

## INFORMATION EXTRACTED FROM BUDDIES WBFN WhatsApp Group

Year 2018

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## 1. World Bank Family Network

## Family Network's email: familynetwork@worldbank.org

## 2. Paperwork and documents

- **Guests for spouses**: Spouses can't bring guests into WB. Staff member has to request a pass for any guest.
- A **PID (Personal Identification number)** is unique to YOU (and your spouse has his/her own PID number) and it never changes.
- **Visa photos**: WB photo office at the C2 level of the MC at General Services Department (GSD) on Tuesdays and Thursdays between 2-4pm. They can give both digital photos and prints.
- Work permit renewal: Best time to start the process is exactly 90 days before expiration.
- Security clearance: Highest level of a US clearance we can get with G4 is Public Trust. The background checks are initiated by the company that will be employing you. You also have to check with the Department of Defense or Energy according to the specific level of clearance required. One needs to be a US citizen but, at least for the DOE clearance, there were exceptions. The depth of the background checks depends on the level of clearance. Someone who went into Public Trust had to provide both professional and personal (places she has lived / family ties etc) dating back 5 years. If you had your education or work experience outside of the US, then it will take longer.
- Options for notarizing documents:
  - o Banks may do it. Bank of America offers it as a free service if you bank with them.
  - Try the consulate, embassy
  - The UPS store notarizes documents if you have one near you
  - Bank Credit Union notarizes documents
- Trump's new immigration rules
  - The new rules do not affect the G4 holders and the dependent. But the family members not under G4 requesting visas to come to the US for a visit for example, can be affected. Please note that the new rules apply for certain countries. To confirm any info, highly recommend contacting HR and visiting the state department.
  - o https://travel.state.gov/content/travel/en/traveladvisories/traveladvisories.html
  - <u>https://travel.state.gov/content/travel/en/us-visas/Visa-Reciprocity-and-Civil-Documents-by-Country.html</u>

## 2.1. Driver license

## • Drives license – members' experiences:

- DMV office is recommended for renewal on Gallows Road, Virginia. Documents required: 194 print out, the state department letter, deed or a lease as proof of address, social security card and the license and passport.
- DMV office is recommended for renewal at Fair Oaks Mall, Virginia.
- The driver license is often the only ID accepted in the US when you need, e.g. at bars and security checks. Sometimes, at such points, they do not allow foreign IDs.
- Zipcar for test in VA: I was refused at the DMV for my road skills test today for having a Zipcar. In an internal VA memo (not accessible on the website) a Zipcar or rental car can be used only with an international driver license less than 60 days after arrival, or at the discretion of the manager. The manager refused me. I rang the call center to double check, they said it is the manager's



choice, so I asked the manager again, and he said the memo says not to allow it. I pointed out that it is actually his choice and he said fine, I choose not to allow it.

- Can I drive myself to the test in MD with a foreign license? The MVA website is ambiguous, but the staff there said it's alright if one has a have a valid foreign license. You can use your foreign DL to drive there only 2 months after your arrival.
- You will have to first pass the computer-based test and then take an appointment for the road test (waiting for the road test appointment is usually around 2 weeks) You may also do a walk-in road test. First 5 are given walk-in road test everyday but you need to go and be in queue as early as 5.30 am.
- Maryland: You can convert you current international driving license but you will have to do a 3hr alcohol and drug course which is valid for 60 days within then you'll have to take a computer test and a road test. You can practice the tests beforehand. They tend to have similar questions online.

## • Driving tutors

- Gregg's driving school
- Anatolie Neaga 703-717-2214 Driving instructor. He has excellent recommendations in MD.

## 3. Housing

## 3.1. Short term housing

• DC - Rob at Dwel: https://www.dwelwithus.com/

## 3.2. Buying or Renting a House

- Rentals recommendations
  - o Redfin.com and zillow.com
  - World Bank Bulletin board (initial access is through WB intranet through your WB spouse)
- Realtor recommendations for rentals (and purchase)
  - Cheryl Kurss, an experienced realtor with Compass and real estate lawyer; licensed in VA, DC and MD. 301 346 6615
  - The WB Welcome packet for employees provides names of 3-4 realtors and housing names.
  - Tracy Tkac (301) 437-8722 and <u>tracy@eversco.com</u>.
  - Brigitte Kirschner, WRIGHT BROKERAGE LLC, 1570 E. Jefferson Street Rockville, MD 20852, Office number: 301-200-2295, Mobile: 301-704-6992, Email: <u>bhkdreamhouse@gmail.com</u>, Website: <u>http://bhkdreamhouse.com</u>

## 3.3. Landlord - Tenant dispute

- https://goldberggrouppm.com/wp-content/uploads/2017/11/MoCo-Landlord-Tenant-Handbook-2017-1-1.pdf
- Montgomery County office for tenant-landlord disputes
- Knowing your rights as a tenant is important. Look at the Tenant-Landlord guidelines of your County, and the office sorting out disputes.
- Once you sign a contract or a renewal you cannot cancel otherwise you pay for the term until your landlord finds a tenant or you get a tenant to take up your lease. Be sure to read the fine print.
- Look out for rental agreement clauses for instance: involuntary termination by tenant due to change in employment. Please check your lease agreement.



