GERMAN-ENGLISH SHORTHAND
Deutsch-Englische Kurzschrift
Übungsbuch

Winklers Verlag · Gebrüder Grimm
6100 Darmstadt
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Alphabetical list of Reporters' style short-cuts and short forms
GERMAN - ENGLISH
SHORTHAND

Textbook
with transcription
into correspondence, quick and reporters' styles

Übungsbuch
mit Übertragung
in Verkehrs-, Eil- und Redeschrift

by
Dr. Klaus-Wilhelm Lege
and
Dr. Hans-Jürgen Bäse

Best.-Nr. 8914/1. Auflage, 1986

Winklers Verlag • Gebrüder Grimm
6100 Darmstadt
1. Experienced executive required

Advertisement: An executive\(^1\) with solid all round administrative and sales experience is required for an old established Packaging Company. Knowledge of costing and accountancy would be an advantage. Age is not particularly important. Write in confidence, giving full particulars of education and previous experience, to 'The Managing Director'.

\(^1\)executive = Leitender Angestellter, Direktor, Geschäftsführer

2. Business conditions USA

Gentlemen: In this latest issue of 'Business conditions USA' we have attempted to survey important developments which have a bearing\(^1\) on the American economy and on the strength of the dollar. Many banks and organizations abroad have asked us to send these booklets to clients who find them useful. We welcome these requests and will be pleased to receive the name of anyone who might be interested in these reports on economic trends. Truly yours,

\(^1\)a bearing on = Einfluss auf, Zusammenhang mit

3. New catalogue

Dear Sirs, All prices in our new catalogue are subject to change without notice. The prices of goods are net in the United Kingdom. Prices marked by two asterisks are temporary. Goods marked by one asterisk have been previously announced. In Australia all goods are distributed through our Australisubsidiary. If you require any further information or experience any difficulty in obtaining any of the goods listed in this catalogue please get in touch with us. Yours faithfully, Marketing Manager.

4. Group of companies

Gentlemen: Each of our companies is a leader, either at or near the top of its respective field. Each is independent, yet all can work together as a single force when needed. Working as a group, one might manufacture vital products, another extend favourable credit, and still another supply a worldwide distribution network. With representatives in most of the world's leading cities, our Group stands ready to help businesses or governments in dealings involving practically every aspect of the economy. Should you require detailed information, please contact us. Yours truly,

\(^1\)dealing = Geschäft
5. Letter of recommendation

Dear Friend, The bearer of this letter has one quality which I believe will carry him far in business: He is burning with ambition. Having been a personnel director and having observed thousands of young men - green as grass and just starting out, I decided long ago that the first essential to success is the desire to be 'somebody'. He has it. I do not know a thing about his specific abilities - where he is weak or where he is strong. But I have noticed that he is willing to do anything for anybody - always with a smile. He told me that he was going to see you about a job. I do believe that he will tackle any assignment you give him with more than the average endeavour. He wants to get ahead, so I think he will. Cordially, Yours,

1 to tackle = in Angriff nehmen, fertig werden mit; 2 assignment = Aufgabe, Arbeit

6. Inflation and prices

Dear Consumer, The prices of many goods and services have been rising rapidly, and present indications are that they may continue to do so. The ultimate consumer of goods and services is at the receiving end of these price increases, and is often inclined to blame the person who sells to him or her - that is, the retailer, the hotel, the hairdresser, the dry-cleaner, and so on. Like everyone else in the community, the retailer or other supplier is the victim of circumstances beyond his control and is suffering harm as the result of inflation, or all-round price rises, is of no long-term benefit to commerce and other suppliers of goods and services. Therefore commerce is urging that inflation be strongly fought. Yours faithfully,

1 dry-cleaner = chemische Reinigung

7. Challenge of tomorrow

Dear Parents, The speed with which our world is changing is frightening. What kind of world will your children live in, in a decade or so from now? What kind of work will they do, what standard of living will they enjoy? The possibilities are almost as unlimited as they are uncertain, and will effect where and how our children will live and what they will do in tomorrow's computerized world.

You can be sure of one thing: Our present scientific and technological advances will mean a world quite different from today. Over the past few years, new types of job have been created in electronics, medicine and communication to mention a few, and in the future many more will be open. These jobs will demand special knowledge and advanced mental skills. Learning and the growth of knowledge is a lifelong pursuit to meet the challenge of tomorrow. Yours sincerely, The Publishers of the greatest and most complete resource centre of man's knowledge.
8. Import brokers

Gentlemen: The import broker, acting as a mediator, brings together the buyer and seller of an article. The difference between him and the agent or representative is that a broker is not under contract to act for a specific foreign supplier, but introduces buyers and sellers as the occasion arises. Nor does he conclude contracts, like the agent or representative, but leaves this to the partners he has brought together. However, regular business connections are frequently established as a result of this mediating activity. Thus, in the foreign trade sector, the broker arranges business for parties offering foreign goods. Consequently, it is one of the broker's chief tasks to study the market situation in respect of the products which it is his business to represent. Today quite a good proportion of overseas imports come in through the mediation of brokers. May we offer our services in this capacity? Yours very truly,

