



Relocation Guide

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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



St. Louis Skyline

St. Louis, named for King Louis IX of France, was founded in 1764 as a French fur-trading village by Pierre Laclede. Prior to European settlement, the area was a major regional center of Native American Mississippian culture. When Thomas Jefferson signed the Louisiana Purchase in 1803, St. Louis was already a 40-year-old river town.

Modern day St. Louis is a major U.S. port on the Mississippi River, on the border with Illinois. The economy of metro St. Louis relies on service, manufacturing, trade, transportation of goods, and tourism. Its metro area is home to many major corporations. The city is commonly identified with the 630-foot tall Gateway Arch in Downtown St. Louis, built in the 1960s to honor the early 19-century explorations of Lewis and Clark and America's westward expansion.

Owing to the French influence of its past, St. Louisans pronounce some place names oddly, particularly if those places are French: Gravois (GRAV oy), Bellefontaine (bell FOUN ten), Soulard (SOO lard), Creve Coeur (kreev core), Chouteau (SHOW toe), and De Baliviere (duh BAHL uh ver) are just a few.

Fun facts about St Louis:

The 1904 World's Fair, held in the city's Forrest Park neighborhood, was the first time the world saw electric plugs, the X-ray machine, and the ice cream cone.

The city hasn't forgotten its French roots and hosts a huge Mardi Gras parade and festival every year, which is said to be the second-largest in the country after New Orleans.

Professional hockey team the St. Louis Blues are named for the W.C. Handy song "Saint Louis Blues," which is also why the team uses a music note as their team logo.

The chain that the rest of the country knows as Panera started as the St. Louis Bread Company in 1993. The company retains its original name in the St. Louis area.

City of St Louis Overview

- Official Website of St. Louis
- Office of The Mayor
- Population: 319,294 (2010)
- Land Area: 61.9 sq mi (160 km2)
- Parks and Recreation Department
- St. Louis Neighborhood Resource Links
- Public Library
- Weather Today

History

- History
- History Timeline

Recommended Reading (available in print and on www.amazon.com)

- A Wandering Walk Guidebook: St. Louis, MO by Tom Alyea
- Meet Me in St. Louis: A Trip to the 1904 World's Fair
- The Sidewalks of St. Louis: Places, People, and Politics in an American City by George Lipsitz
- When the Blues Go Marching In: An Illustrated Timeline of St. Louis Blues Hockey

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

- Visitors Center
- Attractions
- Calendar of Events

Where to Find Arts & Entertainment

- St. Louis Post-Dispatch
- St. Louis Magazine
- Theater in St. Louis Tickets & Shows
- St. Louis Cinemas Movie Listings & Schedules

Where to Eat

St. Louis has an array of restaurants to choose from in and around the city. Throughout the area, award-winning chefs, a slow-food movement, a <u>food truck</u> scene and restaurants specializing in buying local are popping up everywhere. Choose from casual family spots, upscale and romantic locations, late-night bites and/or convenient take-out.

- Make online restaurant reservations with OpenTable
- Yelp Restaurant Reviews
- St. Louis Food Blog

Daylight Saving Time

St. Louis is in the Central Time Zone and participates in Daylight Saving Time

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

Emergergency personnel will ask f NAME	or the following informa	tion so keep this page close to your phone:
ADDRESS		
PHONE		
If you accidentally call 911, please	e do not hang up. The po	lice will automatically be dispatched to your
home to make sure there are no p	problems. Explain to the (Operator the call was an accident.
POIS	ON CONTROL	(800) 222-1222
ANIN	IAL POISON CONTROL	(888) 426-4435
Other Important Numbers:		
PRIMARY CARE PHYSICIAN		
WORK PHONE NUMBER		
DIAL (636) 529-8210 for Non-Eme replacing a broken street-lamp or	•	agency, or to request a City Service (such as vehicle).
Safety and Security		
While St. Louis is relatively safe, it	is still a major city. Like 6	every major metropolitan area in the USA,
there is some crime.		

Take basic precautions: lock your car, lock your doors and windows in your home, be aware of strangers

and things that just don't seem right. It is always better to be cautious.

Check here for a list of crime rates per neighborhood in St. Louis.

Urgent Care Centers

An Urgent Care Center is different than a Hospital Emergency Room. An Emergency room would be in an absolute emergency. You may visit an Urgent Care Center if, for example, you have a terrible ear ache and need medicine immediately but your Primary Care Physician's office is closed. Many Urgent Care Centers have extended hours and are open early morning until late evening during the week and also some weekend hours. Be sure to refer back to your health insurance company to clarify which urgent care centers and primary care physicians you are allowed to visit using your health insurance. Your insurance card should have a toll-free 1-800 number on the back for you to call and ask questions and clarify which urgent care center would be closest for you. Please always carry your insurance card with you!

