

DICTIONARY OF



BUSINESS

*English-German*

PETER COLLIN PUBLISHING

世界图书出版公司

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# Aa

**AAA** letters indicating that a share or bond or bank is very reliable **AAA (Bewertung)**; these bonds have an AAA rating  
NOTE: you say 'triple A'

**"A" shares** plural noun ordinary shares with limited voting rights  
**dividendenberechtigte Aktien mit beschränktem Stimmrecht**

**A1** adjective

(a) best 1A, **erstklassig**; we sell only goods in A1 condition

(b) ship which is A1 at Lloyd's = ship which is in best condition according to Lloyd's Register **Schiff, das bei Lloyd's als in erstklassigem Zustand beschrieben wird**

◇ **A1, A2, A3, A4, A5** noun standard international sizes of paper **DIN A1, A2, A3, A4, A5**; you must photocopy the spreadsheet on A3 paper; we must order some more A4 headed notepaper

**abandon** verb

(a) to give up or not to continue **aufgeben**; we abandoned the idea of setting up a New York office; the development programme had to be abandoned when the company ran out of cash; to abandon an action = to give up a court case **eine Klage zurückziehen**

(b) to leave (something) **verlassen, aufgeben**; the crew abandoned the sinking ship

◇ **abandonment** noun act of giving something up **Verlassen, Aufgabe**; abandonment of a ship = giving up a ship and cargo to the underwriters against payment for total loss **Aufgabe eines Schiffes, Abandon**

**abatement** noun act of reducing **Senkung, Kürzung**; tax abatement = reduction of tax **Steuernachlaß**

**abroad** adverb to or in another country **ins od im Ausland**; the consignment of cars was shipped abroad last week; the chairman is abroad on business; half of our profit comes from sales abroad

**absence** noun not being at work or at a meeting **Abwesenheit, Fernbleiben, Nichterscheinen**; in the absence of = when someone is not there **in Abwesenheit von**; in the absence of the chairman, his deputy took

the chair; leave of absence = being allowed to be absent from work **Beurlaubung**; he asked for leave of absence to visit his mother in hospital

NOTE: no plural

◇ **absent** adjective not at work or not at a meeting **abwesend**; ten of the workers are absent with flu; the chairman is absent in Holland on business

◇ **absentee** noun worker who stays away from work for no good reason **Abwesender, Nichterschienener**

◇ **absenteeism** noun staying away from work for no good reason **Nichterscheinen (am Arbeitsplatz), Abwesenheit**; absenteeism is high in the week before Christmas; the rate of absenteeism or the absenteeism rate always increases in fine weather

NOTE: no plural

**absolute** adjective complete or total **absolut, unbeschränkt**; absolute monopoly = situation where only one producer or supplier produces or supplies something **unumschränktes Monopol**; the company has an absolute monopoly of imports of French wine

◇ **absolutely** adverb completely **absolut, voll und ganz**; we are absolutely tied to our suppliers' schedules

**absorb** verb

(a) to take in a small item so as to form part of a larger one **absorbieren, aufnehmen**; to absorb a surplus = to take back surplus stock so that it does not affect a business **Warenbestände zurücknehmen**; overheads have absorbed all our profits = all our profits have gone in paying overhead expenses **die laufenden Kosten haben unsere ganzen Gewinne geschluckt**; to absorb a loss by a subsidiary = to write a subsidiary company's loss into the main accounts **den Verlust einer Tochtergesellschaft auffangen**

(b) business which has been absorbed by a competitor = a small business which has been made part of a larger one **Unternehmen, das von der Konkurrenz übernommen wurde**

◇ **absorption** noun making a smaller business part of a larger one **Übernahme**

NOTE: no plural

**abstract** noun short form of a report or document **Zusammenfassung, Übersicht**; to make an abstract of the company accounts

a/c or acc = ACCOUNT

**accelerated** *adjective* made faster  
**beschleunigt**; accelerated depreciation =  
 system of depreciation which reduces the  
 value of assets at a high rate in the early  
 years to encourage companies, because of  
 tax advantages, to invest in new equipment  
 (steuerbegünstigte) vorzeitige Abschreibung,  
 Sonderabschreibung

**accept** *verb*

(a) to take something which is being  
 offered **annehmen**; to accept a bill = to sign a  
 bill of exchange to indicate that you  
 promise to pay it **einen Wechsel akzeptieren**;  
 to accept delivery of a shipment = to take  
 goods into the warehouse officially when  
 they are delivered **eine Warensendung  
 annehmen**

(b) to say "yes" or to agree to something  
**akzeptieren, annehmen**; she accepted the offer  
 of a job in Australia; he accepted £200 for  
 the car

◇ **acceptable** *adjective* which can be  
 accepted **akzeptabel, annehmbar**; the offer is  
 not acceptable to both parties

◇ **acceptance** *noun*

(a) signing a bill of exchange to show that  
 you agree to pay it **Akzept, Annahme**; to  
 present a bill for acceptance = for payment  
 by the person who has accepted it **einen  
 Wechsel zum Akzept vorlegen**; acceptance  
 house or US acceptance bank =  
 ACCEPTING HOUSE

(b) acceptance of an offer = agreeing to an  
 offer **Annahme eines Angebotes**; to give an  
 offer a conditional acceptance = to accept  
 provided that certain things happen or that  
 certain terms apply **ein Angebot unter  
 Vorbehalt annehmen**; we have his letter of  
 acceptance = we have received a letter from  
 him accepting the offer **wir haben seine  
 Annahmeerklärung erhalten**; acceptance  
 sampling = testing a small part of a batch to  
 see if the whole batch is good enough  
**Qualitätskontrolle mittels Stichprobe**

◇ **accepting house** *noun* firm which  
 accepts bills of exchange (i.e. promises to  
 pay them) and is paid a commission for this  
**Akzepthaus**

**access**

1 *noun* to have access to something = to be  
 able to obtain or reach something **zu etwas  
 Zugang haben**; he has access to large  
 amounts of venture capital; access time =  
 time taken by a computer to find data  
 stored in it **Zugriffszeit**; NOTE: no plural

2 *verb* to call up (data) which is stored in a  
 computer **aufrufen, zugreifen auf**; she  
 accessed the address file on the computer

**accident** *noun* something unpleasant  
 which happens by chance (such as the crash  
 of a plane) **Unfall, Unglück**; industrial  
 accident = accident which takes place at  
 work **Betriebs-, Arbeitsunfall**; accident  
 insurance = insurance which will pay when  
 an accident takes place **Unfallversicherung**

**accommodation** *noun*

(a) money lent for a short time  
**Überbrückungskredit**

(b) to reach an accommodation with  
 creditors = to agree terms for settlement mit  
 Gläubigern zu einer Übereinkunft kommen

(c) accommodation bill = bill of exchange  
 where the person signing is helping  
 someone to raise a loan **Gefälligkeitswechsel**

(d) place to live **Unterkunft**; visitors have  
 difficulty in finding hotel accommodation  
 during the summer; they are living in  
 furnished accommodation; accommodation  
 address = address used for receiving  
 messages but which is not the real address  
 of the company **Briefkastenadresse**