9. Infant welfare centre

The Hon Minister of Community Development. Dear Sir, Almost three years ago the Junior Chamber of Commerce was approached by Child Welfare to assist in the arranging of an infant welfare centre. An application to your Department has been made through Child Welfare, and we have been told that Stand 300 in the area now know as Golden Park will be allocated for this purpose. We have been fortunate enough to raise sufficient funds to cover this project, but we find that we cannot get the go ahead from your Department to commence with building operations. Our organization, together with Child Welfare, are only interested in providing a community service. We hope and will see to it that this facility is used for the community and will in fact be run by the community. We are now in the position where we have everything ready, funds, building plans, a builder together with plenty of enthusiasm. We cannot, however, gain final approval for the acquisition or even the allocation of the land. Your assistance in this matter would be greatly appreciated. Yours sincerely,

1 Hon = Honourable shortened expression used to honour a person in an outstanding position; 2 Child Welfare = United Nations Children’s Fund; 3 to allocate = zuweisen; 4 to raise funds = Gelder sammeln; 5 facility = Einrichtung

10. International Business Exhibition

Dear Company Director, The International Business Exhibition is the largest showcase for the business equipment industry in the United Kingdom of Great Britain and Northern Ireland. More than 75 per cent of its stand space has already been booked ten months before the event. The exhibition will attract more visitors than other business shows when it opens its
doors in October. The event this year incorporates some important new features. Visitors will find the exhibition stands easier to view. A survey conducted during the last exhibition reveals that increasingly senior management is turning to the exhibition as the main source of information on new products and systems. Last year, 20 per cent of all visitors were company directors. Additionally, 40 per cent of the visitors attended no other business exhibition. The report also showed that visitors to the International Business Exhibition are on the increase from the Continent. Hoping that you will also benefit from your participation in the business exhibition. Yours faithfully, Exhibition Secretary.

11. General conditions of a travel agency

Notice to Clients. Hotel cancellation fees are £ 2 per person prior to June 30, and £ 4 after that date. After the registration deadline there will no longer be a right to a reservation in the desired hotel category. In this case the travel agency maintains the right to reserve a room in another category. Hotel downpayment coupons which are not used will be refunded. Furthermore, there will be a charge for telephone calls or telegrams and for empty beds as well, if the hotel so demands. Tours will only take place if a minimum of participants have registered by May 15. Should tours have to be cancelled due to the insufficient participation, all payments will be fully refunded. Social programme bookings have to be cancelled prior to June 30; after that date no refund is possible. The travel agency acts only as agent and cannot be held responsible for any loss, injury or damage to any person or property, whatever the cause may be. The liability of persons and enterprises providing means of transportation or other services, however, is not affected in any way. The client takes part in all tours and trips at his own risk. Verbal arrangements are not binding unless confirmed in writing.

1 deadline = Stichtag, letzter Termin; 2 downpayment = Barzahlung

12. Sky restaurant and show time

Dear Passenger, as soon as the 300 tons of the aircraft have, with surprising ease, become airborne and the details of the countryside are fading from toy-sized proportions to the more abstract look of a map, the loudspeakers will bring you the crew’s welcome aboard. Not long after this will come the main meal served to you by the hostesses and stewards, who come down the corridor pushing the trolleys on which the trays have been laid out. The first meal is a hot one; another lighter one will be served before you arrive, and for this the passengers will be given the chance to choose their own food from the buffets set up at various points around the cabin. This informal meal is a novelty which adds still more to the relaxed atmosphere in the passenger cabins. The air hostess will offer you

1 to become airborne = to be in flight; 2 trolleys = Servierwagen; 3 trays = Tabletts
headphones. Using your programme selector, you will now be able to choose the concert to which you will listen - unless of course you prefer to listen to the sound track of the film which is also part of the programme. For those who prefer music, the choice is wide and very varied. There are separate channels, each corresponding to a number on the selector. There is also a 'children's corner', with a programme full of songs and tales for our younger passengers. For passengers who are making a 2-way journey, the programmes are different in each direction. Wishing you a pleasant flight with plenty of entertainment. Your World Airlines Crew Chief.

4 sound track = Tonspur

13. Subscription expired

Dear Friend, My name is Angela Jones. We have never met, but for the past year it has been my pleasant task to look after your subscription, so that your name is very familiar to me. And now I am extremely sorry to see that your gift subscription has expired, and that up to the time of writing this letter it has not been renewed. Nobody likes to lose a friend, and I am no different from anyone else. I just do not want to lose your name from my list. So I am hoping that you will keep it there, and that is why I sent you the January issue. As you are one of so very few on my list whose subscriptions have not been renewed, I am being allowed to make this special offer to you: If you yourself renew your subscription now, you get a discount. A year's subscription – twelve copies sent post-paid to your home from the date when your gift subscription expired - will cost you only half of the standard subscription rate. Say 'yes' to this bargain offer now, and your subscription will go on without interruption. For your convenience a ready-addressed envelope is enclosed. Simply return this letter in the envelope provided, enclosing your cheque, a postal order or money order. Do this now, and you can look forward to enjoying all the stimulating articles and Stories and the condensations of new best-selling books which our Editors are preparing for you. Don't delay: The February issue is waiting for you now. Please contact me for further information. Yours sincerely, Angela, Circulations Manager.

