



**IOR** *global services*  
ADVANCING GLOBAL TALENT



Helping you feel at  
home abroad.

## Relocation Guide to Dubuque, IA

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

*IOR makes every effort to ensure 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 we may correct the issue.*

## TABLE OF CONTENTS

WELCOME AND OVERVIEW .....	1
EMERGENCY .....	4
HOUSING .....	6
U.S. EDUCATION SYSTEM .....	13
SCHOOLS IN YOUR AREA .....	21
BANKING .....	22
PUBLIC TRANSPORTATION/DRIVING .....	24
LOCAL REGISTRATION .....	26
LIVING AND SHOPPING .....	28
RECREATION .....	30
EXPAT RESOURCES .....	33
U.S. IDIOMS .....	34
PUBLIC HOLIDAYS .....	36

## WELCOME AND OVERVIEW



Photo courtesy of [Dirk](#)

Dubuque, IA also known as "The Key City", "City of Five Flags", and the "Masterpiece on the Mississippi" was established by Quebec-born entrepreneur Julien Dubuque in 1788. Dubuque is situated along the upper Mississippi River. The area is made up of several distinct neighborhoods, each of which has a unique history and character. These neighborhoods include: Cable Car Square/Cathedral Square, the Central Business District, Downtown Dubuque, Jackson Park/Upper Main, Lower Main, and the Warehouse District.

Julien Dubuque established the city initially as a mining and trading settlement, and developed the area into a key port on the Mississippi. Dubuque was incorporated in 1833, and is the oldest city in Iowa. The city's population is 57,686, and the current estimated population of the Dubuque metropolitan area is 93,072.

The city enjoyed rapid growth during the 19<sup>th</sup> century, fostered by its mining, lumber, brewing, and river-trade industries. During most of the 1800s, it was Iowa's largest city, and contains many historically significant structures that have been maintained or restored.

The latter half of the 19<sup>th</sup> century saw a rush in German and Irish immigration to Dubuque. The Germans tended to settle in the "North End", while the Irish preferred the "South End". This resulted in the construction of impressive 19<sup>th</sup>-century churches, many of which are still open today, organized by the Catholic parishes within each group. In 1893, Dubuque was given the status of Catholic archdiocese, making it the smallest US city to hold this distinction.

The 1980s saw a decline of the Dubuque economy, as industries downsized or relocated. The city has made large strides in attracting tourists. Their efforts led to the establishment of historic districts, museums, a greyhound racing park, a casino, hotels, and a new Smithsonian-affiliated museum devoted to the history and biology of the Mississippi River. In recent years, Dubuque has become an attractive location to large engineering firms.

### City of Dubuque Overview

- [Official Travel Website of Dubuque](#)
- [Mayor of the City of Dubuque](#)
- Population: ~58 thousand
- Land Area: 31 square miles (80.86 km<sup>2</sup>)
- [Weather Today in Dubuque](#)

### History

- [History of Dubuque, IA](#)
- [Historic Federal Building Dubuque, IA](#)

### Recommended Reading (in print and available on [www.amazon.com](http://www.amazon.com)):

- [Dubuque During the California Gold Rush: When the Midwest Went West](#) By: Robert F. Klein
- [Dubuque's Haunted History](#) By: Richard Barker

### What to See, Sightseeing Tours, Tourist Information

- [Dubuque Chamber of Commerce and Tourism](#)
- [Calendar of Events](#)
- [Dubuque River Rides](#)
- [Dubuque by Carriage](#)
- [Trolleys Of Dubuque](#)

### Where to Find Arts & Entertainment

- [Travel Dubuque Events](#)
- [Dubuque City Search](#)
- [Cinema listings and schedules](#)

### Where to Eat

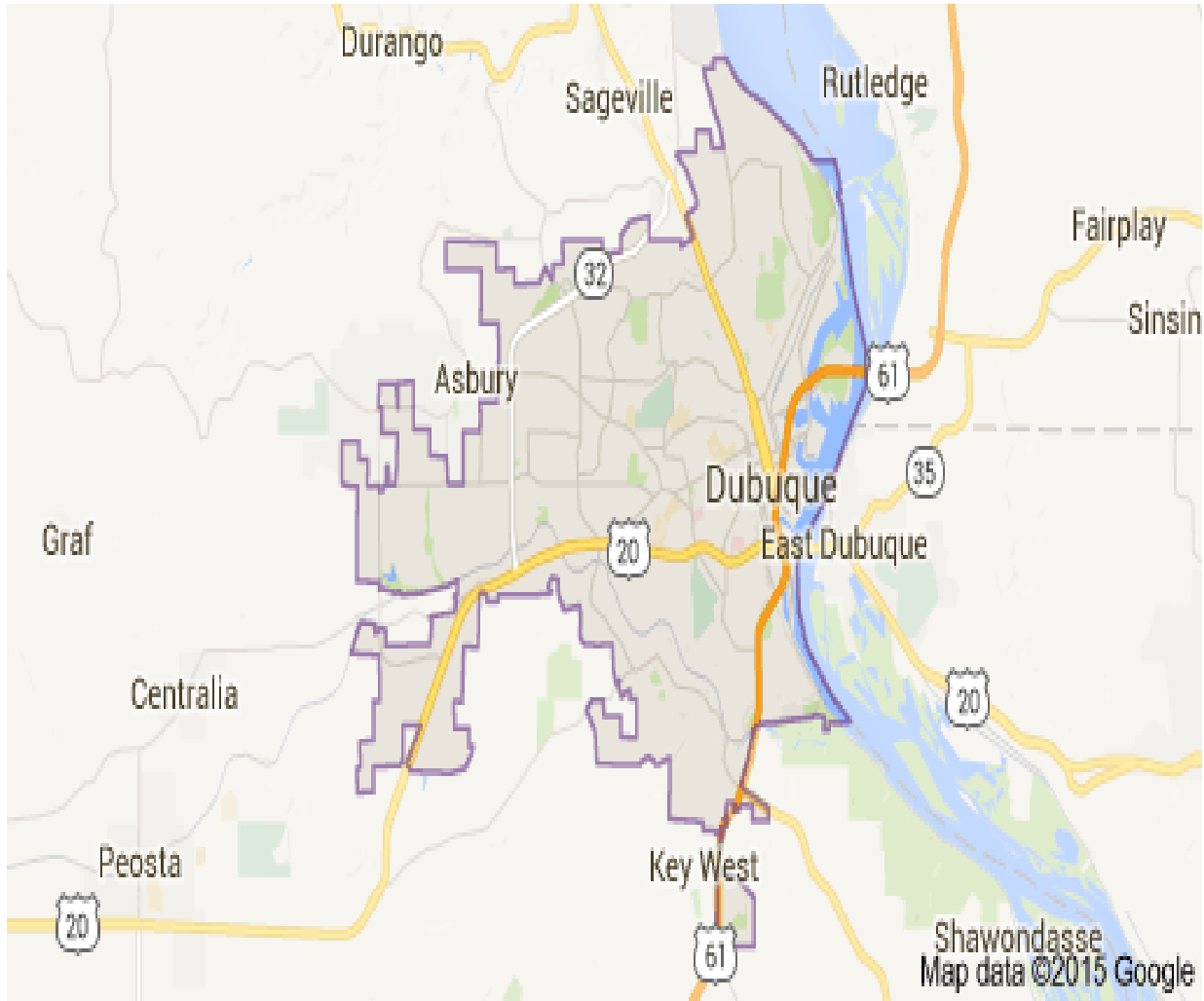
- [Make online restaurant reservations](#)
- [Dubuque Restaurants Yelp Review](#)
- [Taste of Dubuque](#)

