Everyday Life and Useful Information

11.1 Doctors and Health

If you need to consult a doctor in Germany, you can ask your colleagues or friends for a recommendation. You will find a list of all the doctors, listed according to field of specialization, in your local classified directory, “Gelbe Seiten” (Yellow Pages). It is often advisable to consult a general practitioner, known as a “Hausarzt”, who will transfer you to a specialist if necessary.

You should always ring the doctor’s surgery in advance to make an appointment. In case of accident or emergency you will be given an appointment immediately or on the same day. Otherwise you will probably have to wait a couple of days or even weeks for an appointment, particularly with dentists or specialists.

Opening hours at doctors’ surgeries vary considerably. At the weekends surgeries are usually shut but emergency and stand-by services are available at night and during the weekend.

Emergency Services

If you urgently need a doctor at night, during the weekend or on a public holiday, you will have to turn to the “ärztlicher Notdienst” or “ärztlicher Bereitschaftsdienst” (emergency services). You can find the telephone numbers in the column on the night or online. You can also ring a doctor: usually the answering machine will contain a message telling you which doctor is currently on stand-by duty.

Pharmacy Service

If you need medication at night or out of hours during the weekend you should enquire about the “Apotheken-Notdienst” (pharmacies that are open all night). You can discover which pharmacy is open all night on which specific day in the local daily newspaper or online. Furthermore, every pharmacy has a list on its door informing you which pharmacies are open through the night.
Costs of Medical Treatment

Statutory Health Insurance
If you are not a private patient your doctor will invoice your statutory health insurance provider directly. All you need to do is to present your health insurance card at the surgery. However, for some treatment and services, such as certain dental fillings, dentures, spectacles, contact lenses and particular medications, you have to pay an additional fee even if you are not a private patient.

Private Health Insurance
If you have a contract with a private health insurance provider you will usually have to pay the costs for treatment and medication yourself and then submit the invoices to the insurance provider for reimbursement. Take careful note of the conditions of your health insurance which stipulate whether the provider will reimburse your costs and at what level. Depending on your insurance premium, certain treatment may be excluded, or you may be required to pay part of the costs yourself.

11.2 Emergency Telephone Numbers

<table>
<thead>
<tr>
<th>Emergency Service</th>
<th>Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Police</td>
<td>110</td>
</tr>
<tr>
<td>Fire</td>
<td>112</td>
</tr>
<tr>
<td>Emergency/Ambulance</td>
<td>112</td>
</tr>
<tr>
<td>Poisoning</td>
<td>0228 / 192460</td>
</tr>
<tr>
<td>Pastoral Advice Service</td>
<td>0 800 / 1110 111</td>
</tr>
</tbody>
</table>

In case of emergency, please be prepared to answer the following questions:
- Who are you?
- Where has the emergency occurred (address, floor ...)?
- What has happened?
- How many people are involved?
- What are the injuries / what is the illness?
- Wait for further inquiries!
11.3 Banks and “Sparkassen”

If you are staying in Germany for an extended period, are receiving a regular salary or fellowship and have to pay rent, it is a good idea to open a current account at a bank as soon as possible. To do so, you will need to present your passport or identity card and confirmation from the “Einwohnermeldeamt” (Residents’ Registration Office) that you are registered. Some banks will also require you to present your residence permit from the “Ausländeramt” (local Immigration Office).

There are hardly any differences between the banks in respect of the services they offer, but there are differences in the charges you have to pay, so you should be sure to check in advance. You will be issued with a debit card called a “Eu-roCheque-Karte” (EC card) for your current account which will allow you to draw cash from a cashpoint (ATM). This service is free if you use cashpoints belonging to your own bank but incurs charges if the cashpoints are maintained by other banks. Most banks are open from Monday to Friday between 8.30 a.m. and 4 p.m.

Transferring money abroad can be expensive. You should inquire about the conditions at your own bank at home in advance and possibly choose a bank in Germany that cooperates with your bank at home.

Apart from cash, most shops, restaurants and firms accept debit and credit cards. Smaller sums, in cafés, for example, are usually paid in cash.

Insider Info: What is a “Sparkasse”?

“Sparkassen” or savings banks are public financial institutions. Their profits are not distributed amongst shareholders but are designated to be used for the general good. One of the tasks of the “Sparkassen” is to promote medium-sized enterprises by granting them credits. Just like private banks, “Sparkassen” offer the full portfolio of banking and other financial services.