## 3.4. Renters or owners Insurance

- Nationwide, Thir Tony Choudhary, 5303 Lee Hwy, Arlington VA, 22207 tony@theolsonagency.com, theolsonagency.com, P: 703-354-9200, C: 571-331-8906, F: 571-499-5875
- Renters insurance that's able to deal with foreign nationals: Geico, Nationwide insurance

## 3.5. Movers recommendations

- good guys movers (240) 644-7584
- Town and Country movers http://townandcountrymovers.com/
- JK movers
- Daniel Poole Moving And Assembly- (843) 214-1512
- Gentle giant
- Small move: Movers Ken Juo Baptiste Movers +1 (240) 470-9619

## 3.6. Change of address - you need to inform

- Use the mail forward service from the post office. Not only do they forward your mail, they will also notify senders of your change of address
- Re DMV, if you have a real ID driver license, you can change your address online. Otherwise, you need to visit an office. The Georgetown office is usually quick and friendly. Numbers are low there as there is no free parking provided
- Don't forget that you need to update your account numbers when you pay online for utilities, e.g. Pepco
- You are also eligible for coupons when you move. Go through usps.com/move, discounts from Bed Bath Beyond, Crate and Barrel etc. You can register each person too and get double discounts.

## 4. Neighborhoods

- https://nextdoor.com/news\_feed/ Useful to give insights into neighborhoods
- Alerts: If you are not yet subscribing to alerts (weather, school closure, updates on traffic, emergency etc) from the county you live in, you can do it through the links below. It is of course free of charge. I find the alert service very helpful.
  - Montgomery County <a href="http://www.montgomerycountymd.gov/OEMHS/AlertMontgomery/">http://www.montgomerycountymd.gov/OEMHS/AlertMontgomery/</a>
  - Fairfax County <a href="https://www.fairfaxcounty.gov/alerts/">https://www.fairfaxcounty.gov/alerts/</a>
  - o DC <u>https://hsema.dc.gov/page/alertdc</u>

## 5. Daycares / Schools / Learning

- Drop in daycare services which the WB has contacts with: Your spouse, the WB staff member needs to go and search on the WB intranet for "temporary childcare". Then follow the prompts etc. The temporary daycare option is with centers nearby the WB but NOT the WB day care centers. Payment goes directly via the WB payroll. This temp day care is available 10 days a year and child needs to be up to date with all vaccines.
- **Thoughts re KUMON** (a math and reading center as of 3+ years, after school program) Read the reflections of a parent:
  - It depends on the age of the child. If it's elementary school kid this one is ok. For older kids I would recommend C2 education. Also Mathnasium is good with homework.



- Kumon is based on the idea of repetitive learning. If started at an early age it can be fun and advantageous but when the child is older it is boring and repetitive. No harm in trying it.
- Based on my previous experience, Kumon is too repetitive and my boy got bored of it until he cried every "Kumon-time". I put him when he was 3. Stopped when he was 4. But again, it all back to the child's personality.
- Each child differs. My eldest son (now graduated from Uni) had a mild processing disorder and Kumon Math & English was perfect for him.
- It's ideal for children who need information regularly re-enforced. In the UK the workbooks vary while still being on the same level, so my son never knew he was 'repeating' a level.
- I took my son to Kumon for math when he was in 3rd or 4th grade for 6 months, until then even being a very clever child wasn't up to do the arithmetic calculations fast. It did help him be faster in that. Especially here at school they let the kids use calculators, which was odd for us. It's important for us to see a child could do simple calculations without a calculator. So I would recommend trying Kumon for a while. It helps up to a point!
- My recommendation for any form of 'studying' over and above the classroom environment is that the parent should be clear on their expectations and also the kids (strengths and weaknesses), then sound out the teacher through an honest discussion deeper and beyond the standard school report. 'Only' then as a parent I am sure of what I am doing. Hope this helps.
- In my opinion it depends on each individual. Kumon came as a blessing for one of my daughters who excelled in it and was a tremendous help. In London the worksheets are more intense and it channeled her in the right direction. However for my youngest daughter, who's still attending Kumon here in Bethesda, there's a 10 minutes intense negotiation session between us before every test! So in short it all depends on the individual needs and intake of each child.
- **Registering children in a college or university:** You can get in state tuition on G4 if you have stayed for at least a year (some states have a two year requirement).
- Chinese tutor recommendation near Bethesda: Try Wyzant tutoring, they come home and tutor.

## 6. <u>Healthcare providers & emergencies</u>

## 6.1. WB MedStar clinic

- In the main complex MC C2 level, 202 842 1500
- All staff and their dependents, as well as retirees who have World Bank Group or IMF insurance, are eligible for the services provided by the clinic managed and operated by the MedStar Medical Group and will not be charged a copay fees. STs and their dependents, as well as badged contractors, have two options to pay for service: they can check if their insurance providers are on the list of preferred medical insurance providers for the clinic and if so use that provider, or they can pay cash for each visit.
- Provision of primary clinical care services will include pediatric, internal, and family medicine. The clinic will also be taking over urgent care, allergy services, and post travel care responsibilities. Access to the clinic will be by appointment only, by calling or visiting the clinic. Same day appointments will be possible depending on slot availability.



