North Iowa Area Community College (NIACC) and its Global Diversity Committee members have prepared this brochure for international students studying at NIACC and living in the North Iowa area.

The Global Diversity Committee members hope that information included in this brochure makes the transition to being at college, especially here in Mason City, smoother. Our goal is to provide for you, the student, as much initial information about living here so that you can concentrate on your education.

If you do not find specific information to your questions addressed here, the members of the committee, listed in the brochure, will be happy to help you.

Welcome to North Iowa Area Community College, Mason City, and the state of Iowa. We hope your experiences here are successful and enjoyable.
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Global Diversity Committee Members: (phone and email)

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<tr>
<th>Name</th>
<th>Phone Number</th>
<th>Email</th>
<th>Office location</th>
</tr>
</thead>
<tbody>
<tr>
<td>NIACC President</td>
<td>422 4000</td>
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<td>Admin Bldg., 101E</td>
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<tr>
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<tr>
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<td>422 4324</td>
<td><a href="mailto:schwager@niacc.edu">schwager@niacc.edu</a></td>
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<td>Ronda Smith</td>
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<td>Lisa Vance</td>
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<td>Activity Ctr., 110G</td>
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</tbody>
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**Where is Mason City, IA?**

Exact mileage:  __126____ from Minneapolis, MN  
                __114____ from Des Moines, IA  
                __297____ from Chicago, Ill

Population: approximately 30,000
Zip code: 50401
Area code: 641 (US International code is 1 or 001)
Time Zone: Central Standard Time
Daily Local Newspaper: *The Mason City Globe Gazette*
Daily State Newspaper: *The Des Moines Register*

Average Temperature in Mason City, Iowa (in Fahrenheit degrees)

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<td>High</td>
<td>22</td>
<td>29</td>
<td>41</td>
<td>56</td>
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<td>34</td>
<td>34</td>
<td>46</td>
<td>56</td>
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<td>48</td>
<td>37</td>
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TRAVELING

**BUS SERVICE IN MASON CITY**

Daily Service: Monday – Friday, 6.30 AM – 5.30 PM  
Fares: $0.50 all riders, Children under 5 years old is FREE  
Phone number: 641 421 3616  
Website: [www.masoncity.net](http://www.masoncity.net)  
Scroll down the home page and click on >public safety >city transit (along the left hand side)

Please pick up a brochure from Cindy Eyberg in the library for more information.

**TO BUY OR NOT TO BUY A CAR**

When you purchase a car, you are required to have both insurance for the car and the license plate. You also need a driver’s license and your passport.

Insurance on a car is required by the state of Iowa for any driver. Insurance can be purchased online or by an insurance agency. Several of these providers have local agents in the Mason City area that can help design the best policy to cover your car:

- www.progressive.com
- www.geico.com
- www.statefarm.com
- www.allstate.com
- www.amfam.com

To find a local insurance agency, go to [www.yellowbook.com](http://www.yellowbook.com)

**LICENSE PLATES**

These items can be purchased at the Mason City Driver’s License Station  
Address: Southport Mall  
1622 South Federal Ave  
Mason City, IA 50401  
Telephone: 641 – 423 – 8391  
Hours: Monday Closed  
Tuesday – Friday 8.30 AM – 5:00 PM  
Saturday 8:00 AM – 1:00 PM  
Website: [www.iowadot.gov](http://www.iowadot.gov)
What happens if I have a car Accident?

First and foremost, if you have a car accident, and you are not hurt, you should contact the police by dialing 911 for further help. After the police have been contacted, you should call your insurance provider. Once the police have arrived at the scene of the accident, you will be responsible for making a statement, telling the officer what happened; he/she will file a report and you are responsible for filing one with your insurance agent.

If you are injured in the accident, a by-stander is likely to call the police and ambulance. The same process with the police and the insurance agency should be followed.

Obtaining a Drivers License

Address: Mason City Driver’s License Station
          Southport Mall
          1622 South Federal Ave
          Mason City, IA 50401
Telephone: 641 – 423 – 8391
Hours:
          Monday          Closed
          Tuesday – Friday 8.30 AM – 5:00 PM
          Saturday        8:00 AM – 1:00 PM

Written exams may be taken up to half an hour before closing time. In addition, you may be asked to take a driving exam. You will need to bring proof of identification, your passport, or I94 card. Your I-20 should have your address on it.

Website: www.iowadot.gov (Iowa Driver’s Manual)

Traveling outside of the United States (including Mexico, Canada, Bahamas, Puerto Rico)

If you are interested in traveling beyond the United States, we recommend that you contact Dr. Terri Ewers (641-422-4106 or by email: ewerster@niacc.edu).