NOTE: no plural in GB English, but US English can  
 have **accommodations** for meaning (d)

QUOTE an airline ruling requires airlines to  
 provide a free night's hotel accommodation for  
 full fare passengers in transit

*Business Traveller*  
 QUOTE any non-resident private landlord can  
 let furnished or unfurnished accommodation to a  
 tenant

*Times*  
 QUOTE the airline providing roomy  
 accommodations at below-average fares  
*Dun's Business Month*

**accompany** *verb* to go with **begleiten**; the  
 chairman came to the meeting  
 accompanied by the finance director; they  
 sent a formal letter of complaint,  
 accompanied by an invoice for damage  
 NOTE: accompanied by something

**accordance** *noun* in accordance with =  
 in agreement with or according to in  
 Übereinstimmung mit; in accordance with  
 your instructions we have deposited the  
 money in your current account; I am  
 submitting the claim for damages in  
 accordance with the advice of our legal  
 advisers

◇ **according to** *preposition* as someone  
 says or writes **nach, laut, gemäß**; the  
 computer was installed according to the  
 manufacturer's instructions

◇ **accordingly** *adverb* in agreement with  
 what has been decided (**dementsprechend**;  
 we have received your letter and have  
 altered the contract accordingly)

QUOTE the budget targets for employment and growth are within reach according to the latest figures

*Australian Financial Review*

## account

### 1 noun

(a) record of money paid or owed **Abrechnung; Konto**; *please send me your account or a detailed or an itemized account*; **expense account** = money which a businessman is allowed by his company to spend on travelling and entertaining clients in connection with his business **Spesenkonto**; *he charged his hotel bill to his expense account*

(b) (in a shop) arrangement which a customer has to buy goods and pay for them at a later date (usually the end of the month) **Kunden(kredit)konto**; *to have an account or a charge account or a credit account with Harrods*; *put it on my account or charge it to my account*; (of a customer) *to open an account* = to ask a shop to supply goods which you will pay for at a later date **ein Kundenkonto eröffnen, einrichten**; *to open an account or to close an account* = to start or to stop supplying a customer on credit **ein Kundenkonto eröffnen/einrichten**; **ein Kundenkonto sperren**; *to settle an account* = to pay all the money owed on an account **ein Konto be-, ausgleichen**; *to stop an account* = to stop supplying a customer until he has paid what he owes **ein Kundenkonto sperren**; *on account* = as part of a total bill; **als Teilzahlung**; *to pay money on account* = to pay to settle part of a bill **eine Anzahlung leisten, Geld anzahlen**; *advance on account* = money paid as a part payment **eine Teilzahlung leisten**

(c) customer who does a large amount of business with a firm and has an account **Kreditkunde**; *he is one of our largest accounts*; *our salesmen call on their best accounts twice a month*; **account executive** = employee who looks after certain customers or who is the link between certain customers and his company **Kundenbetreuer**

(d) the accounts of a business or a company's accounts = detailed record of a company's financial affairs **Geschäftsbücher, Bücher**; *to keep the accounts* = to write each sum of money in the account book **die Bücher führen**; *the accountant's job is to enter all the money received in the accounts*; **annual accounts** = accounts prepared at the end of a financial year **Jahresabschluß, Jahresbilanz**; **management accounts** = financial information (sales, expenditure, credit, and profitability) prepared for a manager so that he can take decisions **Rechnungsbericht für die besonderen Zwecke der Unternehmensleitung, Geschäftsbilanz**;

**profit and loss account** = accounts for a company with expenditure and income balanced to show a final profit or loss **Gewinn- und Verlustrechnung**; **accounts department** = department in a company which deals with money paid, received, borrowed or owed **Buchhaltung**; **accounts manager** = manager of an accounts department **Leiter/-in der Buchhaltung**; **accounts payable** = money owed by a company **Verbindlichkeiten**; **accounts receivable** = money owed to a company **Außenstände**

(e) **bank account or US banking account** = arrangement to keep money in a bank **Bankkonto**; *building society account*; **savings bank account**; **Girobank account**; **Lloyds account**; *he has an account with Lloyds*; *I have an account with the Halifax Building Society*; *to put money in(to) your account*; *to take money out of your account or to withdraw money from your account*; **budget account** = bank account where you plan income and expenditure to allow for periods when expenditure is high **Budget-Konto**; **current account or cheque account or US checking account** = account which pays some or no interest but from which the customer can withdraw money when he wants by writing cheques **laufendes Konto, Girokonto**; **deposit account** = account which pays interest but on which notice usually has to be given to withdraw money **Sparkonto (ohne gesetzliche Kündigungsfrist)**; **external account** = account in a British bank of someone who is living in another country **Auslandskonto**; **frozen account** = account where the money cannot be used or moved because of a court order **gesperrtes Konto**; **joint account** = account for two people **gemeinsames Konto, Gemeinschaftskonto**; *most married people have joint accounts so that they can each take money out when they want it*; **overdrawn account** = account where you have taken out more money than you have put in (i.e. where the bank is lending you money) **überzogenes Konto**; **savings account** = account where you put money in regularly and which pays interest, often at a higher rate than a deposit account **Sparkonto**; *to open an account* = to start an account by putting money in **ein Konto eröffnen/einrichten**; *she opened an account with the Halifax Building Society*; *to close an account* = to take all money out of a bank account and stop the account **ein Konto auflösen**; *he closed his account with Lloyds*

(f) **(Stock Exchange) period of credit** (usually fourteen days) at the end of which you must pay for shares bought **(14-tägige) Abrechnung**; **account day** = day on which shares which have been bought must be

paid for **Abrechnungstag**; share prices rose at the end of the account or the account end

(g) notice **Berücksichtigung**; to take account of inflation or to take inflation into account = to assume that there will be a certain percentage inflation when making calculations **die Inflation in Betracht ziehen**

**2 verb** to account for = to explain and record a money deal **Rechenschaft ablegen, sich verantworten**; to account for a loss or a discrepancy; the reps have to account for all their expenses to the sales manager

◇ **accountancy** noun work of an accountant **Buchhaltung, Rechnungswesen**; he is studying accountancy or he is an accountancy student

NOTE: no plural

◇ **accountant** noun person who keeps a company's accounts or person who advises a company on its finances or person who examines accounts **Buchhalter/-in; Steuerberater/-in; Rechnungs-, Wirtschaftsprüfer/-in**; the chief accountant of a manufacturing group; I send all my income tax queries to my accountant; certified accountant = accountant who has passed the professional examinations and is a member of the Association of Certified Accountants; **entspricht amtlich zugelassener Wirtschaftsprüfer**; US certified public accountant = accountant who has passed professional examinations; **entspricht Wirtschaftsprüfer; chartered accountant** = accountant who has passed the professional examinations and is a member of the Institute of Chartered Accountants; **entspricht beeidigter Wirtschaftsprüfer**; cost accountant = accountant who gives managers information about their business costs **Kostenrechner/-in**; management accountant = accountant who prepares financial information for managers so that they can take decisions **Finanzbuchhalter**

