Cyclists) provides advice on cycling.

- www.adfc-nrw.de

4.4 Security

In Germany, the state is responsible for law enforcement. The **police** are essentially in charge of internal security. NRW alone has approximately 17,000 police officers on **duty**; they are available round the clock to provide information or assist people in case of emergency. The tasks of the police department are numerous, ranging from registering lost property and traffic accidents to being first responders at the scene of an incident. Police officers are recognizable by their olive green uniforms and identity badge, which they show upon request. Several other police departments, such as the **criminal investigation department** (Kriminalkommissariat), are responsible for the further investigation of crimes.

All large towns have a **police advice center**, which provides a wide range of information on safety-related matters, such as home security. Information is available at the police Web site:

- www.polizei.nrw.de

In addition to the police, **private security firms** provide security services, for example, at subway stations or in shopping malls. Their authority is, however, considerably more limited than that of the police.

The current **emergency service numbers** in Germany are 110 for police and 112 for the fire department. These can be called directly from all phones, including cellular phones.

4.4.1 Specific aspects of security

In general, private **ownership of a weapon** is prohibited in Germany. This restriction also applies for weapons sending warning shots, irritants or signals outside one's own home or business premises. Only in exceptional cases and subject to specific checks will the police issue a permit to a person to possess or carry a weapon.

4.5 Shopping in NRW

All big cities in NRW have main **shopping streets**, pedestrian zones and large shopping malls. Cologne's Schildergasse is Germany's leading shopping street: almost 15,000 shoppers walk along the street every hour.

On the Königsallee (the Kö), Düsseldorf's prestigious shopping strip, shoppers will find a particularly wide range of haute couture and designer fashions. The capital of Nordrhein-Westfalen is also the location of the busiest shopping mile: the Schadowstrasse. Oberhausen is home to Europe's largest shopping mall: the **Centro**.

Hypermarkets for furniture, do-it-yourself goods garden products and more are often located on the outskirts of towns with typically good transport links. Retail stores in big towns are generally open Monday to Saturday from 9.00 a.m. to 8.00 p.m. However, particularly in the Ruhr area and along the Rhine, numerous kiosks sell beverages, newspapers and some food items well into the night. This is also the case at gas stations in the region. In addition to cash, practically all shops accept EC and credit cards.

Further information on shops and services is available at the Web site of the yellow pages (Gelben Seiten) directory:

- www.gelbeseiten.de

5. Education and the media

5.1 Education system

The German education system is essentially based on schooling provided by public and state institutions, with private schools playing a less important role.

5.1.1 Childcare in NRW

In Germany, various **childcare** centers offer parents, regardless of age, care facilities on either on a half-day or full-day basis. Childcare is generally available for children from four months old to the end of their 14th birthday.

Parents are required to contribute to the center's general expenses. **Childcare costs** for working parents are tax deductible. The level of cost depends on income, hours of care provided daily and the type of facility (private childcare facilities tend to be more expensive).

For the very young, **daycares** provide care until children are three years old. From age three onwards, children in Germany are entitled to a space at a **kindergarten** until they start school. **After-school care centers** provide care for schoolchildren in the afternoon after normal school hours: most schools in Germany hold classes until lunchtime.

The various groups providing childcare include municipal organizations, charitable institutions and welfare associations. Numerous private initiatives supported by parents provide additional childcare. A number of companies also offer in-house **company kindergartens**.

An alternative to **institutional childcare** is a personal **caregiver**. Although this option is generally more expensive, it allows childcare to be organized more flexibly. Despite the guarantee of a place at a kindergarten for all children, the availability of childcare facilities in Germany is limited. Consequently, parents should seek information about options and register children at a childcare center as early as possible. Information and registration details are available from all municipal youth welfare offices (Jugendamt) or from the childcare institution itself.

- www.bildungsportal.nrw.de
- www.tageseinrichtungen.nrw.de
- www.tagesmutter.de

5.1.2 The school system in Nordrhein-Westfalen

Principally, all children have compulsory schooling for a minimum of nine years, beginning with their sixth birthday. Unlike many other countries including the U.S., Germany has

predominately **public schools**. **Private schools** and **boarding schools in the country** tend to have a specific learning concept. Two examples of private schools with such concepts are the Montessori and Waldorf schools.