### Tipping & Sales Tax

When you eat in a restaurant in America, you are expected to leave your server a tip, as it is not included. In a bar, café, or modest restaurant, 15% of the total bill is acceptable. However, in an upscale restaurant (fine dining), a tip calculated on 20% of the total bill is the norm. In Dubuque restaurants, if you have a party of six or more, the tip is included in the bill

[More information](#) on tipping.

**Map of Dubuque, IA**



**EMERGENCY**

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

Language line: If the person calling 911 is unable to speak English, they can tell the operator what language they speak. The 911 Operator will have an interpreter on the line within one minute to assist with the translation.

They 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](#) (800) 222-1222  
[ANIMAL POISON CONTROL](#) (888) 426-4435

Other Important Numbers:

CLOSEST CONSULATE OFFICE \_\_\_\_\_  
PRIMARY CARE PHYSICIAN \_\_\_\_\_  
WORK PHONE NUMBER \_\_\_\_\_

**Other Important Numbers:**

- **For non-emergencies**, contact the Dubuque Police Department at **(563) 589-4410**.
- **DIAL 311** to reach any City of Dubuque agency, or to request a City Service (such as replacing a broken street-lamp or removing an abandoned vehicle). You can also contact the city government through [their website](#).
- [Find your Consulate in Dubuque](#)

**Hospitals & Clinics**

There are two large medical organizations in Dubuque: Mercy Dubuque and Finley Hospital. Both have hospital locations, as well as contact and address information for clinics, pharmacies, primary health physicians, and other medical services.

- [Find a primary care physician](#) (Mercy Dubuque)
- [Find a primary care physician](#) (Finley Hospital)
- [Hospital and General Clinic Directory](#) (Mercy Dubuque)
- [Hospital and General Clinic Directory](#) (Finley Hospital)

### **Veterinary Clinics Greater Dubuque**

- [Map of Veterinarians in Dubuque](#)
- [List of Veterinarians in Dubuque](#)
- [Animal Emergency Clinic](#)
- [Dubuque Humane Society](#)

### **Pharmacies**

There are several pharmacy chains in Dubuque. These pharmacies are also general stores and carry a large selection of food & nutrition, cleaning, house care, pet care, and other supplies. Many pharmacies are open 24 hours. Check for hours of operation.

- [Walgreens](#)
- [Hy-Vee](#)
- [Mercy Hospital Pharmacies](#)
- [General Map of Pharmacies](#)

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.

### Types of rental properties

- **Apartment**

An apartment is rented from a company or individual that owns the property. Apartment buildings are usually multistory with people over, under and beside each other with common hallways or walk ways. Apartments are often rented from a company or individual in the form of an individual lease with no bearing on the other tenants of the building (besides noise complaints, property damage, etc.)

- **Studio Apartments**

A studio apartment is basically a one room apartment with sleeping, dining and kitchen all in one room plus a full bathroom. A “convertible” or “alcove” studio may have a nook or area which can be sectioned off separately for sleeping.

- **Condominium**

A condo is a communally owned estate and the owners share the ownership of the common areas such as grounds and hallways. Condominiums may be apartment style buildings or town house type buildings, but condo owners do not usually own the land. Condo owners are required to pay monthly common maintenance charges; although these might be reflected in your rental rate (it is important to clarify this with your landlord).

- **Townhouse**

A Townhouse is a kind of structure where the individual properties are flush against each other with tiny front and back "yards" and shared walls between them. Almost always they are multistory single family. Usually townhouse owners own the property under their townhouse.

- **Single Family Houses**

Single-family houses are free-standing rental properties that are habited by one person or a family. As you do not share this rental space with any other tenants, single-family homes offer the most amount of privacy. Homes also often come with a parking spot and/or garage space, but may require that you handle certain maintenance items (i.e. your lawn, minor repairs, etc.)



## **Rental Agents**

In most situations, your IOR 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 Iowa'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 inhabitable, 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 in 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.
- Water, electricity, and gas bills are up to you to pay. **Your IOR consultant will assist you with this process.**
- Apartment buildings sometimes come with laundry and dryer machines in the basement.

## 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.

If you are moving from Europe to North America, you might be surprised at the relatively large size of the kitchen appliances in your accommodation, especially the refrigerator! It may also surprise some expats that properties are rented **with** appliances. In the US it is standard for properties to include a refrigerator, stove, and oven. Properties may also include a dishwasher, microwave, washer and dryer depending on the location, size, and price point.

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

## Recycling

Ask your IOR DSC about the recycling arrangements and requirements. While domestic waste disposals are common in North America, recycling bins are not always present even if such services exist.

## The process

### Review your housing budget with your DSC

Your DSC 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>BA</b>	Bathroom
<b>BR</b>	Bedroom
<b>Bsmt</b>	Basement
<b>CAC</b>	Central air conditioning
<b>DA</b>	Dining area
<b>Det</b>	Detached
<b>Dk</b>	Deck
<b>DR</b>	Dining room
<b>Dw (D/w)</b>	Dishwasher
<b>Eff</b>	Efficiency
<b>EiK</b>	Eat-in kitchen
<b>Fin bsmt</b>	Finished basement
<b>FDR</b>	Formal dining room
<b>FHA</b>	Fair Housing Act
<b>FMR</b>	Fair market rent
<b>FP</b>	Floorplan
<b>Gar</b>	Garage
<b>H/A</b>	Handicapped accessible
<b>H/W</b>	Hardwood floors
<b>Hi ceil</b>	High ceilings
<b>HVAC</b>	Heating, ventilation, and air conditioning

<b>MBTH</b>	Master bathroom
<b>Neg</b>	Negotiable
<b>Ofc</b>	Office
<b>OSP</b>	Off-street parking
<b>Pkg</b>	Parking
<b>PM</b>	Property manager (management)
<b>Pvt</b>	Private
<b>Pwdr rm</b>	Powder room (1/2 bath)
<b>RE</b>	Real estate
<b>Renov</b>	Renovated
<b>Rf</b>	Roof
<b>Rm</b>	Room
<b>SF</b>	Single-family
<b>SFA</b>	Single-family attached
<b>SFD</b>	Single-family detached
<b>Sp, PI (S/p)</b>	Swimming pool
<b>Sq. ft</b>	Square feet
<b>Th (T/H)</b>	Townhouse
<b>Vw (vu)</b>	View
<b>W/A</b>	Wheelchair accessible
<b>W/W</b>	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 passport, Social Security number, Visa, 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 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 the case that 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 you 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 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](#).