14. Invitation to open a charge account

Dear Sir, With an account card you can shop in the world's finest stores without using any form of cash. Just present the card, and all our merchandise and services are yours. Take what you need and pay for it later, at your convenience. Our special services are also open to account holders. Telephone and mail orders are delivered without delay by quoting your account number. Our cashiers will cash your personal cheques, up to £10, when you present your account card. Every account is given a credit limit, which is the maximum amount allowed to be outstanding at any time. All your purchases are recorded on a statement sent to you every four weeks. You then have an option, either to pay the full amount within 24 days and pay no
interest, or pay only a proportion provided it is at least 15% with a minimum of £5. We will add a 1% charge to the balance and carry it forward to the next statement, when you will have the same option. In other words you can arrange payments to suit your own personal budgeting. How do you open an account? Simply fill in the form overleaf and post it to us. As long as you give references which confirm your credit-worthiness you can be Shopping in a few weeks, depending on the speed of replies. The account can be in your name, jointly as husband and wife, or you can authorize anyone to use the account on your behalf by supplying their signatures in the appropriate place. The choice is yours. Please, visit us. Your Department Store Manager.

15. Insurance conditions

Dear Policy Holder¹, In consideration of the payment of the premium on the attached Certificate of Insurance² the insurance company is subject to the conditions stated below: 1. Unless otherwise expressly stated by endorsement³ nothing contained herein shall give any rights against the company to any person other than the insured. Further, the company shall not be bound by any passing of the interest of the insured otherwise than by death or operation of law⁴ unless and until the company, shall by endorsement hereon declare the insurance to be continued. The extension of the company's liability⁵ in respect of the property of any person other than the insured shall give no right of claim hereunder to such person. The receipt of the insured in any case shall discharge⁶ the company's liability hereunder.

2. If the property hereby insured shall, at the time of any loss, be collectively of greater value than the sum insured thereon, then the insured shall be considered as being his own insurer for the difference, and shall bear a rateable proportion of the loss accordingly. Every item, if more than one, of the schedule⁷ shall be separately subject to this condition. 3. If at the time of any loss, damage or liability covered by this Policy there shall be any other insurance covering such loss, damage or liability or any part thereof the company shall not be liable for more than its rateable proportion thereof. In case of doubt the insurance company will be glad to give you further details. Yours sincerely,

¹policy holder = Versicherungsnehmer; ²certificate of insurance = Versicherungsschein; ³endorsement = Nachtrag; ⁴by Operation of law = kraft Gesetzes; ⁵liability = Haftung; ⁶to discharge = befreien, entbinden; ⁷schedule = Verzeichnis
16. English for Managers

Dear Sir, Dear Madam, Our Company is one of the world's leading film and video programme distributors, offering a complete range of programmes. We are sure that you will be interested to learn that our most recent production is 'English for Managers'. This programme is designed for use during many hours of classroom teaching. The programmes are intended for viewing and reviewing in short segments, thus making full use of the facility of the video player. The teacher's guide and the teaching aids are intended to provide opportunities for classroom exercises. The programmes are also suitable for use on a self-study basis. Each programme comprises of a drama episode and a series of teaching units designed to make full use of the language elements included in the drama. The drama episodes tell the Story of a multinational company as it tries to combat recession by expanding its market and production activities. The company is the European subsidiary of an American corporation. Although the staff is multinational, as in many companies all communication is in English. Each section lasts about 20 minutes and consists of five short scenes. We will also send you other information and will be pleased to answer any questions you may have. The programme and its support material have already been purchased by language schools in several European countries despite the fact that we have only recently announced its availability.

Please complete the enclosed form or write for a quotation, which will give details of terms of payment, delivery, and so on. When writing for quotations, please specify the exact standard required. Yours faithfully, Sales Manager, Enclosures.

17. Agreement on double taxation

Dear Sir, This is in reply to your inquiry regarding the subject of double taxation: The agreement on double taxation applies to persons who are residents of one or both of the contracting states. It applies to taxes on income and on capital imposed on behalf of each contracting state, irrespective of the manner in which they are levied. The competent authorities of the contracting states shall notify each other of substantial changes which are made in their respective taxation laws. The profits of an enterprise of a contracting state are taxable only in that state unless the enterprise carries on business in the other contracting state through a permanent establishment situated therein. Dividends paid by a company which is a resident of a contracting state to a resident of the other contracting state may be taxed in that other state. Interest arising in a contracting state and paid to a resident of the other contracting state may be taxed in that other state. Royalties arising in a contracting state and paid to a resident of the other contracting state may be taxed in

1 royalty Tantieme, Lizenzgebühr
that other state. Directors' fees and similar payments derived by a board of directors of a company which is a resident of the other contracting state may be taxed in that other state. Pensions and other similar remuneration paid in consideration of past employment to a resident of a contracting state and any annuity paid to such resident are taxable only in that contracting state. The term 'annuity' means a stated sum payable periodically at stated times during life or during a specified period of time. We shall be glad to give you further information on request. Yours faithfully, Legal Consultants.

2 directors' fee = Vergütung (eines Aufsichtsratsmitglieder); 3 remuneration = Entschädigung; 4 annuity = Renten

18. Presidential prize

The Right Honourable State President. Dear Mr President, You will be interested to read about this new project of the Junior Chamber of Commerce. We have always been interested in community development in the widest sense and this is where we ask for your encouragement and support. Over the past few years there has been, from various sources, a call for further exports of all kinds from the Republic. In fact, last week at the annual Banquet of the Chamber of Commerce and Industries, the President of the Reserve sank mentioned that the promotion of exports was on the top of the list of economic priorities. We in the Junior Chamber of Commerce have an idea which we hope may benefit the promotion of exports. We wish to inject a spirit of competition into exports from the Republic — this competition would culminate in a prize being awarded to the organization having best benefitted the Republic in its endeavours to increase exports. We would like to call the competition 'The President's Prize for Exports'. We are therefore requesting your approval of the project which would end with your giving a laudation and presenting the trophy. The idea, which is still in its initial stages, has received the informal approval of the Chamber of Commerce and Industries and the Institute of Marketing. The prize winner would be selected by a distinguished panel drawn from exceptional figures in our community. Naturally the final terms would be referred to you for examination before publicizing the project. Your approval for this project would be welcomed, as we feel that the highest representative of our Government in the only person qualified to confer such an important honour. Our concern is the Future of our country on the world markets. Will you be good enough to reply by February 7. Yours faithfully,