## 6.2. Specialists

Specialist	Name	Contact info	Address	Area
pediatrician	Patricia Evans,	202-842-1500	WB MedStar	DC
pediatrician	Dr Barkin		Rockville before	
		i i	Nicholson street	
pediatrician	Capitol Medical Group		8401 Connecticut	
		]]	Avenue Suite 201	I I
pediatrician	Friendship Pediatrics	]	Friendship Heights	
pediatrician	Dorothy Richmond	Phone: 202 243 3400	4200 Wisconsin	
			Avenue, Tenleytown	
general practitioner	Natasha Ang	GWU (near WB)		
tropical medicine		check on the physicians on the		
specialists		Inova website		
tropical diseases	Dr. Adrienne Showler	MedStar hospital		
specialist		: :		l I
orthodontist	Dr Rad	Potomac village		
orthodontist	Dr Beird		Tenleytown	
orthodontist	Dr. Garai	Garai Orthodontic Specialists	Vienna	
orthodontist		Orchin Orthodontics	Friendship Heights	
		https://www.orchinorthodonti		
		cs.com/		
dentist	Sacoto Freddy	ii	818 18th Street NW	DC
dentist	Dental Bug	,	1221 Massachusetts	DC
1	C	: :	Ave	1
dentist	Dr Phillips	Cooper and Associates	K street	
family dentist	Dr Adam Navabi	Bethesda Smiles	7700 Wisconsin Ave	
pediatric dentist		Tooth town	Vienna	
dentist	Dr. Sara C. Cohen, DMD	https://g.co/kgs/eZngNq	818 18th St NW #300,	
I.C		I I I I I I I I I I I I I I I I I I I	Washington, DC 20006	
		:	(202) 659-9100	1
dermatologist that	Integrated Dermatology	http://www.washingtondcder	K Street NW	DC
also does aesthetic	5 57	m.com		l I
treatments				
optician	My eye		18th, south of I St	
dermatologist	Dr. Jay Barnett	(301) 530-3396	5411 West Cedar Lane	
			Suite 102A Bethesda	l I
		:	MD 20814	l I
dermatologist	Agnes Chang, Allison	Integrated Dermatology on K		<b></b>
1	Senerchia	· Street		l I
orthopedic	Dr. Christopher Farrell	Maryland Orthopedic	6420 Rockledge Drive	
		Institute- (240) 449-8262	Suite 4290	
			Bethesda MD 20817	
			United States	
gastroenterologist		Gastro Abedy DC		
		· · · · · ·		l I
		+1 (571) 435-8687		

- Friendship heights hospital and also Palisades clinic
- Palisades Clinic staff is nice but the prices are really expensive
- Teladoc service by Aetna: I've called them before and it was helpful
- Optometrist: register with EyeMed online and you find a list of optometrists.
- Recommend going directly to a medical specialist (dermatologist, OBGYN, etc) or going to see an
  internist first? Depends on what Aetna plan you have. One plan allows you to go directly to any
  specialist. The other plan needs a reference to the specialist from the internist, which means a visit
  from you. But once you get to know them, if you don't feel like an extra visit each time, sometimes
  all you have to do is just call their office to fax over the reference with enough notice, so it reaches
  the specialist before you've arrived, or insurance won't cover it.

## 6.3. Dental

- If the dentist is PPO (so in network) the dentist normally files directly with Cigna. If the dentist is not in-network then you need to pay the full amount and claim it back from Cigna. In both cases there should be a deductible applicable.
- If procedure has not occurred yet, ask your dentist how much he would charge for a procedure and then call Cigna directly (number is on your insurance card). I submitted a fee estimate to Cigna in advance for a crown for an out of network dentist. That way I had a confirmation in writing for how much Cigna would cover. The form is the same as for a claim; I just checked the box for "estimate" instead of "claim". The form is on the Cigna website. The dentist gave me a written estimate to submit. Dr Phillips, Cooper and Associates, K Street. Part of Cigna PPO

## 6.4. Animal health

- VCA Woodbridge Animal Hospital, 2703 Caton Hill Rd, Woodbridge, VA 22192, (703) 897-5665, <u>https://goo.gl/maps/mqEvzzBtUXq</u>
- Animal health insurance: Embrace pet insurance

## 6.5. Kids' medical check ups

Schools want an updated medical but the clinic said that it is not possible because is less than a year since the last visit:

- They should have a new check up every year (after their birthday)
- An idea is to ask the school if they accept the one that was done when you arrived or what they need exactly.
- The health insurance only pays the "physical exam" (as they call the checkup here) once a year.
- In Fairfax, the schools only ask for a health form when the kid starts school for the first time. After that, I only had to send to the school the updates of the vaccines when they ask.
- Read if the fine print mentions how old the medical needs to be. In DC, for schools, it needs to be less than a year old. I have the doc and dentist fills in these forms each time I am there just in case.