To do any traveling, you are required to reissue a new I-20 and to have a valid passport.

The Mason City Post Office, located at 211 North Delaware (North on Highway 65) or by phone at 641-423-5231, has a passport department. Mike can assist you with any challenges and is available from 9:00 – 1:30 and 2:30 – 5:00 Monday through Friday.

Reminder: Failure to produce a valid passport and a new I-20 will cause you to be quarantined by the INS for further investigation.
There are many restaurants in Mason City, and the surrounding area to choose from for breakfast, lunch, dinner, or a snack. To find one you might be interested in trying, you might search the yellow pages in the phone book under restaurants, but some recommended locations include:

Restaurants along Highway 122

1. Mulligan’s
2. Godfather’s Pizza
3. Whiskey Creek
4. Hunan’s Chinese Buffet
5. River City Bar & Grill
6. Perkin’s
7. Buffalo Wild Wings
8. Rib Crib
9. Cancun
10. Papa’s
11. Prime ‘n Wine
12. Bonanza
13. Applebee’s
14. Carlo O’Kelly’s
15. Ruby Tuesday
16. The Italian Garden

Highway 65 (Federal Avenue)

1. Las Palmas
2. Plaza Mexico

Fast Food Restaurants

1. McDonald’s
2. Burger King
3. Wendy’s
4. Dairy Queen
5. Subway
6. Hardee’s
7. Arby’s
8. Long John Silver’s
9. Taco John’s
10. Taco Bell
11. Taco Tico

For more restaurants in Mason City, please visit [www.yellowbook.com](http://www.yellowbook.com)
Groceries:

If you prefer, you may purchase groceries at several all-inclusive grocery stores, since individualized specialty markets are often unavailable in the North Iowa Area.

1. Wal-Mart
2. Hy-Vee (East and West)
3. Super Target
4. Fareway

Hair Products

Products for hair care can be a challenge to find; however, there are two businesses in Mason City that may cater to your individual needs:

1. Walgreen’s (hair products)
2. Sally’s (hair extension)

One of our NIACC staff members, Senora Gilley, has a daughter who may be available to do hair (locks) for African or other students.

1. Her daughter could come to NIACC on a Friday if a student makes an “appointment” in advance.
2. There would be a fee.

Senora Gilley’s contact number is 641 422 4209 or email gillesen@niacc.edu

In addition, one place that may help is in Waterloo, IA:

Crown Glory Styling Salon
1500 E 4th St
Waterloo, IA
Phone: (319) 234 – 1415
Stylist: Denise Davis
Patricia Carr

Establishing Banking and Savings Accounts:

There are several banking institutions in the Mason City area that can provide safe places for a student to store and access his/her monies.

In the United States, most banks are covered by a Federal organization, called the FDIC—the Federal Depository Insurance Corporation—that insures all money in the possession of the bank. That organization oversees all banks to make sure your money is safe and available to you.

Banks in our area have a long history of providing a secure place to store monies and access those monies at your convenience. Many banks have more than one location, so you can go to any branch (location) to access your money.
First let’s review the kind of accounts you might want to have:

1. **Checking account** is an account where you deposit (add) money (any amount you wish) and write checks (paper record that substitutes for paper money). The goal of any checking account is that you always have more money in the account than you have written checks for items that you might purchase. A register, or list of written checks, is provided so you can keep track of your expenses. Also, during each month, you are given a printed list of all the transactions you have made; it will show the balance of the account at that time. Again, the goal is to have more money in the bank than you have made transactions. If you do not have enough money (what’s called an overdraft) to cover your expenses, you will be charged a service fee—at minimum $25.00 and up. These service charges continue to add up as long as you do not deposit money to cover the checks written on an account where no equal amount of money exists. Another option with a checking account is that you can withdraw, or remove money, for cash from this account by stopping at the bank and withdrawing the amount you need.

2. Attached to a checking account can be a **debit card**; it works like a credit card (plastic) but is a substitute for the paper checks. Again, the same process of depositing, and overdraft, that checking accounts use applies to the use of a debit card.

3. A **savings account** is an account where money is stored and may draw interest (a particular percentage of your total deposit earns additional money and is added to the account). You can have access to this money at any time you wish, during normal banking business hours, and it is likely the bank will give you cash for that withdrawal. It is also likely that you must keep a minimum amount of money in this account at all times (it can be as little as $25.00 or it can be more) or the bank will not let you have this kind of account.