◇ **accounting** noun work of recording money paid, received, borrowed or owed **Buchhaltung, Rechnungswesen**; accounting machine; accounting methods or accounting procedures; accounting system; accounting period = period usually covered by a firm's accounts **Abrechnungszeitraum**; cost accounting = preparing special accounts of manufacturing and sales costs **Kostenrechnung**; current cost accounting = method of accounting which notes the cost of replacing assets at current prices, rather than valuing assets at their original cost **Rechnungslegung** **zum Wiederbeschaffungswert**

NOTE: no plural

QUOTE applicants will be professionally qualified and have a degree in Commerce or Accounting

Australian Financial Review

**accredited** adjective (agent) who is appointed by a company to act on its behalf **akkreditiert, autorisiert, bevollmächtigt**

**accrual** noun gradual increase by addition **Auflaufen, Zuwachs**; accrual of interest = automatic addition of interest to capital **Auflaufen von Zinsen, Zinseszins**

◇ **accrue** verb to increase and be due for payment at a later date **auflaufen, anwachsen**; interest accrues from the beginning of the month; accrued interest is added quarterly; accrued dividend = dividend earned since the last dividend was paid **aufgelaufene Dividenden**

**acct** = ACCOUNT

**accumulate** verb to grow larger by adding **akkumulieren, anhäufen**; to allow dividends to accumulate; accumulated profit = profit which is not paid as dividend but is taken over into the accounts of the following year **Gewinnvortrag**

**accurate** adjective correct **genau, exakt, fehlerfrei**; the sales department made an accurate forecast of sales; the designers produced an accurate copy of the plan

◇ **accurately** adverb correctly **genau, exakt, fehlerfrei**; the second quarter's drop in sales was accurately forecast by the computer

**accuse** verb to say that someone has committed a crime **beschuldigen, anklagen**; she was accused of stealing from the petty cash box; he was accused of industrial espionage

NOTE: you accuse someone of a crime or of doing something

**achieve** verb to succeed in doing something or to do something successfully **erreichen, schaffen, erlangen**; the company has achieved great success in the Far East; we achieved all our objectives in 1985

QUOTE the company expects to move to profits of FF 2m for 1985 and achieve equally rapid growth in following years

Financial Times

**acknowledge** verb to tell a sender that a letter or package or shipment has arrived **bestätigen**; he has still not acknowledged my letter of the 24th; we acknowledge receipt of your letter of June 14th

◇ **acknowledgement** *noun* act of acknowledging **Bestätigung**; she sent an acknowledgement of receipt; they sent a letter of acknowledgement

**acquire** *verb* to buy **erwerben**; to acquire a company

◇ **acquirer** *noun* person or company which buys something **Erwerber, Ankäufer**

◇ **acquisition** *noun* thing bought; act of getting or buying something **Anschaffung, Erwerb**; the chocolate factory is his latest acquisition; data acquisition or acquisition of data = obtaining and classifying data **Datenerfassung**

**acre** *noun* measure of the area of land (= 0.45 hectares) **Morgen**

NOTE: the plural is used with figures, except before a noun: he has bought a farm of 250 acres or he has bought a 250 acre farm

**across-the-board** *adjective* applying to everything or everyone **allgemein, global**; an across-the-board price increase

## act

1 *noun*

(a) law passed by a parliament which must be obeyed by the people **Gesetz, Erlaß**; GB Companies Act = Act which rules how companies should do their business; entspricht **Unternehmensrecht**; Health and Safety at Work Act = Act which rules how the health of workers should be protected by the companies they work for; entspricht **Gesetz zum Schutz der Gesundheit und Unfallverhütung am Arbeitsplatz**; Finance Act = annual Act of Parliament which gives the government power to raise taxes as proposed in the budget **Finanzgesetz**

(b) act of God = something you do not expect to happen, and which cannot be avoided (such as storms or floods) **höhere Gewalt**

2 *verb*

(a) to work **fungieren, handeln, agieren**; to act as an agent for an American company; to act for someone or to act on someone's behalf

(b) to do something **handeln**; the board will have to act quickly if the company's losses are going to be reduced; the lawyers are acting on our instructions; to act on a letter = to do what a letter asks to be done **etwas auf einen Brief hin unternehmen**

◇ **acting** *adjective* working in place of someone for a short time **stellvertretend**; acting manager; the Acting Chairman

◇ **action** *noun*

(a) thing which has been done **Handlung, Vorgehen**; to take action = to do something

**etwas/Schritte unternehmen**; you must take action if you want to stop people cheating you

(b) **direct action** = strike or go-slow by the workforce **Direktaktion**; to take industrial action = to do something (usually to go on strike) to show that you are not happy with conditions at work in **den Arbeitskampf treten**

(c) case in a law court where a person or company sues another person or company **Klage, Prozeß, Rechtsstreit**; to take legal action = to sue someone **Klage erheben, klagen, verklagen**; action for damages; action for libel or libel action; to bring an action for damages against someone; civil action = case brought by a person or company against someone who has done them wrong **Zivilprozeß, zivilrechtliche Klage**; criminal action = case brought by the state against someone who is charged with a crime **Strafprozeß; strafrechtliche Verfolgung**

◇ **active** *adjective* busy **aktiv, tätig**; active partner = partner who works in the company **tätiger Teilhaber, Geschäftspartner**; an active demand for oil shares; oil shares are very active; an active day on the Stock Exchange; business is active

◇ **actively** *adverb* in a busy way **aktiv, tätig**; the company is actively recruiting new personnel

◇ **activity** *noun* being active or busy **Aktivität, Betriebsamkeit**; a low level of business activity; there was a lot of activity on the Stock Exchange; activity chart = plan showing work which has been done so that it can be compared to the plan of work to be done **Terminplan**; monthly activity report = report by a department on what has been done during the past month **monatlicher Tätigkeitsbericht**

NOTE: no plural

QUOTE preliminary indications of the level of business investment and activity during the March quarter will provide a good picture of economic activity in 1985

Australian Financial Review

## actual

1 *adjective* real or correct **tatsächlich, effektiv**; what is the actual cost of one unit? the actual figures for directors' expenses are not shown to the shareholders

2 *plural noun* real figures; these figures are the actuals for 1984 **Effektiveinnahmen**

**actuary** *noun* person employed by an insurance company to calculate premiums **Versicherungsmathematiker**

◇ **actuarial** *adjective* calculated by an actuary **versicherungsmathematisch**; the premiums are worked out according to actuarial calculations; actuarial tables =

lists showing how long people of certain ages are likely to live, used to calculate life assurance premiums **Sterbetabellen**

**ad** noun = ADVERTISEMENT

**add** verb

(a) to put figures together to make a total **addieren, hinzurechnen**; to add interest to the capital; interest is added monthly

(b) to put things together to make a large group **hinzufügen**; we are adding to the sales force; they have added two new products to their range; this all adds to the company's costs = this makes the company's costs higher **all dies erhöht die Unkosten der Firma**