When relocating internationally, your children's education is of great concern. IOR eases this concern by exposing you to the various school options available for your child and helping you to work within the framework of options to find the best solution for your family.

### I. **Overview and Philosophy of the United States Educational System**

In most U.S. locations you will have the choice of sending your children to either a public or private school. A public school must accept your child for enrollment if you live within its designated district. A private school may have a general curriculum similar to that of public schools, but may or may not accept your child depending on availability of space, your child's prior academic history, language ability in English, or the result of entrance exams. Private schools charge a fee, which can be quite high. If you are considering private school, be sure you have a clear understanding of your employer's policy regarding reimbursement. In the U.S. approximately 85% of the children attend public schools for ages 5 to 13, and approximately 93% of the children attend public school at the high school level. Many, though not all, private schools are parochial, or religiously affiliated schools.

A third option called 'charter school' is sometimes available. Charter Schools are similar to public schools in that they are free, non-religious, publicly funded, and are held to state and federal academic standards. Each charter school is governed by its own local school community, which often includes parents and teachers - rather than a district. This freedom allows teachers to be more innovative, and communities to shape their local school. Charter schools can set their own hours and adjust their curriculum to fit their student needs, and give teachers the opportunity to experiment with next-generation teaching models including technology and the virtual classroom. Charter schools typically admit students by random lottery and do not restrict enrollment based on location, academic achievement, or other factors private schools may consider.

Most Americans, regardless of their level of education and income, send their children to public schools. Because each town or community typically has its own school system funded by local municipal taxes and state revenues, residents in an area with a higher tax base can usually be assured of quality public education. IOR is very conscientious about placing assignees and their families in areas with good public school systems.

Private schools do not receive state revenue, although they may be entitled to assistance with transporting students and providing for special needs such as speech therapy and assistance of the learning disabled. Private schools are funded through tuition paid by the student's parents. Typically, there are additional fees for books, uniforms, and school supplies, and the parents are usually solicited for additional charitable donations. There may also be book or activity fees at public schools.

The public education system in the U.S. is administered by local and state government, rather than by the federal government. Each state has a board of education which sets policy for all school districts and standards which all students must achieve. In addition, each local district has a board of education which sets local policy and curriculum within the parameters set forth by the state.

School districts can provide specialized programs and services for children with special needs. The general philosophy of education in the United States is to educate the entire diverse, ethnically mixed population with equal educational opportunity for all, while serving the educational needs of the individual student.

If you choose public education for your child, the particular school your child attends is determined by the school district boundaries containing your residential address. The school may or may not be within walking distance to your home. Generally, if the distance to the school is greater than one mile, the school district provides bus transportation to and from school. For those children who do not live far enough away from the school for bus service but are too far to walk comfortably, parents may have the option of paying for bus transportation, or they may choose to drive their children to and from school. Very often parents form 'car pools', sharing the responsibility of driving groups of children.

Generally private schools do not have residential boundaries for their students' families. In most cases, parents rely on car pools to ease the burden of transporting their students to and from school. In selecting your home, consider the driving distance and time to and from the private school.

Ultimately, the school your children attend is determined by your residential address, so it is a good idea to include visits to potential schools and properties in your pre-trip visit. Your pre-trip visit will consist of selected sample houses in a variety of communities, along with information, or perhaps visits, to the appropriate schools. However, there may be a limited selection of homes available within each community. It is possible you may find a school you like, but there may not be any available housing options within that school's enrollment radius. We will show you housing in school districts with proven academic standards, but be aware there are cases when certain schools are unavailable due to housing concerns.

If you are considering a private school, you may wish to visit it as well as a public school to compare. It would be advisable, however, to first determine if the private school has space available for your child. Additionally, you will want to know the amount of tuition and fees for the school, as that may be a factor in your decision.



## II. Academic Standards

### A. Curriculum:

The overriding objective of elementary and secondary education, public or private, is to prepare students for higher learning and future employment. Each school district or private school will have a unique curriculum which meets the above overriding goals.

#### Elementary School:

The elementary years (kindergarten through fifth grade) focus on fundamental academic skills, language arts, social studies, science, and mathematics in addition to introduction to technology, art, music, physical education, and sometimes foreign languages. Students' personal development is energized through emphasizing strong work habits which provide a positive feeling toward learning.

#### Middle School:

Middle School helps children in early adolescence (sixth through eighth grade) transition from elementary to high school and from childhood into young adulthood. The structure of the school day includes contact with several teachers who specialize in their subject matter; students usually move from one classroom to another. Curricular content focuses on expansion of skills in math, science, reading, writing and social studies. Further exploration of foreign languages, practical and fine arts, music, health, physical education and computer literacy are also provided. Middle school students are able to enhance their formal education by participation in school sponsored adult supervised competitive athletics and a variety of clubs and special interest groups.

#### High School:

The premise of elementary and middle schools is to prepare students for the academic, social, and physical challenges of high school. All high schools maintain defined academic requirements for graduation, however great flexibility of classes is usually available within this framework. Most schools provide more challenging academic courses entitled honors or advanced placement which award college credit to successful students. High school extracurricular and athletic activities are more competitive than those found at lower levels and often provide talented students with opportunities continue this activity in college or university.

### B. Grading Systems/Assessment of Child Progress

Schools typically report students' progress to parents with written report cards, which may be either mailed or carried home by the student. Many schools also set one or two days aside each semester for parent/teacher conferences. These conferences are an opportunity for parents to meet with their children's teachers and hear the teacher's evaluations of their student's performance in school. At the elementary school level, where children usually have one primary teacher, a teacher conference may last from fifteen minutes to an hour in length. At the middle school and high school levels, you may meet with your child's teachers for a period of five or ten minutes. If you need additional time with the teacher, you may schedule a follow-up visit

allowing time for a more complete discussion. It is a good idea to participate fully in teacher conferences. Your children's teachers may be able to provide valuable insight regarding your children's academic and social adjustments. Should there be concerns, they may be able to assist you with helpful suggestions of additional resources to contact.