11.4 Public Libraries

Most places in Germany have a “Stadtbibliothek” or “Stadtbücherei”, local or municipal libraries. These are public libraries which are usually operated by the municipal or local authorities. They serve a general educational purpose, provide information and are a cultural facility for local residents. As a result, they cover a very broad spectrum of interest. Apart from specialist and non-fiction works, they usually have a comprehensive collection of light reading as well as books for children and young people. They often also stock light reading in foreign languages. Most libraries lend films, CDs, DVDs and games as well as books and magazines. In order to use the library and borrow books and other media you will need a library card. You can register at the library by presenting your passport and proof that you are registered in the city. Registration itself is free of charge; libraries often charge a modest fee for borrowing books and other media.
Deutsche Bahn

“Deutsche Bahn” (German Rail) connects all the larger and many of the smaller cities locally, regionally and long distance.

Deutsche Bahn has a lot of special offers and deals. With the “BahnCard 50” and the “BahnCard 25” you can save 50% or 25% on the standard price of any ticket for a whole year. Furthermore, there are special discounts for groups and advance bookings.

Buy your ticket before you get on the train. You can purchase tickets online, or there are ticket machines or ticket offices at the station. If you are in a hurry you can buy your ticket from the ticket collector on long-distance trains. But this is more expensive. Please note: on local, regional and “S-Bahn” trains you have to buy your ticket before you enter the train. Make sure you always have a valid ticket. There are ticket inspections on trains and buses, and travelling without a valid ticket (“Schwarzfahren” – fare dodging) might prove expensive.

If you are embarking on a longer journey, particularly at the weekend, you should reserve a seat. On some routes the trains get very full.

Local Transport System

There is plenty of local transport – buses, streetcars and subway – in Germany. Particularly in the larger cities, during the day it is often quicker and easier to travel by bus or streetcar than by car.

You can buy tickets at ticket machines on the platform or inside the streetcars and subway trains, in buses the drivers often sell tickets, too. However, what is true for one city is not necessarily true for another, so you should enquire locally. “Mehr–fahrtenkarten” (multi-trip tickets) are cheaper than individual tickets and can usually be purchased at ticket machines. If you are staying in one place for a longer period and intend using public transport regularly, it may well be worth buying a weekly or monthly season ticket. They are available at the local transport company’s ticket offices which are usually situated near the rail station.

University of Bonn JobTicket

Employees at the University of Bonn are entitled for a so-called JobTicket. The only prerequisite is that you have signed an employment contract with the university. You pay a reduced monthly rate for this ticket which entitles you to use the entire VRS regional public transport network as often and as long as you like, even in your spare time. The VRS region includes Cologne as well as Bonn and some of the smaller cities in the vicinity. On weekday evenings after 7 p.m., at weekends and on public holidays, the JobTicket holder is allowed to take along one adult, three children between the ages of 6 and 14 and a bicycle all on the one ticket at no extra charge. Children under the age of 6 can always be taken along.

Information on the JobTicket:

www.welcome-center.uni-bonn.de

11.5 Mobility and Transport

Germany has a good public transport system. You can easily get almost everywhere you want to go by train or bus, streetcar or subway.

Many cities also have a sophisticated network of bicycle lanes – if you enjoy cycling it can be a useful alternative to public transport.
Taxis
Taxis in Germany are relatively expensive and many people only use them in special situations—i.e. at night, or when they have a lot of luggage. Prices are regulated. You are charged a basic price plus a charge per kilometer. All taxis have a taxi meter which runs during the entire journey and registers the price at the end. It is usual to give the taxi driver a tip by rounding up the amount.

Carpooling
One alternative to public transport, especially for long journeys, is the carpooling. Drivers who are going on long journeys often register their journeys at car sharing agencies and offer to take passengers. These offers are sorted according to destination and date, and you can find out about them online or by telephone. You pay a fixed sum based on distance to the driver directly. Please note that you use car sharing agencies at your own risk. The agencies themselves cannot usually guarantee the quality or reliability of the arrangement or accept liability.

Air Travel
Some airlines offer special rates on certain routes. You may well be able to fly to other European countries very reasonably, and even within Germany air travel may be cheaper than rail travel. However, on domestic routes you may not save time if you add the time spent getting to the airport and waiting for the flight. Most large cities have good connections to the nearest airports by public transport.