## 6.6. Diaper station or nursing room at bank

- MC building. Security can give you a key and the location. You can use the key and give it back when you are done nursing.
- Diaper station at female restroom by our office, J2.



• We discovered that at MC you have to pick up the keys at Health room at C2 and then go to the 6th floor to access the nursing room.

## 6.7. Vaccination

- Yellow Fever vaccination
  - Tropical diseases department of any hospital should have it.
  - Apex Travel Medicine on K Street: www.apextravelmedicine.com. They were recommended on WB website.
  - CVS Minute Clinic. Call them to check whether they have the vaccination you need.
  - Both CVS & Walgreens carry yellow fever vaccine. You can check at a store near you and accordingly schedule an appointment with them.
  - The cheapest that I have found was at the Fairfax County Health Department. Maybe DC and VA have the same public service.
  - K street, 1001 Connecticut Ave Suite 201
  - https://www.cdc.gov/yellowfever/vaccine/index.html
  - Got my Yellow Fever shot. So the news is that it IS valid for life. But some African countries require it to be renewed every 10 years. What are these countries? Nobody seems to know. Check from the embassy's website, Ghana for instance requires the 10 year renewal
  - In Gabon renewal is required as well. In the Netherlands they will therefore just renew your stamp without an extra shot
- Other vaccinations:
  - Flu and Shingles vaccines are available directly at CVS pharmacies and CVS covers the costs and/or bills Aetna directly.



# **TRAVEL VACCINATION CLINICS 2018**

MARYLAND	WASHINGTON DC	VIRGINIA
Travel Advisory and Immunization Clin 15005 Shady Grove Rd Suite #450 Rockville, MD 20850 (301) 738-6420 This Clinic Does Not Take Insurance Payment due at time of service	ic APEX Primary Care and Vaccines 2175 K Street NW Suite C100 Washington DC 20006 (202) 293-5001 info@apexcaregroup.com	Capitol Travel Medicine 1401 Wilson Boulevard Suite 1007 Arlington, VA 22209 (703)351-5100 Appointments Only www.capitaltravelmedicine.com
a finicial due at tante di sei vice		This Clinic Does Not Take Insurance Payment due at time of service
Health Care Center Jniversity of Maryland 140 Campus Drive College Park, MD 20742 301) 314-8184	Traveler's Medical Services 2141 K Street NW #408 Washington, DC 20037 (202) 466-8109 Appointments Only	Loudon County Health Department 102 Heritage Way Leesburg, VA (703) 777-0236 Call for Clinic Hours
his Clinic Does Not Take Insurance ayment due at time of service	This Clinic Does Not Take Insurance Payment due at time of service	This Clinic Does Not Take Insurance Payment due at time of service
<b>Tassport Health</b> 734 Elton Road Suite 112 Iver Spring, MD 20903 101) 408-4544 0401 Old Georgetown Road Suite 202 ethesda, MD 20814 101) 408-4544	Traveler's Clinic George Washington Medical Center 2150 Pennsylvania Avenue NW Washington, DC 20037 (202) 741-3333 Appointments Only	Fairfax County Health Department         Joseph Willard Center         3750 Old Lee Highway         Fairfax, VA 22030         (703) 246-7100       Appointments Only         This Clinic Does Not Take Insurance         Payment due at time of service
nis Clinic Does Not Take Insurance ryment due at time of service <u>ww.passporthealthusa.com</u>	Farragut Medical & Travel Care Clinic         815 Connecticut Ave NW         Washington, DC         (202) 775-8500       Appointments Only         This Clinic Does Not Take Insurance         Payment due at time of service	Travel Health Services of Northern Virginia 3289 Woodburn Road Suite 200 Annandale, VA 22203 (703) 280-2836 Appointments Only This Clinic Does Not Take Insurance Payment due at time of service
te American Vaccine Center Intgomery County Location e Globe Building 7 Silver Spring Avenue Suite 104 rer Spring, MD 20910 hour Telephone # 301 588-1234 urs 9:00 AM to 4:00 p.m. Mon thru Friday	Foxhall Immunizations 3301 New Mexico Avenue NW Washington, DC 20016 (202) 362-4467 Appointments Only This Clinic Does Not Take Insurance Payment due at time of service	Nile Healthcare & Immunizations 85 South Bragg Street Alexandria, VA 22312 (703) 845-0700 Call for Clinic Hours Doctor in by 1:00 p.m.
Ice Georges County Location Ice Georges Plaza Professional Park 1 Toledo Terrace Suite 207 ttsville, MD 20782 phone (301) 559-6356	Northwest Nurse Practitioner Associates 3000 Connecticut Avenue, NW North Entrance Suite 338 Washington, DC 20008 (202) 483-6672 (NNPA) phone (202) 483-2329 (AFAX) fax Appointments Only	Re May



