



## Relocation Guide

[www.iorworld.com](http://www.iorworld.com)

*IOR makes every effort to ensure that the information contained in this guide is as current as possible. If you notice errors, or information which is no longer accurate, please contact us immediately so that we may correct the issue.*

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## WELCOME AND OVERVIEW



Photo Courtesy of [Wikipedia](#)

The state of Missouri was organized in 1821 and Joseph Robidoux established the Blacksnake Hills trading post with the Indians in 1826. Robidoux's trading post soon became a fur-trading empire stretching to the southern Rocky Mountains. The Platte Purchase joined his land to the state of Missouri in 1837. Ideally situated, Robidoux's trading post became the City of St. Joseph in 1843 and remained relatively small until the discovery of gold in California in 1848, which greatly altered and accelerated westward migration.

St. Joseph became the head water for the journey west as hundreds of thousands of settlers arrived by steamboat and hundreds of wagon trains lined the streets waiting to be ferried across the Missouri River. The covered wagons, oxen, and supplies purchased by the emigrants established the economic foundation of the city.

Additional growth commenced in 1859 when the railroad reached St. Joseph assuring its role as a supply and distribution point to the entire western half of the country. St. Joseph's proximity to the Missouri River and accessibility by way of river, rail, and land was to be the impetus for phenomenal growth throughout the nineteenth century.

Principal channels of distribution were established in the 1870s with St. Joseph becoming a leading wholesale center for the building of the west. The 1880's and 1890's were the golden age of prosperity, whose mansions and traditions remain a part of the city.

Meat packing had been active in St. Joseph from the early days. With the opening of the St. Joseph Stockyards in 1887 and the opening of several new packing houses from then through 1923, St. Joseph became an important meat packing center becoming one of the leading sources of revenue of the city and its surrounding agricultural area. As the city grew and industries were established, neighborhoods developed in close proximity to the factories, stockyards, and railroads.

The City of St. Joseph is the county seat of Buchanan County and the sixth largest city in Missouri with approximately 77,176 residents as of 2012. St. Joseph is the central service provider for a seven county area of northwest Missouri and northeast Kansas with a combined population of over 155,000.

### **City of St. Joseph Overview**

- [Official Website of St. Joseph](#)
- [Facebook Page](#)
- [Mayor of St. Joseph](#)
- Population: 76,780 (2010 Census)
- [Buchanan County Information](#)
- [Parks and Recreation Department](#)
- [St. Joseph Public Library](#)
- [Weather Today in St. Joseph](#)
- [Recycling information](#)

### **History of St. Joseph**

- [History Timeline](#)
- [Explore St. Joseph History](#)

### **What to See, Sightseeing Tours, Value Packages and Passes, Tourist Information**

- [St. Joseph Visitors Center](#)
- [Calendar of Events](#)
- [Trip Advisor Attractions](#)

### **Where to Eat**

- [Yelp](#)
- [Best restaurants in St Joseph](#)
- [Make online restaurant reservations](#)

## EMERGENCY

### IN CASE OF EMERGENCY DIAL 911 FOR FIRE, POLICE & AMBULANCE

Emergency personnel will ask for the following information so keep this page close to your phone:

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

PHONE \_\_\_\_\_

**If you accidentally call 911, please do not hang up.** The police will automatically be dispatched to your home to make sure there are no problems. Explain to the Operator the call was an accident.

[POISON CONTROL](#) 1-800-222-1222

[ANIMAL POISON CONTROL](#) 1-888-426-4435

Other Important Numbers:

PRIMARY CARE PHYSICIAN \_\_\_\_\_

WORK PHONE NUMBER \_\_\_\_\_

- [Primary Care Physician](#)

#### Hospital & Clinics

- [Heartland Regional Medical Center](#)
- [St. Joseph Medical Center](#)

#### Veterinary Clinics

- [All Creatures Animal Hospital](#)

#### Pharmacies

There are several major pharmacy chains in St. Joseph. Click on “Store Locator” and enter your zip (postal) code to find the pharmacy near you. Check for hours of operation. Also the main grocery stores and Superstores such as Target, and Wal-Mart have full service pharmacies.