1 Right Honourable = title given to judges and some other officials; 2 panel = Gremium; 3 to confer = verleihen

2 Lege/Bäse, Übungsbuch
19. Fiduciary

Dear Investor, A knowledge and appreciation of the services we are in a position to offer, may well be of benefit to you. Apart from a complete range of fiduciary and other financial services our objects include the administration or distribution of testamental estates. Our traditional business embraces all types of trusteeships, and we act as agents for clients both here and abroad. The Company also undertakes the Investment of clients’ funds in participation bonds and investments, which includes portfolio advice and administration not only for individuals but also institutions. In faithfully performing our duties, we have always maintained a sympathetic and helpful attitude to many beneficiaries who naturally look to it for wise counsel and guidance in family matters. Conscientiously we have, through the personal contact of our Executive Directors and Senior Officers, sent to the maintenance, education and advancement in life of children who have had the misfortune to lose either one or both their parents, and our reward has been the continued confidence and trust of many families in all circumstances. We have also been privileged to be associated with the promotion of education and cultural occupations in establishing trustee funds, some of which are to be held permanently; and the Company is rightly proud of this association. Today, with the increased complexities of life, there is a growing appreciation of the importance of carefully planning family affairs and estates, as well as the need for capable and experienced advice and supervision of estate plans, once established. As conditions and circumstances are constantly changing, it is the duty of each of us to revise our estate plan at regular intervals. If we be of assistance to you too, please be in touch with us. Ring us or write to our Post Office Box. Yours sincerely, Managing Director.

20. Management evaluation

Dear Personnel Director, You interview an executive, and he seems to measure up: He has a pleasant personality, good qualifications and broad experience. So you appoint him; only to discover, months later, that he is not producing results. It is an expensive way to find out he is the wrong man. And in a large concern you may never find out at all. All too often job failure may be masked in the bureaucracy of inter-departmental organization. Because of these 1 reasons, many personnel directors have adopted the use of management consultancies, with differing results. Some consultancies undertake the task of recruiting suitable candidates and leave the task of selection to the 1 company. Others undertake a small evaluation.

1 fiduciary = treuhänderisch; 2 testamental estate = Erbmasse, Nachlaß; 3 portfolio = Wertpapierbestand (list of securities and investments [stocks, shares, etc.]); 4 beneficiary = Nütznießer, Begünstigter; 5 counsel = Beratung; 6 estate = Vermögen
amount of personality research. And one in particular deeply analyses applicants' mental make-up and characteristics. This is the firm called Management Evaluation Techniques: It is not a new Management consultancy. Previously it was known as Executive Selection Consultants, a title which inadequately described its total function. Its role differs from similar companies in a number of ways. First, we take a look at your company and judge what kind of men it needs. Then we find them, which entails a number of things. We have a register of top-ranking people, open to new appointments. But if none are suitable, we advertise. So you are sure of getting the right executive. Of every candidate who appears suitable, a thorough intelligence and personality profile is prepared. This takes time: a full day. But at the end of that period, we know more about that man and he would work in your company than you would get to know in 460 months. The techniques used are approved and respected by industrial psychologists here, in Europe and in the USA. Naturally, it is impracticable to give many more details here. However, a director of the company will be glad to visit you. It may take only half an hour of your time. And it may well save you months of misapplied manpower. Yours faithfully,

21. Education loan

Gentlemen: Our project will be supported by a World Bank loan. The project is the second phase of the Government's education development plan. The first phase was also assisted by a World Bank loan to help finance the construction of 50 junior secondary schools and the expansion of facilities for teacher and technician training. The World Bank loan for the second phase will assist the further expansion and improvement of secondary education and vocational training, and the improvement of primary and out-of-school education. The education development plan aims at supplying a growing labour market with middle-level manpower and increasing the number and quality of students trained to meet professional requirements. At the present time there is a high rate of unemployment among the untrained, particularly among school-leavers without vocational training, and a great demand for skilled labourers. Under the new project a total of 40 junior and comprehensive secondary schools, three teacher training institutions and two vocational training centres will be built or expanded and equipped. Part of the World Bank loan will assist the extension of instructional television programmes, which will be increased from 29 to 55 per week. Present instructional programmes are channeled through the local television station and have been effective in aiding senior departments in primary schools. Finally, the loan will provide for technical assistance for vocational training = Berufsausbildung; comprehensive school = Gesamtschule; to channel = lenken, leiten
educational planning and services | for the project's components. A Project Unit in the Ministry of Education which has the responsibility of executing the project under the earlier Bank loan, will be in charge of implementing the new project. The long-term education development plan was prepared by the Government with assistance of the United Nations Educational, Scientific and Cultural Organization. Besides the World Bank the country has received or is receiving financial and technical assistance to carry out the plan from Canada, Germany, the United Kingdom and the United States. Certain that this project will be of interest to you, we shall be pleased to give you any further information. Yours truly,