◇ **add up** verb to put several figures together to make a total **zusammenzählen, addieren**; to add up a column of figures; the figures do not add up = the total given is not correct **die Zahlen stimmen nicht**

◇ **add up to** verb to make a total **ergeben, sich belaufen auf**; the total expenditure adds up to more than £1,000

◇ **adding machine** noun machine which adds numbers **Addiermaschine**

◇ **addition** noun

(a) thing or person added **Ergänzung; Zugang**; the management has stopped all additions to the staff; we are exhibiting several additions to our product line; the marketing director is the latest addition to the board

(b) in addition to = added to or as well as **zusätzlich, dazu, extra**; there are twelve registered letters to be sent in addition to this packet

(c) putting numbers together **Addition**; you don't need a calculator to do simple addition

◇ **additional** adjective **zusätzlich, zuzüglich** extra which is added; additional costs; additional charges; additional clauses to a contract; additional duty will have to be paid

**address**

**1** noun details of number, street and town where an office is or a person lives **Adresse**; my business address and phone number are printed on the card; accommodation address = address used for receiving messages but which is not the real address of the company **Briefkastenadresse**; cable address = short address for sending cables **Telegrammanschrift**; forwarding address = address to which a person's mail can be sent on **Nachsendeadresse**; home address = address of a house or flat where someone lives **Privatadresse**; please send the documents to my home address; address list = list of addresses **Adressenliste**; we keep an

address list of two thousand addresses in Europe

**2** verb

(a) to write the details of an address on an envelope, etc. **adressieren, richten an**; to address a letter or a parcel; a letter addressed to the managing director; incorrectly addressed package

(b) to speak **sprechen zu**; to address a meeting

◇ **addressee** noun person to whom a letter or package is addressed **Adressat/-in; Empfänger/-in**

◇ **addressing machine** noun machine which puts addresses on envelopes automatically **Adressiermaschine**

**adequate** adjective

(a) large enough **adäquat, angemessen, hinreichend**; to operate without adequate cover = to act without being completely protected by insurance **ohne hinreichenden Versicherungsschutz handeln**

(b) more or less satisfactory **zufriedenstellend**; the results of the tests on the product were adequate

**adjourn** verb to stop a meeting for a period **vertagen**; to adjourn a meeting; the chairman adjourned the meeting until three o'clock; the meeting adjourned at midday

◇ **adjournment** noun act of adjourning **Vertagung**; he proposed the adjournment of the meeting

**adjudicate** verb to give a judgement between two parties in law; to decide a legal problem **entscheiden, Urteil fällen**; to adjudicate a claim; to adjudicate in a dispute; he was adjudicated bankrupt = he was declared legally bankrupt **über ihn wurde der Konkurs verhängt**

◇ **adjudication** noun act of giving a judgement or of deciding a legal problem **Entscheidung**; **Gerichtsentscheidung**; adjudication order or adjudication of bankruptcy = order by a court making someone bankrupt

**Konkursöffnungsbeschluss**; adjudication tribunal = group which adjudicates in industrial disputes **Schlichtungskommission**

◇ **adjudicator** noun person who gives a decision on a problem **Schlichter**; an adjudicator in an industrial dispute

**adjust** verb to change something to fit new conditions **anpassen, angleichen**; to adjust prices to take account of inflation; prices are adjusted for inflation

◇ **adjuster** noun person who calculates losses for an insurance company **Schadenssachverständiger**; average adjuster

= person who calculates how much of an insurance is to be paid **Schadenregulierer**

◇ **adjustment** noun act of adjusting; slight change **Anpassung, Angleichung**; tax adjustment; wage adjustment; to make an adjustment to salaries; adjustment of prices to take account of rising costs; **average adjustment** = calculation of the share of cost of damage or loss of a ship **Dispatche**

◇ **adjustor** noun = ADJUSTER

QUOTE inflation-adjusted GNP moved up at a 1.3% annual rate

*Fortune*

QUOTE Saudi Arabia will no longer adjust its production to match short-term supply with demand

*Economist*

**adman** noun informal man who works in advertising **Werbefachmann**; the admen are using balloons as promotional material

**admin** noun informal

(a) work of administration, especially paperwork **Verwaltung**; all this admin work takes a lot of my time; there is too much admin in this job; admin costs seem to be rising each quarter; the admin people have sent the report back

(b) administration staff **Verwaltungsangestellte**; admin say they need the report immediately

NOTE: no plural; as a group of people it can have a plural verb

◇ **administer** verb to organize or to manage **verwalten**; he administers a large pension fund; US **administered price** = price fixed by a manufacturer which cannot be varied by a retailer **Richtpreis**

◇ **administration** noun organization or control or management of a company **Verwaltung, Führung**; the expenses of the administration or administration expenses = costs of management, not including production, marketing or distribution costs **Verwaltungskosten**; letters of administration = letter given by a court to allow someone to deal with the estate of a person who has died **Bestallungsurkunde** zum

**Nachlassverwalter**

◇ **administrative** adjective referring to administration **administrativ, verwaltungstechnisch**; administrative details; administrative expenses

◇ **administrator** noun

(a) person who directs the work of other employees in a business **Verwalter, Bürovorsteher**

(b) person appointed by a court to manage the affairs of someone who dies without leaving a will **Nachlassverwalter**

**admission** noun

(a) allowing someone to go in **Eintritt, Zutritt**; there is a £1 admission charge; admission is free on presentation of this card; free admission on Sundays

(b) saying that something really happened **Eingeständnis, Geständnis**; he had to resign after his admission that he had passed information to the rival company

**admit** verb

(a) to allow someone to go in **Zutritt gewähren**; children are not admitted to the bank; old age pensioners are admitted at half price

(b) to say that something is correct or to say that something really happened **zugaben, eingestehen**; the chairman admitted he had taken the cash from the company's safe

NOTE: **admitting - admitted**

◇ **admittance** noun allowing someone to go in **Zutritt**; no admittance except on business

NOTE: no plural

**adopt** verb to agree to (something) or to accept (something) **annehmen**; to adopt a resolution; the proposals were adopted unanimously

**ad valorem duty** or **tax** noun tax calculated according to the value of the goods taxed **Wertsteuer**

**advance**

1 noun

(a) money paid as a loan or as a part of a payment to be made later **Vorschub; Anzahlung; Darlehen**; bank advance; a cash advance; to receive an advance from the bank; an advance on account; to make an advance of £100 to someone; to pay someone an advance against a security; can I have an advance of £50 against next month's salary?