- [Walgreens](#)
- [CVS](#)
- [Rite Aid](#)
- [List of pharmacies in the St. Joseph area](#)

### **US Leasing/Housing Guide**

A lease is an agreement that outlines the obligations of the owner and the tenants of a house or apartment. It is a legally binding document, so it is important for you to know the exact terms of the lease agreement before you sign it. Please do not sign a lease without reviewing it with your IOR DS Consultant.

### **Rental Agents**

In most situations, your IOR DS consultant will partner with a local realtor to have access to the most current and extensive property listings as well as the realtor's expertise in preparing and negotiating leases. This agent receives a commission for their assistance, in most US locations this commission is paid by the Landlord, not the tenant. Your IOR DS Consultant will discuss this with you.

### **Renter's Rights**

Tenants who lease or rent property are protected against discrimination by [The Fair Housing Act](#). If you think your rights have been violated, you may write a letter or telephone the Housing and Urban Development (HUD) office nearest you. You have one year after the alleged violation to file a complaint with HUD, but you should file as soon as possible.

While you can generally expect the same service from landlords, it's important to know your state's laws. Each state and most major cities have their own tenant rights, laws and protections. [Here are Missouri's](#).

You can also visit the [HUD website here for a full guide to renters' rights by states](#).

If your rental property ever suffers any defects that make your place uninhabitable, your landlord has a duty to fix it. While some apartments let you make online requests for repairs, as well as provide a phone number for "emergencies," always make sure you document your request in writing. The landlord will then have a certain amount of time to make those repairs.

### **Privacy**

You have the right to privacy. While the landlord owns the property, they can't access it anytime they want. All states have laws stating renters have a right to privacy while renting. Pretty much the only time the landlord can come into your rental without permission or notice is when they're responding to an emergency that threatens injury or property damage.

Any other time the landlord wants to enter your apartment, they need to have your permission and in most cases give you 24-hours' notice before entering.

### **What to expect from the landlord:**

In most states, you are legally entitled to:

- Safe structural elements including floors, walls, roofs, and secure doors and windows.
- Privacy as described above.
- All electrical, plumbing, heating and air conditioning systems function.

- Working hot and cold water.
- Exterminating infestations of rodents and other insects.
- Access to trash receptacles.
- Landlords cannot discriminate based on race, gender, sexual orientation, or disabilities.
- Apartment buildings sometimes come with laundry and dryer machines in the basement.
- Water, electricity, and gas bills are up to you to pay. **Your IOR consultant will assist you with this process.**

### Utilities and Appliances

Your IOR DS Consultant will assist you or provide information on connecting your utilities. It is possible some will be included in your rent, but typically most are not.

### Recycling

St Joseph provides [recycling services](#) for accepted products to residents.

### The Lease Process

#### Review your housing budget with your IOR DS Consultant

Your IOR DS Consultant can help you understand what kind of property you can afford. You also need to take into account that you may be responsible for some of the utility costs of your rental.

#### Know what you want

What are you looking for in a property? Do you want a studio or a single bedroom? Maybe you want to rent a single family home? Do you need the property to come with appliances, including washer and dryer? Do want it to be close to school or your work? Do you want it to be within walking distance of retail, like groceries or coffee shops? Are you looking for a child friendly area? Keep in mind that outside of the city center in major cities, there is not much public transportation and most locals drive everywhere.

#### Identify potential apartments

IOR offers home finding services to aid you with this process. Your consultant may work with a local broker who will help to organize appointments and visit properties. They will also assist in the rental application and the leasing process.