## 7. <u>Home help/services/utilities</u>

## 7.1. Housekeeping/driver/gardener

- Cleaning: Judith Lopez, +1 (202) 277-0116, judith.lopez74@gmail.com
- Cleaning: Sandra Faxina da Marta, +1 (571) 337-5608, 2848 Pine Spring Roll Falls Church VA 22042 United States
- Tree trimming company: The Care of Trees, thecareoftrees@com, Steve Nagy snagy@thecareoftrees.com

## 7.2. Nanny / Babysitter

- G5 Nanny costs experiences of G4 families hiring G5's
  - G5 visa nanny could cost you around \$32,000 when you add, salary, taxes, insurance, and the company that handles the taxes.
  - With a G5 you would have to commit to a minimum payment of 35 hours per week at the minimum wage. The ballpark cost is as follows: 35 hours x 4 weeks x \$12 = \$1,680. You have to add another \$250/month in health/workers comp insurance, about another \$300 in taxes, and \$60 for payroll management. Bottom line: About \$2,300 to \$2,500 per month (minimum)
- Cost of a full-time live out nanny
  - Maryland is usually more expensive. Average \$20 per hour. DC is in the middle. Virginia is the cheapest because of lower tax.
  - http://info.homeworksolutions.com/blog/offering-a-nanny-a-salary-what-you-need-to-know
  - Homework Solutions are great. Nanny's salary is paid through them. All clear and no hassle.
  - Au-pair agency: https://egranneman.aupairnews.com/about-me/
- Local nannies comments of G4 spouses
  - It ranges between \$25 to \$35 per hour
  - Care.com is a great resource for finding a nanny
  - You can check the World Bank bulletin, next door.com, care.com or urbansitter.com there are usually postings for nannies there
  - Supply teachers at preschools are earning about \$11 an hour. So, they are happy to come over for \$15.
  - A baby-sitter usually charges \$10-\$20 per hour to watch for a toddler on a weekend night.
  - Northern Virginia Early Child Academy is a good daycare in Ashburn. They also can pick up children from school for after care.
- Babysitter recommendations Fairfax/Vienna/Oakton area
  - Facebook group: nanny network of Nova (NOVA is Northern Virginia Community College)

## 7.3. House repairs

- Master Electrician (master electrician means they have license and a vocational diploma): Joey Sauls 571 205 4254, Gastro Abedy DC +1 (571) 435-8687
- Plumber:
  - $\circ$   $\,$  Len the Plumber they charge premium but if it's an emergency they usually provide same day service.
  - If it's not an emergency, you can also try www.thumbtack.com. It's a website where you can
    post the work that needs to be done and then plumbers/handymen/companies can send you
    quotes and then you can decide and choose.
  - George the plumber 301 681 8527



• Repair computer: Geek Squad Tech Support. They can be found at Best Buy in Tenleytown.

## 7.4. Pest control

- Connors Pest control, 703 879 2145
- DIY: try ultrasonic repellents that you plug in (Amazon) or "shake away" (Lowe). It is a bag of organic material you place around the room and the smell repels mice. Or Peppermint oil

## 7.5. Snakes

- Elliot Fearsome Snake +1 (202) 445-3496
- Preventative actions: buy Snake away and sprinkle it around the edges of your property and outside the garage door (Home Depot)
- https://reptilesalive.wordpress.com/2008/11/19/the-10-most-commonly-seen-snakes-in-dc-metroarea/
- Snake identification hotline: 804-617-7086 (Virginia)
- It is illegal to kill a snake in Virginia unless it poses a safety threat.

## 7.6. Telephone/cell phone/internet

- Internet and phone providers: FIOS from Verizon, COMCAST
- The cheapest phone I found was at the AT&T store in Pentagon City Mall. Phone handset for under \$100 with a month of credit etc. I pay \$25 prepaid a month for 1 GB (I am usually connected to WiFi). The one downside of AT&T is it cuts out almost entirely on the metro.
- Pentagon City Mall has several phone stores so you can easily compare the options in person. It is located right on the metro (blue and yellow lines). Costco and other handy stores there too.
- Internet devices can be bought by oneself but be sure that they can be used for "three way" package (includes landline) and make sure modem can handle the speeds you desire e.g. many can't handle 1 gig.
- T-Mobile discount for WB staff. It is the same company which WB uses for their employees. Upon showing your WB ID, you get a discount of 10 to 20%
- T-mobile has a plan for outside US. Unlimited data gives you all you need as free WiFi is everywhere nowadays and one phones everyone through WhatsApp.
- I went with my husband at the T-Mobile store, close to the WB, and asked for a plan with internet and the WB discount. They registered with my husband's WB email. My plan is 55, but I got \$5 of discount with auto pay.
- AT&T and Verizon also give discounted plans for World Bank people. (Even though Verizon is not a World Bank provider.)
- Usually the best plan for WB staff is from T-Mobile. The discounts are only for mobile phone services which include calling/texting/internet on mobile phones.

## 8. Cars & transportation

• Public transport is the Washington Area Metro. Buses are available but less reliable.