(b) in advance = early or before something happens **im voraus, vorab**; to pay in advance; freight payable in advance; price fixed in advance

(c) increase **Fortschritt, Verbesserung; Erhöhung**; advance in trade; advance in prices

2 adjective early **im voraus, vorab**; advance booking; advance payment; you must give seven days' advance notice of withdrawals from the account

3 verb

(a) to lend **leihen; vorschießen**; the bank advanced him £10,000 against the security of his house

(b) to increase **steigen, anziehen**; prices generally advanced on the stock market

(c) to make something happen earlier **vorverlegen**; the date of the AGM has been

*advanced to May 10th; the meeting with the German distributors has been advanced from 11.00 to 09.30*

**advantage** *noun* something useful which may help you to be successful **Vorteil**; *fast typing is an advantage in a secretary; knowledge of two foreign languages is an advantage; there is no advantage in arriving at the exhibition before it opens; to take advantage of something* = to use something which helps you **sich etwas zunutze machen**

**adverse** *adjective* bad or not helpful **ungünstig, nachteilig, defizitär**; **adverse balance of trade** = situation when a country imports more than it exports **passive Handelsbilanz**; **adverse trading conditions** = bad conditions for trade **ungünstige/widrige Handelsbedingungen**

**advertise** *verb* to announce that something is for sale or that a job is vacant or that a service is offered **eine Anzeige schalten, annoncieren; per Anzeige suchen; Reklame machen für**; to advertise a vacancy; to advertise for a secretary; to advertise a new product

◇ **ad noun informal** = **ADVERTISEMENT** *we put an ad in the paper; she answered an ad in the paper; he found his job through an ad in the paper; classified ads or small ads or want ads* = advertisements listed in a newspaper under special headings (like "property for sale", "jobs wanted") **Kleinanzeigen**; *look in the small ads to see if anyone has a computer for sale; coupon ad* = advertisement with a form attached, which is to be cut out and returned to the advertiser with your name and address for further information **Couponanzeige; display ad** = advertisement which is well designed to attract attention **Großanzeige**

◇ **advert noun GB informal** = **ADVERTISEMENT** *to put an advert in the paper; to answer an advert in the paper; classified adverts; display advert*

◇ **advertisement noun** notice which shows that something is for sale or that a service is offered or that someone wants something or that a job is vacant, etc. **Anzeige, Annonce; Reklame, Werbung**; *to put an advertisement in the paper; to answer an advertisement in the paper; classified advertisements* = advertisements listed in a newspaper under special headings (such as "property for sale" or "jobs wanted") **Kleinanzeigen**; **display advertisement** = advertisement which is well designed to attract attention **Großanzeige**; **advertisement manager** = manager in charge of the advertisement section of a newspaper **Anzeigenleiter**

◇ **advertiser noun** person or company which advertises **Inserent, Anzeigenkunde**; *the catalogue gives a list of advertisers*

◇ **advertising noun** business of announcing that something is for sale or of trying to persuade customers to buy a product or service **Werbung(sbranche), Reklame**; *she works in advertising; he has a job in advertising; advertising agent; advertising budget; advertising campaign; advertising agency* = office which plans, designs and manages advertising for other companies **Werbeagentur**; **advertising manager** = manager in charge of advertising a company's products **Werbeleiter**; **advertising rates** = amount of money charged for advertising space in a newspaper or advertising time on TV **Anzeigenkosten; Werbetarif**; **advertising space** = space in a newspaper set aside for advertisements **Anzeigenraum**; *to take advertising space in a paper* = to put an advertisement in a newspaper **in einer Zeitung inserieren**

NOTE: no plural

**advice noun**

(a) **advice note** = written notice to a customer giving details of goods ordered and shipped but not yet delivered **Versandanzeige, Avis**; *as per advice* = according to what is written on the advice note **laut Benachrichtigung/Avis**

(b) **opinion as to what action to take** **Rat, Empfehlung**; *to take legal advice* = to ask a lawyer to say what should be done **sich juristisch beraten lassen**; *the accountant's advice was to send the documents to the police; we sent the documents to the police on the advice of the accountant or we took the accountant's advice and sent the documents to the police*

NOTE: no plural

**advise verb**

(a) *to tell someone what has happened in Kenntnis setzen, informieren, unterrichten*; *we are advised that the shipment will arrive next week*

(b) *to suggest to someone what should be done* **raten, empfehlen**; *we are advised to take the shipping company to court; the accountant advised us to send the documents to the police*

◇ **advise against verb** *to suggest that something should not be done* **abraten**; *the bank manager advised against closing the account; my stockbroker has advised against buying those shares*

◇ **adviser or advisor noun** person who suggests what should be done **Berater/-in; Ratgeber/-in**; *he is consulting the company's legal adviser; financial adviser* = person or

company which gives advice on financial problems for a fee **Finanzberater/-in**

◇ **advisory** adjective as an adviser **beratend**; he is acting in an advisory capacity; an advisory board = a group of advisers **Beratungsgremium, Beirat**

**affair** noun business or dealings **Geschäft, Handel; Sache, Angelegenheit**; are you involved in the copyright affair? his affairs were so difficult to understand that the lawyers had to ask accountants for advice

**affect** verb to change or to have a bad effect on (something) **betroffen, sich auswirken auf, angehen**; the new government regulations do not affect us; the company's sales in the Far East were seriously affected by the embargo

QUOTE the dollar depreciation has yet to affect the underlying inflation rate  
*Australian Financial Review*

**affiliated** adjective connected with or owned by another company **angeschlossen, Zweig-, Tochter-; one of our affiliated companies**

**affirmative** adjective meaning "yes" **affirmativ, bejahend, zustimmend**; the answer was in the affirmative = the answer was yes **die Antwort war positiv/zustimmend**; US affirmative action program = programme to avoid discrimination in employment **aktives Förderungsprogramm zugunsten von Minderheiten**

NOTE: the GB equivalent is "equal opportunities"

**affluent** adjective very rich **wohlhabend, reich**; we live in an affluent society

**afford** verb to be able to pay or buy **sich leisten (können); aufbringen**; we could not afford the cost of two telephones; the company cannot afford the time to train new staff

NOTE: only used after **can, cannot, could, could not, able to**

**AFL-CIO** = AMERICAN FEDERATION OF LABOR - CONGRESS OF INDUSTRIAL ORGANIZATIONS an organization linking US trade unions **Dachverband der amerikanischen Gewerkschaften - Industriegewerkschaftsbund**

**after-hours** adjective after-hours buying or selling or dealing = buying or selling or dealing in shares after the Stock Exchange has officially closed for the day **Nachbörse**

◇ **after-sales service** noun service of a machine carried out by the seller for some time after the machine has been bought **Kundendienst**

◇ **after-tax profit** noun profit after tax has been deducted **Gewinn nach Abzug der Steuern**

**against** preposition relating to or part of **gegen**; to pay an advance against a security; can I have an advance against next month's salary? the bank advanced him £10,000 against the security of his house

QUOTE investment can be written off against the marginal rate of tax

*Investors Chronicle*

QUOTE the index for the first half of 1985 shows that the rate of inflation went down by about 12.9 per cent against the rate as at December last year

*Business Times (Lagos)*

**agency** noun

(a) office or job of representing another company in an area **Agentur, Vertretung**; they signed an agency agreement or an agency contract; sole agency = agreement to be the only person to represent a company or to sell a product in a certain area **Alleinvertretung; Alleinvertrieb**; he has the sole agency for Ford cars