Radio, Television, Telephone and Internet
Comparing Telephone and Internet Charges
Using the following links, you can compare the current charges levied by the various providers. As the charges change constantly it is worth taking a look every so often.

Radio and Television License Fee
Just as in other European countries, the state charges a fee (“Rundfunkbeitrag”) for the use of radios and televisions which finance the public broadcasting stations. This licensing fee is charged per unit of accommodation, irrespective of how many people live there and how many devices (radio, television, computer) are in use. When you move to Germany or within Germany, you can register your apartment online on the website of the “Rundfunkbeitrag”.

Telephone and Internet
The telephone service in Germany is operated by various providers. Most firms offer various options and services, for example different telephone, mobile and broadband packages. It is worth comparing. You can register or cancel a landline in the outlets of the various providers which can be found in nearly every city. There are also a number of mobile providers offering different options and services. Most firms have outlets in the majority of large cities, as well. Apart from concluding a binding contract (please take note of the length of the contract), you can opt for a prepaid tariff. You are then not bound by a fixed term and can reload your cell when you need to. You may want to check out the offers at discount supermarkets which now also offer cheap tariffs.

Eduroam
Via Eduroam (Education Roaming) staff at the University of Bonn can access wifi not just at their own university but also at other academic institutions. For more information, visit:

Everyday Life and Useful Information
Would you like to drive your own vehicle in Germany?
You will find information on the Welcome Center website:

Taxis in Bonn:
0228 / 555555
www.taxibonn.de

Carpooling Centers
www.teileauten.de
www.fahrergemeinschaft.de
www.bessermitfahren.de
www.fine.de

From Bonn to the Airport by Bus and Rail:
The airport bus SB60 takes about 20 minutes to Cologne Bonn airport. There are also quick and easy connections to the airports in Düsseldorf and Frankfurt by rail.

www.dus.com
www.bon-airport.de
www.frankfurt-airport.com

www.billigertelefonieren.de
www.billiger-surfen.de

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www.eduroam.org
www.hrz.uni-bonn.de

Would you like to drive your own vehicle in Germany?
You will find information on the Welcome Center website:

\[ \text{www.welcome-center.uni-bonn.de} \]

Service and Advice > Mobility and Transport
11.7 Religion

Article 4 of the German “Grundgesetz” (Basic Law) guarantees the freedom of belief: every person is free to choose and practice his or her own religion. Equally, every person has the freedom not to choose or practice a religion, to leave a religious community or to join another religious community.

There is no state church in Germany. The state and the churches or religious communities are not allowed to enter into institutional association; they are, however, allowed to cooperate provided that the principles of neutrality and non-discrimination are upheld. This means that churches are expected to make statements on social issues and be involved in bodies and commissions like ethics councils. The state and the churches have also come to agreements on religious instruction in state schools and the collection of church tax by state financial authorities (see Chapter 9.5). As a result, there is not a strict division of church and state in the secular sense in Germany.

Today, some 30 percent of the population in Germany are Roman Catholics, another 30 percent are Protestants. Roughly 5 percent of the population are Muslims, just under 2 percent belong to other religious communities and roughly 34 percent are not affiliated to any religious group. Altogether, there are more than 165 different religious communities in Germany which contribute to the religious diversity of the country.

11.8 Public Holidays

The Following Public Holidays Are Observed in the Whole of Germany:

<table>
<thead>
<tr>
<th>Holiday</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Year’s Day</td>
<td>January 1</td>
</tr>
<tr>
<td>Good Friday</td>
<td>Friday before Easter</td>
</tr>
<tr>
<td>Easter Sunday / Monday</td>
<td>end of March / beginning of April</td>
</tr>
<tr>
<td>International Labor Day</td>
<td>May 1</td>
</tr>
<tr>
<td>Ascension Day</td>
<td>Thursday, 10 days before Pentecost</td>
</tr>
<tr>
<td>Pentecost Sunday / Monday</td>
<td>in June</td>
</tr>
<tr>
<td>German Unification Day</td>
<td>October 3</td>
</tr>
<tr>
<td>Christmas Eve</td>
<td>December 24 (afternoon)</td>
</tr>
<tr>
<td>Christmas</td>
<td>December 25 and 26</td>
</tr>
<tr>
<td>New Year’s Eve</td>
<td>December 31 (afternoon)</td>
</tr>
</tbody>
</table>