### Common Abbreviations and Acronyms used in rental housing listings

<u>Acronym</u>	<u>Meaning</u>	<u>Acronym</u>	<u>Meaning</u>
<b>24-hr mtn</b>	24-hour emergency maintenance	<b>LA</b>	Living area
<b>AC or A/C</b>	Air conditioning	<b>LR</b>	Living room
<b>Appls</b>	Appliances	<b>MBR</b>	Master bedroom

<b>Apt</b>	Apartment	<b>MBTH</b>	Master bathroom
<b>BA</b>	Bathroom	<b>Neg</b>	Negotiable
<b>BR</b>	Bedroom	<b>Ofc</b>	Office
<b>Bsmt</b>	Basement	<b>OSP</b>	Off-street parking
<b>CAC</b>	Central air conditioning	<b>Pkg</b>	Parking
<b>DA</b>	Dining area	<b>PM</b>	Property manager (management)
<b>Det</b>	Detached	<b>Pvt</b>	Private
<b>Dk</b>	Deck	<b>Pwdr rm</b>	Powder room (1/2 bath)
<b>DR</b>	Dining room	<b>RE</b>	Real estate
<b>Dw (D/w)</b>	Dishwasher	<b>Renov</b>	Renovated
<b>Eff</b>	Efficiency	<b>Rf</b>	Roof
<b>EiK</b>	Eat-in kitchen	<b>Rm</b>	Room
<b>Fin bsmt</b>	Finished basement	<b>SF</b>	Single-family
<b>FDR</b>	Formal dining room	<b>SFA</b>	Single-family attached
<b>FHA</b>	Fair Housing Act	<b>SFD</b>	Single-family detached
<b>FMR</b>	Fair market rent	<b>Sp, Pl (S/p)</b>	Swimming pool
<b>FP</b>	Floorplan	<b>Sq. ft</b>	Square feet
<b>Gar</b>	Garage	<b>Th (T/H)</b>	Townhouse
<b>H/A</b>	Handicapped accessible	<b>Vw (vu)</b>	View
<b>H/W</b>	Hardwood floors	<b>W/A</b>	Wheelchair accessible
<b>Hi ceil</b>	High ceilings	<b>W/W</b>	Wall-to-wall carpeting
<b>HVAC</b>	Heating, ventilation, and air conditioning		

### Visit

Make this process as efficient as possible by visiting as many potential properties as you can in one or two days. Try to go sometime during the week if possible. Your IOR DS consultant will work with you to set an appropriate schedule and to ensure that the properties you visit meet your needs as closely as possible.

### **What to do once you're there**

As you look at the rental unit, be sure to ask a lot of questions. While you should keep small concerns to yourself about the unit while looking at it, feel free to ask the landlord or apartment manager any questions you might have that will help in your decision. Here are some possible questions you may consider asking:

- What's the monthly rent?
- Are any utilities included with the rent?
- How much is the security deposit?
- When is rent due? Do you have auto-pay?
- What's the make-up of the other tenants? Are they mainly younger students? Married couples with families? Older folks?
- What's the parking situation like? Do you pay for a parking spot?
- Do you take care of small maintenance issues or am I responsible for some of the repairs in the property?
- Am I able to re-paint the walls or make other modifications?

Again, be friendly and polite when you ask these questions.

### **The Application**

The next step in the leasing process for an apartment is to submit a rental application for the location you want. The manager or landlord will be able to give you the application as well as anything else that they may need to have filled out. Your IOR DS Consultant will assist with this process. For a single family home there will likely be a rental application.

You will need your passport, Social Security number, and proof of employment. Some landlords may charge you an application fee which could be between \$20 to \$400 dollars, depending on the landlord. This could be a combination of an application fee and move-in fee.

Once you've done this, it can take up to a few days to hear back from the property manager. Once your application has been approved the lease approval process will begin with IOR and likely your employer.

### **Signing the lease**

DO NOT SIGN THE LEASE until your IOR DS Consultant has reviewed it in full and given their approval.

The lease is a binding contract, so it is very important to pay attention as a leasing agent goes over it with you. It is perfectly normal for you to take your time and read all the fine print for yourself. If you are working with an IOR DS Consultant, make sure to talk with them and receive approval before signing. You will also be given a copy of the lease to take with you and keep for your records, but it is very important to know everything included in your lease from the start.

Some things to look for in a lease:

- Term of the lease and any important dates such as when the rent is due.
- Extra fees for parking spaces or storage, garbage collection, and pets.

- Information regarding utility providers and whether you or the landlord is responsible for those bills.
- Notification requirements in case of renewal.
- Requirements/responsibilities of the tenants to do routine repairs such as lawn maintenance, cleaning or notification of repairs.
- Clauses that allow the landlord to change the terms of the lease after it is signed.
- Restrictions that would prevent you from living normally or comfortably in the home.