### **C. Standardized Testing**

Challenged to prepare students for higher learning and future employment, all school districts and private schools utilize standardized testing to measure student progress over time and compare themselves to national standards. Such tests are prepared by national groups of parents and educators as well as business and academic leaders. Tests vary from state to state, but typically students in prescribed grade levels (for example, grades 3, 6, 8 and 10) are tested in the areas of reading, mathematics, writing science and social science. Colleges and universities use the ACT and SAT tests to measure incoming student abilities; the results of these tests are nearly as important as high school grades when students apply for entrance into US colleges and universities.

## **III. Definition of School Groupings**

### **A. Pre-School or Nursery School**

In the U.S., 3, 4 and some 5 year olds have the opportunity to attend a pre-school under a private system. These schools can be located in a local school, a church, or an independent free standing building. Pre-school is not publicly funded and is fee-based. Typically children are grouped by age. Most of the schools are play-based, although different philosophies of formal education can be found. Typically, 3 year olds attend 2 half days a week and 4 year olds may attend 3 half days a week. Some preschools also serve as day care centers for families in which both parents work. Typically reading is not taught in pre-school, although a few programs can be found which include reading fundamentals. Concentration of learning is on small and gross motor skills, and basic academic readiness skills. Some pre-schools offer a full-day Kindergarten option for those parents who work. The public school kindergarten programs are typically only half day programs with no before or after school care. If a Kindergarten program is offered it follows the state curriculum guidelines, and teaches pre-reading and math skills.

### **B. Elementary School**

Elementary school provides education for children ages 5 to 11, Kindergarten and Grades 1,2,3,4 &5. While kindergarten at age 5 is not required, most families send their children to kindergarten. Elementary school is the beginning of publicly funded school. In the U.S. children are grouped by age and advanced in school by age. There are usually opportunities within the grade for different levels of learning, with opportunities for advanced learners and remedial learners. The public elementary school is usually neighborhood based and the source of playmates for your child. In the U.S., pre-reading skills are introduced in kindergarten (age 5) along with early math skills. Formal reading begins in the 1<sup>st</sup> grade (age 6). Studies have shown that while children learn to read at different ages, the difference between early and late readers is not a predictor of reading skills by about the age of 8 or 9 years old. In addition to reading

and math, elementary school also has a broad base of writing, science, social studies, art, music, computer, personal development and physical education. Only in a few schools will a 2<sup>nd</sup> language be introduced at the elementary level. English as a Second Language (ESL) is offered starting at the elementary level in the public school. Parents are allowed to visit the schools, and there are many opportunities for parents to volunteer their skills, particularly at the elementary school. Parents may approach teachers and administrators with suggestions and concerns with their child. Usually the personnel are willing to consider changes if they feel it would be in the best interests of the child. With a child coming to a new country and sometimes starting a new language, feel free to talk to the school if you think something could be done to ease your child's adjustment. The school day is from approximately 8:30a.m. to 3:00p.m. with recess (playtime break) and a lunch break at the school.

### **C. Middle School**

Middle school provides education for children ages 11 to 14, grades 6, 7 & 8. The children attend school in a different location and in the public school system several elementary schools will combine into the same middle school. A middle school is usually 2-4 times the size of the elementary school. Middle school is considered the transition between elementary school and high school and from childhood to young adulthood. Because of this philosophy, U.S. students at this age level are all introduced to the same academic curriculum. The school day is structured differently with the children changing class rooms and teacher with each subject. There are 6-8 different class periods daily. Within the grades children may be separated by academic ability in classes, particularly math and English. Often an introduction to foreign languages is offered. For those who choose, the student may have the option to complete one year of high school foreign language during middle school. If your home country requires more advanced language development at this age, you may want to consider outside supplemental language instruction. Middle school is a time when extracurricular activities such as theatre, music, sports and clubs become important activities in adolescent life.

### **D. High School**

High school provides education for children ages 14 to 18, grades 9, 10, 11 & 12. It is the final level of education before the university, community college, or trade school. The terms Freshman (9<sup>th</sup>), Sophomore (10<sup>th</sup>), Junior (11<sup>th</sup>) and Senior (12<sup>th</sup>) are also used to identify grade level. At the high school level the student has more specific choices of course work. Each district has a set of minimum graduation requirements, which will include courses in English, math, science, social studies, physical education and a combination of foreign language, fine arts and practical arts. Within this framework the student has various choices from more remedial levels, average levels, and more advanced levels. If a student is prepared for the material, by the 11<sup>th</sup> or 12<sup>th</sup> grade a student may have the opportunity to take a college level course for advanced credit in the U.S. university system. In high school competitive sports are offered along with theatre, orchestra, instrumental and vocal music and clubs. Your child will have an opportunity to meet more U.S. children by participating in a school extracurricular activity. Each

school district has 1-2 high schools with 800-2500 students. A student's high school performance may determine the type of university or higher education program they pursue upon graduation. During high school national tests are given to determine the student's potential to advance to various higher education levels.

If your child anticipates returning to your home country to continue higher education within your university system, you might want to consider the International Baccalaureate (IB) program. This program is recognized internationally for entrance to universities. In contrast to the typical high school college preparatory curriculum, the IB semester consists of fewer subjects, studied in greater depth and with a bilingual proficiency. Developed in Switzerland, the curriculum was intended as a secondary education program which could be utilized and accepted worldwide. Not all US schools will offer an IB curriculum.

### **E. Post-Secondary Education**

While most families on international assignment do not bring their older children (19 years+) for education in the U.S. we include a brief description of the US university system. Some form of post-secondary education is available to those U.S. students who seek it. Each state offers a public university system which the tuition is partly subsidized by the state for state residents. Residency of at least 1 year is necessary. Some are medium to large institutions (with undergraduate and graduate level programs). Some can be quite competitive for admission while others may not be competitive at all. Student's admission to the university is in part determined by their high school academic performance and course selection and as well as the results of a national standardized test (SAT or ACT). Post-Secondary is the educational level that students in the U.S. study subjects in great depth and select their majors and career choices. Graduate level programs on the master level, professional level, and PhD level are pursued after completing the 4 years of undergraduate studies.