- www.montessori.de
- www.waldorfschule.info
- www.privatschulen.de

Unlike private schools, public schools do not charge fees, although contributions to learning materials such as books are required.

Grundschule – elementary grade school

For all children in NRW, schooling begins with four years of **elementary grade school**. Parents must register their children after their sixth birthday at one of the elementary grade schools within their local **school district**. The possibility of sending a child to a school located in another district depends on the individual town administration. Registration usually takes place each year in November.

Following school enrolment, children are given a medical and educational examination. This school-entry diagnostic test is undertaken to determine – in consultation with parents – whether the child is mature enough to enter school. Should children not be considered ready to attend elementary grade school, they remain another year in kindergarten. Detailed information is available from the municipal youth welfare office and on the education Web page of the state of NRW at:

- www.bildungsportal.nrw.de

After completing four years of elementary grade school, children together with their parents and teachers decide on the next level of schooling, which is determined in large part according to their academic ability. Four secondary schooling options are available, each playing a decisive role in their later vocational or professional training.

Secondary schools

The first two years of secondary schooling are considered an assessment period (Orientierungsstufe), during which pupils may transfer to a different type of school. The choice of secondary school, unlike elementary grade school, does not depend on where the child lives. Consequently, they can choose not only the type but also the location of the school more freely. As a rule, all secondary schools with grades 5 through 10 have lessons in the morning. Some schools, such as comprehensive schools (Gesamtschulen) have full-day instruction. Afternoon lessons regularly take place in the eleventh grade of the Gymnasium, which is roughly equivalent to senior high school in the U.S.

Hauptschule: junior high school

Junior high school (Hauptschule) covers the last five of the compulsory nine years of German schooling. Pupils successfully completing the ninth grade receive a junior **high school diploma**. They are prepared for a practical vocation in a craft or trade. Should they add an additional year of schooling and complete the tenth grade, they can receive either a high school diploma or a technical school diploma (Fachoberschulreife) entitling them to enter senior high school (Gymnasium), provided, of course, their grades are acceptable.

Most popular apprenticeships with the junior high school diploma* in NRW

Car mechanics	1,921
Hairdresser	1,779
Sales Clerks	1,648
Painters/Varnishers	1,607
Retail Sales Clerks	1,555
Food Sales Clerks	972
Electricians	928
Carpenters	915
Metal Worker/Mechanics	878
Doctor's Assistants	870

*started apprenticeships 2003

Source: NRW State Office for Statistics and Data Processing, 2003

Realschule: extended junior high school

Extended junior high school (Realschule) extends over six years and ends after the tenth class with the **technical school diploma (Fachoberschulreife)**. All Realschule pupils are principally prepared for a vocational profession. If their grades are good enough, they can also qualify to enter the Gymnasium.

Most popular qualified jobs with the technical school diploma* in NRW

Doctor's Assistants	2,128
Administrative Clerks	2,065
Car Mechanics	1,794
Retail Sales Clerks	1,491
Electrician	1,122
Hairdresser	1,054
Energy Electronic Technicians	906
Paralegals	799
Industrial Mechanics	769
Carpenters	763

*started apprenticeships 2003

Source: NRW State Office for Statistics and Data Processing, 2003

Gymnasium: senior high school

Senior high school (Gymnasium) covers nine school years, culminating with the high school diploma (Abitur). The diploma qualifies graduates to study at the university. Gymnasiums have different academic focuses, tailored toward language, or science. Pupils leaving senior high school ahead of graduation, but after twelfth

grade, qualify for the **technical school certificate (Fachoberschulreife)**, which they can earn after one year of practical training. With this qualification, they can apply for admission to an advanced technical college (Fachhochschule). Admission is also possible after completion of the eleventh grade and a two-year vocational apprenticeship. Around 70 percent of senior high school graduates go on to the university. The senior high school diploma (Abitur), however, qualifies graduates to begin an apprenticeship. Business professions, in particular, are in high demand.