Sometimes landlords will ask for a security deposit before you sign the lease. This is normal, but you shouldn't pay in cash. Make sure all payments are made out as a check or money order just in case.

### **What to expect from the lease**

Most leases in the United States include the following or a variation thereof:

- Your employer requires that all leases include a Break Clause in case you are transferred for work or personal needs.
- Contracts will often be for periods of a year or more.
- Minimum stay. Typically three fourths of your lease contract time. If you choose to move out before this date, you will lose your security deposit. If you move out afterwards, you are still required to give a specified number of days notice.
- Security Deposit. Landlords will expect you to leave them with a deposit (usually about one to two month's rent) that they will hold for the duration of your lease. You will receive your security deposit back at the end of the lease provided you don't break any specific clauses in your lease, such as moving out without proper notice, not paying rent, causing damages to the property, etc.
- Landlords should not be given unchecked access to your apartment. If there isn't anything in your lease about landlord's rights to enter the leased premises, suggest the following clause:

*Entry by the Landlord. Landlord or his agent will not enter Tenant's home except to deal with an emergency; to make necessary or agreed repairs; to supply necessary or agreed services; or to show the unit to potential purchasers, tenants, or repair persons. Unless there is an emergency, Landlord will give Tenant at least 24 hours' written notice of the date, time, and purpose of the intended entry and will schedule entries during normal business hours, Monday–Friday.*

Most landlords will be hard-pressed to say no to such a reasonable clause. If the landlord refuses, it's a sure sign that he won't be reasonable in other respects, too. Continue on in your housing search.

### **Moving In**

On your selected move-in date, after the lease has been signed, and deposits have been paid...you should be given your keys and more than likely a move-in form to fill out. Your IOR DS Consultant will assist you with an initial walk through of your apartment. Look for dings in the walls, cracked windows, or other irregularities and report them on this form. This will indicate that these things were there before you moved in and you will not be held responsible for them at the end of the lease term.

### **Get Renter's Insurance**

Renter's insurance covers any loss to your personal property due to robbery or accidents. It also covers any damage you might cause to other tenant's property. For example, let's say your washing machine springs a leak and water seeps through the floor and ruins your neighbor's antique dresser. Renter's insurance would cover that.

Renter's insurance will cost approximately about \$15-125 a month, less if you tack it onto another policy (like auto) you have with an insurance company. A few popular options are [Allstate](#) and [StateFarm](#).

## OBTAINING A DRIVER'S LICENSE

Applicants must present one or more documents in each of the following categories: US Citizenship, Social Security number, and residential address. Additional [documents](#) may be required.

- U.S. Birth Certificate - certified with an embossed, stamped or raised seal issued by a vital records agency (hospital-issued birth certificates and birth registration cards are not accepted);
- U.S. Passport (valid or expired);
- U.S. Certificate of Citizenship, Naturalization, or Birth Abroad; or
- A **photocopy** of a certified U.S birth certificate (issued by a vital records agency) **accompanied by** a U.S. Military Identification Card or U.S. Military Discharge Papers.
- Provide your Social Security Number (verbally, or by presenting your Social Security card); or
- If a Social Security Number has not been assigned, the applicant must present a letter from the Social Security Administration (SSA) regarding the status of the applicant's Social Security Number.
- [Proof of residence](#)

### Public Schools

The St. Joseph School District operates 3 public high schools, 4 public middle schools and 16 public elementary schools in St. Joseph. There are three private grade schools, a private high school and a private K-12 Christian school. Two new elementary schools (Oak Grove and Carden Park) have been constructed, and both opened by the 2014–15 academic year. In addition, there is an active home education community that serves the city and surrounding areas.

- [St Joseph Public School District](#)
- [Great Schools Ratings for area schools](#)

### Private Schools

- [Reviews](#)

### Area Universities

- [Missouri Western State University](#)

### Checking and Savings Accounts

To open a local checking or savings account you will need the following information:

- Two forms of picture identification including but not limited to your passport, driver's license or work ID.
- Social security number
- Local mailing address. You may use your office address as your mailing address, but be prepared to call your bank branch as soon as you have your permanent address.
- Letter of Employment
- Cash for the initial deposit can range from \$25-\$150 dollars.