Hospitals & Clinics

- Barnes-Jewish Hospital
- St. Louis Children's Hospital
- SSM Health St. Mary's Hospital
- General St. Louis Hospital Directory
- Primary Care Physician Reviews

Veterinary Clinics

- Animal Emergency Clinic
- Best Veterinarians in St Louis
- Humane Society of Missouri

Pharmacies

There are several major pharmacy chains in St. Louis, found on nearly every block on commercial streets. These pharmacies are also general stores and carry a large selection of cleaning, house care, pet care, and other supplies. Click on "Store Locator" and enter your zip (postal) code to find the pharmacy near you. Many pharmacies are open 24 hours. Check for hours of operation.

- CVS
- Rite Aid
- Walgreens
- Pharmacies in St. Louis

HOUSING

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 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, and in most U.S. 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 <u>The Fair Housing Act</u>. 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 <u>HUD website here for a full guide to renters' rights by states</u>.

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 DS 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.

Note that you will need a social security number in order to register and pay for utilities

Recycling

The City's Bureau of Environmental Services provides curbside <u>recycling collection</u> for single-family residences and small multi-family units.



The Lease Process

Review your housing budget with your IOR Destination Services Consultant

Your 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>	Meaning	<u>Acronym</u>	Meaning
24-hr mtn	24-hour emergency maintenance	LA	Living area
AC or A/C	Air conditioning	LR	Living room

-	1	1 1
Appls	Appliances	МВ
Apt	Apartment	MB
ВА	Bathroom	Neg
BR	Bedroom	Ofc
Bsmt	Basement	OSP
CAC	Central air conditioning	Pkg
DA	Dining area	PM
Det	Detached	Pvt
Dk	Deck	Pwo
DR	Dining room	RE
Dw (D/w)	Dishwasher	Ren
Eff	Efficiency	Rf
EiK	Eat-in kitchen	Rm
Fin bsmt	Finished basement	SF
FDR	Formal dining room	SFA
FHA	Fair Housing Act	SFD
FMR	Fair market rent	Sp, (S/p
FP	Floorplan	Sq.
Gar	Garage	Th (
H/A	Handicapped accessible	Vw
H/W	Hardwood floors	W/
Hi ceil	High ceilings	w/v
HVAC	Heating, ventilation, and air conditioning	

MBR	Master bedroom	
МВТН	Master bathroom	
Neg	Negotiable	
Ofc	Office	
OSP	Off-street parking	
Pkg	Parking	
PM	Property manager (management)	
Pvt	Private	
Pwdr rm	Powder room (1/2 bath)	
RE	Real estate	
Renov	Renovated	
Rf	Roof	
Rm	Room	
SF	Single-family	
SFA	Single-family attached	
SFD	Single-family detached	
Sp, Pl (S/p)	Swimming pool	
Sq. ft	Square feet	
Th (T/H)	Townhouse	
Vw (vu)	View	
W/A	Wheelchair accessible	
w/w	Wall-to-wall carpeting	

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 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 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 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 <u>Allstate</u> and <u>StateFarm</u>.

DRIVER'S LICENSE

Obtaining a Driver's License/State ID Card

In the U.S., a driver's license or ID card is issued by each individual state and not by the federal government. Since there is no national identity card in the USA, and many Americans don't have a passport or carry around a birth certificate, a driver's license issued by your state is often the only official piece of identification for many citizens. Since 9/11, you will need to show a valid driver's license or State ID card to enter many big office buildings.

You must transfer your out-of-state or out-of-country driver's license once you establish residency in Missouri. To apply, visit your local DOR office. Information here.

Your Destination Services Consultant will also assist you with the proper procedure.

SCHOOLS IN YOUR AREA

Generally, to register your child for school you will need to have a birth certificate, proof of immunizations, any applicable past school records and proof of residency. Most public schools have boundary areas, and you must show proof (i.e. copy of lease or home purchase agreement) to be allowed to register in that particular school. Please always confirm requirements with the school you are interested in before assuming that your child will be able to attend that school.

Grade level in the public school system is determined by the age of the child. Typically, the child must be 5 years old by September 1st to enter kindergarten. School districts may be very strict about the age requirement, but inquire with the school district you are interested in to determine if there are any exemptions for students who are ahead in grade level. You may also want to ask about any gifted or advanced programs. Some elementary schools also offer a pre-Kindergarten program for children who miss the September 1st requirement. You may inquire at the school districts for availability.

Contact your IOR Destination Services Consultant for more assistance with schooling questions.