## 8.1. Parking at WB

• Is it possible for spouses to book a WB parking space for a weekday? - You can have a parking space sporadically in case of a WBFN event. However, a regular spot, for example once a week is not something the WBFN or WB can offer. WBFN volunteers who volunteer more than 3 days a week would be able to have a space in the C building (that is the building which is on 18th street and



Connecticut Avenue). A WB regular parking space is for WB staff only and monthly fee is deducted through his/her salary

## 8.2. Car insurance

- If I accidentally hit a garage door and broke a side car mirror should I call GEICO and ask for coverage (will I get insurance increase?) or is it better to find a cheap mechanic and avoid using insurance? -Check if the repair will cost more than your deductible. If not, you definitely do not want to tell Geico. It may cost your premium to go up. Deductibles are usually more than \$2000 I think, so for a mirror I wouldn't call the insurance.
- Car insurance recommendations
  - Harleysville, Geico, Progressive
  - Sunrise Insurance specializes in foreign government and diplomatic personnel. They are quick and easy to work with, but not cheap
  - $\circ$   $\;$  Federal Insurance got me a decent deal on my car with Nation Wide
- After purchasing your insurance, you can always become a AAA member. They come out, even to your house, if you need help with dead battery or flat tire + they provide discounts for hotels and many other services. (AAA is not an insurance, go to their website to see what kind of advantages you can get with a membership)
- If you are buying a new vehicle and interested in service and maintenance package be sure to get a "Manufacturer's package" and NOT a "dealer's package". This is so because following up with dealerships when they go under can be a challenge. The main reason is that manufacturers service plan can be honored at any dealership whilst a dealership service plan can only be serviced at the select dealership

## 8.3. Car repair

• Autobody Dimensions +1 (301) 657-1621 or at the dealership where you bought the car as they will keep a careful record of past repairs which might be useful once selling your ca

## 8.4. Car rental

- Enterprise Rent a car. Frequent flyers can give you air miles to rent/or make miles on the rental purchase
- Zipcar or Car2go but make sure you get full insurance. Or "Try Get Around" but not sure if they can do longer-term rentals.
- Need a big car for journey to airport: book a shuttle to the airport online. Wash flyer, super flyer or even an Uber van.

## 8.5. Car buying

- Area close to DC with a concentration of car dealers Automobile Blvd Silver Spring, MD 20904
- Some dealerships offer discounts for G4 visa. So when you want to buy a car, you have to check first. They are offering different discounts, depending on main dealer.

## 8.6. Purchasing airline tickets for Europe

- When searching online, I use flight comparison search engines such as hipmunk.com. It compares variables such as price, stopover times, airline type etc
- Also, once you find the flight you like best, it is a good idea to clear browser cookies and head directly to that airlines homepage. You can often get an even better deal that way. Also if you encounter problems down the line you only have one company to deal with.



- If you have a choice between airports which are fairly close by each other that is worth comparing too.
- Check flights from Baltimore and if you can manage from NY. It can be significantly cheaper than IAD.
- Also checking low cost WOW and KLM can have good options. It varies which city in Europe you want to visit. For London there are many options.
- Iceland air and SAS sometimes have good deals.

## 9. Shopping

- Supermarkets
  - Big chains: Giant; Trader Joe's; Safeway; Whole Foods; Lidl; Harris Tweeter;
  - Turkish: Atilla's in Arlington; Amity in Fairfax; Yekta (MD) which is not Turkish but carries lots of Turkish items. H-Mart which is a Korean Market has many Turkish grocery items. You can also order Turkish food online from the following web site. https://www.tulumba.com/
- Restaurants:
  - o Delicious Turkish restaurant- Cafe Divan, Sultan in Fairfax;
  - Consult the App "Open Table". It gives lots of DC area restaurants and one can make a reservation.
- Household appliances
  - Checking of yard sales: www.nextdoor is one place for neighborhood announcements. Either the app or the website. Some neighborhoods/towns (e.g. Vienna) have virtual yard sale pages on Facebook, some are closed groups so have to ask to join.
- Furniture
  - o Mattress Warehouse
  - Mattress Firm extra 10% off the sale price for World Bank staff.
- Bakeries:
  - European style bread in DC Chez Paul; Je Ne Sais Quoi in Dupont Circle looks great, but I haven't tried the bread. We love Fresh Baguette in Bethesda. Breadline close to the Bank, WholeFoods, Bread Furst on Connecticut Avenue NW is the best bread place in DC area; I suggest the sourdough loaf at Le Pain Quotidien. You can try Farmers market at Mount Pleasant too. Safeway sells a nice French bread.
- Custom cake makers near Bethesda /Friendship heights: Customized birthday cakes:
  - Whole Foods
  - o Wegmans
  - $\circ$   $\;$  Fancy cakes by Leslie in Bethesda makes for birthdays and weddings too  $\;$
  - Vanessa Rosario +1 (703) 342-6896
  - Cristine Doces DC +1 (703) 587-7185
  - Baby detergent and laundry products recommendations
  - Seventh Generation/Dreft for babies/products at WholeFoods
  - The brand "All" the dye /perfume free one from Costco a lot of people I know use Dreft
- Electric bike
  - Richmond's bicycles (American brand), good price and good bikes!
  - City Bikes on Wisconsin Avenue.
  - https://www.citybikes.com/storelocator/city-bikes-tenleytown-3.htm