### Major U.S. Banks

Below is a list of links to some of the larger U.S. banks. Not every bank is represented in all U.S. locations; in some cases you may find that the local bank is a better option for you than some of the larger banks. Your IOR DS Consultant can help you in selecting a bank by sharing the various options available locally.

- [Bank of America](#)
- [Chase](#)
- [Citibank](#)
- [HSBC](#)
- [TD Bank](#)
- [US Bank](#)
- [Wells Fargo](#)
- [Local Banks in St. Joseph](#)

**Public Transportation**

The City of St. Joseph has one of the most unique transit systems in the United States. It is called [The Ride](#). It is a system that is a safe, convenient and economical transportation alternative that serves all points within St. Joseph. We can get you to work, medical appointments, recreational activities, school, stores and friends throughout St. Joseph. Our service is a reliable transportation alternative even during inclement weather. All buses are wheelchair lift equipped for the convenience of persons with disabilities.

Everyone can benefit from The Ride. Join us and relax during your journey. We will do all the work and you will be contributing to the conservation of limited natural resources, help to maintain clean air in St. Joseph and reduce traffic congestion.

**Airport**

The nearest major airport is [Kansas City International Airport](#), which is approximately 35 miles (56 km) to the south.

**Map Websites**

- [www.maps.google.com](http://www.maps.google.com)
- [www.expedia.com](http://www.expedia.com)
- [www.mapquest.com](http://www.mapquest.com)
- [www.mapblast.com](http://www.mapblast.com)

**AAA Travel Protection**

AAA is a membership organization that offers benefits such as roadside service and towing, discounts on car products and services, maps, reference materials, etc.

Call 1-800-352-5382 for additional information and cost. [www.aaa.com](http://www.aaa.com)

### TV, Cable, Telephone, and Internet

The main service providers for TV cable, landline telephone and internet all offer combination packages. They are in stiff competition with each other, so special offers change monthly, sometimes even weekly.

- [AT&T](#)
- [Comcast](#)
- [DirectTV](#)
- [Dish](#)

### Food Shopping

- [Hy-Vee](#) - Grocer known for excellent service and reasonable prices. An employee-owned company.
- [Green Hills - 2 locations](#) - Green Hills is a full service supermarket, offering a full line of Groceries, Fresh Meats, Farm Fresh Produce, Frozen Foods, Fresh Dairy, Deli, Bakery, Liquors, wines and beers. Green Hills, and its staff, are focused on excellent customer service, and continue to offer carry out service for all customers. Green Hills is known for quality meats, at the best prices in town.
- [Apple Market](#) – Locally owned and operated. Multiple locations.

**Farmer's Market** - The Pony Express Farmers Market is a grower-only farmers' market, located at the East Hills Mall parking lot off Woodbine outside of the Dillard's entrance. Operated seasonally Spring-Fall Wednesdays and Saturdays 7am-1pm.

### General Shopping

- [Shopping St. Joseph MO Missouri, Outlet Malls, Jewelry, Furniture and Discount Outlets](#)

### Register Your Pet

Registering your pet may save its life. Some facts about registering your pet include:

- 99% of lost registered pets are reunited with their owners.
- The City of St. Joseph requires all dogs and cats to be vaccinated for rabies and registered at 3 months of age.
- Registration tags may be purchased from any local veterinarian office, Customer Services at City Hall, or Animal Control & Rescue office.
- Spayed / neutered animal tags are \$5
- Unaltered animal tags are \$15
- Registration tags expire one year from the date of purchase, or when the rabies vaccination expires, whichever comes first.

### Dog Park Permit

The City of St. Joseph offers dog owners the opportunity to use an off-leash dog park located north of Corby Pond and south of Eagles baseball field (located at 22nd and Marion streets). A \$5.00 annual membership to the Corby Dog Park is required. All member dogs must wear a unique tag when visiting the park.