## **IV. Life in Schools**

### **A. Atmosphere**

It is valuable to visit your child's school to understand the academic and non-academic atmosphere that prevails. Administrators or counselors are happy to serve as tour guides and should always be contacted in advance. Do not be alarmed if your visit takes place during the lunch hour if the children seem a bit rambunctious. Students in American public schools generally enjoy a great deal of personal freedom in the cafeteria, on the playground, and in the halls before and after class. They are supervised by teachers or members of the school staff, but they generally are more relaxed in the lunch room and in the halls. If you are visiting on a rainy day, you may observe "indoor recess" in the gymnasium which could be noisy. Rest assured that when they are in the classroom, students do settle down and work quietly and diligently. Some classrooms are more informally arranged than others. For instance, some teachers prefer to have the children's desks in a circle rather than in rows. Teachers will sometimes assign group projects, where several students work together and are thus not seated at their desks

during a part of the classroom period. Teachers are expected, however, to have good control of their classrooms. Private school policy regarding these issues of personal freedom varies. Some private schools function as the public schools do, while others may have a more closely supervised approach. Again, it is always a good idea to visit the school so that you are comfortable with that particular school's management style.

### **B. Parental Involvement**

In addition to participating in parent/teacher conferences, most American schools encourage parents to become involved in the volunteer activities of the school. Most schools have a "PTA" (Parent Teacher Association) or "PTO" (Parent Teacher Organization). These organizations usually work with the school administration, dealing with issues such as student safety, communication to parents, academic concerns, etc., as well as fundraising and planning special programs to enhance the school experience for the student population.

Getting involved with the PTA or PTO is a great way to become well informed about your child's school. It also provides you with an opportunity to meet and really get to know other parents. There will probably be a choice of committees on which you could work; you do not have to commit to a leadership role. Some volunteer opportunities may involve actually working in the school, volunteering in the school library on day a week or one day a month for example. Be sure to alert the school administration that you would like to get involved, and ask for the name and phone number of the head of the parent volunteer organization at the school. Parent volunteers are usually welcomed and encouraged at all levels at all schools, both public and private.

### **C. Extracurricular Activities**

A well-rounded education requires that students learn their academic subjects as well as develop socialization skills and learn nonacademic skills. Belonging to a group can be a rewarding connection with peers and a good way to develop self-confidence. These are the reasons that schools, public and private, provide numerous extracurricular activities from which their students can choose to participate. At each level of education the opportunities and choices increase. For example at the elementary school level, all students are introduced to art, music, drama and a variety of athletic experiences. At the middle school level students have required courses in some of the above areas but are provided opportunity to participate in after school activities of their choice. For example, competitive football, soccer, swimming, track, lacrosse, basketball etc. In addition many clubs allow students to pursue other interests, for example, computers, drama, fine arts, forensics, jazz band, photography, yearbook and student council. Almost universally, each activity or club is sponsored by adults, using specialized instruction, who demonstrate a working knowledge of the activity and a desire to teach children. An even greater variety of extracurricular experiences are available at the high school level, many of which help students identify strengths, talents and interests which may direct them to future colleges, vocations or avocations.

#### **D. Facilities**

All schools maintain facilities other than classrooms which enhance or support their educational mission.

##### Libraries and Media Centers

Libraries are universally available and are accessible to students throughout the day and often after hours. Libraries often contain a “media center” which maintains and makes available other types of educational materials including computers and software, audio and video tapes, slides, sound sequences, projectors and recorders of various types for use individually or in groups. The wide availability of computers and access to the internet has provided almost unlimited opportunities for students and teachers to obtain information that can enhance and facilitate learning.

##### Fitness Facilities/Gymnasium

Fitness facilities, or ‘gyms’ as they are typically referred to, are supplied by almost all schools in the United States. Gyms often consist of a large indoor court with various sports equipment. They are open during lunch hours and for specific hours before and after school for athletes or students who wish to exercise. Many gyms will be accompanied by a weight room and a locker room with a shower. Students are sometimes expected to use these communal showers following Physical Education classes or general use of the gym’s facilities.

## SCHOOLS IN YOUR AREA

When it comes to finding a school Expat parents will need to carefully evaluate their priorities, and then choose an institution that can best satisfy their preferences. It is important to consider what you can afford to pay for schooling, your proximity to the school, the curriculum you feel is the most suitable, and what kind of teaching style or environment is best for your child. The teaching language of schools in Dubuque is English, with the exception of international schools that uphold the teaching language found in their home country. Many schools also offer bilingual programs for their students, who are encouraged to learn more than one language.

The following are useful links on schools in Dubuque. For more information, consult your local DSC.

- The Dubuque Community School District offers K-12 education through 13 elementary schools, three middle schools, and three high schools. You can find a list of them on the [official community website](#).
- Dubuque offers two private school systems as well. The [Holy Family Catholic School](#) offers four elementary schools, a middle school, and a high school. They also offer a Spanish Immersion school for parents who would like their kids to receive a bilingual and bicultural education. [The Dubuque Lutheran School](#) offers one elementary school which provides K-5 education.
- Information on Dubuque area schools contact information, proficiencies, and enrollment statistics on the [Greater Dubuque website](#).

### **Colleges and Universities**

There are four colleges and universities situated in Dubuque. Together, they supply corporate training, undergraduate degree programs, graduate degree programs, and non-traditional course delivery.

- [Loras College](#) – Catholic/Liberal Arts
- [University of Dubuque](#) – Liberal Arts focus
- [Clarke University](#) – Liberal Arts and Sciences University
- [University of Wisconsin Platteville](#) – Liberal Arts, Business, and Science/Engineering

In addition to these, there are several community colleges and technical schools in the Greater Dubuque area. These schools offer specialized degrees, training, and apprenticeships for high school students and graduates alike.

- [Northeast Iowa Community College](#)
- [Southwest Tech](#)
- [Capri College](#) – Focus on Salon & Spa related careers

Lastly, in keeping with its religious history, Dubuque is home to several private religious colleges and seminaries which focus on theological study.

- [Emmaus Bible College](#)
- [Wartburg Theological Seminary](#)
- [Divine Word College](#)

Please consult this [List of Colleges and Universities](#) for more information regarding higher education in Iowa.

## BANKING

Banks and other financial institutions, such as, credit unions, and savings and loan Associations offer a variety of services. These services include:

- checking and saving accounts
- credit cards
- online bill pay
- loans
- insurance
- financial planning

Banks in the United States are insured by the Federal Government for deposits up to \$250,000 per depositor per bank. The bank or credit union will display the letters FDIC (Federal Deposit Insurance Corporation) as proof.