Public Schools

To evaluate the standard of educational facilities in a district, parents can use the school reports (for <u>elementary, middle, and high schools</u>) – where they can compare schools by test performance, class-sizes, college-readiness, and other important factors. Admission information for <u>St. Louis Public Schools</u>

St. Louis Public Schools offers Magnet Programs, including an <u>International Baccalaureate World School.</u>
Magnet Program Enrollment <u>Information here.</u>

Suburban Area Schools

<u>Clayton</u>, <u>Kirkwood</u>, <u>Ladue</u>, <u>Creve Coeur</u>, <u>Lindberg</u>, <u>Oakville (Mehlville)</u>, <u>Webster Groves</u> are some of the area top public school districts.

Private Schools

Many private schools require that students complete an entrance exam, which must also be financed by parents. In late September, there is usually an annual "Private School Preview", a free event where parents can learn more about specific schools, their admission requirements, and their philosophies of education. Otherwise, the best method for finding out about private schools in an area is word of mouth, and by visiting the school in person. A sampling of a few private schools in the area:

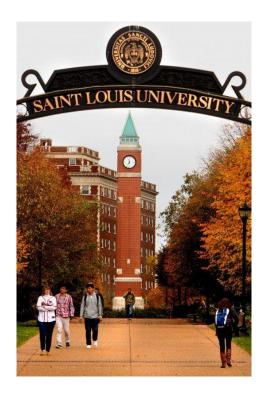
- John Burroughs School
- Mary Institute & St. Louis Country Day School
- St. Louis Priory School
- St. Louis University High School
- Whitfield School
- List of Private Schools in St. Louis

Additional resources to compare Public and Private schools, view ratings, reviews and test scores

- www.greatschools.org
- www.eschoolprofile.com
- www.schooltree.org

Area Colleges and Universities

- Fontbonne University
- Saint Louis University
- <u>University of Missouri-St. Louis</u>
- Washington University in St. Louis



BANKING

Checking and Savings Accounts

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

- Two forms of picture identification including but not limited to yourriver'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.

Security

Always pay attention to the other people around you at an ATM. Do not use the machine if you are suspicious of someone's behavior. It is safer to find another ATM or to come back later. Do not put your PIN number in with anyone close enough to see it.

Credit card theft is another increasing problem. In order to protect your card from being abused, never give your credit card or credit card number to a service provider you have not called. Another precaution is to destroy or shred copies of receipts and bills. Criminals will not hesitate to dig through the trash to find a copy of your credit card number.

Major U.S. Banks

Below is a list of links to some of the banks that have offices in the area. 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
- PNC
- Royal Banks
- US Bank
- List of banks in St Louis

PUBLIC TRANSPORTATION/DRIVING

Whether you're walking, taking the Metro, Riding Your bike, or car, there are many ways to get around St. Louis.

Driving

Visitors who chose to drive their own vehicles will find no shortage of <u>parking</u> in downtown St. Louis. 46,000 spaces are available in high rise garages and on surface lots throughout downtown.

Public Transit

<u>Metropolitan St Louis Transit Agency</u> provides MetroBus and MetroLink (train), part of our world-class, regional transit system, designed and engineered to get you there as you live, work and play.



Taxi

All major hotels in the Downtown area have <u>taxis</u> waiting outside their front doors. In other areas of the city, look for "taxi stands."

Transportation "App" Options

Several web based phone applications to secure a driver are available throughout the area. The driver knows your approximate location based on your phone GPS. Payment is automatic through the app and fares may be cheaper than a taxi.

- Uber
- <u>Lyft</u>

Car Rentals

- Zipcar
- Hertz
- Enterprise

Air

The <u>St Louis Lambert International Airport</u> (STL) offers extensive service across the United States and beyond, served by a convenient mixture of major domestic, regional, and international carriers.

Train

Amtrak has a Train Station (STL) with two trains daily each direction between St. Louis and Kansas City.

Bicycle

St. Louis offers a variety of great family-friendly <u>bike trails</u> throughout the city and county.

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.



LIVING AND SHOPPING

TV, Cable, Telephone, and Internet

The main service providers in the area 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
- <u>DirecTV</u>
- Dish

Housewares and Furniture

- Bed Bath & Beyond
- The Container Store
- Crate and Barrel
- Home Depot
- <u>Ikea</u>
- Pottery Barn
- Rooms to Go
- Williams-Sonoma

Food Shopping

- Aldi
- <u>Dierbergs</u>
- Shop'n Save
- Straubs
- Trader Joe's
- Whole Foods

Farmer's Markets

<u>Soulard Farmers Market</u>, the area's oldest farmers market has more than 80 vendors selling produce, meat, seafood, baked goods, plants, spices and clothing.

Pet Supplies

- Petco
- PetSmart
- Petagogy



RECREATION

St. Louis is filled with fun things to do! Take a 630-foot ride to the top of the world-famous stainless steel <u>Gateway Arch</u> for the finest view in the Gateway City. On a clear day, visitors can see almost 30 miles in each direction from the top. While you're taking in the views, don't panic if the arch feels like it's moving. The structure was designed to sway as much as 18 inches and to withstand earthquakes.