Responsibilities and regulations accompany membership and the complete document for membership can be found [here](#). Membership applications will be accepted at most area veterinary clinics, St. Joseph City Hall at 1100 Frederick Avenue in the Customer Service Department in room 104 or at the St. Joseph Animal Control and Rescue Shelter at 701 Lower Lake Road.

Following are the basic requirements which must be met to purchase a membership.

City of St. Joseph residents must have:

- Current animal registration.
- Proof of current vaccination for: Rabies and Distemper Parvo combo vaccine.
- Vaccinating your dog for Bordetella is recommended but not required.
- Proof that dog has been spayed or neutered (dog must be spayed or neutered to access the park).

## RECREATION

Numerous parks, golf courses, sports complexes, skate parks, a water park, a riverwalk along the Missouri River, and a small conservation area can be found throughout St. Joseph proper. The city is also nationally known for its 26-mile (42 km) parkway system, which is accompanied by an [urban trail system](#). Two of the city's largest parks are Krug Park and Hyde Park; these respectively anchor the parkway and urban trail on the north and south. A dog park is also currently in development at one area along the parkway.

- [The REC Center](#) - Amenities at the REC Center include: walking track, fitness center, fitness programs and sports leagues.
- [Aquatic Park](#) – featuring outdoor 50 meter pool, diving well, waterfall, vortex and water slide.
- [Bode Sports Complex](#) – basketball, Skate park and Ice Arena
- [Fairview Golf Course](#) - 18 hole course, measuring over 6,300 yards, a challenge for players of all skill levels.
- [Remington Nature Center](#) - Located in the beautiful Missouri River Valley



[Remington Nature Center](#)

## Museums and Culture

- [Pony Express Museum](#) - Pony Express consisted of relays of men riding horses carrying saddlebags of mail across a 2000-mile trail.
- [Wyeth Tootle Mansion](#) - St. Joseph is known for an extensive collection of beautiful mansions built around the turn of the century.
- [Twin Spires](#) - One of the finest examples of Gothic Revival architecture in northwest Missouri, the Immaculate Conception Church.
- [Jesse James Home](#) - Notorious outlaw Jesse James was shot and killed in this house on April 3, 1882.



[Wyeth-Tootle Mansion](#)

### Volunteer Opportunities

- [Volunteer Match](#)
- [United Way](#)
- [Heartland Foundation](#)

### Parent & Children Resources

- [Mom's Clubs](#) - social groups offering events and outings with mothers and their young children.

### Smart Phone Apps for Travel:

- [Uber](#) : Similar to a taxi service but all web based. Payment also handled online, do not pay or tip driver directly. Uber driver knows your approximate location based on your phone GPS.
- [Lyft](#) : Wherever you're headed, count on Lyft for rides in minutes. The Lyft app matches you with local drivers at the tap of a button. Just request and go.
- [Apple Maps](#) : Map by direction
- [Map Quest](#) : Map by direction
- [Waze](#) : Community based traffic & navigation with alternate route suggestions
- [CityMaps2Go](#) : The #1 travel app lets you discover exciting new places. Beautiful photos and insider tips at the touch of a button. You will receive stories about places you like and can instantly save and find them on your maps and in your lists.

### Smart Phone Apps for Communication:

- [WhatsApp](#) : Free local & international Real Time messaging
- [Line](#) : Exchange free instant messages with friends whenever and wherever with one-on-one and group chats. LINE is available on all smartphone devices (iPhone, Android, Windows Phone, Blackberry, Nokia) and even on your PC.
- [Viber](#) : Free text, calling, photo messages and location-sharing with Viber users. No registration, alias or invitations required. Instantly integrates with your own contact list. Best-quality mobile calls using 3G or Wi-Fi.
- [Skype](#) : Stay in touch with your family and friends for free on Skype. Download Skype today to chat and call on desktop and mobile.