### 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 your passport, driver's license, or work ID.
- Social security number. If you have not yet received your social security number, the bank can open an account with a W8 Temporary Tax ID form (available at the bank). You will need to call the bank with your social security number once it arrives in the mail.
- 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

### Checks

More businesses and banks are offering online or automatic bill paying options. However, you may still need to pay some bills by mail. **NEVER SEND CASH!** You will want to order at least the minimum quantity of checks. This will cost a set fee that the bank will charge you. The checks will be pre-printed with your name, address, telephone number and account number and will be mailed to your home.

### ATM or Debit Card

The most popular way of obtaining cash is by using an ATM (Automated Teller Machine) card, also referred to as a debit card. ATM's are located in most all banks, malls, airports, grocery stores, and in many other public places. You will be given a PIN (Personal Identification Number) for using your card. It is important that you memorize this number and not keep written record of it with your card in order to protect your account. Most ATM's will take all cards, but many banks will charge a service fee for using another banks ATM. Through the ATM you may deposit, transfer, and withdraw funds. There will usually be a limit to the amount of money you can withdraw in any 24-hour period



## **Credit Cards**

For many international transferees, the lack of a US credit history can be a challenge. In most cases, you will not be approved for a US credit card initially. One suggestion to assist in building your US credit history is to open a **secured credit card**. With approval from the bank, you can put a certain amount of money in a savings account that will remain in the account. The secured credit card would have a credit limit equal to the amount deposited in the savings account. You will need to use your secured credit card and make the minimum monthly payments; you may also pay in full the amount due. After 9 months or so, if the bank sees that you have a good payment record, they may approve you for a regular credit card.

## **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 US Banks**

Below is a list of links to some of the larger US banks available in Cincinnati. 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 as well as the products they offer to support expatriates.

- [American Trust](#)
- [Dubuque Bank & Trust](#)
- [Dupaco Community Credit Union](#)
- [Wells Fargo](#)
- [U.S. Bank](#)

## PUBLIC TRANSPORTATION/DRIVING

### **By Car**

Public transportation in Dubuque is fairly limited, so most of the city's population travels by car. There are several major car rental offices in the city:

- [Enterprise Car Rental](#) – International Chain
- [Hertz](#) – International Chain
- [Runde Chevrolet Autogroup](#) – Local Dealer
- [Warren Auto-Rentals](#) – Local Dealer
- [U-Haul](#) – National Chain, Truck Rental Supplier
- [River Valley Capital](#) – Local Dealer, Heavy-Duty Equipment Supplier

### **Be Advised**

Because Dubuque is a rather old city, it still maintains a number of one-way streets that may be hard to identify. In addition, many lanes become confusing, as they sometimes become turn-only lanes or simply end without prior warning.

### **By Bus**

Although it is limited, Dubuque operates a public bus system.

- [The Jule](#) offers [multiple routes](#)
- [Free trolley route](#) (during the summer) downtown
- A para-transit bus line [Mini-Bus](#) for seniors and persons with disabilities.

Bus fares range from 50¢-\$1. Discount tickets are available for students, elderly, and the handicapped, available at (563) 589-4196.

Fixed-route buses typically loop on a 45-60 minute schedule. It is advisable to arrive at your bus stop 5-10 minutes ahead of time in order to ensure that you catch your bus. You can find instructions on how to catch a bus on [The Jule website](#). You can also find the [maps of routes and schedules](#) on the Jule website.

### **By Taxi**

- [Starlight Taxi](#)
- [AAA Taxi Service](#)
- [Coast To Coast Personal](#)
- [A1 Taxi](#)
- [E & R Taxi](#) (563) 582-1818

### **Route Maps & Schedules**

- [Downtown Shuttle](#)
- [Nightrider Evening Schedule](#)
- [Transfer Points](#)
- [Trolley Service](#)

- [AM - PM Commuter Schedule](#)
- [Additional list of lines and schedules](#)

### **Other Options**

The [Greyhound](#) is an alternative form of transportation to the airport or other cities throughout the United States.

### **Map Websites**

[Google Maps](#)

[Expedia](#)

[MapQuest](#)

[Bing Maps](#)

### **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.

### **Social Security and Tax ID Information**

#### **Social Security Procedures**

[United States Social Security Administration](#)

1-800-772-1213

Upon arrival in the United States, employees holding work visas will be required to apply, in person, for a Social Security number. The Application for a Social Security Card (SS-5) can be used by anyone who has never been issued a card, needs a replacement card or has changed his or her name. Your IOR Destination Services Consultant will assist you with this process and can answer any questions you might have.

#### **THIS SERVICE IS FREE.**

To get an original number and card, you'll need to complete an Application for a Social Security Card ([Form SS-5](#)), and show the following documents IN PERSON at the local social security office.

- Passport
- [I-94](#)
- Work Visa
- Any other documents received by US Immigration

If all of your information is confirmed, your Social Security card will arrive in the mail in approximately 2-4 weeks. Several days after you have successfully completed the application process, you may take your identification with your receipt, back to the Social Security office to inquire about your Social Security number before you receive your card.

#### **L-2 Visa Employment Opportunity Law Changes**

The L-2 visa allows the dependent spouse and minor, unmarried children of qualified L-1 visa holders to enter into the U.S.

Changes took place on July 27, 2006 that apply to spouses of L-1 Visa holders in the US on an L2 Visa. Prior to that date, spouses on L-2 Visas were not permitted to obtain a social security card and were denied the right to be employed in the US. The law change now permits L-2 Visa holders (spouses only, not dependent children) to work on a full-time basis in the U.S. with proper employment authorization from the US Citizenship and Immigration Services (USCIS).

The L-2 Visa holder must apply for a social security card in addition to applying for an Employment Authorization Document before they can begin employment.

## **Social Security Numbers**

The Social Security Administration (SSA) has issued guidelines, which permit E-1, E-2, and L-2 spouses to obtain Social Security Numbers without having to first obtain Employment

Authorization Documents (EADs) from the CIS. They must show proof that their spouse is in E-1, E-2 or L-1 status, and present an original marriage certificate, in the native language. However, before they are authorized to work, they must obtain an EAD. [The new SSA guidelines are online here.](#)

Employment Authorization Document (EAD): L-2 Visa holders can apply for this document utilizing USCIS Form 1-765, Application for Employment Authorization. They must provide the following forms of identification: valid passport, 1-94 Arrival-Departure Document, Marriage Certificate from home country, two identical, and color photographs taken within 30 days of application. Currently, the process from application to EAD issue takes 3 to 4 months. The L2 Visa holder may also engage in full-time study in the US. A dependent child still may not apply for an EAD card except in cases of severe hardship. Local offices are open Monday thru Friday 9am to 4pm.

**\*\*Notice\*\*** Social Security offices are closed on all US Federal holidays.

## **Obtaining a Driver's License/State ID Card**

In the US, 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.