Most popular qualified jobs with the senior high school diploma* in NRW

Industrial Clerks	2,466
Administrative Clerks	2,188
Bank Clerks	2,038
Wholesale Clerks	1,477
Tax Consulting Clerks	1,258
Insurance Clerks	780
Retail Sales Clerks	532
Hotel Clerks	504
Public Administrative Clerks	499
Advertising Clerks	486
IT Clerks	483

*started apprenticeships 2003

Source: NRW State Office for Statistics and Data Processing, 2003

Gesamtschule: comprehensive school

Comprehensive schools (Gesamtschule)

combine all three secondary school tracks: junior high school (Hauptschule), extended junior high school (Realschule) and senior high school (Gymnasium). The type of school diploma, which is determined during the course of schooling, is based on academic performance. Although pupils (together with parents and teachers) do not have to make a decision directly after elementary school on which track they wish to pursue, the classes and exams they take and grades they receive will determine their school diploma. In comprehensive schools, unlike the other schools, grades 5 to 10 run a full day, usually until 4 p.m.

International schools

Nordrhein-Westfalen has a number of **international schools** in, for example, Cologne, Bonn, Neuss and Dusseldorf. They cater to children who frequently have to change schools and homes as a result of their parents' profession. Most of these schools offer high school diplomas, enabling admission to foreign and German universities. Some countries, such as France and Japan, have their own schools in NRW. These schools provide education according to their own state regulations.

- www.agis-schools.org

5.1.3 Vocational training in NRW

Apprenticeships

In Germany, trainees can currently choose from around 370 apprenticeships for occupations in industry, commerce and trade. These **apprenticeships** are provided under a **dual system**, whereby trainees work in a company and receive further academic training at a professional school. The length of training can vary between 18 months and three and a half years. High school graduates, for example, can apply for shorter training periods. At the end of their training, they take an examination administered by the responsible professional association. Individuals interested in an apprenticeship should inquire as early as possible about potential professions.

- www.dht.de
- www.ausbildungplus.de
- www.arbeitsagentur.de

Colleges and universities in NRW

A total of 58 public and **private institutions of higher education** in NRW offer the most densely populated university landscape in Europe. The spectrum ranges from traditional universities and advanced technical colleges to art and music colleges. In total, more than 500,000 students attend these institutions. With more than 45,215 students, Cologne University is Germany's largest institution. In addition to traditional German university qualifications such as state examinations, diplomas and masters, standard international degrees such as Bachelor of Arts (B.A.) and Master of Arts (M.A.) can now be earned. While degrees from **universities** typically require nine semesters, those from **advanced polytechnical colleges (Fachhochschule)** are shorter, focus-ing on practical experience. Internship semesters are often a compulsory requirement.

College and university admission

Studies generally begin in the summer or winter semester. The summer semester runs from April to July, the winter semester from October to February.

Students cannot freely choose any major. Those in high demand, such as medicine, have restricted admission. The admission process, called **numerus clausus (NC)**, is based on the grade point average from senior high school grade. Applicants with higher grades have a better chance to persur their major of choice. Admissions are handled by the **Central Authority for Allocation of Study Places (Zentralstelle für die Vergabe von Studienplätzen – ZVS)** in Dortmund for all universities and polytechnical colleges nationwide. Applications for the selection process must be submitted to the ZVS each year not later than July 15 for the winter semester and January 15 for the summer semester. Those without the

required grade point average can still receive a place but may have to wait.

Colleges and universities allocate some places themselves. Students from EU member states should submit their applications to the ZVS or, in the case of majors with unrestricted admission, to the **graduate enrolment office for foreign students** at the respective college or university. This department is also responsible for all applications submitted by individuals from non-EU member states. Information about individual enrolment requirements can be obtained from the administrative office at the respective university or the ZVS.

- www.zvs.de
- www.wissenschaft.nrw.de

Tuition fees

A flat rate fee is charged per semester only for general university services, such as sports, and for public transportation costs. Each institution can set its own fee. For example, the Cologne University charges 105 euros per semester. Beginning in the summer semester in 2004, a tuition fee of 650 euros per semester will apply under certain circumstances, such as students who have exceeded the average period of study for their selected major by one and a half times and those seeking a second degree.

- <http://www.innovation.nrw.de>

Educational grants

To enable students and pupils to receive education regardless of their financial and social situation, the German state grants interest-free loans under the **Federal Education and Training Assistance Act (Bafög)**. However, financial aid is available only to students and school pupils whose parents income does not exceed a certain level. Depending on the type of education, the monthly allowance ranges from 192 euros to 466 euros. Repayment begins five years after completion of the educational training and is aligned to the financial situation of the individual.

Under certain circumstances, foreign students may also be entitled to financial aid. For example, students from EU member states and with a residence in Germany qualify for this aid.