### Smart Phone Apps for Local Information/Reviews:

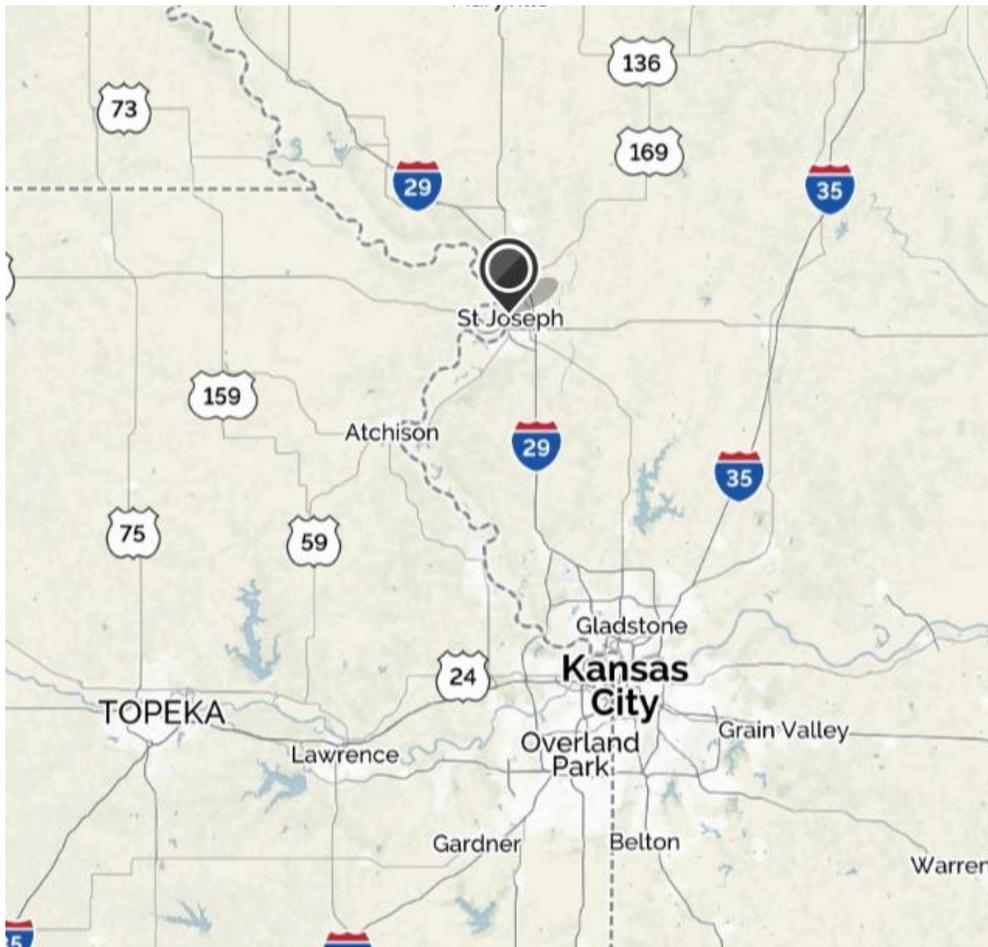
- [Angie's List](#) : Referrals for doctor, dentist, child care, maid, mechanic, painter, plumber, etc.
- [Yelp!](#) : Find local businesses, restaurants, bars, clubs, events, etc. with map, lists, and reviews

- [Next Door](#) : Neighbors share community events, items for sale, recommendations for babysitters, doctors and handymen, crime reports, ideas about how to improve their neighborhood and more.
- [Meet Ups](#) : Meetups are neighbors getting together to learn something, do something or share something. Cultural groups advertise gatherings here as well.

**Smart Phone Apps for Weather:**

- [WTHR13](#) : Local weather and closings; includes radar and forecast
- [Weather Channel](#) : National and international time, temperature & weather
- [Tornado](#) : Set up tornado alerts & siren

AREA MAP



Area Map of St. Joseph

## PUBLIC HOLIDAYS

[Federal Holidays listed through 2020](#)

[Missouri Legal Holidays](#)

The following are legal holidays in Missouri and need to be treated as such by employers:

- New Year's Day January 1\*
- Martin Luther King Jr.'s Birthday January 21
- Good Friday March 29
- Memorial Day Last Monday in May
- Independence Day July 4\*
- Labor Day First Monday in September
- Veterans' Day November 11\*
- Thanksgiving Day Fourth Thursday in November
- Christmas Day December 25\*

\*If a holiday falls on a Sunday, the day following is observed as the legal holiday.