- Gramophone record players
  - Stanton is a reputable brand http://www.vinylrecordday.com/record\_stores/washington\_dc.html
- Catering: WEGMANS grocery store: prepared dinner plates that are ready for the oven and suitable for a group; like Costco's big pasta or salmon casserole s.
- Christmas trees in a pot:
  - o Churches have arrangements during the holiday season to have trees sold on their properties
  - You can try Merrifield garden center, Falls Church for potted Christmas trees.
- Shopping malls
  - The biggest mall is Tyson's corner
  - Outlet mall (Potomac Mills) out in Woodbridge that has the Ikea, Costco, Sam's club and all the other mall shops in one space
  - Another outlet that is closer, is the Tanger Outlet in Oxon Hill, MD 20745; Pentagon Mall; Montgomery mall; Clarksburg outlet is small but efficient and close to Bethesda/ McLean.
- Clothes donation DC
  - The NCC (national children's center)
  - Lupus foundation and others do pick up of used clothing you call give them a call to see when there is a pickup in your area
  - Nearest Goodwill center
- Watch repair:
  - There's a guy in the little shopping center behind old façades close to the IMF on Pennsylvania avenue
  - Basement floor of the Rodman's supermarket on Wisconsin Avenue NW near friendship Heights DC

## 10. <u>Recreational activities</u>

## 10.1. Sports Clubs/Country Clubs

• Exclusive offer from GW Men's Basketball team for WBG staff and their families

## 10.2. Parks:

- For those who are interested: "Recreation and Parks programs" guides are out (one can find them in your local library): it is a comprehensive resource to all kinds of classes and summer camps for young and old. Worth looking at while planning the long summer. I believe all counties issue these types of guides (so in counties in VA, MD)
- Cabin John regional park in MD
- Glen Echo MD (It has a children's Carousel and arts classes as well as dance classes
- Great Falls (both VA and MD)
- Burke Lake (there are play structures, carousel, mini golf, trails etc.)
- Lake Fairfax (has a waterpark that opens after Memorial Day in addition to trails, picnic areas etc.).
- Sugar Loaf Mountain MD.

## 10.3. Weekend getaways and DC region attractions:

• Broadway tickets: https://www.broadway.com/

- Harpers Ferry National Park: https://www.tripadvisor.com/Attraction\_Review-g60722-d143167-Reviews-Harpers\_Ferry\_National\_Historical\_Park-Harpers\_Ferry\_West\_Virginia.html?m=55595
- I especially recommend taking one of the lazy inner tube tours down the Shenandoah river in the summer (many allow u to bring alcohol along for the drinkers)
- Check out Salamander Resort in Virginia https://www.salamanderresort.com
- The Shenandoah / Luray Caverns area is also beautiful and about 2 hours away from DC. There is a resort in the Shenandoah National Park (Meadow Lodge).
- Rather than an Uber, you could take the MARC line train to Harpers Ferry. There are some more nice stops along the MARC line
- The VRE line in Virginia takes you close to some Potomac hide outs at the Potomac Shores station
- You can check www.kidfriendlydc and www.fairfaxfamilyfun on Facebook
- Rock Creek park horse stables center, they do also themed horse walks, for example with Christmas and Halloween.
- Billy Goat walking trails near the DC C&O canal

WORLD BAN

- Alexandria old town. There is a cool Arts center (Torpedo Factory) at the port, and it is just nice to walk around and hang around in the little port. You can take boats to Georgetown as well.
- Of course also all DC museums, with the Natural History museum as the most obvious choice, we could have spent days and days there!
- Fairfax corner has an interactive fountain and activities on Wednesdays, there is a new European style indoor play place at Alexandria called Scramble, there is go ape (adventure park in Chantilly) there is one in Maryland too Sandy Spring adventure park. All the water and amusement parks will be opening in about two weeks or so for the summer too.
- Mt Vernon, the house of George Washington is great for picnic, has actors doing live in GW's time etc
- Imagination stage in Bethesda has nice theatre for kids. They have for different ages, I once went to a toddler theatre (2-5 I think) and went a few times to theatre for ages 5+. One time I thought it wasn't suitable for kids aged 5, but the other times it was fine. Kids loved it.
- https://www.wolftrap.org/about/venues/theatre-in-the-woods.aspx, an outdoor Theatre which
  opens end of May and closes beginning of September. Splendid performances. They have interesting
  plays for children. You just need a layer of mosquito repellent before you go because it's out in the
  open. Picnics and wine drinking allowed! Check their website.
- Discovery Theater at the Smithsonian: discoverytheater.org
- Saint Michael's: This is a little Maryland city 2 hours distant from DC. No beach. But they have amazing Chesapeake Bay views and good crabs.
- Salamander Farm which is a luxury resort two hours from DC
- Lancaster Pennsylvania
- Amish village, Hershey Park, Liberty Bell in Philadelphia
- https://www.inlandbays.org/projects-and-issues/all/james-farm-preserve/ We had a wonderful weekend at the coast and particularly liked the following place, where we discovered lots of interesting ocean creatures, e.g. the impressive horseshoe crab. https://www.inlandbays.org/projects-and-issues/all/james-farm-preserve/