- www.das-neue-bafoeg.de

Private universities

NRW has 20 officially recognized private universities, including the prestigious Witten-Herdecke University. Generally, these institutions are financed by donations from businesses and student tuition. Another group of universities are those that are not officially recognized. These institutions are not entitled to award doctorates and their degrees are not always recognized internationally.

- www.wissenschaft.nrw.de

Language schools

Individuals planning an extended stay in Germany should begin learning German in their home country. In 78 countries, the **Goethe Institute Inter Nationes** offers the opportunity to learn the German language and get to know the German culture. Courses are also available for professional groups, such as "German for lawyers", and are supported by an online program. Such courses can be continued in Germany at a local Goethe Institute or other facilities, such as private language schools, community colleges and universities.

- www.goethe.de
- vhs-nrw.server.de
- www.bildungsserver.de

5.2 The media

The constitution (Grundgesetz) of the Federal Republic of Germany guarantees the right to freedom of expression and **freedom of the press**. As a result, the media spectrum in the country is extremely diverse.

TV and radio

a) Reception

In Nordrhein-Westfalen and the whole of Germany, residents have three options for receiving TV and radio channels; antenna, cable TV and satellite. In 2004, digital-terrestrial TV broadcasting via antenna began in NRW. Offering up to 24 TV channels, the new standard also enables new interactive and multimedia applications. The cable TV system has more than 30 channels, while satellite broadcasters offer considerably more.

b) Broadcasters

Two groups dominate radio and TV broadcasting in Germany: public broadcasters and private broadcasters. The former are commissioned by the state to provide information and education. They are financed, in part, through a license fee. Anyone owning a radio or TV must pay this fee. The German Public Broadcasting Licensing Office (GEZ) is responsible for collecting these license fees. Registration forms are available on the GEZ Web site or from banks and savings banks (Sparkassen). Germany has two public broadcasting channels: ARD and ZDF. Each federal state also has its own **public broadcaster**. In NRW, the regional broadcaster is WDR, offering three channels that can be received via cable, satellite and normal antenna. Private TV broadcasters, such as RTL, Sat 1, Vox or Pro7, cannot generally be received by antenna, but usually only by cable or satellite. The same applies for foreign channels, as well as broadcasters with a specific topic such as ARTE, 3sat or the Children's Channel. In addition to the

public and private broadcasters, which provide content free of charge, Germany has pay-TV broadcasters.

- www.gez.de

Print media

Available in NRW are not only numerous local newspapers but also a variety of large national **newspapers**, such as the Frankfurter Allgemeine Zeitung (FAZ), the Süddeutsche Zeitung (SZ) and the Tagesspiegel. In addition to these general daily newspapers are the daily financial papers, such as the Handelsblatt and the Financial Times Deutschland, and the financial magazines, including Wirtschaftswoche and Manager Magazin, as well as the weekly news magazines Spiegel, Stern and Focus.

Numerous specialist and entertainment magazines are also available, with most of them offering informative Web sites. Foreign newspapers and magazines are available at major railway stations and airports as well as large bookstores.

Libraries

NRW boasts an extensive network of public libraries. Some of them are run by the state, others by private groups or churches. In addition to a comprehensive range of German media, the libraries offer foreign books and films on loan at low rates. Further details are available from local town administrations.

- www.bsz-bw.de/bibldienste/nrw.html
- www.hbz-nrw.de

6. Culture and leisure

6.1 Culture

NRW offers the greatest range of cultural attractions in Europe: 671 **museums** in the region alone attract around 14 million visitors annually. In addition, the state is home to 160 theaters, a number of orchestras, countless pop and rock concerts and a musical mile that stretches from Cologne to Bochum, via Dusseldorf, Duisberg and Essen.

An overview of the cultural events is provided regularly in local newspapers and city magazines. Their Web sites also present up-to-date information on programs, opening times and starting dates.

6.1.1 Theaters

Many more theaters exist in NRW than are listed below. A general overview of the theater offering in the state is available on the Internet at:

- www.theater-index.de/frames/nowestf.htm

Schauspielhaus Bochum (Bochum Theater): Established in 1919, the Schauspielhaus Bochum has since then become one of the most renowned theaters in Germany. In the early decades, the theater primarily owed its reputation to the so-called "Shakespeare tradition". The directors in those times put almost every single Shakespeare play on stage. Although later directors, including Peter Zadek, Claus Peymann, Frank-Patrick Steckel and Leander Haussmann, chose not to uphold this theatrical tradition, they have also succeeded in astonishing audiences with their stage productions.