4. Finally, most banks offer what is called **ATM’s**, or automatic transaction machines. These machines are either located in the entrance of the bank or through a lane in the drive-up portion of the bank. ATM’s can be found on the NIACC campus in the Activity Center, and at most major retail stores, like Wal-Mart. These banking machines allow you to use your debit card, or your credit card, to receive cash during the times the bank and its staff are inaccessible to you. These machines ask for a pin number, a private code, to access your account’s money. Again, when using ATM’s, you want to make sure that your account contains enough money to cover the amount you withdraw.

**A warning about using checks:** Most local businesses in the Mason City area, like clothing stores, will take checks. You might find that if you use a personal check, the business will ask to see an ID (identification card with your picture, a number on it, and your birth date, like a driver’s license, may work, although your NIACC ID may work, too; the business may also ask for a phone number). If you don’t have this kind of identification, you may find having a debit or traditional credit card will work instead. Of course, cash used for transactions at most businesses is also appreciated.
Remember that some businesses will clearly state that they do not take checks since there is a frequency for fraudulent use attached to them; it is best to never give a blank check to someone you don’t know, or even someone you do, and always keep your checks secure, so they are not stolen putting you in a position of dishonesty and financial trouble. Each banking institution has its own rules about checking and savings accounts, so it might take some time to find the right bank for you.

The banks, and their branches, in the area that are recommended include:

**Clear Lake Bank and Trust**
- 425 Tiffany Drive, Mason City, IA
  - 641-423-7121
- 100 East State Street, Mason City, IA
  - 641-423-2457

**First Citizen’s National Bank (two locations)**
- 33 East State Street, Mason City, IA
  - 641-424-1600
- 2601 4th Street, S.W., Mason City
  - 641-423-1600

**Wells Fargo National Bank (two locations)**
- 1315 4th Street, S.W., Mason City, IA
  - 641-421-4076
- 10 North Washington, Mason City
  - 641-423-1720

If you feel uncomfortable or need reassurance about this U.S. banking experience, let one of the Global Diversity committee members know; we are glad to assist you in this banking experience.

**RELIGION**

The Student Union (located next to the dorms) is a non-denominational place of worship where the NIACC Campus Ministry (or CMA) meets every Wednesdays at 8pm. The CMA advisor on campus is Brent Hamilton, who can be reached at 641-422-4233 or via e-mail at hamilbre@niacc.edu. This organization sponsors a fall retreat and mission opportunities over spring break. As well, Reverend Hamilton is available to all who wish to seek guidance.

There are many choices of religious institutions to choose from in the Mason City area; three ways to search for a place of worship right for you include the newspaper, *The Mason City Globe Gazette*, which you can find on-line or in the NIACC library, and also in the yellow pages of the phone book; also Brent Hamilton works as a community liaison for students looking for religious connections.
Health Care

In the event of an emergency, CALL 911 immediately

To find a physician, NIACC can help you arrange a doctor’s appointment:

A student in need of an appointment meets with:
   Tyler Sisco (641 422 4939 or 641 422 4986 or 641 425 3046 (cell))
   or Terri Ewers (641 422 4106)

The student is given a voucher by the faculty member and the faculty member sets up the appointment with a Mercy doctor.

The student is responsible for getting to the doctor. NIACC pays for the doctor appointment.

Finally, the student is responsible for paying for any medication the doctor prescribes.

Health Insurance

Sandy Harrington, the Student Services office manager, has pamphlets that outline the plans of several different health insurance providers. NIACC does not endorse a specific health insurance company.

List of Hospitals

Mercy Medical Center-North Iowa:
   East Campus:
   1000 Fourth St. S.W.
   Mason City, IA 50401.

   West Campus:
   910 N. Eisenhower Ave.
   Mason City, IA 50401.

   Phone: 641-422-7000 or 1-800-433-3883.


Mercy Family Health Line:
The Family health line is a 24-hour telephone service that provides free medical information and physician referrals from a registered nurse.

Phone: 800-468-0050. In Mason City, call 641-422-7777.
Physician Network: Mercy Clinics
42 clinics across northern Iowa, including family practice and specialists in dermatology, internal medicine, obstetrics and gynecology, optometry, pediatrics, women’s health and business health.

Additional Mental and Physical Health Issues
Those of us who have contact with the student body here at NIACC are highly aware of two issues that can cause stress and poor academic performance, and often danger. Traditional American students who are in college, because of the different academic demands, different expectations, and different lifestyle changes, can experience mental health issues, like depression, loneliness, and suicidal thoughts. But if you are a student from outside the United States, you may find homesickness and other adjustments to American life just as distressing.

In addition, as much as we might like to think situations of physical harm won’t happen to students, we do know that there are some people who do not have your best interests at heart. A friend, an acquaintance, a room-mate, or a total stranger may put us in danger—physically, mentally, verbally, and sexually.