(b) office or business which arranges things for other companies **Agentur**; advertising agency = office which plans or designs and manages advertising for companies **Werbeagentur**; employment agency = office which finds jobs for staff **Stellenvermittlung**; estate agency = office which arranges for the sale of properties **Grundstücks- und Immobilienmakler(büro)**; news agency = office which distributes news to newspapers and television stations **Nachrichtenagentur, Nachrichtendienst**; travel agency = office which arranges travel for customers **Reisebüro**

NOTE: plural is **agencies**

**agenda** noun list of things to be discussed at a meeting **Tagesordnung**; the conference agenda or the agenda of the conference; after two hours we were still discussing the first item on the agenda; the secretary put finance at the top of the agenda; the chairman wants two items removed from or taken off the agenda

**agent** noun

(a) person who represents a company or another person in an area **Vertreter/-in**; to be the agent for IBM; sole agent = person who has the sole agency for a company in an area **Alleinvertreter**; he is the sole agent for Ford cars; agent's commission = money

(often a percentage of sales) paid to an agent **Vertreterprovision**

(b) person in charge of an agency **Makler/-in, Agent/-in; advertising agent; estate agent; travel agent; commission agent** = agent who is paid by commission, not by fee  
**Provisionsagent; forwarding agent** = person or company which arranges shipping and customs documents **Spediteur; insurance agent** = person who arranges insurance for clients **Versicherungsvertreter; land agent** = person who runs a farm or a large area of land for the owner **Gutsverwalter**

(c) US (business) **agent** = chief local official of a trade union **Gewerkschaftsfunktionär**

**aggregate** *adjective* total or with everything added together **Gesamt-, gesamt-, angesamelt; aggregate output**

**agio** *noun* charge made for changing money of one currency into another **Agio, Aufgeld**

**AGM** *noun* = ANNUAL GENERAL MEETING

**agree** *verb*

(a) to approve **genehmigen, sich einverstanden erklären**; the auditors have agreed the accounts; the figures were agreed between the two parties; we have agreed the budgets for next year; terms of the contract are still to be agreed; he has agreed your prices

(b) to say yes or to accept **vereinbaren; zustimmen**; it has been agreed that the lease will run for 25 years; after some discussion he agreed to our plan; the bank will never agree to lend the company £250,000; we all agreed on the plan (NOTE: to agree to or on a plan)

(c) to agree to do something = to say that you will do something **sich einverstanden od bereit erklären, etwas zu tun**; she agreed to be chairman; the finance director agreed to resign?

(d) to be the same as **übereinstimmen**; the two sets of calculations do not agree

◇ **agree with** *verb*

(a) to say that your opinions are the same as someone else's **übereinstimmen mit**; I agree with the chairman that the figures are lower than normal

(b) to be the same as **übereinstimmen mit**; the auditors' figures do not agree with those of the accounts department

◇ **agreed** *adjective* which has been accepted by everyone **vereinbart, abgemacht**; an agreed amount; on agreed terms

◇ **agreement** *noun* contract between two parties which explains how they will act

**Vereinbarung, Abkommen, Abmachung**; written agreement; unwritten or verbal agreement; to draw up or to draft an agreement; to break an agreement; to sign an agreement; to witness an agreement; an agreement has been reached or concluded or come to; to reach an agreement or to come to an agreement on prices or salaries; an international agreement on trade; collective wage agreement; an agency agreement; a marketing agreement; **blanket agreement** = agreement which covers many different items **Gesamtvereinbarung**; **exclusive agreement** = agreement where a company is appointed sole agent for a product in a market **Alleinvertretungsvereinbarung**; **gentleman's agreement** = verbal agreement between two parties who trust each other **Vereinbarung auf Treu und Glauben, Gentleman's Agreement**

QUOTE after three days of tough negotiations the company has reached agreement with its 1,200 unionized workers

Toronto Star

**agribusiness** *noun* farming, and making products used by farmers **Agrarindustrie**

NOTE: no plural

**agriculture** *noun* use of land for growing crops or raising animals **Landwirtschaft**

NOTE: no plural

◇ **agricultural** *adjective* referring to agriculture or referring to farms **landwirtschaftlich, Landwirtschafts-, agrar-, Agrar-**; agricultural co-operative = farm run by groups of workers who are the owners and share the profits **landwirtschaftliche Genossenschaft**; agricultural economist = person who specializes in the study of finance and investment in agriculture **Agrarökonom**; Common Agricultural Policy = agreement between members of the EC to protect farmers by paying subsidies to fix prices of farm produce **Agrarpolitik der Europäischen Gemeinschaft**

**ahead** *adverb* in front of **vor**, **voraus** better than **voraus**, **an der Spitze**; we are already ahead of our sales forecast; the company has a lot of work ahead of it if it wants to increase its market share

**aim**

1 *noun* something which you try to do **Ziel, Bestrebung**; one of our aims is to increase the quality of our products; the company has achieved all its aims = the company has done all the things it had hoped to do **das Unternehmen hat seine Ziele erreicht**

**2 verb** to try to do something **streben nach**; we aim to be No. 1 in the market in two years' time; each salesman must aim to double his previous year's sales

## air

**1 noun** by air method of travelling or sending goods using aircraft **auf dem Luftwege**, **per Luftpost**; to send a letter or a shipment by air; **air carrier** = company which sends cargo or passengers by air **Flug-, Luftfahrtgesellschaft** **Luftverkehrsgesellschaft** siehe **airline** unten; **air forwarding** = arranging for goods to be shipped by air **Luftfrachtspeidition**; **air letter** = special sheet of thin blue paper which when folded can be sent by air mail without an envelope **Luftpostbrief(papier)**

**2 verb** to air a grievance = to talk about or to discuss a grievance **eine Beschwerde vorbringen**; the management committee is useful because it allows the workers' representatives to air their grievances

◇ **air cargo** noun goods sent by air **Luftfracht**

◇ **aircraft** noun machine which flies in the air, carrying passengers or cargo **Flugzeug**; the airline has a fleet of ten commercial aircraft; the company is one of the most important American aircraft manufacturers; to charter an aircraft = to hire an aircraft for a special purpose **ein Flugzeug chartern**

NOTE: no plural: **one aircraft, two aircraft**

◇ **air freight** noun method of shipping goods in an aircraft **Luftfracht**; to send a shipment by air freight; air freight charges or rates

◇ **airfreight** verb to send goods by air **per Luftfracht senden**; to airfreight a consignment to Mexico; we airfreighted the shipment because our agent ran out of stock

◇ **airline** noun company which carries passengers or cargo by air **Fluggesellschaft, Airline**

◇ **airmail**

**1 noun** way of sending letters or parcels by air **Luftpost**; to send a package by airmail; airmail charges have risen by 15%; airmail envelope = very light envelope for sending airmail letters **Luftpostumschlag**; airmail sticker = blue sticker with the words "by air mail" which can be stuck to an envelope or packet to show it is being sent by air **Luftpostaufkleber**