The Following Public Holidays Are Only Observed in Certain Federal States:

<table>
<thead>
<tr>
<th>Holiday</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Epiphany</td>
<td>January 6</td>
</tr>
<tr>
<td>Corpus Christi</td>
<td>2nd Thursday after Pentecost (June)</td>
</tr>
<tr>
<td>Assumption Day</td>
<td>August 15</td>
</tr>
<tr>
<td>Reformation Day</td>
<td>October 31</td>
</tr>
<tr>
<td>All Hallows’ Day</td>
<td>October 31</td>
</tr>
<tr>
<td>Repentance Day</td>
<td>3rd Wednesday in November</td>
</tr>
<tr>
<td>Carnival</td>
<td></td>
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</tbody>
</table>

In the Rhineland, February or March are known as the “fifth season”. This is when “Karneval” is celebrated. In the strongholds of carnival, most employers give their staff a couple of extra days’ holiday: “Weiberfastnacht” (Women’s Carnival Day) warrants an afternoon and “Rosenmontag” (Carnival Monday) an entire day.
Addressing People: “Du” and “Sie”

The polite form “Sie” plus surname is the way you address people you do not know in Germany – officially all those over the age of 15. Many Germans who work together in offices every day still use this form. In order to move on to the more personal “Du” you usually wait for a suitable occasion. The “Du” is “offered” by one person to another. Traditionally, the older or more senior person makes the offer. However, younger people (up to about the age of 30) are less formal. They often use the “Du” plus first name from the very first meeting. If you are unsure, we recommend you to wait until the person you are talking to has addressed you and react accordingly.

Cinema

In Germany, foreign movies and television series are often dubbed. If there is no reference to the language in the program you can assume that the movie will be in German. However, quite a few of the smaller independent cinemas show movies in the original language (OV) or in the original language with subtitles (OmU).

Electricity

German electrical power points use 220 V and 50 Hz alternating current. Euronorm plugs fit all power points. Depending on where you come from you may have to use an adapter or transformer.

No Smoking

In Germany, smoking is generally prohibited in all official buildings and other public buildings, in restaurants, as well as in cultural, leisure and sports facilities. An exception is made for separate areas in restaurants which are specifically designated.

Purchase Tax

Purchase tax, often referred to as value added tax (“Mehrwertsteuer”), has to be paid to the financial authorities on the sale of goods or services. In Germany, the rate is 19 percent; the reduced rate 7 percent. The reduced rate is valid for groceries, magazines and books as well as for artistic services. Value added tax is included in all stated prices and invoices.

Separating Waste/Recycling

Environmental consciousness in Germany is comparatively acute. One of the ways it expresses itself is in the separation and recycling of waste. In most cities you have individual, color-coded garbage bins or containers for paper (blue), plastics/composites (yellow) and compost/garden waste (green or brown). In addition, there are also public containers for glass, batteries and electrical waste. Many drinks bottles are refundable; if you take the bottles back to the supermarket you will be given a refund. Non-refundable bottles, like wine bottles, belong in the glass container.

Shopping

Generally, shops are open in Germany from Monday to Saturday from 9:00 a.m. to 8:00 p.m. Supermarkets and large shopping malls sometimes have longer opening hours. Smaller shops, on the other hand, often shut during the week between 6:00 p.m. and 7:00 p.m. and around lunchtime on Saturdays. All shops are shut on Sundays and public holidays. Bakeries are an exception. They often open in the mornings on these days. At gas stations and kiosks, you can usually find a modest selection of groceries and other articles during the night and the entire weekend.

Tipping

It is usual to leave a tip in restaurants and cafés. Hairdressers and taxi drivers as well as others who provide a service usually receive a tip, too, in recognition of good service. The standard sum is about 10 percent, usually you round up the sum owed. If you pay in cash and do not have the right amount plus tip it is quite normal to ask the waiter or taxi driver to round the sum up to the amount you wish to pay. You can either state the amount or say how much change you want back. When you go out to restaurants or cafés with friends or acquaintances it is quite usual to ask for separate bills in Germany.

Weather

The weather is often changeable. You have to be prepared for cold spells and rain even in summer. We therefore recommend you to bring at least a few warm clothes with you from home.