## 10.4. Kids and toddlers in the winter activities

- Building Museum is a classic. The central hall turns into a toddler free space in winter
- Museum of Native Americans has a great kids zone



- In-door exhibitions of the zoo never bore. Amazonia is a personal favorite
- Check out www.Kidsfriendlydc.com
- Not inside, but decent fun and close enough to hot drinks, the ice rinks. Either in the Sculpture Garden, or in Georgetown
- ICE exhibit at the Gaylord National center (national harbor). It's a little pricey but you can look on Groupon for discounts.
- The Baltimore Aquarium is great and I was told so is the Science Museum very near it
- Benjamin Franklin institute in Philadelphia. Stay the night in Philly as there are many other great things to do, with the kids such as the Philly Art Museum

## 10.5. Communities

For those who are interested in joining a choir the WB-IMF choir has always a need for singers. They meet on Tuesdays at 1 pm in the United Church (1920 G Street NW) nearby the WB/IMF. Contact Inyoung Song: isong@worldbank.org or worldbankimfchorus@gmail.com and website:
 www.wbimfchorus.org. Knowledge of <sup>E</sup> reading is recommended but not a must. No individual audition, just a willingness to sing.

## **10.6.** Useful Resources/Books

• Local libraries have a wealth of new and classic books. They offer digital reading; classes and lectures. A must to register your family. All you need is proof that you live in the county where the library is situated. It is free.

#### 11. <u>Other</u>

## 11.1. G4 tax

- You need to use the 1040NR (NR=non-resident) tax form. You can download it from the IRS.gov website. If you need advice, you might want to go to HR block who can help you but you need to explain to them (when you make an appointment by phone) that you are a nonresident G4 visa holder and ask if someone in that particular office is experienced with that tax status.
- Tax office of the World Bank does not provide tax advice to spouses.
- If you work remotely for a company outside the US as a G4 visa holder based here in VA, DC or MD, you are obliged to file US taxes.
- Straight forward tax filing for G-4 visa holders should be done though tax form 1040NR and some HR block tax advice stores can help you with that although might be worth your while to phone and explain your visa status before.
- List of accountants: Roland C. Gargani, CPA, Global Advisory Tax Group, 11 Parkway Center Suite 365, Pittsburgh, PA 15220, USA. Telephone: +1 (412) 904-2693; Facsimile: +1 (412) 904-2696. E-mail: rgargani@globalatg.com
- The Bank offers periodic Financial Education Seminars facilitated by financial advisors from appointed vendors. You have the opportunity to make an appointment with the facilitators to discuss your specific case. The initial consultation would usually be free but you may be required to pay a fee for subsequent meetings. Your spouse can register for the Bank's courses via the Learning portal (OLC) but you are free to attend.



## 11.2. Using non-US electrical devices in US:

• You can get an inverter/transformer and use your machine. Just make sure you buy one which is appropriate for the voltage that's required. We bought one which can invert both ways - so we can use our European machines here - and when we go back to Europe we can switch and use it for our US purchased KitchenAid.

## 11.3. English conversation/class

- Public libraries usually have English conversation classes. Free for everyone.
- Local Community Centers (https://www.apsva.us/arlington-community-learning/)
- There are many churches that offer free ESOL classes. In Mclean, there are two. Also, the Fairfax County Public Schools offers the same classes, however there is a fee.
- Good extra resource for ITELS/TOEFL exam:
  - https://itunes.apple.com/us/podcast/ielts-energy-english-podcast-ielts-englishspeaking/id969076668?mt=2
  - International Language Institute near DuPont circle
  - I studied by myself using https://toefl.magoosh.com/ and it helped me to get the score I needed. It has many sample tests covering all parts of the TOEFL and explains in detail how the exam is. Even if you have good English, if you don't know how to do the test (timing, plan ahead to know how is the format of the test, what the evaluators are looking for in the speaking/writing parts), it is difficult to get a high score. I also saw many videos on YouTube.
- Free financial seminars: https://www.bfsfcu.org/learn/free-seminars.html

## 11.4. Dog boarding in the DMV area

- Tati Guerrante +1 (202) 999-6133
- Paw Paradise in Chantilly VA. Her name is Imelda. She is super passionate about dogs. (703) 378-1380.
- In Mclean it costs \$45 (without taxes) with 2 walks/day. Last Summer I hired my college neighbor and I paid him \$30 to walk my dog twice a day and to wet my grass. You could see in your neighborhood if there is a list with students who do this kind of service. Here, we have a Yahoo neighborhood group where the students advertise their services. Hope that helps!
- Check on nextdoor.com for your neighborhood you will most likely find a cheaper option