22. German postal services

Welcome, tourists and visitors! We wish you a pleasant stay with us. There will certainly be an occasion when you want to telephone, send letters, cards or parcels, or cash a cheque. The following information is intended to help you do so. Where and how you can make a telephone call? You can make a telephone call from any post office or from any of the many yellow call boxes. You can phone from your hotel too, of course; however, it is advisable to make enquiries there beforehand about the extra charges to be paid in addition to the official charges. You will recognize the call boxes from which you can make calls to other countries as well by the green sign. The telephone network in the Federal Republic of Germany is fully automatic. That means you can dial al your inland calls yourself, without the assistance of an operator. Subscriber trunk dialling facilities are also available to more than 90 other countries. First of all, you dial the country code, followed immediately by the code for the local network area you require and lastly the subscriber's call number. You will find the List of all the country codes for countries which can be reached by the subscriber trunk dialling and the most frequently used codes for the local telephone areas in a yellow booklet copies of which are kept at all post offices and also at your hotel. If you want to send a message of greetings you need stamps, of course. Postage stamps are obtainable from every post office and postal agency, frequently also from where you buy your picture postcards. In addition, there are stamp vending machines outside post offices and in several other places in town and country. If you buy a book of stamps at the counter or from a vending machine, you will always have a small supply. If you want to send a small package or parcel you can do so at any post office or postal agency. The postal staff will be glad to give you further details. Moreover, you can buy packing material in the form of 'pack sets' there. This makes your work considerably easier, as the pack sets contain everything you need, for instance string and sticking tape. Trusting that you find our postal and communications services satisfactory, we wish you all the best. Yours, The Post Office.

1 subscriber trunk dialling = Selbstwählferndienst
Ladies and Gentlemen: The rapid increase in the use of containers in maritime traffic in the past year, particularly in the North Atlantic trade, has led to a rate to participate in the 'container revolution'. This has given rise to the manufacture of thousands of containers and has illustrated the need for integrated handling systems to quickly and smoothly move containers through all phases and modes of transportation. International standards are here and steamship operators and harbour authorities are busily instituting modern methods of handling containers aboard ship and in the loading and unloading processes. Dozens of so-called container systems have come into being, all of which do a fine job on the port-to-port Segment of the total container movement. To take advantage of the economies of scale on land as a container-ship does at sea, unit trains carry freight at ton per mile costs as low as container-ship ton-mile costs. A true container system should link container-ships with container unit trains for maximum economy in the total movement of goods. This concept is being projected for a 'landbridge' whereby between the Orient and Europe will by-pass the Panama or Suez Canals, and will, instead, travel the short sea route across the Pacific to the West Coast of North America, thence by ran to the East Coast of North America, and then across the Atlantic to Europe. Not only will costs be lower, but time in transit will be cut by one-third or more.

Such a land bridge would take advantage of single railroads running from coast-to-coast, and would provide service between Europe and the West Coast and between Japan and the East Coast of North America. It will also provide the Most economical route from either the Orient or Europe to the central portion of North America. Just like a container-ship, a container unit train should make as few stops as possible, and the stops should be of as short duration as possible. Because of the necessity of distribution, it is inevitable that the container train makes more stops than the ship, but as it is capable of moving faster and costs as much as a ship, its stops should be shorter. A crane or any other sophisticated equipment could load and unload perhaps 20 containers. The big question is then whether a given inland terminal can justify the lost of such equipment for 20 containers, particularly when the traffic for that point has still to be developed. Then, if you can imagine the traffic increasing to 30 containers — would you require two of these costly pieces of loading equipment? I would be obliged to have your comments.

1 handling = Beförderung, Weiterleitung; 2 economies of scale = Kostenersparnisse durch Vergrößerung des Betriebes bis zum optimalen Umfang; 3 to by-pass = ümgehen; 4 sophisticated = hochentwickelt
24. Investments and remittances

Gentlemen: Capital investments\(^1\) must be sold to banks authorized to deal in exchange. Registration of any foreign investment with the Central Bank is mandatory\(^2\) within 30 days of its entrance into the country both for control purposes and in order to obtain approval of eventual remittances of profits abroad. Reinvestment of profits must be registered within the same period, counting from the date of approval of the respective entry in the books. Contracts relative to royalties\(^3\), technical, administrative and scientific assistance and other similar payment obligations fall under the same provision. Registration of foreign capital is made in the currency of the country of origin, while reinvestment of profits is made simultaneously in local currency and in the currency of the country to which they could have been remitted.

Conversion is made at the average exchange rate for the period during which the reinvestment was effectively made. If the capital is in kind\(^5\), registration is made at the price of the goods in the country of origin or, in the absence of satisfactory supporting documentation, at the value given in the accounts of the recipient or upon the basis of official appraisal\(^7\) to be determined by appropriate regulations. The law also stipulates\(^8\) that whenever there is any grave disequilibrium in the country's balance of payment\(^9\) or serious reason to suspect the imminence\(^10\) of such a situation, the Central Bank may impose restrictions for a limited period on imports and remittances. In the event of the Central Bank imposing these restrictions, remittances for account of repatriation of capital\(^11\) shall be prohibited and annual remittances of profits limited to 12 per cent of approved registered capital, while remittances for account of royalty payments, technical and administrative assistance and the like may be limited to a maximum annual cumulative limit of five per cent gross sales\(^12\) of the company. There will be no restrictions, however, on remittances for interest and amortization payments stipulated in duly registered loan agreements. Profits and dividends accruing\(^13\) to individuals and companies resident or situate abroad are subject to a supplementary income tax whenever the average of annual remittances in a three-year period exceeds 12 per cent of capital and reinvestments registered. This supplementary tax will be collected on a 50 per cent basis. Yours truly,