Then stop by the <u>Jefferson National Expansion Memorial</u> to get a glimpse of where Lewis and Clark set out on their historic expedition! Hop aboard a 19th century paddle-wheel boat replica for a narrated cruise down the mighty Mississippi.

Brewing company Anheuser Busch has called St. Louis home since 1852. Its signature Clydesdales are housed at <u>Grants Farm</u>, a local tourist attraction.

It may surprise some visitors to learn that Missouri boasts a booming wine industry producing world-class wines with mostly French hybrid grapes.



Arts and Culture

- St Louis Art Museum
- Contemporary Art Museum of St Louis
- St Louis Symphony

Family Attractions

- Once home to the 1904 World's Fair, <u>Forest Park</u> is one of the largest urban parks in the United States.
- Six Flags St. Louis
- St Louis Science Center
- St Louis Zoo

History and Museums

- City Museum
- Missouri History Museum
- Missouri Botanical Garden

Festivals

In February you can join a Mardi Gras celebration second only to New Orleans, and May brings the Rib America Festival and delicious BBQ to town. Summertime is patriotic with Fair St. Louis, which features fireworks, air shows and free live concerts. In the fall, attend the International Film Festival and see some of the world's most innovative and cutting-edge features at each of St. Louis' independent landmark theaters. Fall also brings the St. Louis Art Fair and celebrates German culture with authentic food and live music at Soulard Oktoberfest.

Professional Sports

- <u>St. Louis Cardinals</u> baseball at Busch Stadium.
- St. Louis Blues hockey



TRANSFEREE RESOURCES

Volunteer Opportunities

- United Way
- Volunteer Match

Parent & Children Resources

Mom's Clubs - social groups offering events and outings with mothers and their young children.

Smart Phone Apps for Travel:

- <u>Uber</u>: 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.
- <u>Lyft</u>: 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.
- Google Maps: Map by direction
- Apple Maps: Map by direction
- Map Quest : Map by direction
- Waze: Community based traffic & navigation with alternate route suggestions
- <u>CityMaps2Go</u>: 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:

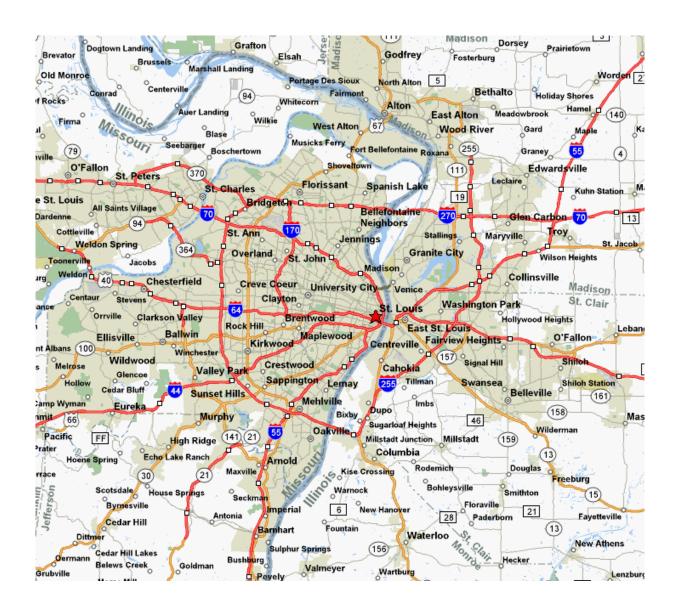
- WhatsApp: Free local & international Real Time messaging
- <u>Line</u>: Exchange free instant messages with friends whenever and wherever with one-on-one and group chats. LINE is available on all smartphone devices (iPhone, Android, Windows Phone, Blackberry, Nokia) and even on your PC.
- <u>Viber</u>: 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.
- <u>Skype</u>: 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
- <u>Next Door</u>: Neighbors share community events, items for sale, recommendations for babysitters, doctors and handymen, crime reports, ideas about how to improve their neighborhood and more.
- <u>Meet Ups</u>: 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:

- <u>WTHR13</u>: Local weather and closings; includes radar and forecast
- Weather Channel: National and international time, temperature & weather
- <u>Tornado</u>: Set up tornado alerts & siren



PUBLIC HOLIDAYS

Holidays can be confusing as there are national (federal) holidays, bank holidays, state holidays. Verify those in your area with Human Resources at your place of business, especially before planning vacations or weekend get-aways!

Federal Holidays

Missouri Holidays

The following are federal holidays in the United States and need to be treated as such by employers:

•	New Year's Day	January 1*
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Martin Luther King Day Third Monday in JanuaryMemorial Day Last Monday in May

• Independence Day July 4*

Labor Day First Monday in SeptemberColumbus Day Second Monday in October

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.



St. Louis skyline at night