NOTE: no plural

**2 verb** to send letters or parcels by air **per Luftpost schicken**; to airmail a document to New York

◇ **airport** noun place where planes land and take off **Flughafen**; we leave from London Airport at 10.00; O'Hare Airport is the main airport for Chicago; **airport bus** =

bus which takes passengers to and from an airport **Flughafenbus**; **airport tax** = tax added to the price of the air ticket to cover the cost of running an airport **Flughafengebühr**; **airport terminal** = main building at an airport where passengers arrive and depart **Terminal, Abfertigungshalle**

◇ **air terminal** noun building in a town where passengers meet to be taken by bus to an airport outside the town **Terminal/Abfertigungsgebäude in der Innenstadt**

◇ **airtight** adjective which does not allow air to get in **luftdicht**; the goods are packed in airtight containers

◇ **airworthiness** noun being able and safe to fly **Flugtauglichkeit**; certificate of airworthiness = certificate to show that an aircraft is safe to fly **Lufttüchtigkeitszeugnis**

NOTE: no plural

**all** adjective & pronoun everything or everyone **alles, gesamt**; all (of) the managers attended the meeting; the salesman should know the prices of all the products he is selling

◇ **all-in** adjective including everything **inklusive, alles inbegriffen**; all-in price or rate = price which covers all items in a purchase (goods, delivery, tax, insurance) **Inklusivpreis**

**allocate** verb to divide (a sum of money) in various ways and share it out **zuweisen, zuteilen**; we allocate 10% of revenue to publicity; \$2,500 was allocated to office furniture

◇ **allocation** noun

(a) dividing a sum of money in various ways **Zuteilung, Zuweisung**; allocation of capital; allocation of funds to a project

(b) share allocation or allocation of shares = spreading a small number of shares among a large number of people who have applied for them **Aktienzuteilung**

**allot** verb to share out **zuteilen, zuweisen**; to allot shares = to give a certain number of shares to people who have applied for them **Aktion zuteilen**

NOTE: allotting - allotted

◇ **allotment** noun

(a) sharing out funds by giving money to various departments **Zuteilung**; allotment of funds to a project

(b) giving some shares in a new company to people who have applied for them **(Aktien)zuteilung**; share allotment; payment in full on allotment; letter of allotment or allotment letter = letter which tells someone who has applied for shares in a

new company how many shares he has been allotted **Zuteilungsanzeige**

**all-out** *adjective* complete or very serious total; (campaign) **massiv**; the union called for an all-out strike; the personnel manager has launched an all-out campaign to get the staff to work on Friday afternoons

**allow** *verb*

(a) to say that someone can do something **bewilligen, gestatten**; junior members of staff are not allowed to use the chairman's lift; the company allows all members of staff to take six days' holiday at Christmas

(b) to give **gewähren**; to allow someone a discount; to allow 5% discount to members of staff; to allow 10% interest on large sums of money

(c) to agree or to accept legally **anerkennen**; **stattgeben**; to allow a claim or an appeal

◇ **allow for** *verb* to give a discount for or to add an extra sum to cover something **einrechnen, vergüten**; to allow for money paid in advance; to allow 10% for packing; delivery is not allowed for = delivery charges are not included **Liefergebühren sind nicht eingerechnet**; **allow 28 days for delivery** = calculate that delivery will take at least 28 days **Lieferzeit bis zu 28 Tagen**

◇ **allowable** *adjective* legally accepted **zulässig, erlaubt**; allowable expenses = expenses which can be claimed against tax **abzugsfähige Ausgaben**

◇ **allowance** *noun*

(a) money which is given for a special reason **Zuschuß; Beihilfe; Spesen**; travel allowance or travelling allowance; foreign currency allowance; cost-of-living allowance = addition to normal salary to cover increases in the cost of living **Teuerungszulage**; entertainment allowance = money which a manager is allowed to spend each month on meals with visitors **Aufwands-, Bewirtungsentschädigung**

(b) part of an income which is not taxed; allowances against tax or tax allowances; personal allowances **Steuerfreibetrag**; wife's earned income allowance = tax allowance to be set against money earned by the wife of the main taxpayer **zusätzlicher Steuerfreibetrag für Erwerbseinkünfte der Ehefrau**

(c) money removed in the form of a discount **Nachlaß, Rabatt**; allowance for depreciation; allowance for exchange loss

(d)

◇ **allowed time** *noun* paid time which the management agrees a worker can spend on rest or cleaning or meals, not working **Erholungspause**

◇ **baggage allowance** *noun* amount of baggage which a passenger can take with him free on a plane **Freigepäck**

QUOTE most airlines give business class the same baggage allowance as first class

**Business Traveller**

QUOTE the compensation plan includes base, incentive and car allowance totalling \$50,000+

**Globe and Mail (Toronto)**

**all-risks policy** *noun* insurance policy which covers risks of any kind, with no exclusions **Kombination verschiedener Versicherungsarten**

**all-time** *adjective* **all-time high** or **all-time low** = highest or lowest point ever reached **absoluter Höchststand; absoluter Tiefstand**; sales have fallen from their all-time high of last year

**alphabet** *noun* the 26 letters used to make words **Alphabet**

◇ **alphabetical order** *noun* arrangement of records (such as files, index cards) in the order of the letters of the alphabet (A,B,C,D, etc.) **alphabetische Reihenfolge**

**alter** *verb* to change **ab-, verändern**; to alter the terms of a contract

◇ **alteration** *noun* change which has been made **Änderung, Abänderung**; he made some alterations to the terms of a contract; the agreement was signed without any alterations

**alternative**

1 *noun* thing which can be done instead of another **Alternative**; what is the alternative to firing half the staff?; we have no alternative = there is nothing else we can do **wir haben keine Alternative / andere Wahl**

2 *adjective* other or which can take the place of something **Alternativ**; to find someone alternative employment = to find someone another job **für jdn eine andere Arbeitsstelle finden**

**altogether** *adverb* putting everything together **insgesamt**; the staff of the three companies in the group come to 2,500 altogether; the company lost £2m last year and £4m this year, making £6m altogether for the two years

**a.m.** *adverb* in the morning or before 12 midday **vormittags, ante meridiem**; the flight leaves at 9.20 a.m.; telephone calls before 6 a.m. are charged at the cheap rate

**amend** *verb* to change and make more correct or acceptable **(ab)ändern, berichtigen**;

please amend your copy of the contract accordingly

◇ **amendment** *noun* change to a document  
**Aenderung, Abänderung;** to propose an amendment to the constitution; to make amendments to a contract

**Amex** *noun* informal = AMERICAN STOCK EXCHANGE; AMERICAN EXPRESS

**amortize** *verb* to pay off (a debt) by putting money aside regularly over a period of time **amortisieren;** the capital cost is amortized over five years

◇ **amortizable** *adjective* which can be amortized **amortisierbar;** the capital cost is amortizable over a period of ten years

◇ **amortization** *noun* act of amortizing  
**Amortisation;** amortization of a debt

## amount

**1** *noun* quantity of money **Betrag, Summe;** amount paid; amount deducted; amount owing; amount written off; what is the amount outstanding? a small amount invested in gilt-edged stock