\(^1\)capital investment = here: money investment; \(^2\)mandatory = zwingend; \(^3\)royalty = Lizenzgebühr; \(^4\)conversion = Umwechslung; \(^5\)in kind = dt. in natüra, engl. in goods (not in money); \(^6\)recipient = Empfänger; \(^7\)appraisal = Schätzung, Bewertung; \(^8\)to stipulate = festsetzen; \(^9\)disequilibrium in the balances of payment = Unausgeglichenheit der Zahlungsbilanzen; \(^10\)imminente = drohende Gefahr; \(^11\)repatriation of capital = Rückführung von Kapital; \(^12\)gross sales = Bruttoumsatz; \(^13\)to accrue = zufließen
25. Conference on business relations

To all Conference Delegates. Notice of Agenda. The agenda for the fifth session of the conference on business relations is wide-ranging. It includes within the scope virtually all the major concerns in the area of international co-operation for development, the major issues of relevance to the North-South-dialogue and the essential themes of the New International Economic Order. No single issue dominates the agenda to the exclusion of others. No single issue has been the subject of intensive pre-conference negotiations, as was the commodity issue prior to the fourth session held at Nairobi. For this reason, the fifth session needs to be seen as affording the international community an opportunity to progress along a broad front, to provide new orientations and credibility and confidence to the very concept of international economic co-operation. The issues incorporated in the agenda for the fifth session of the conference are relevant to many of the essential concerns of the international community in the current situation. They reflect the major problems at present facing the developing countries in the area of international economic relations. But they also reflect problems that must be of vital concern to the developed countries themselves. The problem of weak and fluctuating terms of trade continues to be one of the predominant concerns of the developing countries in the present context. The question of access to markets for the products of their emergent manufacturing sectors has acquired a new urgency against the background of a trend towards protectionism in industrialized countries. The severe inadequacy of the prevailing network of financial facilities and indeed the limitations of the International Monetary System as a whole have been underlined by the vast shifts in the payments positions of developed and developing countries in recent times. The need for much wider economic co-operation among the developing countries themselves has come to be highlighted by the persistence of their dependence on a few metropolitan powers for trade, technology and finance. All these issues figure prominently on the agenda for the fifth session. Taken together with issues in the fields of technology and of trade between countries with different economic and social systems, they make up a wide and well-rounded agenda for the fifth session of the conference. The issues by themselves are not new. Indeed, it is important to recognize the continuity that exists between the fifth session and the fourth session. The dependence of developing countries on the developed has for long been emphasized. Should any further information be required, kindly contact the Conference Secretary.

1issue = Problem, (Streit-)Frage; 2commodity = Ware; 3terms of trade = Austauschverhältnis (Preisverhältnis von Waren, die zwei Länder im Außenhandel miteinander austauschen); 4to highlight = ein starkes Licht werfen
Gentlemen: The past year provided an excellent environment for the Company’s worldwide operations. Foreign and domestic activity rose to new levels in income and results. We are confident that our minerals and metals division easily maintained its status as one of the world’s leading suppliers of basic raw materials. Its global business extended to almost every mineral and metal used in material quantities by industry. The materials marketed by the division considerably exceed one hundred in number. The important characteristic for us is that the Company basically deals in each one of these items in each area of the world, because these commodities are truly international in character. This can readily be seen from an enumeration of just some of the materials which made an important profit contribution last year: copper in all its forms, chrome and iron ore, and zinc. Prices of these raw materials fluctuate because the conditions that affect their value do not remain fixed. Thus, the essential element for estimating value of these materials is an intimate knowledge of these varying conditions and of the factors influencing them on a global basis. We maintain close local contact with producers and consumers, and with markets. Political, financial and economic developments are followed-up constantly and information is interchanged swiftly. Thus, we are enabled to form judgements on which we base our contractual arrangements with our numerous suppliers and customers. The validity of these judgements’ depends essentially on the capability and experience of our personnel in each of its offices. It is for this reason that one of the main activities of the leading officials of the division is the training of staff. Since flexibility is vital in this trade, we are prepared to act in any one of a number of capacities, as constant agent, principal or an appropriate combination of these relationships. Thus, though we most often act as a principal, our business is that of a service organization. There is no strict correlation between operating income and profits. It is apparent that, calculated as a percentage of sales and income, the overall profit margins are moderate. This is on purpose for it makes the employment of our services attractive to our numerous suppliers and customers. The success of this policy is reflected in the growth of our business and the eminently satisfactory return on investment. Another characteristic of our organization is that in times of high demand our access to supplies tends to ensure to our consumer clients the materials they require. Trusting that we have been sufficiently explicit in describing our services we await your contacting us in order to arrange an agreement. Yours truly,

1 operating income = Betriebseinkommen; 2 profit margin = Gewinnspanne
27. Research in the Federal Republic of Germany