- www.schauspielhausbochum.de

Tanztheater Wuppertal (Wuppertal Dance Theater): Under its world-famous director, producer and choreographer, Pina Bausch, the Wuppertal Dance Theater has become one of Germany's most highly acclaimed cultural institutions. Established more than 30 years ago, this internationally renowned theater is regularly invited to stage performances at events throughout the world.

- www.pina-bausch.de

Philharmonie Köln (Cologne Philharmonic), **Konzerthaus Dortmund** (Dortmund Concert Hall): Both venues offer guests events of international standing. Their programs vary substantially, from organ concerts and choirs to classical concerts and jazz.

- www.koelner-philharmonie.de
- www.konzerthaus-dortmund.de

6.1.2 Museums

A general overview of museums in NRW is available on the Internet at:

- www.grafikboerse.de/galerien/nrw.htm
- www.nrw-tourismus.de

Museum mile, Bonn: Museums located on three popular avenues in Bonn – Adenauer-Allee, Willy-Brandt-Allee and Friedrich-Ebert-Allee – attract numerous people interested in art and culture from all over the world to the former capital. The four main institutions on the Bonn museum mile are the **Kunst- und Ausstellungshalle der Bundesrepublik Deutschland** (Art and Exhibition Hall of the Federal Republic of Germany), the **Kunstmuseum Bonn** (Bonn Art Museum), the **Haus der Geschichte der Bundesrepublik Deutschland** (Museum of History of the Federal Republic of Germany) and the **Zoologisches Forschungsinstitut und Museum Alexander Koenig** (Alexander Koenig Zoological Institute and Museum).

With constantly changing exhibitions, the Kunst- und Ausstellungshalle der Bundesrepublik Deutschland has offered a varied program of international significance since 1992. A Bronze Age exhibition is just as much at home in this museum as a retrospective exhibition of contemporary artists. Similarly, presentations on architecture, design and photography are as much a part of the program as exhibitions on genetics and weather.

The museum Haus der Geschichte presents German history from 1945 to the present day in a clear and expressive way. The exhibits include numerous items of historical significance such as: part of a so-called 'Rosinenbomber' aircraft that flew in the Berlin airlift, supplying the city with provisions during the blockade from 1948 to 1949; the original Mercedes used by the first federal German chancellor Konrad Adenauer; and a secret camera, hidden in a book, used to take photographs of the uprising in the German Democratic Republic (GDR) on June 17, 1953.

- www.hdg.de
- www.kah-bonn.de

Kunstsammlung NRW (NRW Art Collection in Dusseldorf): The Dusseldorf museum is divided into two collections in separate buildings. The K20 building houses works of 20th century artists, including Picasso, Klee, Kandinsky, Beckmann, Max Ernst, Magritte, Mondrian and Léger as well as Pollock, Rauschenberg, Serra, Twombly, Richter and Beuys. K21 is dominated by contemporary art, largely created over the past 10 to 15 years.

- www.kunstsammlung.de

Museum Ludwig in Köln (Ludwig Museum in Cologne): The Ludwig Museum was established

in 1976 following the donation of 350 modern works of art by Peter and Irene Ludwig. The exhibition, which has been continually expanded, counts today among the most significant collections of contemporary art in Europe.

- www.museum-ludwig.de

The **Wallraf Richartz Museum – Corboud Foundation** in Cologne is one of the largest classical painting galleries in Germany. The main features of the collection are the Middle Ages section, the impressive Baroque section including major works from Rubens and Rembrandt and the section devoted to the 19th century, which, in addition to paintings from the era of Romanticism, Realism and Impressionism, also exhibits sculptures.

- www.museenkoeln.de/wrm

Folkwang Museum in Essen: This museum's collection offers visitors an impressive and complete overview of 19th and 20th century German and French painting and sculpture. Among the highlights are paintings from Caspar David Friedrich, Max Liebermann, Auguste Renoir and Claude Monet.