**2** *verb* to amount to = to make a total of **sich belaufen auf, betragen;** their debts amount to over £1m

**analog computer** *noun* computer which works on the basis of electrical impulses representing numbers  
**Analogrechner**

**analyse or analyze** *verb* to examine in detail **analysieren, auswerten;** to analyse a statement of account; to analyse the market potential

◇ **analysis** *noun* detailed examination and report **Analyse, Auswertung;** job analysis; market analysis; sales analysis; to carry out an analysis of the market potential; to write an analysis of the sales position; cost analysis = examination in advance of the costs of a new product **Kostenanalyse;** systems analysis = using a computer to suggest how a company can work more efficiently by analysing the way in which it works at present **Systemanalyse**  
NOTE: plural is **analyses**

◇ **analyst** *noun* person who analyses **Analystiker/-in;** market analyst; systems analyst

**announce** *verb* to tell something to the public **ankündigen, bekanntgeben;** to announce the results for 1984; to announce a programme of investment

◇ **announcement** *noun* telling something in public **Ankündigung, Bekanntmachung;**

announcement of a cutback in expenditure; announcement of the appointment of a new managing director; the managing director made an announcement to the staff

**annual** *adjective* for one year **jährlich;** annual statement of income; he has six weeks' annual leave; the annual accounts; annual growth of 5%; **annual report** = report of a company's financial situation at the end of a year, sent to all the shareholders **Geschäftsbericht;** on an annual basis = each year **einmal pro Jahr;** the figures are revised on an annual basis

◇ **annual general meeting** *noun* meeting of all the shareholders, when the company's financial situation is discussed with the directors **ordentliche Jahreshauptversammlung**

◇ **annualized** *adjective* shown on an annual basis **jährlich;** annualized percentage rate = rate of interest (such as on a hire-purchase agreement) shown on an annual compound basis **Jahreszinssatz**

◇ **annually** *adverb* each year **jährlich;** the figures are updated annually

QUOTE real wages have risen at an annual rate of only 1% in the last two years

*Sunday Times*

QUOTE the remuneration package will include an attractive salary, profit sharing and a company car together with four weeks annual holiday

*Times*

**annuity** *noun* money paid each year to a retired person, usually in return for a lump-sum payment **Jahresrente;** he has a government annuity or an annuity from the government; to buy or to take out an annuity; **annuity for life or life annuity** = annual payments made to someone as long as he is alive **Leibrente;** reversionary annuity = annuity paid to someone on the death of another person **einseitige Überlebensrente**  
NOTE: plural is **annuities**

◇ **annuitant** *noun* person who receives an annuity **Empfänger einer Jahresrente**

**annul** *verb* to cancel or to stop something being legal **annullieren; rückgängig machen;** für ungültig erklären; the contract was annulled by the court

NOTE: **annulling - annulled**

◇ **annullable** *adjective* which can be cancelled **annullierbar, aufhebbar**

◇ **annulling**

**1** *adjective* which cancels **Annulierungs-; Nichtigkeits-; Ungültigkeits-;** annulling clause  
**2** *noun* act of cancelling **Annullierung;** the annulling of a contract

◇ **annulment** *noun* act of cancelling  
Annullierung, Aufhebung; annulment of a contract

### answer

**1** *noun* reply or letter or conversation coming after someone has written or spoken **Antwort, Bescheid**; *I am writing in answer to your letter of October 6th; my letter got no answer or there was no answer to my letter; I tried to phone his office but there was no answer*

**2** *verb* to speak or write after someone has spoken or written to you **(be)antworten**; to answer a letter = to write a letter in reply to a letter which you have received **einen Brief beantworten**; to answer the telephone = to lift the telephone when it rings and listen to what the caller is saying **das Telefon abnehmen**

◇ **answering** *noun* answering machine = machine which answers the telephone automatically when someone is not in the office **Anrufbeantworter**; answering service = office which answers the telephone and takes messages for someone or for a company **Fernsprechauftragsdienst**

**antedate** *verb* to put an earlier date on a document **zurückdatieren**; the invoice was antedated to January 1st

**anti-** prefix against **Anti-**

◇ **anti-dumping** *adjective* which protects a country against dumping **Anti-Dumping**; **anti-dumping legislation**

◇ **anti-inflationary** *adjective* which tries to restrict inflation **anti-, gegeninflationär**; **anti-inflationary measures**

◇ **anti-trust** *adjective* which attacks monopolies and encourages competition **Antitrust**; **anti-trust laws or legislation**

**AOB** = ANY OTHER BUSINESS item at the end of an agenda, where any matter can be raised **Verschiedenes**

**aperture** *noun* hole **Öffnung**; aperture envelope = envelope with a hole in it so that the address on the letter inside can be seen **Fenster(briefumschlag)**

**apologize** *verb* to say you are sorry **sich entschuldigen**; to apologize for the delay in answering; she apologized for being late

◇ **apology** *noun* saying you are sorry **Entschuldigung**; to write a letter of apology; I enclose a cheque for £10 with apologies for the delay in answering your letter

### appeal

### 1 noun

(a) being attractive **Reiz, Anziehungskraft**; customer appeal = being attractive to customers **Kundenattraktivität**; sales appeal = quality which makes customers want to buy **Kaufanreiz**

(b) asking a court or a government department to change its decision **Berufung(santrag), Revision(santrag)**; the appeal against the planning decision will be heard next month; he lost his appeal for damages against the company; she won her case on appeal = her case was lost in the first court, but the appeal court said that she was right **sie gewann den Prozeß in der Berufung/Revision/Rechtsmittelinstanz**

NOTE: no plural for (a)

### 2 verb

(a) to attract **ansprechen, reizen**; this record appeals to the under-25 market; the idea of working in Australia for six months appealed to her

(b) to ask a government department or a law court to alter its decision **Berufung/Revision einlegen**; the company appealed against the decision of the planning officers

NOTE: you appeal to a court or a person against a decision

**appear** *verb* to seem **scheinen**; the company appeared to be doing well; the managing director appears to be in control

### apply verb

(a) to ask for something, usually in writing **beantragen, nachsuchen**; (um eine Stelle) sich bewerben; (für Aktien) zeichnen; to apply for a job; to apply for shares; to apply in writing; to apply in person

(b) to affect or to touch **gelten, Anwendung finden**; this clause applies only to deals outside the EC

◇ **applicant** *noun* person who applies for something **Antragsteller-in**; (für eine Stelle) **Bewerber-in**; (für Aktien) **Zeichner**; applicant for a job or job applicant; there were thousands of applicants for shares in the new company

◇ **application** *noun* asking for something, usually in writing **Antrag, Gesuch, Ersuchen**; (für eine Stelle) **Bewerbung**; (für Aktien) **Zeichnung**; application for shares; shares payable on application; attach the cheque to the share application form; application for a job or job application; application form = form to be filled in when applying **Bewerbungsformular, Antragsformular**; to fill in an application (form) for a job or a job application (form); letter of application = letter in which someone applies for a job **Bewerbungsschreiben**