Although we may want keep these issues secret, it is not in our best interest to do so. Therefore, we want to make you aware of the resources in our community that can help us in either of these situations.

Dr. Terri Ewers, Dean of Students, is the first line of defense you may want to contact. She is available to field any concerns that students have. If it is an issue that concerns other students or staff, she can help you sort out those concerns and help with solutions for them. In addition, she is a resource that can put you in contact with a mental health professional, a social worker, psychiatrist, who you may speak to privately, and without recourse, about your concerns.

The Mental Health Center of North Iowa, 235 South Eisenhower in Mason City, 641-424-2075, may also be a resource for your mental health needs.

Certainly, talking to your physician can help; he or she may suggest more professional help and make a referral.

If you find yourself in a situation where you want to remain completely anonymous, but still speak with someone who can listen and help you, The Crisis Intervention Service, at 641-424-9133 or 641-424-9071, is a 24-hour phone free service staffed by individuals designed to help and guide you.
**Cell Phones**

Most companies require their customers to have a valid state identification card and a social security card for basic cell phone contracts. Prepaid cell phone plans are easier to purchase. Many major retail chains, Wal-Mart and Dollar General for example, offer prepaid plans. Prepaid plans are easier to get, but they may require photo identification and your address. New companies such as Net 10 may be good options since they don’t require personal information, large start up fees or social security cards.

**Working while you are in College**

There are a couple of options open to students who wish to have a job while they attend college:

Work Study is a federally funded work program that allows students to have jobs on the campus in which they study. The student is paid for his or her time at the job, and that time is credited to the students overall expenses that pay for college.

To see if you are eligible for the work-study program, contact the Financial Aid office at ext. 4167.

However, some students wish to work off campus; if you are interested in part-time employment while you attend NIACC, you should first contact Dr. Terri Ewers for information about a social security number which is required for all employment opportunities. She can be contacted at ext. 4106.

**Legal issues**

Many students who come to study in America can face legal issues that are new to them. Those legal issues include, but are not limited to,

- Obtaining a Social Security
- Obtaining an identification card or driver’s license
- Filling out I-20s
- Obtaining a Work Visa (H1B)
- Declaring Permanent Residency (Green Card)
- Declaring US Citizenship
- Finding or needing a lawyer

If you find yourself faced with some of these issues while a student at North Iowa Area Community College, we recommend that you first contact Dr. Terri Ewers, Dean of Student, at her office in the Administration Building, Room 104B or by calling her directly at 422-4003. Dr. Ewers has access to the necessary people and information that may help you make decisions that are right and timely for you.
**Slang Terms**

As you encounter your classmates, watch American television, or meet people through organizations, church, or in the community, you might find they use language you are unfamiliar with. To help you navigate language barriers, here are a few slang terms to help you:

<table>
<thead>
<tr>
<th>Term:</th>
<th>Definition or usage:</th>
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<tbody>
<tr>
<td>Dot your I’s and cross your t’s</td>
<td>Used to remind someone to do a complete job and not to leave pertinent information out</td>
</tr>
<tr>
<td>Give me a ring</td>
<td>Meaning call me</td>
</tr>
<tr>
<td>Give me a break</td>
<td>Meaning to stop some action or statement; or to leave another person alone. Can be used as an expression of disbelief</td>
</tr>
<tr>
<td>Hook-up or hooking-up</td>
<td>Traditionally used to ask you to meet your friends, but may currently have a sexual connotation</td>
</tr>
<tr>
<td>Minding your p’s and q’s</td>
<td>Also, used to remind someone to do a complete job and not to leave pertinent information out</td>
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<tr>
<td>My bad</td>
<td>Used instead of saying “I’m wrong” or an “I’ve made a mistake.”</td>
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<td>On reserve</td>
<td>Often used in reference to additional course materials that can be found, at the student’s convenience, in the library</td>
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<tr>
<td>Rule of Thumb</td>
<td>Implies a standard or set of guidelines that are generally followed by all</td>
</tr>
<tr>
<td>Shut up</td>
<td>Traditionally a derogatory way to ask someone to be quite, but now is used as an expression of disbelief.</td>
</tr>
<tr>
<td>Switching gears</td>
<td>Traditionally used in reference to driving a car, but can also mean change the subject being discussed</td>
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<tr>
<td>T.M.I</td>
<td>Meaning “too much information”; used when too revealing or personal information is shared</td>
</tr>
<tr>
<td>Thumb’s up</td>
<td>Meaning okay or a job well done</td>
</tr>
<tr>
<td>What’s up?</td>
<td>Used to ask you how you are or what you are doing</td>
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</table>