- www.museum-folkwang.de

Ludwig Forum für Internationale Kunst (Ludwig Forum for International Art) in Aachen: Housed in a former umbrella factory, the Ludwig Forum für Internationale Kunst in Aachen exhibits contemporary art. A focal point of the exhibition is the selection of classic American pop art from such acclaimed artists as Andy Warhol, Robert Rauschenberg and Roy Lichtenstein.

- museen.aachen.de

6.2.3 Movie theaters

Almost every town has at least one **movie theater**. As a rule, foreign films are dubbed, although in larger cities, some movie theaters offer films in the original language. Large multiplex cinemas with more than 20 screens are widespread. Local newspapers, the Internet and individual city Web pages provide current movie programs.

6.2 Leisure

More than 15.5 million tourists visited the state in 2004, according to figures published by Nordrhein-Westfalen Tourismus e.V. In addition to the various regions and their places of interest (see next chapter), NRW has a diverse selection of entertainment parks, such as the Warner Brothers Movie World in Bottrop, Phantasialand in Brühl and the Alpine Centers in Bottrop and Neuss.

Furthermore, a total of four structures in NRW have been named as UNESCO World Heritage Sites: the Aachen cathedral, the Cologne

cathedral, the castle Schloss Augustusburg in Brühl and the Zollverein mine in Essen.

6.2.1 Natural reserves and places of interest

NRW is the perfect place for an excursion. Historic towns, undeveloped natural areas and a developed tourism infrastructure offer plenty of opportunities for outings. More than 25 percent of the state's total area is nature reserve, not to mention the many other smaller green areas. Over 60,000 hectares are covered by water, including 60 lakes that have been developed for leisure activities. Cyclists enjoy a network of paths encompassing approximately 12,000 kilometers. Complete cycle tours, including overnight stays, can be booked via the Internet.

- www.radroutenplaner.nrw.de

Regional excursions

Aachen and the Eifel region: The Eifel's low mountain range stretches from the Mosel river to the 'Hohes Venn' nature reserve, extending into the Ardennes in Belgium. Recommended sites include the Ruhrsee, Germany's largest reservoir, and the historic towns of Bad Munstereifel, Monschau and Blankenheim with their timber-framed houses. The "pearl" of the region is the imperial city of Aachen where, inside the cathedral, the original throne of Charlemagne can be seen. Alternatively, visitors can relax and bathe in one of the city's renowned **thermal bas**.

Cologne/Dusseldorf: These two neighboring cities on the Rhine are continuously competing against each other for top ranking. This competition has resulted in a rich offering of attractions in both cities. Cologne's world-famous cathedral and cultural program attract millions of visitors to the city each year, while Dusseldorf's trendy shopping areas and Altstadt (historic center) draw similar crowds. An extensive range of free-time activities and a comprehensive gastronomy sector are major plus points for both cities. An extremely popular event is the **carnival**, which is celebrated in February every year throughout the Rhineland. People dress up in costumes, sing, dance and celebrate for six days. Carnival celebrations reach their peak on "Rosenmontag", which is the Monday before Lent. On that day, huge processions make their way through the towns and villages.

Bonn and the surrounding area: Vineyards, castles and beer gardens as well as nature and culture are among the many attractions in Bonn and the surrounding region. Some examples are the legendary Drachenfels (Dragon's rock) in the Siebengebirge area, the Bad Honnef wine area, picturesque Siegtal and the UNESCO world heritage site **Schloss Augustusburg** in Brühl as well as the Phantasialand amusement park. Bonn – the birthplace of Beethoven – is also well worth a visit.

The Ruhr region: Germany's former center for the mining and heavy industry also has plenty to offer. Renovated industrial facilities have provided a new home for art, culture, leisure sports and entertainment. The Zollverein mine in Essen has been named as a UNESCO world heritage site. A cultural highlight is the **Ruhr-Triennale**, an annual festival that celebrates the artistic use of halls and facilities no longer used by the region's coal and steel industries. Included in the program are theater productions in former machine buildings and jazz concerts in old workshops.

Sauerland: The Sauerland region, located southeast of Dortmund, is known for its forests and lakes. In addition to a healthy climate, its varied low mountain landscape offers numerous places of interest and opportunities for leisure and relaxation, as well as cross-country ski trails and downhill runs for winter sports fans.