For specific instructions on how to obtain an official state ID card or driver's license, visit the [Iowa Department of Transportation Vehicle website for new residents.](#) This will specify the process you must follow depending on whether you have an out-of-state license, a foreign license, or no license at all.

The address/hours of the Dubuque Driver Services station can be [found here.](#)

2460 Gateway Drive  
Dubuque, Iowa 52003  
(563)-583-9844

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

### **TV, Cable, Telephone, and Internet**

There are five main service providers in Dubuque for TV cable, landline telephone, and internet. They 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](#)
- [Time Warner Cable](#)

### **Mobile Phones**

There are four major wireless carriers in the US.

- [AT&T Wireless](#)
- [Verizon Wireless](#)
- [Sprint](#)
- [T-Mobile](#)

### **Computers, Electronics, Cameras**

- [Best Buy](#) is a reliable, national chain. Apart from sales, their [Geek Squad](#) repairs PC computers. There is [one store](#) in Dubuque.
- Radio Shack is another reliable, national chain. You can find their Dubuque store by following [this link](#).
- For computer and printer repair service, also consider [Reliable Technology Inc.](#)

### **Housewares and Furniture**

- [Bed Bath & Beyond](#) is a national chain.
- [Slumberland](#) is a local furniture retailer.
- [Floorshow](#) is a local furniture and flooring retailer.

### **General**

- [Walmart](#) is a cheap, national department store
- [Riverlights](#) is a quaint, locally owned bookstore.
- [Cd's 4 Change](#) is a CD and Vinyl store.
- [Kennedy Mall](#) is home to [Mindframe Theaters](#), Dubuque's independent cinema, as well as Sears, Younkers, and JC Penney.

## **Food Shopping**

Dubuque residents shop at a wide range of markets and conventional supermarkets. The main chain markets are **Hy-Vee** and **Oky Doky Food Mart**. They are located all over town and the surrounding areas.

- [Hy-Vee](#)
- [Oky Doky Food Mart](#)
- [General Map of Dubuque Grocery Stores](#)
- [Breitbach's Country Dining](#) is Iowa's oldest food and drinking establishment (opened in 1852) and has been patronized by the likes of Jesse James, Brooke Shields, and George Wendt.
- [Breitbach's Farmer's Market Food Store](#) is Dubuque's premier source of natural and organic foods, including local produce, meat, dairy, and poultry. Nicknamed "The Food Store" by locals, it also stocks fresh herbs and spices, and informative literature on health food and healthy living.
- [Pepper Sprout](#) is located in the historic Old Main district, and specializes in beef, lamb, veal, and poultry. Large wine selection and fantastic desserts.

## RECREATION

### Sightseeing

- [Cable Car Square](#) is a Dubuque's famous tourist and shopping neighborhood. It is located at the base of the 4<sup>th</sup> Street Elevator, and boasts Victorian-era buildings containing coffee shops, restaurants, and boutiques.
- [Crystal Lake Cave](#) is the longest "living" show cavern in the state of Iowa, discovered by early lead miners in Dubuque.
- [Dubuque Arboretum and Botanical Gardens](#) is a 52-acre garden with emphasis on irises, dahlias, lilies, dwarf conifers, and roses.



Photograph Courtesy of [Dubuque Arboretum](#)

- [Dubuque Museum of Art](#) is free on Thursdays for adults and free for kids every day during 2013.
- [Fenelon Place \(4th Street\) Elevator](#) is Dubuque's premier cable-car ride, elevating passengers 189 feet from Fourth Street to Fenelon Place. Passengers will get a magnificent view of the historic Dubuque business district, the Mississippi River and three states.
- [Five Flags Center](#) hosts the Dubuque Symphony Orchestra, the Dubuque Fighting Saints professional hockey, and various touring theater productions.
- [Grand Opera House](#) is the oldest of more than 16 theaters that have served the Dubuque community. Built in 1890 and recently restored, the Grand Opera House hosts community theater productions including plays, musicals, and ballets.
- [Grand River Center](#) overlooks the Mississippi River in the Port of Dubuque and features a diverse, intimate atmosphere where you will enjoy dedicated service and the finest cuisine.
- [Mathias Ham House Museum](#) is a preserved Italian Villa style mansion of an early river baron, with period furnishings.
- [Mines of Spain State Recreation Area](#) is one of Iowa's "Watchable Wildlife Areas," complete with nature trails and an interpretive center.
- [National Mississippi River Museum and Aquarium](#) features six aquariums and the history of the Mississippi River. It is the only museum along the entire length of the river solely devoted to its history. It is affiliated with the Smithsonian Institute and is accredited by the American Association of Museums.
- [Park Farm Winery](#) is located 17 miles west of Dubuque in the rolling hills of northeast Iowa. It features a tasting room, newly installed wood-fired pizza oven, chateau and several award-winning wines from the 2009 Mid-America Wine Festival.

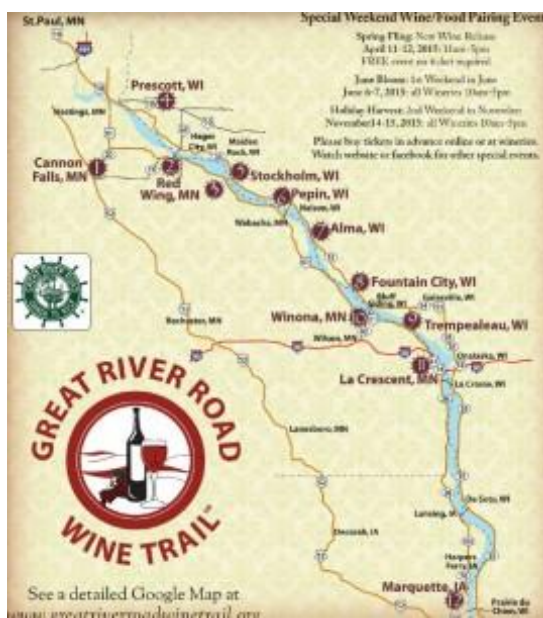


Photograph Courtesy of [tillersandtravelers](#)