In the Federal Republic of Germany there are three spheres in which the pursuit of research is undertaken: universities, research institutions independent of the universities and industry. That the university teacher should engage in research is a long-standing tradition in Germany. Since the beginning of the 19th century the Identity of Research and Instruction has been a basic principle of German university life; and in the universities there are still to be found very many of the traditional kinds of researcher, who work alone or with a few assistants at some self-imposed task. It is a type that will continue to be indispensable. Certain research projects especially in the Natural Sciences, however, involve a sensational departure from the old pattern. These can only be accomplished by team work and with the help of large-scale equipment and their financial needs run into millions. One plant in Hamburg for example has a team of more than 1000 and costs more than 90 million marks a year to maintain. Modern research on such a large scale is undertaken especially in institutes separate from the universities and with no teaching functions. The state-superintended Research Centres for Nuclear Energy, Space-travel, and so on, are of this kind. In the fields of Humanities and Social Sciences the tendency towards large-scale research is less marked but there is an example of somewhat the same kind in the Institute for German Language which is applying modern techniques of electronic data-processing to its research into the German language. The third sphere is industry. In general it holds good that those branches of industry which conduct intensive research are most able to stand their position in the market. One major German chemical concern, for instance, has during the last fifteen years developed in its own research laboratories about 40% of all the products it manufactures. A great deal of technical knowledge is exported but it is nevertheless outweighed by imports of the same kind. Altogether there are more than 140,000 people employed in research in the Federal Republic of Germany. How much is spent every year on research in the Federal Republic of Germany can only be estimated. In the universities research and teaching and in industry research and development are so intimately bound up with one another that what is expended on research pure and simple is difficult to calculate. Half of the money comes from private enterprise, the other half from the State. It is not to be understood that the term 'the State' implies that there is a central administrative authority: There are in fact numerous more or less autonomous agencies. The universities which are financed by the States administer themselves, and the institutions for large-scale...
research, which are predominantly maintained by the Federal Government carry on their work with a large degree of autonomy. Public assistance is made available for research in various ways, for example through the Deutsche Forschungsgemeinschaft, which is an independent organization for the promotion of science. Copies to: Research Department, Legal Department.

28. Investment consultants

Dear Sir, Like many busy executives you may not have the time to manage either your personal portfolio or your company’s portfolio of listed securities as efficiently or as profitably as you would like to. We have that time. Our vast resources of information and experience can mean money in your pocket: Let us discuss your portfolio with you.

We will agree on how it should be managed — then you leave the work to us. Of course, if you have other investment or financial management problems — either in your private capacity or your company — we can help you to solve those, too. The investments’ research team continually analyses changes in world trade, in the national economy, in specific industries and in many, many companies. Our staff absorb every bit of information companies publish, from annual reports and accounts to press releases. Beyond that they have a constant programme of personal visits to significant companies to see how they work and to interview top management. The Securities Department rounds off the Group’s investment services by handling all routine detail in the settlement of share purchase and sale transactions, etc. Pension Trustees provide for employers, either on a fee basis as consultants or as pensions brokers, a complete consultancy and administrative service in the complex and specialized field of pension planning. They design, install and administer every type of pension fund, whether the plan be underwritten by a life assurance office or privately administered. In addition, they offer their services as corporate trustees where this facility is required. The specialist staff of the Group is equipped to handle every aspect of retirement benefits planning and administration, including the initial calculations needed to set up a pension fund; the establishment of membership records; the day-to-day operation of the Funds; the preparation of documents; negotiations with the Inland Revenue and Pension Fund authorities; and constant review of Funds as new plans are introduced and legislation changes. The Group is in a particularly favourable position to provide both

1 portfolio = Wertpapierbestand; 2 press release = Mitteilung für die Presse; 3 pensions broker = Makler in Rentenangelegenheiten, Pensionsangelegenheiten; 4 retirement benefits (US) = Pensionsbezüge, Altersbezüge
management and investment advisory services to employers having or contemplating the establishment of a privately-funded retirement benefits plan. The Group occupies a leading position amongst advisers on insured pension schemes and with its associated companies administers plans on behalf of approximately 8000 employers. It is thus particularly well equipped to deal with the varied problems of corporations operating in a number of countries. The Life Brokerage Division of the Group provides expert advice to individuals and partnerships on life assurance contracts, retirement annuity funds and related subjects. The Group can also offer expert advice on all insurance problems and can arrange the management of company and personal insurance portfolios. As insurance brokers we are in constant touch with developments in insurance techniques. And every year, when your policy falls due for renewal, it will be reviewed. So you are assured of the most economical renewal of your policy from year to year. Looking forward to act as your advisers. Yours faithfully,