Teutoburg Forest: The forest, located in the northeastern part of NRW, attracts visitors with its spas, moors and versatile landscape. Besides wellness, hiking and fitness, the region offers plenty for culture lovers: Teutons, Romans, Saxons and Franks left their mark in the area's many churches, fortresses and monuments.

Münster and Münsterland: This city and the surrounding region of rolling fields and deciduous woodland is a cyclist's paradise. Münster itself offers numerous interesting sites, among them the **Hall of Peace** in the historic town hall where, on May 15, 1648, an important part of the Westphalian peace plan was signed. Near the small town of Dülmen is the **wild horse reserve** where visitors can view more than 300 horses living in the wild.

6.2.2 Sports: Getting involved

NRW is big on sports, with support firmly anchored in the state's constitution. From angling to Zen gymnastics, something is available for practically every type of sport, the most popular being club sports. The umbrella organization, the **State Sports Federation**, has around 5 million members in 20,000 clubs whose membership fees tend to be relatively low. Regardless of nationality, these clubs offer members the opportunity not only to play sports but also to form friendships and feel at home. Information about the various types of club sports offered in NRW towns and cities is available through the individual municipal authorities or on the Web page of the State Sports Federation:

- www.wir-im-sport.de

As a spectator

Soccer: This national sport is the uncontested number one spectator's sport. Professional soccer can be watched nearly every weekend. Currently, NRW has six first division and five

second division clubs. Modern soccer stadiums such as the Westfalenstadion in Dortmund, the Arena 'Auf Schalke' in Gelsenkirchen and – in the second division and steeped in tradition – the 'Tivoli' in Aachen, offer an impressive backdrop.

- www.bundesliga.de

Ice hockey: The puck chasers of the German ice hockey league are in action from September through March. Among the most renowned clubs in Germany are the Kölner Haie (Cologne Sharks) and the DEG Metro Stars in Dusseldorf. The sharks play their home games at the Cologne Arena, Europe's largest indoor venue, which seats 19,000 spectators.

- www.del.org

Basketball: Basketball, too, is becoming a popular sport and not only due to German basket star Dirk Nowitzki, who has made a name for himself in the NBA league in the U.S. A number of top teams are based in NRW. Games are usually played on weekends.

- www.basketball-bundesliga.de

Handball: Traditionally, NRW has been home to many top handball clubs. Games are typically played during the week.

- www.handball-bundesliga.de

American football: With "Rhein Fire", NRW boasts a European member in the National Football League (NFL). The club plays its home games in the Schalke Arena. The season runs from April through June.

- www.nfleurope.com

Horseriding: Every year, one of the world's most important equestrian events takes place: the World Equestrian Festival CHIO in Aachen. The event features the jumpers and dressage elite competing for prizes and medals.

- www.chioaachen.de

A piece of home in a far-off land

Whether it is the **American Women's Club Cologne** or the **Deutsch-Japanischen Gesellschaft am Niederrhein** (Lower Rhine German-Japanese Association), numerous organizations welcome foreign residents in NRW to meet other people from their own country to preserve their cultural heritage. Embassies or consulates are usually able to provide information on **cultural associations**, foreign theater groups and similar organizations.

- www.euroexpats.com
- www.awccologne.org
- www.djg-duesseldorf.de

6.3 School and public holidays

In Germany, schoolchildren have several school breaks: Easter, Whitsuntide, summer, fall and

winter. They total 12 weeks per year, the longest being the summer break (six weeks). On top of these are the **public holidays** (see table) and the flexible vacation days that schools in NRW are allowed to take. The schools themselves determine how these additional two to four days are used; the free days are often used to create long weekends.

- www.feiertage.net

2004 - 2008 school vacation charts are available at:

- www.bildungsportal.nrw.de

Public holidays

2006		2007	
Sun.	01/01/2006	Mo.	01/01/2007
Fri.	04/14/2006	Fri.	04/06/2007
Mon.	04/17/2006	Mon.	04/09/2007
Mon.	05/01/2006	Tue.	05/01/2007
Thu.	05/25/2006	Thu.	05/17/2007
Mon.	06/05/2005	Mon.	05/28/2007
Thu.	06/15/2006	Thu.	06/07/2007
Tue.	10/03/2005	Wed.	10/03/2007
Wed.	11/01/2006	Thu.	11/01/2005
Mo.	12/25/2006	Tue.	12/25/2007
Tue.	12/26/2005	Wed.	12/26/2007

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