## Activities

- Take a cruise down the Mississippi river featuring happy hour and sunset dinners. Dubuque is home to several Mississippi cruise companies, including [American Lady Yacht Cruises](#) and [Dubuque River Rides](#).
- [Chestnut Mountain Resort](#) and [Sundown Mountain Resort](#) feature scenic skiing trails and parks during the winter. Chestnut Mountain Resort also offers mountain biking, miniature golf, nature trails, and alpine slide during the summer.
- [Diamond Jo Casino](#) and [Mystique Casino](#) are Dubuque's premier gambling sites.
- [Dubuque by Carriage](#) offers a horse-drawn carriage ride through the city's downtown area. At an unhurried pace, passengers are treated to historical tidbits about Dubuque.
- [Fever River Outfitters](#) is a canoe/kayak rental store which also organizes day and overnight trips on the Mississippi and other area rivers. Also offers scooter and bike trips to Galena-area wineries. Organizes the Fever River Adventure Triathlon each September.
- [Grand Harbor Resort and Waterpark](#) is Iowa's first indoor waterpark resort, boasting 25,000 square feet of Mississippi-themed indoor water activities.
- [Great River Wine Trail](#), established in 2009, is located in the heart of the Upper Mississippi River Valley. The trail encompasses a collection of nine vineyards in the Tri-State area (3 in Iowa, 3 in Illinois, and 3 in Wisconsin). Each winery is located within 50 miles of the Mississippi, and tours are organized between the various locations. Visiting each winery gets visitors a free t-shirt commemorating their accomplishment.
- [Heritage Trail](#) is a scenic bike/snowmobile trail from Dubuque to Dyersville, built on old Chicago Great Western railroad bed.



Photograph Courtesy of [Great River Road Wine Trail Map](#)

## Events and Festivals

- [America's River Festival](#) (June). This annual festival features local and national bands (of the country music variety), various food vendors, and activities such as zip-line, monster truck rides, Dubuque Idol, and a climbing wall.
- [Dubuque Renaissance Faire](#) (May) features jousting, renaissance market, jugglers, musicians, and food vendors.
- [DubuqueFest Fine Arts Festival](#) (May) is a free, annual celebration of fine art, including activities such as interactive art, old house tours, and live music on 3 stages.
- [Irish Hooley](#) (August) is a huge day-long celebration of all things Irish, including live Irish music and dancers, genealogy and historical information, and plenty of good food.

- [Riverfest](#) (September) in Washington Park features arts, crafts and a Flea Market. Music and entertainment will be held under the Town Clock.
- [Taste of Dubuque](#) (August) is an annual celebration of all things food-related with over two dozen food vendors featuring local cuisine, as well as live music and children's activities.
- [Tri-States' Largest Chili Cook-Off](#) (October) is a day filled with entertainment, food, and beverage vendors, including the ever-popular chili cook-off contest. All proceeds are donated to area charity.

### **Nightlife**

- [The Lift](#) is one of Dubuque's newest nightlife hotspots, and an Irish-themed bar. Live music on most night, and 20 beers on tap.
- [Courtside Sports Bar and Grill](#) is large sports bar in western Dubuque that hosts rec leagues on its courts, including basketball, volleyball, and dodge ball.
- [The District Bar](#) is a hip, young, upscale bar north of downtown with a dance floor and dress code on weekends. Also hosts bar crawls.
- [Europa Haus Restaurant and Bierstube](#) is a German-themed bar with plenty of beer on tap.
- [Frank O'Dowd's Irish Pub & Grill](#) is an authentic Irish pub which serves over 50 different types of Whisky.
- [Lot One](#) has a vast selection of domestic and import beer, delicious food, and great staff, all of which won Lot One the title of 'Best Bar' at the 2007 BESTFEST.
- [Stone Cliff Winery](#) is a family owned and operated winery with a piano bar and outdoor patio.

**INTERNATIONAL GROUPS/CLUBS**

**Expat Resource Guide**

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

**Volunteer Opportunities**

Volunteer Match

[www.volunteermatch.org](http://www.volunteermatch.org)

**Meetup.com**

Use this link to search for groups which meet your needs and interests.

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

**Parent & Children Resources**

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

[www.momsclub.org](http://www.momsclub.org)

## U.S. IDIOMS

Idioms are words, phrases, or expressions that are not taken literally- they have meaning beyond a literal translation of the words. Idioms are generally used in casual, familiar conversation but can also come up in certain business settings. Here are some examples of commonly used American English idioms:

**better off** - in a more fortunate position

**Big deal!** - So what? That doesn't really matter.

**(to) blow things out of proportion** - to exaggerate; to make more of something than one should

**(to) call it a night** - to stop an activity for the rest of the night

**dime a dozen** - so plentiful as to be nothing special; common

**(to) do the trick** - to achieve the desired results

**(to) give someone the cold shoulder** - to be cold to someone on purpose; to snub someone

**(to) get the ball rolling** - to get started

**(to) go back to the drawing board** - to start a task over because the last try failed; to start again from the beginning

**happy camper [slang]** - a happy person; a satisfied participant

**(to) have a heart of gold** - to be very kind and giving

**(to be) head over heels in love** - very much in love

**(to) hit the nail on the head** - to be right

**(to) learn the ropes** - to learn the basics

**(to) lose one's touch** - to no longer be able to do something well

**made of money** - very rich

**needless to say** - obviously

**piece of cake** - very easy

**(to) pitch in** - to help

**(to) pull an all-nighter** - to stay up all night to do work

**rule of thumb** - a useful principle

**(as) sharp as a tack** - very intelligent

**(to) sit tight** - to wait patiently

**(to) stab someone in the back** - to betray someone

**(to) tell someone off** - to scold; to tell someone in strong words what one really thinks

**When pigs fly! [slang]** - never

**(to) twist someone's arm** - to persuade someone; to convince someone

**(to be) up in the air** - not yet determined; uncertain

Many common American idioms come from sports, here are some examples:

**strike out-** to fail or to do poorly at something (*baseball*)

**(to) call the shots-** to make the decisions; to be in charge (*basketball*)

**ballpark-** a guess or an estimate (*baseball*)

**down and out-** lacking money or prospects; penniless or destitute (*boxing*)

**down to the wire-** to the very end or last minute (*horse racing*)

**drop the ball-** to make an error, to miss an opportunity (*football, baseball, rugby*)

**hands down-** with great ease; unconditionally; often (and originally) in the phrase “to win hands down” (*horse racing*)

**(to) have someone in your corner-** to have the support or help of someone (*boxing*)

**(to) hit it out of the park; home run-** to be wildly successful, to do a great job (*baseball*)



To learn even more idioms, visit the following links:

- [Everyday American English Idioms](#) - with example sentences.
- [Useful Idioms for Lower-Intermediate to Advanced Students \(Teacher's Resource\)](#)
- [Idiom Site A-Z](#)
- [Sports Idioms](#)
- [English Language Learning: American English Idioms](#)

## 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](#)

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

- New Year's Day            January 1\*
- Martin Luther King Day Third Monday in January
- Memorial Day            Last Monday in May
- Independence Day        July 4\*
- Labor Day                First Monday in September
- Columbus 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