29. Business Review

Dear Sir, The circulation of Business Review all over the world has increased rapidly in the last two years. This growth indicates that more and more leading executives such as yourself are discovering the one unique publication which speaks in the universal language of practical businessmen everywhere. The growth of world trade, the increasingly swift transit of goods, money and personnel from country to country, the large number of common markets, trade blocs and free-trade areas have created exceptional interest in international business – an area in which the Business Review is a recognized source of decision-making information. You will find reliable guidance in the pages of Business Review. The resources which our editors draw upon are unequalled in business publishing. Our articles and departments inspire the confidence of down-to-earth businessmen wherever they may be, and this confidence is seen in the frequency with which the Business Review is quoted, circulated and recirculated. Our subscribers now number more than 100,000 at home and abroad, and this figure is particularly significant when you realize that the Business Review has always confined its circulation efforts to the relatively limited public for which it is specifically edited – those business executives and professional leaders who determine the course of business through the cumulative effect of their day-to-day decisions. We invite you to see for yourself.
self how well off you are when you have | access to patterns of success. Please take a
moment with this invitation. Very | briefly, we invite you to join the
inner circle of management decision | makers worldwide who receive bi-monthly
issues of the Business Review. The Review | is a unique publication; it
is not for everyone in business. | The Business Review is totally
devoted to subjects which are of the greatest | concern to executives at the
upper levels of the business universe – | those who comprise the decision-making
management community. The | Business Review seeks to provide the
executive with the best business thinking | available. Its aim is to be
analytical and informative. The | executive who reads the Review is the
responsible manager. He does not | turn to the Review for relaxation
or entertainment. He reads the Review | purposefully to increase his profes-
sional managerial competence. | People who are not profoundly and
specifically interested in | management may regard the Review as dull
or complex. But those who care about what | they do, care about their careers and care
about those who depend upon their skills, | find it absorbing and indispensable.
You will discover that the Review | is a magnet drawing you back a
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answers you must provide. From the first | issue you receive we are sure you will
appreciate the wide range of business | subjects covered, as for instance marketing,
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management. We invite you then to learn | for yourself the impact the Business
Review can have upon your own business | decisions. This is our offer to you:
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the next six issues of the Business Review. | 2. Each issue will be air-speeded
to you so that you will be receiving | the Review at same time as your
fellow subscribers all over the world. | To subscribe to the Business Review
simply check and return the enclosed card. | If you act now, you will be in plenty
of time to receive the next issue of | the Business Review. We look forward to serving you. Most cordially,

30. International organization for regulating world trade

Mr President, Ladies and Gentlemen, | the idea of an international body under United Nations | auspices that would be responsible
for regulating world trade goes back | to the very beginnings of the Organization. The Havana conference | in 1947
actually agreed to set up | an International Trade Organiza-
ization, but the Havana Charter was | never ratified and for the succeeding
decade the international community had to be satisfied with an
essentially provisional institutional structure: the Interim Committee for the Co-ordination | of International Commodity Agreements which had been set up by, the United Nations Economic and
Social Council at the beginning of 1947, and the General Agreement on Tariffs and Trade. Throughout most of the 1950s the only countries to campaign for the International Trade Organization were the Soviet Union and the East European countries who found themselves excluded from the progressive liberalization of trade between the market economy countries through the General Agreement on Tariffs and Trade and the Organization for European Economic Co-operation and who hoped to use the International Trade Organization to obtain an end to discrimination on European markets. However, by the end of the 1950s the growing dissatisfaction with the post-war international trading system among the developing countries led a number of them to take up the idea of an International Trade Organization which would reflect their interest and preoccupations. The decision to establish the 1960s as the 'United Nations Development Decade' marked a major breakthrough: Both the developed and the developing countries committed themselves to intensifying their efforts to achieve by 1970 self-sustained economic growth for the developing countries in general and a minimum annual rate of growth of the aggregate national income of 5% in particular. In August 1962, the Economic and Social Council decided to convene a United Nations Conference on Trade and Development. The Conference met in Geneva from March to June 1964 and revealed the existence of a common front of all the developing countries who came together in the so-called Group of 75 to demand a new deal in international trade. After teetering on the verge of a breakdown the Conference concluded with the adoption of a certain number of compromise resolutions negotiated between the 75 and the industrialized market-economy countries and, most important of all, an agreement on the setting up of permanent institutional machinery to continue the work initiated by the Conference and to implement its recommendations and conclusions. The United Nations Conference on Trade and Development was accordingly established a few months later as an organ of the General Assembly. The intervening period has seen the United Nations Conference on Trade and Development acquire all the components of a large-scale international organization: a permanent head-quarters in Geneva, a secretariat, assisted by four permanent Committees and a number of intergovernmental or expert groups. After initial troubles, the organization has begun to function well as far as the execution of its programme of work is concerned. Where it has been less successful so far, is in the implementation of trade liberalisation.

1 preoccupation Hauptbeschäftigung; 2 self-sustained = ohne fremde Hilfe auskommend; 3 aggregate national income = gesamtes Volkseinkommen; 4 to teeter = schwanken; 5 verge = Rand; 6 to implement = ausführen, durchführen
...
To give an example, let's consider the elements in a set. If we have a set A = {1, 2, 3, 4}, and another set B = {3, 4, 5, 6}, we can see that B is a superset of A. The union of these sets, A ∪ B = {1, 2, 3, 4, 5, 6}, includes all elements from both sets. Now, if we have a set C = {4, 5, 6}, the intersection of A and C, A ∩ C = {4}, represents the elements common to both A and C.

Later, we explore more complex relationships such as the Cartesian product of sets, which involves combining elements from two sets to form ordered pairs. For instance, if we have sets D = {a, b} and E = {1, 2}, their Cartesian product D × E = {(a, 1), (a, 2), (b, 1), (b, 2)} shows all possible combinations.

In the next section, we delve into the concept of functions, understanding how they map elements from one set to another. Functions like f: A → B, where A and B are sets, help us model relationships where each element in A is associated with exactly one element in B. We also discuss the concept of injective, surjective, and bijective functions, which are fundamental in various mathematical and computational applications.
### Speed Style

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The text on the page appears to be handwritten, and the handwriting is quite difficult to read. It seems to be a page from a book or a document, but the content is not clear due to the style of writing.
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\[ \text{Formeln und Gleichungen} \]

\[ \text{Allgemeine Formeln und Skizzen} \]

\[ \text{Details und Zusatzinhalte} \]
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